



MEMORANDUM

July 13, 2026

TO: Interested Parties
FROM: Protect Borrowers, Consumer Federation of America, and Americans for Financial Reform Education Fund
RE: **CFPB Enforcement Actions Dismissed or Terminated Under Trump's CFPB**

Trump's acting Consumer Financial Protection Bureau (CFPB) director, Russell Vought, has repeatedly attempted to gut the only federal consumer financial law enforcement agency, including by dismantling its enforcement program.

The Trump-Vought CFPB has permanently dismissed **23** of the Bureau's public enforcement actions that were pending at the time Trump took office, pardoning egregious repeat offender banks (captured in this memo in **red text**) and corporations and sending the message that lawbreaking and corporate misconduct will be tolerated. Even more alarming, the Trump-Vought CFPB has abolished or modified orders in at least **23** settled actions where the lawbreaking companies agreed to compensate victims and pay fines for their misconduct. In some of those actions, the Trump CFPB rewarded lawbreakers by returning or reducing the companies' civil money penalties and canceling payments that the companies were supposed to make to harmed consumers. In addition, in **one** case, the Trump CFPB sought to reopen a court judgment to give back penalties to a company, but the judge refused to allow them to do so. Critically, civil money penalties flow into a fund for scammed and defrauded victims of illegal conduct nationwide. Trump and Vought are abandoning the consumers they are required to protect.

The Vought-led CFPB has settled just three cases since taking office, including two Military Lending Act lawsuits that originated during the Biden administration. The Trump-Vought CFPB has also initiated just one case, against failed fintech Synapse Financial Technologies.

In addition to the **47** dismissed or terminated cases outlined above, this memo also describes the **10** enforcement actions believed to still be active.

Public Enforcement Actions Permanently Dismissed

1. Capital One Bank, N.A (filed January 14, 2025, dismissed on February 27, 2025): The Bureau sued Capital One for cheating consumers out of more than \$2 billion in interest payments on savings accounts. The bank unlawfully misled consumers about its 360 Savings accounts and obscured its higher-interest savings product from them.

2. [Vanderbilt Mortgage & Finance, Inc.](#) (filed January 6, 2025, dismissed on February 28, 2025): The Bureau sued Vanderbilt for setting families up to fail in manufactured home loans. The Berkshire Hathaway-owned company pushes people into unaffordable loans to purchase manufactured homes built by Clayton Homes, another Berkshire-Hathaway company.
3. [Walmart Inc., and Branch Messenger, Inc.](#) (filed December 23, 2024, dismissed May 13, 2025): The Bureau sued Walmart and Branch Messenger for illegally opening deposit accounts for more than one million delivery drivers. Walmart and Branch harvested more than \$10 million in junk fees through Walmart's Spark Driver program.
4. [Rocket Homes Real Estate LLC, dba Rocket Homes; JMG Holding Partners LLC, dba The Jason Mitchell Group; 45 real estate brokerage affiliates; and Jason Mitchell](#) (filed December 23, 2024, dismissed on February 28, 2025): The Bureau sued to stop an illegal kickback scheme to steer borrowers to Rocket Mortgage. Rocket Homes violated the law by providing incentives to real estate brokers and agents to steer prospective borrowers to Rocket Mortgage.
5. [Early Warning Services, LLC; Bank of America, N.A.; JPMorgan Chase Bank, N.A.; Wells Fargo Bank, N.A](#) (filed Dec. 20, 2024, dismissed on March 4, 2025): The Bureau sued JPMorgan Chase, Bank of America, and Wells Fargo, along with Zelle parent company Early Warning Services, for allowing fraud to fester on Zelle. People have lost hundreds of millions of dollars to fraud tied to payment network's shoddy safeguards.
6. [Comerica Bank](#) (filed December 6, 2024, dismissed on April 11, 2025): The CFPB sued Comerica Bank for systematically failing disabled people and older people. Comerica hung up on recipients of Social Security and harvested junk fees from them.
7. [Reliant Holdings, Inc. d/b/a Horizon Card Services; and Robert Kane](#) (filed Sept. 13, 2024, dismissed on April 23, 2025): The CFPB sued Horizon Card Services and CEO Robert Kane for illegally baiting, gouging, and trapping families in high-fee credit cards. Consumers were charged up to \$300 a year in fees and the credit card could only be used to buy overpriced items from Horizon's online store.
8. [Acima Holdings, LLC; Acima Digital, LLC; and Aaron Allred](#) (filed July 26, 2024, dismissed on March 7, 2025): The Bureau sued Rent-a-Center affiliate Acima and Acima's founder Aaron Allred for illegal lending practices. Acima deployed deceptive digital dark patterns to obscure key terms.
9. [Pennsylvania Higher Education Assistance Agency \(PHEAA\) d/b/a American Education Services or AES](#) (filed May 31, 2024, dismissed on March 4, 2025): The Bureau sued the student loan servicer PHEAA for pursuing borrowers for loans discharged in bankruptcy. The lawsuit alleged that PHEAA illegally collected money that borrowers do not owe, and that PHEAA reports false information to credit reporting companies.
10. [SoLo Funds, Inc.](#) (filed May 17, 2024, dismissed on February 21, 2025): The Bureau sued SoLo Funds for deceiving borrowers and illegally extracting fees. The company advertised zero-cost loans but deployed digital dark patterns resulting in almost every borrower paying fees.

11. [Credit Acceptance Corporation](#) (filed January 4, 2023, CFPB withdrew on April 29, 2025): The CFPB and the New York Attorney General sued Credit Acceptance for hiding auto loan costs, setting borrowers up to fail. The major subprime auto lender targets people with loans that it predicts they cannot afford to repay. The CFPB has withdrawn from this case, which continues to be prosecuted by the New York Attorney General.
12. [ACTIVE Network, LLC](#) (filed October 18, 2022, dismissed on May 5, 2025): The CFPB sued a payment platform used by YMCA camps and charity race organizers for charging illegal junk membership fees. ACTIVE Network generated more than \$300 million in membership fees using digital dark patterns and online trickery.
13. [Heights Finance Holding Co. f/k/a Southern Management Corporation, et al.](#) (filed August 22, 2023, dismissed on February 27, 2025): The CFPB sued an installment lender for illegally churning loans, harvesting hundreds of millions in loan costs and fees.
14. [Snap Finance LLC, Snap RTO LLC, Snap Second Look LLC, Snap U.S. Holdings LLC, Snap Finance Holdings LLC](#) (filed July 19, 2023, dismissed on May 27, 2025): The CFPB sued lease-to-own finance company Snap Finance for deceiving consumers, obscuring the terms of its financing agreements, and making false threats. The company hid terms and conditions and deployed illegal debt collection tactics.
15. [Populus Financial Group, Inc., d/b/a ACE Cash Express, Inc.](#) (filed July 12, 2022, dismissed on April 30, 2025): The CFPB sued ACE Cash Express for concealing no-cost repayment plans and improperly withdrawing funds from consumers' bank accounts. The repeat offender kept borrowers in debt and in the dark, generating at least \$240 million in reborrowing fees.
16. [MoneyGram International, Inc. and MoneyGram Payment Systems, Inc.](#) (filed April 21, 2022, CFPB withdrew on April 8, 2025): The CFPB and New York's Attorney General sued the repeat offender Moneygram for leaving families high and dry. The company ignored government warnings to stop and stranded customers waiting for their money. The CFPB withdrew from the case, while the New York Attorney General secured a \$250,000 penalty from the company.
17. [TransUnion; Trans Union, LLC; TransUnion Interactive, Inc.; and John T. Danaher](#) (filed April 12, 2022, dismissed on February 28, 2025): The CFPB charged TransUnion and senior executive John Danaher with violating a law enforcement order. TransUnion deployed digital dark patterns to dupe people into subscription plans.
18. [1st Alliance Lending, LLC, John Christopher DiIorio, Kevin Robert St. Lawrence, and Socrates Aramburu](#) (filed January 15, 2021, dismissed on February 28, 2025): The CFPB sued 1st Alliance Lending, LLC and its owners for allegedly unlawful mortgage lending practices.
19. [National Collegiate Student Loan Trusts](#) (filed September 18, 2017, dismissed on April 29, 2025): In 2017, the CFPB filed a lawsuit alleging that the National Collegiate Student Loan Trusts' subservicers, acting on behalf of the Trusts, sued consumers for debts the Trusts could not prove were owed, filed false and misleading affidavits, and attempted to collect after the statute of limitations expired.

20. [Check City Partnership, LLC](#) (CID Enforcement Action) (petition filed June 12, 2023, dismissed on April 23, 2025): Check City provides short-term, small-dollar and installment loans to consumers, and the CFPB filed this petition to enforce compliance with CID to produce documents and information related to whether it has improperly induced consumers to borrow these loan products, misrepresented their costs, or mischaracterized their products as short-term obligations.
21. [Financial Asset Management, Inc.](#) (CID Enforcement Action) (petition filed June 12, 2023, dismissed on April 21, 2025): FAMI provides short-term, small-dollar and installment loans to consumers, and the CFPB filed this petition to enforce compliance with CID to produce documents and information related to whether it has improperly induced consumers to borrow these loan products, misrepresented their costs, or mischaracterized their products as short-term obligations.
22. [Purpose Financial, Inc.](#) (CID Enforcement Action) (petition filed on June 12, 2023, dismissed on May 28, 2025): Purpose Financial is a payday lender that often does business under the name of Advance America and has referred to itself as the “largest nonbank provider of cash advance services in the United States.” The CFPB filed this petition to enforce compliance with CID to produce documents and information related to whether it improperly induced borrowers to take out, renew, or refinance loans, misrepresented the cost or nature of its loans, and/or whether Purpose improperly incentivizes employees to engage in these practices.
23. [Colony Ridge Development LLC, et al.](#) (filed December 20, 2023, dismissed February 10, 2026): Along with the U.S. Department of Justice, the CFPB sued Colony Ridge for operating an illegal land sales scheme and targeting tens of thousands of Hispanic borrowers with false statements and predatory loans. The lawsuit filed in federal district court alleges Colony Ridge sells unsuspecting families flood-prone land without water, sewer, or electrical infrastructure, and that the company sets borrowers up to fail with loans they cannot afford. In early 2026, the CFPB dismissed the case with prejudice, while the Justice Department, under new leadership, proposed a settlement that would leave borrowers without monetary relief and would require the developers to set aside money for additional law enforcement presence in the development. The court was [highly critical](#) of the settlement, finding that it did not remedy the harm to consumers and the settlement “risks exacerbating harm to the very consumers the Complaint purported to protect.” DOJ dismissed its case and entered into a settlement without court approval.

Consent Orders the CFPB Has Terminated Early, Sought to Vacate, or Declined to Enforce

1. [Wise US Inc.](#) (consent order filed January 30, 2025): The Bureau amended a consent order with Wise, a global electronic money services corporation imposing redress obligations and penalties for violations related to its (1) its use of deceptive marketing disclosures relating to ATM fees leading to ATM fee overcharges and (2) its failure to comply with Electronic Fund Transfer Act (EFTA). On May 15, 2025, the Bureau reduced Wise’s civil money penalty from over \$2 million to \$44,955.

2. [Draper & Kramer Mortgage Corporation](#) (complaint and consent order filed January 17, 2025): In 2025, the Bureau filed a complaint and consent order against Draper & Kramer Mortgage Corporation alleging violations of the Equal Credit Opportunity Act (ECOA), ECOA's implementing regulation, and the Consumer Financial Protection Act (CFPA). The court entered a consent order that required Draper & Kramer to pay a \$1.5 million civil money penalty and enjoined violations of ECOA and the CFPA. The consent order also imposed on Draper & Kramer a 5-year ban on residential mortgage lending. On May 15, 2025, the Bureau issued a no-action letter stating that it would cease monitoring compliance with the order, will not engage in any supervisory activity to assess compliance with the consent order, and will take no steps to enforce the consent order.
3. [VyStar Credit Union](#) (order issued October 31, 2024): In 2024, the Bureau issued an order against VyStar Credit Union (VyStar), a Jacksonville, Florida based credit union with approximately 850,000 members with deposit accounts. In May 2022, VyStar attempted to launch a new online and mobile banking platform with a new provider. The Bureau found that VyStar's planning and implementation of the conversion violated the Consumer Financial Protection Act of 2010. The order required VyStar to come into compliance with the law, establish a governance committee to ensure proper management of projects involving consumer facing banking systems, ensure that all consumers owed redress have been paid, and pay a \$1.5 million civil money penalty. The order was terminated on July 21, 2025.
4. [Apple Inc.](#) (consent order issued October 23, 2024): The Bureau issued an order against Apple Inc. In December 2017 Apple and Goldman Sachs Bank USA (Goldman) entered an agreement to offer Apple Card, a credit card integrated with Apple software that offers both market-rate APRs and interest-free financing for qualifying Apple products. Goldman agreed to extend the credit offered through Apple Card and to investigate disputes submitted by consumers. Apple designed the consumer-facing interfaces that consumers used to manage Apple Card accounts on Apple devices, including the functions that allowed consumers to dispute Apple Card transactions, and developed the creative approach and design of Apple Card advertisements. The Bureau found that Apple violated the Consumer Financial Protection Act of 2010 by failing to send transaction disputes to Goldman and in relation to its enrollment practices for Apple Card Monthly Installments. On September 22, 2025, the Bureau terminated the order, including all compliance obligations.
5. [Fay Servicing, LLC](#) (consent order filed August 21, 2024): In 2024, the Bureau issued an order against [Fay Servicing, LLC](#) for violating a prior Bureau enforcement order entered in June 2017, violating Regulation X, (which implements the Real Estate Settlement Procedures Act), the Homeowners Protection Act, Regulation Z (which implements the Truth in Lending Act), and the CFPA. The 2024 order required Fay Servicing to pay \$3 million in consumer redress, a \$2 million civil money penalty, and to invest \$2 million to update its servicing technology and compliance management systems. It also imposed a number of injunctive provisions. On July 1, 2025, the Bureau terminated the order and waived any alleged noncompliance.
6. [Navy Federal Credit Union](#) (consent order filed November 7, 2024): In 2024, the Bureau took action against Navy Federal Credit Union for charging illegal overdraft fees. From

2017 to 2022, Navy Federal charged customers surprise overdraft fees on certain ATM withdrawals and debit card purchases, even when their accounts showed sufficient funds at the time of the transactions. The CFPB ordered Navy Federal to refund more than \$80 million to consumers, stop charging illegal overdraft fees, and pay a \$15 million civil penalty. The order was terminated on July 1, 2025; the termination included all redress obligations not completed as of the day the order was terminated as well as a waiver of noncompliance.

7. U.S. Bank - Unemployment (consent order filed December 19, 2023): The Bureau issued an order against U.S. Bank in connection with its administration of prepaid debit cards that held unemployment insurance benefits. U.S. Bank offers prepaid debit cards to eligible consumers to distribute unemployment insurance benefits through its ReliaCard program. In the summer of 2020, U.S. Bank implemented new freeze criteria to determine whether to freeze a card due to suspected fraud. The Bureau found that U.S. Bank violated the Consumer Financial Protection Act of 2010 by failing to provide eligible ReliaCard prepaid debit cardholders whose accounts U.S. Bank froze with adequate means to verify their identities and timely regain access to their benefits. The Bureau also found that U.S. Bank violated the Electronic Fund Transfer Act, and its implementing Regulation E, by failing to timely investigate ReliaCard prepaid debit cardholders' notices of error concerning alleged unauthorized electronic fund transfers. The Bureau terminated the order on September 22, 2025.
8. Toyota Motor Credit Corporation (consent order filed November 20, 2023): In 2023, the Bureau ordered Toyota Motor Credit Corporation to pay \$60 million in consumer redress and penalties for operating an illegal scheme to prevent borrowers from cancelling product bundles that increased their monthly car loan payments. The company withheld refunds or refunded incorrect amounts on the bundled products and knowingly tarnished consumers' credit reports with false information. Toyota Motor Credit was ordered to stop its unlawful practices, pay \$48 million to harmed consumers, and pay a \$12 million penalty into the CFPB's victims relief fund. The order was terminated on May 12, 2025; the termination included all redress obligations not completed as of the day the order was terminated as well as a waiver of noncompliance.
9. Bank of America - Home Mortgage Disclosure Act (consent order issued November 28, 2023): The Bureau ordered Bank of America to pay a \$12 million penalty for violations of the Home Mortgage Disclosure Act. For at least four years, hundreds of Bank of America loan officers failed to ask mortgage applicants certain demographic questions as required under federal law, and then falsely reported that the applicants had chosen not to respond. On June 5, 2025, the Bureau terminated the order, including provisions related to ongoing monitoring.
10. Enova (consent order issued November 15, 2023): The Bureau issued an order against Enova International, Inc., a publicly-traded online small-dollar lender, headquartered in Chicago, Illinois, that markets, provides, and services loans under the brand names CashNetUSA (CNU) and NetCredit. In 2019, the Bureau issued an order against Enova based on the Bureau's finding that Enova violated the Consumer Financial Protection Act of 2010 (CFPA) by debiting consumers' bank accounts without authorization and failing to honor loan extensions it granted to consumers. The Bureau found that Enova violated

the 2019 Order and the CFPA, including by debiting or attempting to debit consumers' accounts without their authorization. The Bureau terminated the order on September 2, 2025.

11. [Carrington Mortgage](#) (consent order issued November 17, 2022): The Bureau took action against Carrington Mortgage Services for deceptive acts or practices under the Consumer Financial Protection Act in connection with mortgage forbearances. The CFPB found that Carrington failed to implement many protections provided to borrowers with federally backed mortgage loans who were experiencing financial hardship, during the COVID-19 public health emergency. The CFPB found that Carrington misled certain homeowners who had sought a forbearance under the CARES Act into paying improper late fees, deceived consumers about forbearance and repayment options, and inaccurately reported the forbearance status of borrowers to the big three credit reporting companies: Equifax, Experian, and TransUnion. On July 21, 2025, the Bureau terminated the order.
12. [Regions Bank](#) (consent order issued September 28, 2022): The Bureau ordered Regions Bank to pay \$50 million into the CFPB's victims' relief fund and to refund at least \$141 million to customers harmed by its illegal surprise overdraft fees. From August 2018 through July 2021, Regions charged customers surprise overdraft fees on certain ATM withdrawals and debit card purchases. The bank charged overdraft fees even after telling consumers they had sufficient funds at the time of the transactions. The Bureau terminated the order, including all compliance obligations, on July 21, 2025.
13. [Trident Mortgage Company](#) (consent order issued September 14, 2022): The Bureau along with the U.S. Department of Justice (DOJ) filed a complaint and consent order to resolve allegations that Trident redlined majority-minority neighborhoods through its marketing, sales, and hiring actions. Specifically, Trident's actions discouraged prospective applicants from applying for mortgage and refinance loans in the greater Philadelphia area's majority-minority neighborhoods. The settlement required Trident to pay a \$4 million civil penalty to the CFPB to use for the CFPB's victims' relief fund. The Bureau [terminated the order](#) with prejudice on June 2, 2025.
14. [U.S. Bank - Sales Practices](#) (consent order issued July 28, 2022): The Bureau issued a consent order against U.S. Bank National Association, a national bank headquartered in Minneapolis, Minnesota. The Bureau found that U.S. Bank issued credit cards and lines of credit and opened deposit accounts for certain consumers without their knowledge and consent and without required applications and disclosures in violation of the Truth in Lending Act, Truth in Savings Act, and their implementing regulations, and the Consumer Financial Protection Act of 2010. The Bureau further found that U.S. Bank violated the Fair Credit Reporting Act by using or obtaining consumer reports without a permissible purpose in connection with unauthorized applications for credit cards. The Bureau terminated the order on August 21, 2025.
15. [Townstone Financial, Inc. and Barry Sturner](#) (complaint filed July 15, 2020; motion to vacate the judgment filed March 26, 2025; motion to vacate the judgment denied June 12, 2025): In 2020, the Bureau filed a lawsuit alleging that Townstone engaged in discriminatory acts or practices violating the Equal Credit Opportunity Act (ECOA). On November 7, 2024, the court entered a stipulated final judgment and order against

Townstone, which prohibits Townstone from engaging in any acts or practices that violate ECOA, maintain policies and procedures to comply with ECOA, and pay a \$105,000 civil money penalty. On March 26, the Bureau sought to vacate the judgment and return the penalty paid by Townstone. On June 12, 2025, the court [denied](#) the CFPB's motion to vacate the judgment.

16. [Trustmark National Bank](#) (complaint and consent order filed October 22, 2021): The CFPB and DOJ, with cooperation by the OCC, alleged that Trustmark discriminated against Black and Hispanic neighborhoods by deliberately not marketing, offering, or originating home loans to consumers in majority-Black and Hispanic neighborhoods in the Memphis metropolitan area. The CFPB and DOJ also allege that Trustmark discouraged consumers residing in or seeking credit for properties located in these neighborhoods from applying for credit. The Bureau terminated the order on May 21, 2025.
17. [Washington Federal Bank](#) (consent order issued October 27, 2020): The Bureau issued an order against Washington Federal Bank, N.A., a federally insured, for-profit national bank headquartered in Seattle, Washington. The Bureau found that Washington Federal reported inaccurate data about its mortgage transactions for 2016 and 2017, in violation of the Home Mortgage Disclosure Act (HMDA), its implementing regulation, Regulation C, and the Consumer Financial Protection Act of 2010. The Bureau terminated the order on September 22, 2025.
18. [Planet Home Lending, LLC](#) (consent order issued January 31, 2017): The Bureau took action against Planet Home Lending, LLC, a mortgage servicer headquartered in Meriden, Connecticut, for accepting payments for mortgage business referrals from [Prospect Mortgage, LLC](#) and for improper use of credit reports for marketing purposes, in violation of the Real Estate Settlement Procedures Act and its implementing Regulation X, the Fair Credit Reporting Act, and the Consumer Financial Protection Act of 2010. The Bureau terminated the order on September 22, 2025.
19. [Synchrony Bank, f/k/a GE Capital Retail Bank](#) (consent order filed June 19, 2014): The Bureau ordered GE Capital Retail Bank, now known as Synchrony Bank, to provide an estimated \$225 million in relief to consumers harmed by illegal and discriminatory credit card practices. On May 12, 2025, the Bureau terminated the consent order, stating in part because the consent order “relied in part on a disparate impact theory of liability” and its “termination is appropriate to align with the Executive Order 14281.”
20. [Washington Federal Bank](#) (consent order filed October 9, 2013): The Bureau issued an order against Washington Federal, a bank headquartered in Seattle, Washington. The Bureau found that Washington Federal reported inaccurate data about its mortgage transactions for 2011, in violation of the Home Mortgage Disclosure Act (HMDA), its implementing regulation, Regulation C, and the Consumer Financial Protection Act of 2010. The Bureau terminated the order on September 22, 2025.
21. [Citibank, N.A.](#) (consent order filed November 8, 2023): The Bureau issued an order against Citibank, N.A., which is a national bank headquartered in New York City, New York. The Bureau found that Citibank violated the Equal Credit Opportunity Act (ECOA)

and its implementing Regulation B by discriminating against certain credit card applicants based on their national origin—specifically, Armenian national origin. The Bureau also found that Citibank failed to provide applicants with an accurate and adequate statement of the specific reasons for the adverse action when the applicant was denied based on their national origin in violation of ECOA and Regulation B. Supervisors and trainers instructed employees to conceal their reliance in the credit decision on applicants' last names ending in "-ian" or "-yan" and addresses in or around Glendale, California, including by telling Respondent employees not to discuss it in writing or on recorded phone lines. Citibank's violations of ECOA also constitute violations of the CFPA. The order required Citibank to provide \$1.4 million in redress to consumers and pay a \$24.5 million civil money penalty. The order also required Citibank to stop its illegal discrimination and take measures to ensure future compliance. The Bureau terminated the order on October 16, 2025.

22. [TransUnion](#) (consent order filed October 12, 2023): The Bureau issued an order against TransUnion, parent company of one of the three nationwide consumer reporting agencies, and two of its subsidiaries, Trans Union LLC, and TransUnion Interactive, Inc. (collectively, TransUnion), which are headquartered in Chicago, Illinois. Security freezes and locks block certain third parties, such as lenders, from accessing consumers' credit reports to prevent a potential identity thief from obtaining new credit in those consumers' names. The Bureau further found that from about 2016 to 2020, TransUnion failed to exclude certain consumers, including active-duty military and other potential victims of identity theft, from pre-screened solicitation lists in violation of FCRA. The Bureau's order required TransUnion to pay \$3 million to consumers in redress and \$5 million in civil penalties, and to take steps to address and prevent unlawful conduct. The Bureau terminated the order on November 3, 2025.
23. [Affinion](#) (consent order filed July 1, 2015): The Bureau filed a complaint against Affinion Group Holdings, Inc., Affinion Group, Inc., Affinion Group, LLC, Affinion Benefits Group, LLC, Trilegiant Corporation, Watchguard Registration Services, Inc., and Global Protection Solutions, LLC, along with a proposed stipulated final judgment and order. The defendants are Delaware corporations based in Connecticut or Tennessee, which collectively advertised, sold, and delivered identity theft and credit monitoring products to consumers by establishing marketing and service agreements with banks. The Bureau alleged that defendants engaged in deceptive and unfair acts and practices in violation of the Consumer Financial Protection Act of 2010. On October 27, 2015, the court entered the stipulated final judgment and order. It required defendants to pay \$6.76 million in consumer redress, pay \$1.9 million in civil money penalties, and come into compliance with the law. Paragraphs 53 and 54 of the order provided that the court retained jurisdiction for "construction, modification, and enforcement" of the order, that the parties can make administrative modifications to certain provisions of the order by agreement, and that any other modifications may be made upon approval of the court by motion of any party. In light of these provisions, on January 27, 2026, several defendants filed a motion to terminate the stipulated final judgment and order and dismiss the case with prejudice, to which the Bureau consented. As set forth in the motion, defendants fully disbursed the consumer redress as required under Section IV of the order, paid the civil money penalty to the Bureau as required under Section V of the order, and to the

best of defendants' knowledge, substantially complied with the other conduct provisions of the order. On February 4, 2026, the court terminated the stipulated final judgment and order and dismissed the case with prejudice.

24. [Pennsylvania Higher Education Assistance Agency and National Collegiate Student Loan Trusts](#) (filed May 6, 2024): The Bureau took action to require the National Collegiate Student Loan Trusts and the Pennsylvania Higher Education Assistance Agency to pay more than \$5 million for student loan servicing failures. The defendants ignored student loan borrowers seeking payment relief, including during the COVID-19 national emergency. Consent orders were entered against PHEAA and NCSLT. The trust's investors, including PIMCO, objected to the NCSLT settlement. The trial court denied their motion and they appealed, but only as to the NCSLT order. While the case was on appeal the Bureau reached a new settlement with NCSLT and filed a successful motion to reopen and modify the settlement with PHEAA. The modified settlements reduce the amount of redress to consumers.

Public Enforcement Actions Still Active

1. [Experian Information Solutions, Inc.](#) (filed January 7, 2025): The Bureau sued Experian for sham investigations of credit report errors, including not properly investigating disputes and failing to remove or reinsert errors on reports, and threatening consumers' access to credit, employment, and housing.
2. [StratFS, LLC f/k/a Strategic Financial Solutions, LLC, et al.](#) (filed January 10, 2024): The CFPB and seven state attorneys general sued the debt-relief enterprise Strategic Financial Solutions for illegally swindling more than \$100 million from financially struggling families. The defendants run an illegal enterprise that collects fees but delivers little relief.
3. [Craig Manseth, Jacob Adamo, Darren Turco, United Debt Holding LLC, JTM Capital Management, LLC, and United Holdings Group, LLC](#) (filed January 10, 2022): The CFPB sued United Holding Group, its affiliates, and its owners for illegal debt collection practices. The debt collection company and its owners knowingly used third-party collectors that engaged in unlawful and deceptive tactics.
4. [Student Loan Pro, Judith Noh, Syed Faisal Gilani, and FNZA Marketing, LLC](#) (filed March 16, 2021): The CFPB took action against the operators of an unlawful student loan debt-relief scheme. The company unlawfully charged upfront fees to borrowers for accessing free debt relief programs.
5. [Nexus Services, Inc., Libre by Nexus, Inc., Micheal Donovan, Richard Moore, and Evan Ajin](#) (filed February 22, 2021): The CFPB joined the attorneys general of Virginia, Massachusetts, and New York in a lawsuit against Libre for a predatory immigrant-services scam. The Bureau and the states accused the company of luring non-English-speaking immigrants into abusive, English-only contracts.
6. [FDATR, Inc.; Dean Tucci; and Kenneth Wayne Halverson](#) (filed November 20, 2020): The CFPB sued the debt settlement company FDATR, Inc., and owners Dean Tucci and Kenneth Wayne Halverson. The Bureau alleged that the defendants violated the

Telemarketing Sales Rule by engaging in deceptive and abusive telemarketing acts or practices and the Consumer Financial Protection Act of 2010 through deceptive acts or practices.

7. [Consumer Advocacy Center Inc., d/b/a Premier Student Loan Center; True Count Staffing Inc., d/b/a SL Account Management; Prime Consulting LLC, d/b/a Financial Preparation Services; Albert Kim; Kaine Wen; and Tuong Nguyen](#) (filed October 21, 2019): The CFPB took action against a student loan debt relief operation. The Bureau alleged that since at least 2015, the debt-relief companies operated as a common enterprise and deceived thousands of federal student loan borrowers and charged over \$71 million in unlawful advance fees in connection with the marketing and sale of student-loan debt-relief services to consumers.
8. [Future Income Payments, LLC, Scott Kohn, and related entities](#) (filed September 13, 2018): The Bureau alleged that defendants represented to consumers that their pension-advance products were not loans, were not subject to interest rates, and were comparable in cost to, or cheaper than, credit-card debt when, in actuality, the pension-advance products were loans, and were subject to interest rates that were substantially higher than credit-card interest rates. The Bureau also alleged that the defendants failed to disclose a measure of the cost of credit, expressed as a yearly rate, for its loans.
9. [Nationwide Biweekly Administration, Inc., Loan Payment Administration LLC, and Daniel S. Lipsky](#) (filed May 11, 2015): The CFPB filed a suit against Nationwide Biweekly for luring consumers with false promises of mortgage savings. Consumers paid \$49 million in fees for a deceptive mortgage payment program.
10. [CashCall, Inc.](#); WS Funding, LLC; Delbert Services Corporation; and J. Paul Reddam (filed December 16, 2013): The CFPB sued CashCall for illegal online loan servicing. The CFPB alleged that the defendants engaged in unfair, deceptive, and abusive practices, including illegally debiting consumer checking accounts for loans that were void.