

Wiley Consumer Protection Download (April 21, 2026)

April 21, 2026

- Select Federal Enforcement Actions
- Select State Enforcement Actions
- Select NAD Advertising Challenge Case Decisions
- Federal and State Regulatory Announcements
- Upcoming Events and Deadlines
- More Analysis from Wiley

Welcome to Wiley's update on recent developments and what's next in consumer protection enforcement and regulation. We cover developments with the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB or the Bureau), and state Attorneys General, as well as self-regulatory advertising challenges decided by BBB National Programs' National Advertising Division (NAD). Our recent State Consumer Protection Series also provides practical insights into emerging trends and priorities at the state level, including on automatic renewal laws, "junk fees", and robocalls. Wiley also has an FTC Consumer Protection and Privacy Enforcement Series and Trump Administration Resource Center to provide practical insights into emerging FTC and Executive branch priorities. Please reach out to any of our authors with any questions about recent regulatory or enforcement activity on the federal or state level.

To subscribe to this newsletter, click [here](#).

Select Federal Enforcement Actions

DOJ and State of Wisconsin Win Summary Judgment in Action Against Operator of Timeshare Exit Company. On **April 20**, the FTC announced that the U.S. District Court for the Eastern District of

Authors

Duane C. Pozza
Partner
202.719.4533
dpozza@wiley.law

Ian L. Barlow
Of Counsel
202.719.4994
ibarlow@wiley.law

Stephen J. Conley
Associate
202.719.4572
sconley@wiley.law

Lauren N. Lerman
Associate
202.719.4664
lnerman@wiley.law

Kimberly S. Alli
Associate
202.719.4730
kalli@wiley.law

Anthony M. Paranzino
Associate
202.719.3438
aparanzino@wiley.law

Practice Areas

Cyber and Privacy Investigations, Incidents & Enforcement

FTC and Consumer Protection

Privacy, Cyber & Data Governance

Telecom, Media & Technology

Missouri granted the U.S. Department of Justice's (DOJ) and state of Wisconsin's motion for summary judgment against an individual defendant who operated a nationwide timeshare exit services company. In 2022, the DOJ, on behalf of the FTC, and the state of Wisconsin filed a complaint against the company and its affiliates, owners, and operators. According to the complaint, the defendants misrepresented to consumers that they could not exit timeshares on their own but that the company would help them exit their timeshares, failed to deliver promised refunds, and falsely claimed to be affiliated with timeshare companies and trade groups. The complaint alleged violations of the FTC Act, the Cooling-Off Rule, Wisconsin Direct Marketing Rule, and the Wisconsin Fraudulent Misrepresentation Law. The court ordered the individual defendant to pay \$95 million in consumer redress and a \$45 million civil penalty in addition to imposing injunctive relief. The case against the other defendants remains ongoing.

FTC Obtains TRO Against Student Loan Debt Relief Company and Its Officers for Allegedly Deceptive Practices. On **April 13**, the FTC obtained a temporary restraining order in the U.S. District Court for the Central District of California against a student loan debt relief company and its officers for alleged violations of the FTC Act, the Telemarketing Sales Rule, the Impersonation Rule, and the Gramm-Leach-Bliley Act. The FTC's complaint alleges that the defendants misrepresented to consumers that they were affiliated with the U.S. Department of Education and promised loan forgiveness that was not available while charging fees before providing any loan relief to consumers. Additionally, the FTC alleges that the defendants' telemarketing practices included calling consumers on the National Do Not Call Registry. The FTC seeks monetary and injunctive relief.

FTC Settles with Entertainment Company for Allegedly Misleading "Made in USA" Claims. On **April 14**, the FTC filed a complaint and agreed to a stipulated order in the U.S. District Court for the Southern District of New York, settling allegations against an entertainment company for alleged violations of the FTC Act and the Made in USA Labeling Rule (MUSA Labeling Rule). The FTC alleged that the company misrepresented that its electronic dartboards were "Made in the USA," despite incorporating multiple imported components. The company agreed to pay \$625,000 in addition to injunctive relief.

FTC Settles with Flag Sellers and Their Executives for Allegedly Deceptive Advertising. On **April 14**, the FTC filed a complaint and stipulated order in the U.S. District Court for the Southern District of Florida to settle allegations against flag sellers and their executives for alleged violations of the FTC Act, MUSA Labeling Rule, and the Textile Fiber Products Identification Act. The FTC alleged that the defendants marketed American flags, military flags, and flagpole display kits using claims such as "Made in the USA" and "100% American Made," even though several of the products were wholly imported or contained significant imported components. The defendants agreed to pay \$167,000 in addition to injunctive relief.

FTC Settles with Footwear Manufacturer for Allegedly Misleading "Made in USA" Representations. On **April 14**, the FTC filed a complaint and stipulated order in the U.S. District Court for the Northern District of Illinois to settle allegations against a footwear manufacturer for alleged violations of the FTC Act and MUSA Labeling Rule. The FTC alleged that the company advertised certain footwear products as "handcrafted," "100% crafted or assembled in the USA," or "More than Made in USA," despite using imported components and, in some cases, performing final assembly outside the United States. The company agreed to pay \$75,000

in addition to injunctive relief.

FTC Settles with Multilevel Marketing Company and Its Executives for Allegedly Deceptive Business

Practices. On **April 14**, the FTC filed a complaint and stipulated order in the U.S. District Court for the District of Arizona to settle allegations against a multilevel marketing (MLM) company and its executives for alleged violations of the FTC Act. The FTC alleged that the defendants misrepresented the amount of money consumers could earn by participating in the company's program, as most participants earned little or no money or even lost money. The defendants agreed to injunctive relief.

FTC Settles With Online Self-Publishing Company and Its Officers for Allegedly Deceptive Business

Practices. On **April 13**, the FTC issued a complaint and proposed order to settle FTC Act allegations against a company that sold online self-publishing products and services, as well as the company's officers. In its complaint, the FTC alleged that the defendants misrepresented how much income consumers could earn through their online self-publishing programs, as well as imposed undisclosed conditions that made it difficult for consumers to obtain refunds. The defendants agreed to pay \$1.5 million in addition to injunctive relief.

FTC Settles With Supplement Company and Its Officers for Allegedly Deceptive Advertising Practices. On **April 13**, the FTC issued a complaint and proposed order settling FTC Act allegations against a supplement company and its officers. The complaint alleged that the company misled consumers by advertising one of its supplements as clinically proven to promote height growth in children and teenagers without having scientific evidence to support the claims. The FTC also alleges that the company amplified these claims through fake reviews and social media accounts. The defendants agreed to a \$4 million judgment in addition to injunctive relief.

FTC Settles with MLM Participant for Allegedly Deceptive Practices. On **April 13**, the FTC filed a complaint and stipulated order in the U.S. District Court for the Southern District of Florida to settle allegations against a high-level participant in multiple MLM companies for alleged violations of the FTC Act. The FTC alleges that the defendant misrepresented to consumers how much money they could make by participating in the defendant's MLM ventures. The defendant agreed to injunctive relief.

FTC Settles with Online Ticket Reseller for Alleged Violation of Its Unfair or Deceptive Fees Rule. On **April 9**, the FTC filed a complaint and stipulated order in the U.S. District Court for the Southern District of New York to settle allegation against an online ticket reseller for alleged violations of the FTC Act and Rule on Unfair or Deceptive Fees. The FTC alleged that company misrepresented ticket prices on its website by failing to clearly and conspicuously disclose the mandatory fees that consumers would be required to pay. The company agreed to pay \$10 million in addition to injunctive relief.

Select State Enforcement Actions

New York AG Settles with Furniture Store for Charging Cancellation Fees and Engaging in Other Allegedly Deceptive Practices. On **April 14**, the New York Attorney General (AG) announced a settlement with a furniture store that allegedly charged consumers a return or restocking cancellation fee for furniture not

delivered to consumers within 30 days of the estimated delivery date at the time of the order. New York law requires sellers to provide consumers with the option to cancel the contract and receive a full refund or credit for any deposit, agree to a new delivery date, or select a new piece of furniture, if the seller is unable to deliver non-custom-made furniture by the delivery date or within 30 days of purchase. According to the New York AG, the furniture store also allegedly failed to correct orders or help consumers when they received furniture deliveries that were damaged, missing, or incorrect. The settlement requires the furniture store to pay \$350,000 for the creation of a restitution fund.

Washington AG Settles with Debt Collector for Allegedly Failing to Disclose Consumer Right to Request Information About Medical Debt. On **April 13**, the Washington state AG settled with a debt collection agency for allegedly failing to disclose to 400,000 consumers their right to request an itemized statement that includes information such as the dates of service, the health care services provided, interests or fees, and whether the patient is eligible for reductions. The settlement requires the debt collection agency to pay \$1.5 million in restitution.

Select NAD Advertising Challenge Case Decisions

NAD Finds Comparative Comfort Claims for Soft Contact Lens Products Unsupported. On **April 20**, NAD recommended that a soft contact lens maker modify or discontinue claims that its contact lens product offered “superior comfort” compared to a competitor. NAD found that the study relied upon for the claim failed to “adequately control for factors that could affect subjective comfort assessments.” NAD also recommended the contact maker discontinue its claim that users of its contact lens were “2x more likely” to be satisfied with end-of-day comfort, which NAD said relied upon the same inadequate study.

NAD Recommends Dog Food Maker Discontinue Certain Claims of Comparative Quality and Ingredient Origin of USA. On **April 17**, NAD recommended that a maker of air-dried dog food modify or discontinue certain comparative, ingredient, health, and “Made in USA” claims. Specifically, NAD found insufficient evidence that the maker’s preparation process preserved more nutrients or flavor compared to other cooking methods. NAD further recommended that the company avoid unsupported claims that suggest competing products contain synthetic additives and that the product was objectively superior in terms of health and convenience. Finally, NAD determined that a “Made in USA” claim was inappropriate because key ingredients from New Zealand, even if small in amount, were “essential to the product’s function.”

Federal and State Regulatory Announcements

FTC Testifies Before Senate Commerce, Science, and Transportation Committee. On **April 15**, FTC Chairman Andrew Ferguson and Commissioner Mark Meador testified before the Senate Committee on Commerce, Science, and Transportation to discuss the agency’s priorities and recent initiatives. In addition to recent consumer protection and antitrust enforcement actions, the testimony highlighted the Tools to Address Known Exploitation by Immobilizing Technological Deepfakes on Websites and Networks Act (TAKE IT DOWN Act), which goes into effect on May 19. The TAKE IT DOWN Act requires covered platforms to provide a process for

victims to request removal of nonconsensual sexual content, which platforms would then be required to do within 48 hours of receiving the request.

FTC Seeks Public Comment on Unfair and Deceptive Practices in Online Food and Grocery Delivery Services. On **April 14**, the FTC announced that it was seeking public comment on an Advance Notice of Proposed Rulemaking (ANPRM) that considers whether the agency should adopt a rule to address unfair or deceptive fee practices in connection with the services provided by online food and grocery delivery platforms. Specifically, the ANPRM asks for data, evidence, analyses, and arguments related to whether food delivery platforms clearly and conspicuously disclose: (1) the total price for services; (2) the existence, nature, purpose, and refundability of any fees and charges; (3) factors used to determine variable and contingent fees; (4) whether certain fees and charges are mandatory or optional; (5) whether prices of items ordered differ from the same items offered in other stores; (6) whether prices of items ordered differ from prices offered to other consumers; and (7) material restrictions on discounts or promotions. The ANPRM also asks whether food delivery platforms misrepresent that a consumer owes payments for any product or service that the consumer did not agree to buy, or if the platforms bill consumers without express informed consent. Comments are due on **May 18**.

Upcoming Events and Deadlines

FTC and DOJ Seek Comment on Premerger Notification and Report Form. On **March 25**, the FTC and DOJ announced a Joint Request for Public Comment regarding the effectiveness of the Hart-Scott-Rodino Antitrust Improvements Act's (HSR Act) premerger reporting requirements. Under the HSR Act, parties to certain mergers and acquisitions are required to submit premerger notification forms that disclose certain information about their proposed transactions. The agencies adopted an updated HSR form that took effect in February 2025 and was later vacated by a federal district court in February 2026. Accordingly, the FTC and DOJ currently use the original HSR form. The joint request for information seeks input on the effectiveness, implementation, and potential areas for further refinement of an updated form, as well as ways to increase efficiency and reduce the burden for non-problematic transactions. Comments are due **May 26**.

More Analysis from Wiley

President Trump's "Made in America" Executive Order Seeks to Enforce Accuracy of U.S.-Origin Claims

White House Releases National Legislative Policy Framework for AI

California's AI Executive Order Establishes New Trust and Safety Procurement Standards

New York Finalizes RAISE Act for Frontier AI Models; Law Takes Effect January 1, 2027

FTC Seeks Comment on Updates to Negative Option Marketing Rule

FTC Examines Consumer Injuries and Benefits in the Data-Driven Economy

FTC Announces COPPA Policy Enforcement Statement, Forthcoming Rule Review

After Federal Court Vacates HSR Rule, DOJ and FTC Seek Public Comment on the Future of Premerger Notification

Key Areas to Watch as Website Technology Litigation Continues to Surge

New National Cyber Strategy and EO Lays Out a Path for Combating Cybercrime and Promoting Innovation

DOJ and FTC Seek Public Input on New Competitor Collaboration Guidance – an Opportunity for Businesses and Trade Groups

FTC and DOJ Signal Expanded Antitrust Scrutiny of DEI, ESG, and “Viewpoint Competition” Initiatives

FTC Sends Warning Letters to Data Brokers on PADFA Compliance

Five Privacy Checkpoints to Start 2026

SB 361: Defending Californians’ Act – Expanding Requirements for Data Brokers

White House Issues Executive Order to Promote National AI Policy Framework and Challenge Certain State AI Laws

2025 State AG Robocall Enforcement Trends: Targeting of VoIP Service Providers Continues, With Coordinated AG Scrutiny of “Intermediate” Providers

AI Chatbots: How to Address Five Key Legal Risks

Automatic Renewals and Risks: State Negative Option Laws and Enforcement Are Trending

Expanding Patchwork of State “Junk Fees” Laws Presents Compliance Challenges

State AGs Discuss Consumer Protection Priorities: Privacy, Health, Junk Fees, and Coordination at the Forefront

California Finalizes Pivotal CCPA Regulations on AI, Cyber Audits, and Risk Governance

Subscription Cancellation Policies Remain a Top FTC Priority

Amidst Scrutiny of E-Commerce Platforms, FTC Brings First INFORM Consumers Act Case

The Fair Credit Reporting Act – Who Is Covered and How to Comply

PADFA Enforcement – What Companies Need to Know

Practical Tips for When Your Company Gets an FTC CID

Webinar: Navigating FTC Health Care Advertising and Privacy Compliance in the Trump Administration: Key Insights for Health Service Providers

Executive Order on Ticket Resale Market Calls for Greater FTC Enforcement

81 Wiley Attorneys Recognized in *Best Lawyers in America 2026*

Chambers USA 2025 Recognizes Wiley Partners and Practices *Legal 500 US* Recognizes Wiley's Telecom, Media & Technology Practice