

Wiley Consumer Protection Download (July 15, 2025)

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Welcome to Wiley's update on recent developments and what's next in consumer protection at the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), and at the state level.

Wiley also has launched a Trump Administration Resource Center and Resource Guide to track Executive branch priorities during the second Administration of President Trump. With Wiley's deep-rooted understanding of Washington and today's evolving regulatory landscape, the Resource Center and Resource Guide provide critical insights, actionable intelligence, practical solutions, and guidance across key industries to help businesses stay ahead of the curve and manage challenges in 2025 and beyond. Please reach out to any of our authors with any questions about recent Trump Administration actions and the potential impact on regulations or enforcement activity.

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Federal and State Regulatory Announcements

FTC Sends Warning Letters Regarding Potential Noncompliance With "Made in USA" Requirements. On **July 8**, the FTC sent letters to a flagpole retailer, footwear maker, football equipment company, and personal care products manufacturer reminding the companies

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Practice Areas

Advertising and Marketing
Cyber and Privacy Investigations, Incidents & Enforcement
FTC and Consumer Protection
Privacy, Cyber & Data Governance
Telecom, Media & Technology

to comply with the FTC's Made in USA Labeling Rule, which requires that products advertised as "Made in USA" must be "all or virtually all" made in the United States. The letters warned the companies to discontinue such claims or provide substantiation that their products are in fact American-made.

Colorado AG Issues Consumer Alert on Deleting Data Shared with DNA Testing Company. On July 10, Colorado Attorney General (AG) Phil Weiser issued a consumer alert to notify Coloradans that they have the right to delete any genetic and personal data shared with a DNA testing company in light of a bankruptcy sale. On March 23, the DNA testing company and its associated companies filed for bankruptcy, and on June 27, a bankruptcy court approved the sale of the DNA testing company to a new owner. During bankruptcy proceedings, AG Weiser and other state attorneys general secured several consumer protections, including the right to permanently delete their customer account. State regulators were also granted access to the company's records to ensure deletion requests are honored.

Select Federal Enforcement Actions

CFPB Settles with a Pawn Shop and its Subsidiaries for Alleged Violations of the Military Lending Act. On July 11, the FTC filed a stipulated order in the U.S. District Court for the Northern District of Texas, settling allegations against a pawn shop and 18 of its subsidiaries for alleged violations of the Military Lending Act (MLA) and Consumer Financial Protection Act (CFPA). In its November 2021 complaint and June 2022 amended complaint, CFPB alleged that the lenders made pawn loans to active-duty servicemembers and their dependents that imposed a rate greater than the MLA's 36% cap in addition to requiring arbitration in the case of a dispute and failing to make required loan disclosures. In addition to injunctive relief, the defendants agreed to pay a \$4 million civil penalty and put aside an additional \$5 million to provide redress for harmed consumers.

FTC Settles with Telemedicine Company and Its Executives for Allegedly Deceptive Practices. On July 14, the FTC issued a complaint and proposed consent order to settle allegations against a telemedicine company offering a weight loss program and two of its executives. The FTC alleges that the defendants misled consumers by using fake reviews, manipulating real customer reviews, and using marketing materials that promoted people and weight-loss success that were not based on actual program participation. Additionally, the FTC alleged that the defendants failed to fully disclose the terms of membership and cancellation and to timely process cancellation and refund requests. The defendants agreed to pay \$150,000 in addition to injunctive relief.

Select State Enforcement Actions

California AG Announces Largest CCPA Settlement to Date with Health Information Website. On July 1, the California AG announced the largest proposed settlement to date under the California Consumer Privacy Act (CCPA) with a health information website that allegedly failed to permit consumers to opt out of targeted advertising. Additionally, the company allegedly shared data with third parties without CCPA-mandated privacy protections and failed to maintain advertising contractual provisions with third parties that contain

privacy protections for readers' data. If finalized, the settlement would include a \$1.55 million civil penalty. The proposed settlement also includes injunctive relief.

California AG Settles with Day Trader Over Alleged False Advertising Claims. On **July 7**, the California AG announced a settlement with a digital day trading company for giving investors advice without a California license and providing false advertising and testimonials pertaining to earnings claims, in violation of California law. The settlement requires the company to pay \$750,000 in civil penalties and prohibits the company and its Chief Executive Officer from providing investment advice without an investment adviser license or publishing misleading advertisements about the nature and caliber of the company's investment advice.

California AG Settles with Jeweler Over Allegedly Unlawful Sale of Credit Products. On **July 8**, the California AG announced a proposed settlement with a jewelry store and its owners over allegations that the company engaged in deceptive lending practices by falsely promoting a store credit line as a way for consumers to build credit. The AG's complaint also alleged that the company violated the MLA by failing to provide adequate credit disclosures and using unlawful arbitration clauses in installment contracts with military service members. The proposed settlement requires the company to pay \$400,000 in consumer restitution, \$100,000 in civil penalties, and to comply with certain injunctive terms and compliance reporting requirements.

Washington AG Obtains \$8.2 Million Judgement Against Company That Mailed Allegedly Deceptive Solicitations to Washington Businesses. On **July 8**, the Washington AG announced that following a trial against a poster service company, the King County Superior Court imposed a \$7.4 million penalty and awarded \$850,000 in consumer restitution, plus interest. The company allegedly targeted tens of thousands of Washington small businesses with deceptive mass mailings that impersonated government agencies. The mailings allegedly deceived business owners into purchasing workplace posters that they were not required to buy under Washington law.

California DFPI and Regulators in Massachusetts, Minnesota, Nebraska, New York, and Texas Settle with Financial Institution Over Alleged BSA/AML Violations. On **July 9**, the California Department of Financial Protection and Innovation (DFPI) announced a settlement with a financial institution over allegations that the financial institution violated California's anti-money laundering (AML) law and the Bank Secrecy Act (BSA). The DFPI joined a separate settlement with state regulators in Massachusetts, Minnesota, Nebraska, New York, and Texas over similar alleged violations by the company. The settlements require the financial institution to pay \$4.2 million, including \$700,000 to California, resolve deficiencies in its AML/ Countering the Financing of Terrorism Program, hire an independent third party to verify corrective actions in the program, and submit quarterly reports for two years to the states.

Massachusetts AG Settles with Student Loan Lender for Allegedly Unfair Lending Practices. On **July 10**, the Massachusetts AG announced a settlement with a student loan lender for alleged violations of the Massachusetts Consumer Protection Act. The Massachusetts AG alleged that the company failed to take measures to mitigate fair lending risks in its use of algorithmic models to determine loan eligibility and

pricing. The settlement requires the company to pay \$2.5 million in addition to implementing AI governance policies and practices and periodically reporting on its policies to the AG.

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Chambers USA 2025 Recognizes Wiley Partners and Practices

Update: Enforcement of DOJ Data Security Program Set to Begin July 9

Texas Responsible AI Governance Act Enacted

FTC Reviews Its Approach to Kids' Online Activity – What Comes Next?

FTC Sends Warning Letters to 37 Eyeglass and Contact Lens Prescribers Over Possible Rule Violations

President Trump's Cyber Mandate: Analysis of Executive Order on Strengthening U.S. Cybersecurity

Privacy, AI, and Consumer Protection Takeaways from FTC Chairman's House Testimony

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

State Privacy Enforcement Ramp-Up Continues with New Actions in California and Texas

Trump Directs FTC to Lead Government-Wide Rescission and Modification of Anticompetitive Federal Regulations

5 Key Privacy Enforcement Insights Shared by State Regulators at IAPP's #GPS25

FTC Commissioner Holyoak Highlights Privacy Priorities in IAPP Keynote

Virginia Enacts Amendments to Consumer Protection Act

Executive Order on Ticket Resale Market Calls for Greater FTC Enforcement

What to Expect from New FTC Leadership on Digital Health Care

March Privacy Forecast: A Weekly Series

New DOJ Restrictions on Cross-Border Data Transactions Take Effect April 8: Ten Questions as Your Business Prepares to Comply

FTC Adopts Amended Children's Online Protection Act Rule

FTC Announces Rule on “Junk Fees” and Pricing Disclosures in Certain Industries

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