

Wiley Consumer Protection Download (June 16, 2026)

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- Select Federal Enforcement Actions
- Select State Enforcement Actions
- Select NAD Advertising Challenge Case Decisions
- Federal and State Regulatory Announcements
- 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 (AG), 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.

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Select Federal Enforcement Actions

FTC Sues Dietary Supplement Company and Its Officers for Allegedly Deceptive Health Claims and Violations of Prior Order.

On **June 2**, the FTC filed a complaint in federal court against a dietary supplement company and its officers for alleged violations of

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Practice Areas

Cyber and Privacy Investigations, Incidents & Enforcement

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the FTC Act, and later on **June 11**, filed a related contempt motion against some of them, arguing the same conduct violates a prior FTC order from 2005. The FTC alleged that the defendants falsely represented that dietary supplements marketed to children and adults could treat or mitigate conditions such as depression, anxiety, and ADHD, and made deceptive earnings claims to recruit sellers.

FTC Finalizes Settlement with Education Technology Provider for Allegedly Insufficient Data Safeguards.

On **June 5**, the FTC voted 2-0 to finalize a consent order that settles allegations against an education technology provider for violations of the FTC Act. In December 2025, the FTC issued a complaint against the company for allegedly failing to implement sufficient data protection safeguards, including data deletion policies, to prevent student data from being accessed during a data breach. The company agreed to injunctive relief and to implement an information security program.

FTC and Nevada AG Settle with Tax Debt Relief Company, Its Affiliates, and Its Operators for Allegedly Deceptive Practices. On **June 2**, the FTC and the Nevada Attorney General (AG) filed a stipulated order in federal court resolving allegations that a tax debt relief company, its affiliates, and its operators violated the FTC Act, Gramm-Leach-Bliley Act (GLB Act), Impersonation Rule, Telemarketing Sales Rule, and Nevada's Deceptive Trade Provisions statute. In October 2025, the FTC and the Nevada AG filed a complaint and request for a temporary restraining order and asset freeze. The complaint alleged that the defendants misled consumers by overpromising debt relief, and they also mailed letters and made telemarketing calls claiming to be from federal or state tax authorities, suggesting that consumers' tax debt issues were severe. The defendants agreed to injunctive relief and a \$77.7 million monetary judgment, which will be suspended as to individual defendants upon payment of about \$309,262 by the individual defendants.

FTC Obtains Temporary Restraining Order and Asset Freeze Against Several Mortgage Relief Operators and Their Officers for Allegedly Deceptive Practices. On **May 26**, the FTC filed a complaint, and the following day obtained a temporary restraining order and asset freeze in federal court against several mortgage assistance relief operators and their officers for alleged violations of the FTC Act, Mortgage Assistance Relief Services Rule, and GLB Act. The FTC alleged that the defendants failed to deliver on their promises to consumers of lower mortgage rates and charged upfront fees without delivering any services.

Select State Enforcement Actions

18 AGs Settle with COVID-19 Testing Business for Allegedly Deceptive Marketing. On **June 10**, the Colorado AG announced that a bipartisan coalition of 18 AGs settled with a former COVID-19 rapid testing business for allegedly misleading advertising and business practices in violation of state consumer protection laws. Specifically, the Colorado AG alleged that the company advertised a price for COVID-19 tests that exceeded the going market rate; promoted no additional fees for insured consumers despite later charging consumers a separate administrative fee per test; and guaranteed test results within three days while frequently failing to deliver results on time. The settlement imposes injunctive relief and requires the company to pay \$3.6 million in restitution and \$1.25 million to the multi-state group.

New York AG Settles with Gym Franchisor for Allegedly Misleading Franchisees. On **June 9**, the New York AG announced a settlement with a gym franchisor for allegedly misleading franchisees about the time it takes to open a studio. According to franchise disclosure documents that the franchisor was required to submit to the New York AG, the franchisor represented that it takes “three[]to six[]months” to open a gym from the time that the franchisee executes its agreement. However, the New York AG alleges that it takes more than 13 months to open a franchise. The settlement requires the franchisor to pay the New York AG \$3,971,250 in monetary relief.

New York AG Settles with Motor Vehicle Finance Company for Allegedly Overcharging New York Residents for Leased Vehicles. On **June 3**, the New York AG announced a settlement with a motor vehicle finance company for allegedly overcharging New York residents on their lease agreements. Specifically, the New York AG alleged that the company added miscellaneous “dealership fees” or “administrative fees,” or inflated the vehicle price on the invoice delivered at the time of the lease buyout. According to the New York AG, these practices violate New York law and the Consumer Financial Protection Bureau’s Regulation M, which implements the Consumer Leasing Act of 1976. The settlement requires the dealer to pay restitution and modify its business practices.

Select NAD Advertising Challenge Case Decisions

NAD Refers Online Prediction Market to Regulatory Authorities for Failure to Participate in Inquiry Regarding Social Media Disclosures. On **June 8**, NAD referred an online prediction market platform to regulatory authorities as a result of the platform’s refusal to participate in an NAD inquiry. At issue is whether the platform’s influencers and affiliates clearly and conspicuously disclosed their material connections with the company in social media advertising.

Federal and State Regulatory Announcements

California AG Launches Affordability Response Team. On **June 8**, the California AG announced the creation of the Affordability Response Team “to find, investigate, and go after individuals and corporations deploying unlawful practices that are making life unaffordable for the people of California.” According to the California AG’s announcement, the Affordability Response Team will focus on the following cost issue areas: groceries, gas, and utilities; housing and insurance; health care; childcare, education, and retirement; entertainment, technology, and travel; financial services; labor and wages; and scams, such as social media investment scams.

New York State Legislature Passes One Fair Price Act. On **June 5**, the New York State Legislature passed the One Fair Price Act, which bans what it calls “surveillance pricing,” defined as “pricing set completely or in part by an algorithm that uses personal data to offer different prices to different customers for the same goods or services and does not include bona fide custom discounts.” However, the One Fair Price Act does not cover discounts and loyalty programs that meet the statutory definition of “bona fide discounts.”

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