

Wiley Consumer Protection Download (November 18, 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), the Consumer Financial Protection Bureau (CFPB), and the state level. Check out our new State Consumer Protection Series, where we provide practical insights into emerging trends and priorities at the state level. Our first post, *Expanding Patchwork of State "Junk Fees" Laws Presents Compliance Challenges*, covers state "junk fee" and "total price" laws regulating fee disclosures. Wiley has also launched 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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Federal and State Regulatory Announcements

Commissioner Melissa Holyoak Departs FTC. On November 17, the FTC announced that Melissa Holyoak stepped down from her role as FTC Commissioner to serve as Interim U.S. Attorney for the District of Utah. Her departure leaves the agency with two Commissioners – Chairman Andrew Ferguson and Commissioner Mark Meador.

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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

CFPB Issues Proposed Rules to Amend Equal Credit Opportunity Act Rules. On **November 13**, the CFPB issued two proposed rules to amend Regulation B, which implements the Equal Credit Opportunity Act. The first proposed rule proposes eliminating disparate impact claims, clarifying what statements qualify as discouragement, and amending the standards for special purpose credit programs offered or participated in by for-profit organizations to include new standards and related restrictions. The second proposed rule would (i) exclude merchant cash advances (MCAs), agricultural lending, and small dollar loans from the definition of covered credit transaction; (ii) exclude Farm Credit System (FCS) lenders from coverage and raise the origination threshold from 100 to 1,000 covered credit transactions for each of two consecutive years; (iii) change the gross annual revenue threshold in the rule's definition of small business from \$5 million or less to \$1 million or less; and (iv) extend the rule's compliance date provisions to January 1, 2028. Comments on both proposed rules must be received on or before **December 15, 2025**.

CPPA Approves Delete Act Regulations. On **November 13**, the California Privacy Protection Agency (CPPA) announced that the California Office of Administrative Law has approved regulations to implement the Delete Act. The new regulations, which take effect on January 1, 2026, describe how California residents can submit a personal information deletion request and how data brokers must retrieve and process these requests.

California AG Issues Consumer Alert Regarding Medical Debt Reporting. On **November 13**, the California Attorney General (AG) issued a consumer alert to consumers, health care providers, and credit reporting agencies stating that it remains unlawful for medical debt to appear on credit reports in California. Specifically, California Senate Bill 1061, which went into effect on January 1, 2025, prohibits the inclusion of medical debts on consumers' credit reports.

New York AG Issues Consumer Alert Regarding New Algorithmic Pricing Law. On **November 5**, the New York AG issued a consumer alert noting that the Algorithmic Pricing Disclosure Act took effect on November 10. The Act requires most companies that use algorithmic pricing to display a disclosure notifying consumers that prices are set using consumer personal data. The alert encourages consumers who believe they have encountered undisclosed algorithmic pricing to file a complaint with the New York AG.

Select State Enforcement Actions

Colorado AG Settles with Pet Care Retailer for Alleged Deceptive Job Training Program. On **November 13**, the Colorado AG announced a proposed settlement with a pet care retailer over alleged violations of the Colorado Consumer Protection Act (CCPA) and the Colorado Restrictive Employment Agreements Act. According to the July 29, 2025 complaint, the retailer allegedly falsely advertised its training program as free without disclosing information about training repayment provisions that required associates to stay with the company for at least two years or risk paying up to \$5,500 in training costs. Under the proposed settlement, the pet care retailer would cease all deceptive advertising and offering of training repayment provisions that violate Colorado law; halt all attempts to collect from employees under these provisions; and pay \$225,000 to the Attorney General's office.

Colorado AG Settles with Private Education Lender for Alleged Misleading Advertising. On November 7, the Colorado AG announced a settlement with a private education lender over alleged violations of the CCPA and Colorado Student Loan Equity Act. Specifically, the Colorado AG alleged that the private education lender misled Colorado consumers by falsely claiming to evaluate and verify the quality of its partner schools and by using the names, logos, and branding of educational institutions in its marketing materials in a way that falsely implied those institutions endorsed the lender's loans. Under the settlement, the lender agreed to a \$500,000 suspended penalty, and to conduct a comprehensive self-audit, adhere to certain marketing restrictions, and cease collections on over \$1 million in outstanding loans.

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[Expanding Patchwork of State "Junk Fees" Laws Presents Compliance Challenges](#)

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Executive Order on Ticket Resale Market Calls for Greater FTC Enforcement

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