

Fighting for Consumer Justice In a Second Trump Presidency

The results of the 2024 presidential election pose serious challenges for low-income consumers, consumer advocates, and everyone engaged in the fight for racial and economic justice.

The first Trump administration undermined core consumer protections and attacked policies that promoted racial and economic justice. Working with our broad community of allies and partner organizations, we were effective in stopping or slowing many of these attacks, while finding some opportunities to enact new protections.

As we await the specifics of the challenges ahead, it is an important moment to restate and recommit ourselves as an organization and as a community to our core values: fighting for

economic justice and racial equity. In this second term, we will redouble our efforts to partner with civil rights and grassroots coalitions to defend consumer rights and ensure economic fairness for people, families, and communities in every state and across the nation.

The common thread running through all our work is our commitment to pursuing policies and programs that support consumers who have been historically and economically marginalized. We will not stray from this commitment no matter who controls the White House, Congress, or regulatory agencies.

As the federal landscape shifts, NCLC will work to advance opportunities at the

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Shennan Kavanagh,
NCLC's Director
of Litigation

Litigation: NCLC Takes On Home Equity Skimming Scheme

NCLC's Litigation Team selects cases based on their potential impact on low-income consumers, prioritizing class actions and individual cases involving novel legal issues. In August, NCLC and its co-counsel, Colorado Legal Services, sued a home equity skimming company in an adversary proceeding in Colorado Bankruptcy Court. The lawsuit, *Deborah Dee Stone v. Real Estate Equity Exchange, et. al.*, alleges that the defendants, Unison Agreement Corp. and its affiliates, duped the plaintiff into signing over 70% of the value of her home, set to appreciate dramatically over the coming years, for a small cash payout. The transaction is part of the defendants'

scheme in which they transfer billions of dollars of wealth from homeowners to investors.

According to the Federal Reserve, homeowners in the United States collectively own over \$32 trillion in home equity. Home equity is the return on homeowners' real estate investment, wealth to pass down for generations, a financial cushion against unforeseen hardships, retirement income. Homes are also where families live, giving people stability to work, learn, and thrive. Homes and the wealth they generate belong to American homeowners.

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Eric Gibbs

*See inside for these
stories and more!*

Consumer Impact

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A Note from the Executive Director

Dear friends and colleagues,

We're in for challenging times ahead.

Based on President-elect Trump's campaign pronouncements and the track record of his first term, we are preparing for an assault on important laws and regulations that protect consumers in the marketplace and promote racial justice and equal economic opportunity. NCLC's expert policy advocates, working with our extensive coalition of allies, will help lead the fight to protect economic justice.

Simultaneously, we will seek to strengthen and expand the resources and training that front-line attorneys need to effectively represent clients who have been abused or deceived. Consumer attorneys are the last line of defense for vulnerable people and families, and we will do all we can to strengthen it.

We have faced administrations that are hostile to consumers before, and found ways to resist the headwinds and block or mitigate some of the greatest threats to economic justice. We will apply the lessons we learned in those fights to this one, while continuing to emphasize support for attorneys in the field. We must fight these battles together.

Just before the election, almost 900 members of our community gathered in Orlando for a productive and energizing Consumer Rights Litigation Conference, where we learned from experts in the field, honored longtime stalwarts, recognized emerging leaders, and heard from influential speakers including Equality Florida Executive Director Nadine Smith, who inspired advocates with her report from the front lines of the fight for justice and equality in Florida and beyond.

NCLC honored consumer champion Janet Varnell with the 2024 Vern Countryman Award in recognition of her long track record of tenacious advocacy and high-impact leadership. We also heard from inspiring new leaders, including 2024 Rising Star Award winner Daniel J. Schneider of Legal Action Chicago and U.S. Rep. Maxwell Frost of Orlando, our keynote speaker and the first member of Congress from "Generation Z," who shows the promise of the next generation of consumer advocates.

We also celebrated the exceptional contributions of NCLC's Carolyn Carter and Jon Sheldon as they prepare to step down from their roles as Deputy Director and Chief Publishing Officer, respectively, at the end of this year. Fortunately for NCLC and the entire community, Carolyn and Jon will continue making valuable contributions to our consumer law advocacy as senior attorneys at NCLC.

For more than five decades, NCLC has remained focused on the most pressing concerns of low-income and vulnerable consumers. No matter which party controls Washington, there will always be a need for the unique and deep expertise that NCLC provides across a broad spectrum of consumer law issues.

As we chart our course for the rough waters ahead, you can count on NCLC's expertise and resolute advocacy, and I hope we can count on your support as we fight together for consumer and economic justice.

Rich Dubois
Executive Director

NCLC Needs Your Support!

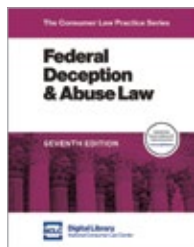
Thank you for considering a tax-deductible year-end gift to support our work to protect consumers and promote economic fairness in the challenging year ahead.



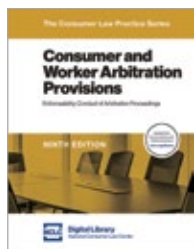
Publications: New NCLC Digital Library Revisions and Editions

2024 has been a productive year for publishing at NCLC, with seven of the 21 titles in the Consumer Law Practice Series released as new and revised editions.

In addition, *Instant Evidence*, NCLC's essential practice tool for federal and even state court litigation, has been revised this year. *Instant Evidence* facilitates evidence objection by rule number and includes common objections and motions at every stage of a case. It is slim and spiral bound to lie flat and includes a dry-erase pen so that you can highlight and annotate it for each case.



Federal Deception & Abuse Law (5th ed.) is a unique treatise on federal and parallel state requirements and remedies that apply to many different forms of marketplace abuse. It includes the definitive analysis of the TCPA, plus updated treatment concerning RICO, FTC rules, CFPB UDAAP standards, false claims acts, and more.



Consumer and Worker Arbitration Provisions has just been revised in its ninth edition and covers every approach to challenging arbitration requirements as well as practice pointers in conducting individual, mass, and class arbitration.

These treatises, as well as the other 19 titles that complete the Consumer Law Practice Series, are available in print and continuously updated digital format. Log on to the NCLC Digital Library at nclc.org/library to read the full text of the treatises, annotate and bookmark subsections, access bonus pleadings and practice tools, engage with the robust search engine, and utilize other special digital features. ■

Learn more about these new editions and the other practice tools available from NCLC at nclc.org/library



Home Equity Skimming *continued from page 1*

Financial products such as reverse mortgages and home equity lines of credit are available to eligible homeowners to access their home equity. These credit products are highly regulated to ensure that the terms are fair and that borrowers have the ability to repay the debt and restore the equity in their homes.

Companies that sell “home equity investments,” offering cash to homeowners in return for an outsized share in home value, claim that they are offering a new and better product to serve homeowners who don’t qualify for existing

options. But, instead of offering credit on fair and reasonable terms, their goal is to acquire homes and provide their investors with nearly guaranteed benefits of increased equity, without the costs or burdens of purchasing or owning the homes themselves.

These companies are following the same playbook as the subprime lenders that caused the 2008 financial crisis: they sell exploitative financial products without consideration of borrowers’ ability to repay, pocket exorbitant origination fees, and then immediately securitize the

contracts to insulate themselves from risk. Yet they purport to be above the laws that were passed to prevent such a crisis from ever happening again.

NCLC prioritizes preserving wealth and homeownership for low-income consumers because schemes like this impact consumers’ most valuable asset and undercut their long-term financial stability. With the Unison lawsuit, we aim to get our client the relief she deserves – and to hold Unison accountable for its violations of Colorado’s consumer protection and lending laws. ■

Learn more about NCLC’s Litigation Project at nclc.org/litigation

NCLC Advocacy Round-Up



Addressing Language Barriers in Consumer Finance

Language barriers exist across every facet of life in the United States, especially in consumer finance. A new NCLC report, **Cracking the Code:**

Understanding and Overcoming Language Barriers in Consumer Finance, offers recommendations focused on three high-impact areas: consumer reporting and tenant screening, debt collection, and loan servicing. Consumers with limited English proficiency are at an increased risk of serious misunderstanding as they conduct their financial affairs, and more must be done to better serve these often vulnerable consumers. NCLC's report recommends that federal financial regulators and state lawmakers impose uniform language access requirements for high-stakes communications with consumers with limited English proficiency.



Extreme Heat Protections

NCLC has worked for decades to improve and expand utility consumer protections and bill payment assistance programs, work that is growing more urgent in the face of intensifying climate change. A new NCLC report, **Protecting Access to Essential Utility Service During Extreme Heat and Climate Change**, written with support from and in collaboration with the Center for Energy, Poverty, and Climate, examines the impacts of extreme heat on utility consumers and urges policymakers and regulators to take immediate action to safeguard utility services for under-resourced consumers facing extreme weather.



Student Loan Toolkit

NCLC has published a new **Student Loan Toolkit**, a free online resource to help borrowers navigate the student loan system and manage their debt. It's also a resource for financial counselors, legal

aid attorneys, and other advocates who advise borrowers on the options and strategies for their loan situation. NCLC created the Toolkit as part of the Student Loan Empowerment Network launched in June by the California Department of Financial Protection and Innovation. The Toolkit was adapted from the NCLC's book, **Surviving Debt**, a leading consumer resource for nearly 30 years, which provides practical advice to consumers on how to deal with all types of crushing debt. *Surviving Debt* is currently available for free online.



Home Loan Assistance for Veterans

After urging the U.S. Department of Veterans Affairs (VA) to protect veteran homeowners from foreclosure, advocates from NCLC and the Center for Responsible Lending (CRL) praised

the VA's release of the VA Servicing Purchase Program (VASP), which will provide meaningful payment assistance to Veteran borrowers in financial distress. VASP is a much-needed resource for Veteran borrowers facing foreclosure, but NCLC and CRL advocates urge the VA to go further by extending the foreclosure pause and making additional changes to VASP to minimize burdensome procedural barriers for borrowers. ■

STATE ADVOCACY

Finding Balance in Debt Collection: Hitting the Gas on Automating Exemption Protections, Putting the Brakes on the Use of Civil Arrest Warrants

Over the past several years NCLC has developed resources and worked with state partners to improve state protections from debt collection, including laws that protect cash in bank accounts and prevent civil arrest warrants from being issued.

In some cases, helping families with debts in collection can be as simple as making sure they get the protection the law already provides. With an earmarked exemption for a bank account, for instance, consumers are allowed the exemption by right, but in most states they have to know about it and claim it—which almost no one does because more than 70% of debt collection cases end in defaults. Hitting the gas on consumer protection by making even a modest bank account protection self-executing, meaning that a bank cannot seize any funds under the protected amount, takes the burden off working families who should not have to act as attorneys.

An area in which courts need to hit the brakes is civil arrest warrants, where in the vast majority of states judges can issue civil arrest warrants to consumers for failure to appear in debt collection matters post judgment. There has been recent progress: California implemented reforms adopting additional safeguards before courts can issue such warrants, and Maryland passed a law banning courts from requiring appearances in small claims court for enforcement or execution of a money judgment, eliminating the possibility of a civil arrest warrant for nonappearance – if you can't be ordered to appear, you can't fail to appear. Changes to existing law like these can help rebalance the power dynamic in courts to better protect working families. ■

Contact Michael Best (mbest@nclc.org) if you are interested in working with NCLC in your state.



Ensuring Equitable Access to Credit and Fighting Discrimination

By Odette Williamson, Racial Justice and Equal Opportunity Project Director



This October marked the 50th anniversary of the Equal Credit Opportunity Act (ECOA), a signature piece of legislation passed during the civil rights era to eradicate discrimination in credit based on race, gender, national origin, and other immutable characteristics. The ECOA and other laws passed during this era attempted to disrupt rampant segregation and discrimination in housing, employment, education, and credit – the building blocks of economic prosperity.

Despite passage of the ECOA, discriminatory credit practices did not disappear. The economically and racially segregated communities that were

redlined in the past are targeted today for high-cost predatory credit. These practices result in borrowers of color paying more, often thousands of dollars more, than similarly situated white borrowers for credit. Discriminatory credit, when coupled with other unfavorable terms, creates unaffordable and unsustainable loans that results in widespread default, repossession, and foreclosure. Now discrimination has moved online as creditors use complex, opaque algorithmic models to market, underwrite and price credit.

NCLC makes full use of the ECOA to bring justice to consumers trapped in predatory financial transactions. This

Now discrimination has moved online as creditors use complex, opaque algorithmic models to market, underwrite and price credit.

includes class action cases under the ECOA against creditors for engaging in racially discriminatory and abusive lending practices in the auto and housing markets. NCLC also continues to defend disparate impact, a bedrock principle of American civil rights jurisprudence that provides an effective legal framework

for challenging lending policies that seem neutral on their face but unfairly exclude certain groups of people or communities from accessing fair and sustainable credit.

Promotion of the ECOA and the disparate impact standard ensures that all consumers, especially those seeking credit in the digital marketplace, have access to equitable, sustainable, and nondiscriminatory credit. ■

Proposed Medical Debt Credit Reporting Rule Could Bring Relief to Millions, But Fate Is Uncertain

Following more than a decade of NCLC advocacy, the Consumer Financial Protection Bureau (CFPB) has proposed a rule to prohibit the reporting of medical debt on credit reports. In addition to financial hardship posed by unaffordable bills, consumers with medical debt on their credit reports can face restricted access to fairly priced credit, rental housing, and employment.

The proposed rule will improve the credit scores of millions of consumers who are burdened by medical bills, including Black and Latino families who are disproportionately impacted by medical debt – which exacerbates the racial wealth gap and impairs access to homeownership, a key wealth-building vehicle. This change will provide particularly significant relief for families in the South, the region with the highest concentration of medical debt and poor credit scores.

NCLC strongly supports the proposed rule. However, given the recent election results, the fate of this rule is uncertain. As of the drafting of this update, it is unclear whether the CFPB will



issue a final rule. We urge states to adopt medical debt credit reporting bans to ensure that medical debt is eliminated from credit reports, including reports used for tenant screening and employment. NCLC's [Model Medical Debt Protection Act](#), available on [nclc.org](#), is a valuable tool for advocates who are working to protect consumers who are burdened with medical debt in their states. ■

Learn more about NCLC's advocacy to reduce the burden of medical debt for low-income consumers at [nclc.org](#)

Conferences Update

The 32nd Consumer Rights and Litigation Conference (CRLC) and Class Action Symposium in October was a resounding success, with almost 900 consumer attorneys in attendance in Orlando! The 2024 CRLC featured a robust agenda for consumer advocates of all experience levels, with highlights including “intensives” on Estate Planning & Heirs Property, Medical Debt, and an Introduction to Consumer Law; networking events including a First-Timer’s Breakfast and Advocates of Color Luncheon; and 60 breakout sessions covering every major area of consumer law. More than ever, the lessons learned and relationships made at NCLC conferences provide a strong foundation for growth and success as a consumer champion, and build a pipeline of strong consumer attorneys for the future. ■



Recognition

Vern Countryman Award

NCLC presents the Vern Countryman Consumer Law Award each year to an attorney whose special contributions to the practice of consumer law have strengthened and affirmed the rights of low-income and other vulnerable consumers. This year's Countryman Award winner is **Janet Varnell**.

Janet is the managing partner of Varnell & Warwick, PA, which specializes in consumer class actions, civil rights, worker's rights, environmental protection, and other high-impact public interest litigation and has earned a nationwide

reputation for promoting a fair and open marketplace for both businesses and consumers. She has devoted her legal career to marketplace justice and her small firm has been appointed lead or co-lead class counsel in more than 40 class action cases, successfully recovering hundreds of millions of dollars for consumers – and causing extreme discomfort to greedy corporate entities.

NCLC congratulates Janet on receiving the 2024 Countryman Award, and is grateful for her ongoing impact and influence in the field of consumer law. ■



“For three decades, Janet has inspired everyone around her with her passion for protecting consumers and advancing the consumer law community. She is a tenacious and creative litigator, a visionary leader and an exceptional advocate. And, on top of her successful law practice, nobody has done more to support and mentor other consumer attorneys.”

–Richard Dubois, NCLC Executive Director

Looking Ahead: 2025 Conferences in Long Beach, Los Angeles, and Washington, DC

The 2025 NCLC/NACA Consumer Law Educational Events Series will feature two multi-issue conferences and one issue-specific event. The annual Spring Training will be held in April in Long Beach, CA, and will once again combine the focus of a subject-matter-centered conference with the networking and resource opportunities of a large conference. The Summer Mortgage Conference will be held in June in Los Angeles. And finally, the 33rd annual Consumer Rights Litigation Conference will be held in November 2025 in Washington, DC. Sponsorship opportunities for each event and the Series as a whole are available now at the link below. **Be on the lookout for information about these exciting NCLC gatherings in your mailbox!** ■

Learn more about NCLC/NACA conferences and sponsorship opportunities: nclc.org/events



2024 Rising Star

Each year, NCLC presents the Rising Star Award to attorneys in practice for 15 years or less who have made major contributions to consumer law. NCLC is pleased to recognize this year's Rising Star: **Dan Schneider**. Dan is an attorney with Legal Action Chicago, where he litigates class actions and pursues legislative initiatives at the local, state, and federal level to effect broad, positive change for people living in poverty. He also works closely with community groups, other civil legal services providers, and colleagues to identify the most pressing and compelling issues that Legal Action Chicago can address. Dan has built a strong foundation with great promise for even greater impact in the years ahead, and NCLC looks forward to following and supporting his work on behalf of vulnerable consumers. ■

Eric Gibbs: Standing Up for Those Without a Voice

Eric Gibbs believes it all comes down to clients: “We have the most important clients in the world. It’s critical to stay tethered to their needs and fight hard to prevail for them in a non-stop, challenging, unpredictable arena fraught with risk and uncertainty. For me, it’s been a place of great challenge and purpose.”

After realizing that his part-time evening jobs were not positively impacting his college experience, Eric responded to a job board posting for a daytime role in a mailroom at a growing five-lawyer San Francisco law firm. Working part time in that mailroom gave Eric exposure to what the law could do for people who had been wronged or faced terrible consequences for something beyond their control. “I realized that the law allowed these lawyers to stand up for those without a voice against abusive companies, truly helping everyday people. I’d watched my parents’ being nicked and dimed by car dealers, cable and insurance companies, and the like, and wondered if the laws could help them. When I found my dad’s name on a class list I knew the answer.”

That mailroom job evolved into a three-year paralegal position, completing college, and then law school. While in law school (having been the first person in his family to graduate college), Eric clerked for the Washington State Attorney General’s Consumer Protection Division. “I got lucky, very lucky. That initial totally random mailroom application completely changed my life, and everything that followed was influenced by my experience and my former colleagues at Lief Cabraser, who fortunately found me worthy of the mail room.”

After graduating law school, Eric reconnected with Dan Girard, with whom he’d worked closely as a paralegal, and who Eric describes as “my mentor, friend, and law partner at Girard Gibbs, where we did a lot of good.” For the last ten years Eric has managed Gibbs Law Group with Dylan Hughes and “a terrific team fully committed to our cause.” They are tremendous people, Gibbs says.

Eric now focuses on introducing law students to the consumer bar. “I believe we must work hard to actively grow the consumer bar by educating law students from all communities of what we do, and mentor them to join the ranks.” Gibbs says his firm has developed a Fellowship program aimed at doing so. “When I talk to law students or new hires, I remind them they are here to advocate on someone else’s behalf, and I encourage them to find persuasion by being true to themselves, entrepreneurial, creative, and always, always, recognize they are an important part of the team. Their voices matter. I also talk about the importance of our community – ‘our people’ as Janet so powerfully communicated – and the resources that community has made available to them. “NCLC, for example, was a huge help to me early on. The treatises were a big deal to a young and impressionable Eric, as were the conferences, which were mind-blowing and so helpful to me.”

NCLC congratulates the Gibbs Law Group on its recent 10th Anniversary, and is grateful for the strong support the firm has provided to our advocacy for economic justice. ■



Campaign for the Future Milestone



Len Bennett



Kim Richman

The NCLC Campaign for the Future achieved a significant milestone this fall, awarding the 2,500th scholarship since 2020 to legal aid and “next generation” private attorneys to attend NCLC/NACA Consumer Law Educational Events Series conferences with an automatic 50% registration discount.

These awards – made possible by the generosity of Campaign supporters – are a part of the Campaign’s Next Generation initiative, focused on building a bigger and stronger consumer law community.

Other Campaign priorities include a Legal Aid Partnership Program to strengthen our support of legal aid services for low-income consumers; a State Advocacy Initiative to expand NCLC’s impact at the state level; a Communication Capacity-Building Campaign to enhance our ability to reach decision makers and influence public opinion; and an Advancing the Agenda Fund to invest in new strategies for advancing fairness in the marketplace.

NCLC is grateful for recent Campaign support from consumer attorneys [Len Bennett](#) of Virginia and [Kim Richman](#) of New York, among many others who have made Campaign contributions and commitments to enable new, long-term investments in critical areas of organizational and network development. ■

Training the Next Generation

NCLC thanks our 2024 legal interns: **Josh Allen, Will Stallings, Andrew Schreder, Nora Van Horn,** and **Steven Rome**. Their assignments included researching and drafting litigation memos and briefs, and working on NCLC's treatises, investigative reports, training materials, policy analyses, and articles. NCLC looks forward to following their progress and wishes the class of 2024 all the best in their future endeavors! ■



Planned Giving Helps Ensure That Your Life's Work Lives On

Generous support from consumer attorneys and allies has been essential fuel in NCLC's fight to protect low-income people and families from economic abuse, deception, and discrimination for over five decades.

The most common and familiar contributions are current gifts that provide immediate support for NCLC's programs – and an immediate tax deduction for the donor. But there's another way to support NCLC and the vulnerable consumers at the heart of our work, one which allows you to extend your values for future generations and create a lasting legacy.

A charitable gift through your estate, whether large or small, can reduce taxes on your heirs while supporting a cause that aligns with your vision for the future. Including NCLC in your estate plan – through a bequest, gift from an IRA, or another planned gift – is a powerful way to ensure that your life's work lives on.

NCLC is deeply grateful to all of the members of the NCLC Legacy Society, and to all who consider including NCLC in their personal estate plan. Please feel free to contact Paul Laurent (plaurant@nclc.org) whether you have a quick question, are looking for planning resources, or want to discuss how you can make a difference through planned giving. We're here to help. ■



"I'm so happy to return even a small portion of what NCLC has given to me. The satisfaction of a good career, doing good work, is and has been so rewarding. I doubt I could have done it without NCLC's help."

**– Deb Lumpkins,
Consumer Attorney
and NCLC Legacy
Society member**

Fighting for Consumer Justice...

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state level to protect consumers through legislation, litigation, and regulation, including promoting model consumer protection laws. We will join with our allies in using the courts to challenge overreaching or illegal actions by the new administration. And we will keep our eye on the long term and work to lay the groundwork for a broad racial and economic justice agenda.

These challenging times call for bold and creative leadership on how best to defend the rights and interests of the most vulnerable and marginalized in our society. No matter who holds power in Washington, NCLC will always stand up for the rights of low-income consumers and hold policy makers accountable for their actions as we continue our fight for racial and economic equality and consumer justice for all. ■



NCLC Needs You! NCLC's high-impact advocacy, conferences, litigation, and publications help consumer attorneys make a real difference in the lives of all consumers. We win when we stand together to take on corporate interests and level the playing field for vulnerable people, families, and communities. If you haven't done so recently, please take a moment to support NCLC's work to advance consumer rights and economic justice with a tax-deductible contribution. **Thank You!**

Two Supreme Court Decisions Benefiting Consumers

While several decisions from the U.S. Supreme Court's most recent term raised significant concerns for consumer advocates, the Court released two rulings that will have a positive impact on consumer rights.

First, in *Cantero v. Bank of America*, 144 S. Ct. 1290 (2024) the Court vacated a Second Circuit decision that held that the National Bank Act preempted a New York banking law. The New York statute at issue required banks, including federally chartered banks, to pay interest on the mortgage escrow accounts they managed. The Second Circuit ruled that the New York law was preempted simply because it allowed the state to exercise some form of control over a national bank. Rejecting this broad categorical test, the unanimous Supreme Court reiterated that National Bank Act preemption comes into play only if the state law "would prevent, or significantly interfere with, a national bank's exercise of its powers." The correct test requires a court to make a practical assessment of the nature and degree of interference caused by a state banking law.

Second, in *Harrington v. Purdue Pharma, L.P.*, 144 S. Ct. 2071 (2024) the Court nixed the practice in which a corporation includes a provision in a chapter 11 bankruptcy plan that discharges debts of parties who did not file for bankruptcy relief. In this case, individual members of the Sackler family transferred billions of dollars from their family-held corporation and hid the money offshore. The Sacklers then sent the depleted company into chapter 11 and wrote up a plan that purported to grant themselves as individuals a broad discharge of liabilities for billions of dollars in consumer fraud claims. The Supreme Court majority held that no provision of the Bankruptcy Code authorized this type of non-debtor discharge without the consent of the affected creditors. ■



New Resources for Consumers Seeking Solar Power

There is growing consumer interest in solar power, and multiple options for financing the switch to rooftop solar. For many consumers, rooftop solar is a good choice – but solar financing transactions are complicated, opening the door for bad actors who target consumers with predatory sales and marketing scams. Many of these bad actors aggressively target older consumers, immigrants, and low-income communities.

NCLC applauds the coordinated agency effort by the U.S. Department of the Treasury, the Consumer Financial Protection Bureau (CFPB), and the Federal Trade Commission to provide resources to guide consumers and businesses as they enter into clean energy agreements. We also applaud the CFPB's report providing an overview on residential solar sales abuses.

These guides are an excellent starting point to help consumers navigate the solar marketplace more successfully and empower consumers and advocates to file complaints and seek redress if things go wrong. Consumer education alone, however, is not sufficient to fix a dangerous marketplace – strong enforcement and regulations are also needed as the market for residential solar energy products continues to grow. ■

Learn more about NCLC's advocacy to help consumers avoid scams when financing energy improvements at nclc.org



Cy Pres Awards Advance Justice for Consumers

Cy pres awards use unclaimed or impractical-to-distribute funds from class action settlements to promote the core interests of class members and are one of the most effective ways to promote and advance consumer protections. NCLC is honored to have been nominated for over 500 cy pres awards since 1996. If you are interested in nominating NCLC, please contact Paul Laurent at pl Laurent@nclc.org. Thank you to all consumer attorneys who have recommended NCLC as a recipient for cy pres awards, including these recent successful nominators:

Irv Ackelsberg	Ignacio Hiraldo	Scott Owens	Stanley Saltzman
Yasin Almadani	Manuel Hiraldo	Stephanie Ozahowski	Mark Schmitz
Zachary Anderson	Dick Hubbard	Tiasha Palikovic	Lawrence Semenza
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Nadia Dahab	Bret Lusskin		
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Gene Graham	Brian Murphy		
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