



Lawyer's Council Luncheon

Hosted by



Speakers:

Jennifer Galloway

Melissa Gutierrez

Gabriella Alonso

Michael Aphibal

Topics For Discussion

- CFPB's Payday Lending Rule Update- Latest update on the Rule and challenges ahead.
- Constitutionality of the CFPB- How does the DOJ/CFPB amicus brief filed with the Supreme Court in the Seila Law case impact the debate on the Bureau's constitutionality?
- OCC Charter

Does the ruling by the U.S District Court for the District of Columbia in favor of the OCC provide any clarity in the debate over their fintech charter?

Is the OCC approval of Fifth Third Bank's conversion to a national charter, a potential new trend or simply an anomaly with most state chartered banks electing to stay with the status quo?

Topics For Discussion

- **True Lender** -What does the recent OCC/FDIC amicus brief filed with the U.S District Court in Colorado regarding the Rent-Rite Supers Kegs West v. World Business Lenders case mean for getting a fix for either for the “Valid-When-Made” or “True-Lender” issue?

Does this action signal that the OCC or the FDIC might be willing to finally pursue a regulatory fix for these problems and if so what should that fix look like?
- FCRA and the Ping Tree
- Other Topics From the Floor

Questions?

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