



Consumer Financial Services Bites of the Month Annual Review

January 23rd, 2026 | [Eric L. Johnson](#), [Justin B. Hosie](#) and [Kristen Yarows](#)

Throughout 2025, Hudson Cook’s *Consumer Financial Services Bites of the Month* webinar program tracked and presented key regulatory, enforcement, and policy developments across the consumer finance landscape. From CFPB and FTC enforcement actions to rulemaking, litigation, and supervisory priorities, each monthly “bite” highlighted issues with real operational and compliance impact.

This year-end recap series brings those developments together by topic area, offering a focused look at how regulators approached different segments of the industry over the course of the year. Each recap provides a timeline of notable actions and trends within a specific vertical, helping readers see both what happened in 2025 and how those developments fit into broader enforcement and policy themes.

Below you’ll find links to each of the 2025 CFS Bites of the Month – Annual Review – by topic – as they are published. We will continue to add topics throughout January, beginning with Auto Finance, and concluding with the biggest fines and penalties for 2025. You can also use this page to access prior *Bites of the Month* webinars and replays.

1. CFS Bites of the Month – 2025 Annual Review: AutoFinance

- Authors: Patty Covington, Tom Buiteweg, Eric L. Johnson, Justin B. Hosie, and Kristen Yarows. [Read the full article here.](#)

2. CFS Bites of the Month – 2025 Annual Review: Banking

- Authors: Ryan S. Stinneford, Thomas P. Quinn, Jr., Eric L. Johnson, Justin B. Hosie, and Kristen Yarows. [Read the full article here.](#)

3. CFS Bites of the Month – 2025 Annual Review: Automatic Renewals, Click-to-Cancel, and Subscriptions

- Authors: K. Dailey Wilson, Eric L. Johnson, Justin B. Hosie and Kristen Yarows. [Read the full article here.](#)

4. CFS Bites of the Month – 2025 Annual Review: Fintech

- Authors: Catherine M. “Cathy” Brennan, Eric L. Johnson, Justin B. Hosie and Kristen Yarows. [Read the full article here.](#)

5. CFS Bites of the Month – 2025 Annual Review: Nondiscrimination and Military Protection Law

- Authors: Erica Kramer, Eric L. Johnson, Justin B. Hosie and Kristen Yarows. [Read the](#)

[full article here.](#)

6. **CFS Bites of the Month – 2025 Annual Review: Mortgage**

- Authors: Joseph (“Jed”) E. Mayk, Eric L. Johnson, Justin B. Hosie and Kristen Yarows. [Read the full article here.](#)

7. **CFS Bites of the Month – 2025 Annual Review – Payments**

- Authors: Ryan S. Stinneford, Eric L. Johnson, Justin B. Hosie and Kristen Yarows. [Read the full article here.](#)

8. **CFS Bites of the Month – 2025 Annual Review – Student Lending**

- Authors: Thomas P. Quinn, Jr., Eric L. Johnson, Justin B. Hosie and Kristen Yarows. [Read the full article here.](#)

9. **CFS Bites of the Month – 2025 Annual Review – Business to Business**

- Authors: Eric L. Johnson, Justin B. Hosie and Kristen Yarows. [Read the full article here.](#)

Still hungry? Please join us for our next CFS Bites of the Month. Here is our [lineup](#) for 2026. If you missed any of our prior Bites, [request a replay](#) on our website.