



Partner Lucy Morris comments for *American Banker* article on accusations by Republican lawmakers against the CFPB

August 1st, 2022

On July 28, three Republican lawmakers, including the ranking member of the House Financial Services Committee, sent a letter to the Consumer Financial Protection Bureau's (CFPB) director, accusing Director Chopra of "collusion" and "conspiring with state attorneys general" to bring enforcement actions against financial companies, according to *American Banker*. The letter was in response to an interpretive rule issued by the CFPB in May, in which the CFPB affirmed that states attorneys general can enforce the Consumer Financial Protection Act to pursue actions against companies and individuals, in addition to enforcing their own states' laws prohibiting unfair and deceptive acts and practices.

"There is no question that Director Chopra is doing all that he can do to encourage state agencies to enforce federal consumer financial laws," said [Lucy Morris](#), chair of the [Government Investigations, Examinations and Enforcement practice group](#) at Hudson Cook. "It seems that he is trying to set up states to consistently and aggressively enforce federal law, even when CFPB leadership changes at the national level."

Lucy is a partner in the firm's Washington, DC office and a former Deputy Enforcement Director at the CFPB. Lucy counsels financial institutions and others in complying with federal consumer financial laws and prohibitions against unfair, deceptive, or abusive trade practices. She is an experienced advocate and litigator, representing clients in government investigations, examinations, and enforcement actions before federal and state agencies, including the CFPB, FTC, U.S. Department of Justice, and state AG offices.

Subscribers to *American Banker* may access the [full article on the website](#).

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