



## STATE LAW QUESTIONS? OUR DIGESTS HAVE ANSWERS: SPECIAL OFFER ON NEW DIGEST SUBSCRIPTIONS

Consumer financial services law is always in state of flux. After over a decade of dominance by the federal Consumer Financial Protection Bureau, the Trump administration has made an effort to scale back the CFPB's reach. Consequently, state regulators and attorneys general are stepping up to fill the void and reassert historical authority with expanded tools in hand. As a practical matter for the industry, this shift in balance calls for greater attention to state law and regulation as a matter of ongoing compliance strategy.

As always, we are here to help! For over forty years, the attorneys at Dreher Tomkies have maintained a collection of hand-crafted, independently and individually researched law digests crafted with client utility and value in mind. Our three subscription DIGESTS (Credit Card, Debt Collection, and Marketing and Privacy) are easily accessible and navigable online.

Curated using decades of experience advising clients on the intricacies of state and federal consumer financial services law, our DIGESTS bring together the relevant laws of state, federal and certain municipal jurisdictions, into organized, easy-to-use resources. Each DIGEST focuses on a different legal area or product and covers relevant statutes and regulations (and, in some cases, attorney general opinions and case law decisions), with pinpoint citations to help guide further research. Our DIGESTS are updated monthly throughout the year, with a "What's New" section at the beginning of each DIGEST to alert subscribers to particularly notable changes.

From now and until July 1, 2026, we are running a 1/2-off special for new DIGEST subscriptions for the first year so you too can experience the unique benefits of a Dreher Tomkies DIGEST. There are additional discounts for ordering multiple DIGESTS. Each DIGEST can be accessed on-line with a password, with multiple concurrent users.

### CREDIT CARD DIGEST

The Credit Card DIGEST covers the codified statutes of the 50 states and DC that could apply to the extension of open-end credit pursuant to a credit card (private label or general purpose) issued by an out-of-state national bank or a bank or industrial loan company

chartered by another state. The DIGEST includes information drawn from each state's administrative regulations and select attorney general opinions directly on point. Chapter 1 of the DIGEST contains a state-by-state overview of lending laws applicable to various types of credit card programs, including identification of assorted consumer protection statutes and other lending laws (like installment loan statutes) that do not apply, making the DIGEST useful for a wide variety of programs. Each state overview also includes the names and citations of consumer credit protection laws relevant to consumer that could apply to credit card lenders with cross references to the topical chapters of the DIGEST in which these laws appear. The rest of the DIGEST is organized topically to make it easy to find substantive provisions quickly.

### DEBT COLLECTION DIGEST

The Debt Collection DIGEST includes relevant portions of the federal Fair Debt Collection Practices Act, Fair Credit Reporting Act, Federal Trade Commission Act and state collection statutes and regulations (and in the case of Buffalo, Chicago, New York City and City of Yonkers, municipal codes) applicable to debt collection. The included statutes apply to both creditors and third-party debt collectors. The DIGEST is organized topically with chapters devoted to locating and communicating with the debtor, licensing requirements for collectors and, in the context of debt collection, the use of automated dialing and announcing devices and the use of monitoring and recording equipment.

### MARKETING AND PRIVACY DIGEST

The Marketing and Privacy DIGEST compiles on a state-by-state basis selected portions of state laws covering the following six topics: (i) general financial privacy, (ii) fair credit reporting, (iii) telemarketing/automatic dialing and announcing devices, (iv) telephone monitoring and recording, (v) electronic signatures and (vi) restrictions on the use of social security numbers by lenders or creditors. This DIGEST is organized by state. Appendices to the DIGEST include relevant provisions of certain federal laws including the Gramm-Leach-Bliley Act, the Telephone Consumer Protection Act and the Electronic Signatures in Interstate Commerce Act, among others.

Contact Elizabeth Anstaett ([eanstaett@dltlaw.com](mailto:eanstaett@dltlaw.com)/614-628-1604) for more information and check out a new DIGEST today!

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