



ACA International quotes Partner Lucy Morris in CFPB 2020 article

January 15, 2020 |

In the January issue of *Collector Magazine*, ACA International summarizes five Consumer Financial Protection Bureau (CFPB) issues that could impact member businesses in 2020: leadership structure questions; defining "abusive" under Dodd-Frank; enforcement trends; developing the final debt collection rule; and the role of the presidential election.

Following up on her participation on a panel at the [CFPB's June symposium focused on the term "abusive" in UDAP](#), Hudson Cook Partner [Lucy Morris](#) was asked for her thoughts on how the CFPB defines abusive. "Deception and unfairness have a long history of case law and guidance, but there is no clear guidance on the four types of abusive practices," said Lucy. "The bureau has different tools to declare [a practice] abusive, but it primarily uses its enforcement authority to do so."

Lucy is a partner in the firm's Washington, DC office and chairs the firm's [Government Investigations, Examinations, and Enforcement Practice Group](#). She 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. Lucy served as a Deputy Enforcement Director at the CFPB and was a founding member of the CFPB Implementation Team that organized the Bureau after passage of the Dodd-Frank Act.

[Click here](#) to read an excerpt of the article and [here](#) to read the full article on page 19.

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