



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

August 1, 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](#).

Hudson Cook, LLP provides articles, webinars and other content on its website from time to time provided both by attorneys with Hudson Cook, LLP, and by other outside authors, for information purposes only. Hudson Cook, LLP does not warrant the accuracy or completeness of the content, and has no duty to correct or update information contained on its website. The views and opinions contained in the content provided on the Hudson Cook, LLP website do not constitute the views and opinion of the firm. Such content does

not constitute legal advice from such authors or from Hudson Cook, LLP. For legal advice on a matter, one should seek the advice of counsel.

**SUBSCRIBE TO INSIGHTS**

# HUDSON COOK

Hudson Cook, LLP is a national law firm representing the financial services industry in compliance, privacy, litigation, regulatory and enforcement matters.

7037 Ridge Road, Suite 300, Hanover, Maryland 21076  
410.684.3200

**[hudsoncook.com](https://hudsoncook.com)**

© Hudson Cook, LLP. All rights reserved. Privacy Policy | Legal Notice  
Attorney Advertising: Prior Results Do Not Guarantee a Similar Outcome

