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## **Consumer Credit Industry Association and American Financial Services**

Washington, DC -- Today, AFSA and the Consumer Credit Industry Association (CCIA) joined together in an amicus brief emphasizing the importance of federalism and the separation of powers enshrined in the U.S. Constitution.

The case, *Commonwealth of Pennsylvania, et.al. v. Mariner Finance*, is in the District Court for the Eastern District of Pennsylvania. The suit, brought by five attorneys general (AGs) argues that the defendants violated the Consumer Financial Protection Act (CFPA) and seeks nationwide relief.

The trades contend that: (1) the CFPA does not authorize states to bring collective nationwide enforcement actions, (2) the AGs lawsuit violates CFPB enforcement provisions established by Congress, and (3) the AGs can't seek civil penalties under the CFPA because those remedies are only available to the CFPB, not the states.

CCIA and AFSA members are already mandated to comply with the extensive regulatory requirements of the various states as well as federal laws. Allowing one state to impose its policy and enforcement decisions on another state that had previously taken a different approach, results in conflicting and ambiguous laws that leave companies and consumers guessing at which state laws to follow and will ultimately limit consumer products and services.

[Read the CCIA and AFSA Motion to File Brief in Support of Defendant Mariner Finance.](#)

*CCIA is the trusted resource and leading advocate for consumer asset and credit protection products & services. Providing advocacy and insights to its members and stakeholders, CCIA works every day to enhance consumer financial security by preserving the availability, value and integrity of CCIA member products such as credit insurance, debt protection, guaranteed asset protection agreements, service contracts and the collateral products suite. See <https://cciaonline.com> for more information.*