



[CA Department of Financial Protection & Innovation](#)

- California [AB 1864 / Ch. 157](#) overhauled the Department of Business Oversight (DBO) into a new department, the California Department of Financial Protection and Innovation (DFPI).
- The DFPI states that it will not impose additional fees for existing licensees, and will fund the \$44.3 million start-up costs in the first three years using existing reserves.
- The department has expanded authority to pursue unlicensed financial services providers not currently subject to regulatory oversight such as debt collectors, credit reporting agencies, and fintech companies.
- It create a new consumer protection ombudsperson and Office of Financial Technology Innovation.
- It will also research consumer markets to identify new products and patterns of abuse and increase outreach to people frequently targeted for questionable financial practices, such as veterans and immigrants.

[MD Financial Consumer Protection Commission \(Defunct\)](#)

- Defunct as of June 30, 2019, after the bills to reauthorize the commission (HB 1127/SB 786) failed.
- The commission studied and reported on the impact of changes to federal financial industry laws and regulations and provided recommendations to the general assembly for state consumer protection legislation.

[NJ Division of Consumer Affairs](#)

- Housed in the AG's office.
- The division is dedicated to investigating consumer complaints and enforce the NJ Consumer Fraud Act.

[NYDFS Consumer Protection Task Force](#)

- The New York Department of Financial Services (NYDFS) recently announced a consumer protection task force to help implement extensive consumer protection proposals in the governor's 2020 agenda.
- The proposals include strengthening regulatory oversight of debt collectors, cracking down on elder financial abuse, increasing access to affordable banking services, and strengthening NY's consumer protection laws to protect against unfair, deceptive, and abusive practices.
- The task force will consist of twelve members from multiple consumer advocacy groups and will serve three-year terms without financial compensation.

[PA AG Consumer Financial Protection Unit](#)

- Housed in the AG's office.
- Headed by a former CFPB official, the unit is the central office that addresses consumer complaints.

[TN Consumer Protection Division](#)

- Housed in the AG's office
- The division is in charge of pursuing consumer complaints and enforcing against unfair and deceptive practices.

[Local Consumer Financial Protection Initiative](#)

- The New York City based Cities for Financial Empowerment Fund provides cities selected for this program with grants to launch centralized hubs for processing consumer complaints.
- These hubs do not have oversight or enforcement power; instead, they will serve as resources to connect consumers with appropriate municipal, state, and federal agencies that can assist consumers resolve their complaints.
- Currently, nine cities are participating:
 - Albuquerque, NM
 - Chatanooga, TN
 - Denver, CO
 - Detroit, MI
 - Memphis/Shelby County, TN
 - Nashville, TN
 - Philadelphia, PA
 - Saint Paul, MN
 - Salt Lake City, UT