

# Consumer Finance Law: Understanding Consumer Financial Services Regulations

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**Robert Savoie** (Cleveland) authored two chapters in the ABA Business Law Section's [\*Consumer Finance Law: Understanding Consumer Financial Services Regulations\*](#).

With the ever-changing landscape of consumer protection laws, this timely resource provides expert, high-level discussion of the rules governing consumer finance law and the complex federal agencies that enforce these laws. Topics range from the FTC and the Consumer Financial Protection Bureau to Fair Credit Reporting Act, Consumer Deposit Accounts, and Electronic Funds Transfer, and more.

Robert authored "Chapter 13: The Servicemembers Civil Relief Act," which covered the SCRA's scope and applicability, general rights and protections, rights and protections applicable to litigation or that require court action, and penalties and enforcement.

He also authored "Chapter 14: Military Lending Act," which covered the MLA's authority, purpose, and coverage; safe harbor identification of covered borrowers; finance charge limitations and the military annual percentage rate calculation; mandatory disclosures; substantive limitations on loans to covered borrowers; enforcement by federal agencies and civil liability; and relation to other state and federal laws.

## Related people

Robert W. Savoie