

CSBS Leadership Engages with Consumer Advocacy Groups on 2025 Priorities

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Washington, D.C. – Today, Conference of State Bank Supervisors (CSBS) Board Chair Charlie Clark, Director of the Washington State Department of Financial Institutions, and Chair-elect Tony Salazar, Commissioner of Maryland's Office of Financial Regulation, met with leadership from several national consumer advocacy organizations to discuss 2025 CSBS priorities, consumer protection, and financial access issues. CSBS Board members from numerous other states also participated. March 2-8 is National Consumer Protection Week.

"Consumer protection is a core tenet of a state regulator's mission," said Commissioner Tony Salazar. "Staying ahead of emerging trends that could impact consumers in our state requires an open dialogue between consumer advocates and state regulatory agencies. Together, we can help ensure consumers have access to a diverse range of responsible and innovative financial products and services."

State supervisors charter and oversee 79% of all banks and license, regulate, and supervise a broad range of nonbank financial services companies, promoting safety, soundness, financial stability, and protecting consumers. State financial regulators have established a nationwide network that shares supervisory information and coordinates on examinations and enforcement actions. State regulators also receive and manage complaints from consumers and work to resolve issues on their behalf.

Consumers working with a mortgage loan originator or a state-licensed nonbank financial company—such as a mortgage servicer, payments company, or consumer lender—can verify its licensing status and view public enforcement orders through the Nationwide Multistate Licensing System (NMLS) Consumer Access website. CSBS owns and operates NMLS on behalf of state regulators.

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The Conference of State Bank Supervisors (CSBS) is the national organization of financial regulators from all 50 states, American Samoa, District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands. State regulators supervise 79% of all U.S. banks and a variety of non-depository financial services. CSBS, on behalf of state regulators, also operates the Nationwide Multistate Licensing System to license and register non-depository financial service providers in the mortgage, money services businesses, consumer finance, and debt industries.

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