

Key Takeaways from the 2026 ACVL Conference for the Auto Finance Industry

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The Hinshaw-sponsored 2026 Association of Consumer Vehicles Lessors (ACVL) Conference featured compelling themes and discussions impacting the auto finance industry. The authors of this post presented at the conference on “[Legal and Regulatory Challenges in Motor Vehicle Lease Repossession](#),” and we share a report on some of the key takeaways from that session, plus the broader conference below.

The ACVL is a national trade association for consumer vehicle leasing. Its annual conference brings together lessors, finance companies, banks, credit unions, leasing companies, and their operations, legal, residual, tax, and outside counsel teams to discuss industry developments and trends, including legal, tax, operations, residual risk, the auto market outlook, and financing and leasing trends.

Key Takeaways From This Year’s Conference

Together, the legal committee presentations covered the regulatory, litigation, and fraud-risk issues now facing consumer financial services, with a particular focus on auto finance companies and lessors. Several recurring themes emerged:

- **Remote and cross-border vehicle transactions** continue to raise new legal issues for vehicle financing and leasing
- **Artificial intelligence** is driving new litigation trends that industry professionals should monitor.
- **Fraud risks are evolving**, including identity theft, coerced debt, title fraud, and sovereign citizen and “notary militia” tactics, and provided practical guidance on risk management and best practices for industry participants.

- **Documentation is critical.** Panelists in several sessions agreed that maintaining comprehensive documentation is essential to preparing for unanticipated regulatory review.

Highlights from Hinshaw’s Presentation on Legal Challenges in Motor Vehicle Lease Repossession

Our presentation addressed the current landscape of rising delinquencies and increased regulatory scrutiny on repossession practices. Key points included:

- **Lease repossession differs from repossession.** The Consumer Leasing Act, Regulation M, and UCC Article 2A distinguish lease repossession from repossession under loans and retail installment sales contracts.
- **Breach of the peace** remains a central limit on self-help possession
- **Covered state-specific requirements vary**, such as right-to-cure notices and Louisiana’s ban on self-help repossession of leased vehicles.
- **SCRA enforcement is active.** Recent enforcement actions highlight the need for compliance practices that protect servicemembers.

If you would like to discuss any of these developments or their potential implications for your business, please contact the authors or your Hinshaw attorney.

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