2025/11/10 Consumer Advocates Demand Congress End Forced Arbitration

Read FIRST · https://sunnova-solar-fraud.org/kb/read-first/2025-11-10-consumer-advocates-demand-congress-end-forced-arbitration/

Every consumer contract I've seen in recent years includes a MANDATORY ARBITRATION clause -- and that includes my client's Sunnova lease.

That is why we could not find an attorney to take her case on contingency (lawyers don't require upfront pay but get a percentage of the award, and nothing if they lose).

AAA Arbitration proceedings are SECRET.

- I can't even find rules.
- The AZFCU lawyer is so rude and disrespectful to me.
- The AZFCU lawyer lied, misrepresented, and omitted facts in the discovery responses.
- Discovery "should" be answered by the most knowledgeable employee and under oath.

I am working on a new website to share my arbitration experiences, and I hope it will help many other consumers succeed in arbitration. While the arbitration system is set up to railroad consumers, documenting the abuse will help convince our representatives to change the laws.

I read that a former SunPower customer experiencing problems with SunStrong paid $3,000 to an attorney to send a letter, and then paid another $10,000 to get started in arbitration.

If you don't have that kind of money sitting around and you're serious about going after SunStrong, please contact me.

I am currently in arbitration against my credit union, the non-profit member credit union I so wanted to love and recommend: Arizona Financial Credit Union. After being in arbitration since spring 2025, they have yet to correct the business name and have refused to answer my questions.

While looking for arbitration info at NCLC, a wonderful consumer rights organization that publishes litigation resources, I found this Press Release.

- The **Sunshine on Solar Lending Act**, H.R. 4489, recognizes rampant deception and fraud in solar panel sales and opens the courthouse doors for cheated consumers;

It's time to END "mandatory" arbitration clauses. Demand that YOUR representatives support his bills!

November 10, 2025 — Press Release

https://www.nclc.org/consumer-advocates-demand-congress-end-forced-arbitration/

Lobby day participants also urge lawmakers to nominate federal judges with consumer law experience

WASHINGTON – Consumer advocates from around the country will meet with their members of Congress on Wednesday, November 12, 2025 during Consumer Justice Lobby Day, sponsored by the National Association of Consumer Advocates and NCLC. Advocates will urge lawmakers to end the use of fine-print, forced arbitration clauses that give corporate lawbreakers a get-out-of-jail free card and steal peoples' right to their day in court. They'll also discuss the importance of lawmakers' support for qualified, fair-minded federal judges capable of understanding and applying consumer protection laws for the benefit of everyday people.

Forced arbitration

Corporations use their standard-form contracts to block consumers, workers, and small business owners from going to court when companies break the law. Instead, these take-it-or-leave-it agreements, for goods, services, and employment, include provisions that force harmed individuals to take their legal claims to private arbitration proceedings that often favor the more powerful corporations. Forced arbitration clauses also overwhelmingly prohibit individuals with similar claims from banding together in class or collective actions.

"Forced arbitration clauses contained in everyday terms and conditions rob Americans of their constitutional right to bring their legal complaints before a judge and jury, and insulate corporate lawbreakers from accountability," **said Christine Hines, senior policy director at the National**

Association of Consumer Advocates. “Congress can restore real freedom of contract and tackle the outsized power imbalance in the fine print by ensuring that all parties to a dispute can choose how and where to resolve disputes after they arise.”

Advocates will urge Congress to support several bills to address the use of forced arbitration:

- The **FAIR Act**, H.R. 5350/S. 2799. The Forced Arbitration Injustice Repeal Act prohibits the use of forced arbitration in consumer, employment, civil rights, and antitrust cases.
- The **Sunshine on Solar Lending Act**, H.R. 4489, recognizes rampant deception and fraud in solar panel sales and opens the courthouse doors for cheated consumers;
- The **Protecting Older Americans Act**, H.R. 5115/S. 2703, ensures that corporations cannot keep serious claims of age discrimination out of the public eye.

“Congress shouldn’t allow companies that break the law to hide behind forced arbitration clauses that steal peoples’ right to their day in court,” said **Patrick Crotty, senior attorney at the National Consumer Law Center**. “With the federal government walking away from consumer protections, it is more important now than ever that Congress pass the FAIR Act to restore our right to defend ourselves when companies break the law.”

A balanced judiciary

Too few federal judges have taken cases representing everyday American consumers and workers, but an overwhelming majority have worked on behalf of big banks and corporations.

Just six percent of appellate judges have professional experience in union-side labor law, employee-side wage and hour law, consumer protection, or civil legal aid. These judges are outnumbered 11 to 1 by those who advocated for corporations.

“Our courts work best when judges understand the lives of the people who appear before them,” said **Ryanne Olsen, NACA’s Judicial Campaigns Director**. “We need judges who know what’s at stake when someone fights back against unfair fees or risks losing their car or home due to deceptive or unfair practices. Judges with real experience protecting the rights of everyday people ensure justice for all, not just the wealthy and well-connected.”