



CFPB Rulemaking Tracker

Stay up to date on key Biden-era CFPB rules.

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This tracker is updated regularly (in red) with the latest developments, including changes to compliance dates and updates on rules that have been rescinded by the CFPB, repealed by Congress or vacated by a court.

Rule	Fed. Register Publication Date	Summary	Stated Effective Date	Stated Earliest Compliance Date	Compliance Stayed?	Litigation (If Applicable)	Current Status of the Rule
Digital Payments LP Rule Defining Larger Participants of a Market for General-Use Digital Consumer Payment Applications	Dec. 10, 2024	InfoBytes	Jan. 9, 2025	Jan. 9, 2025	No	<ul style="list-style-type: none"> Technet, et al. v. CFPB, 1:25-cv-00118 (D.D.C.) 	The rule went into effect on Jan. 9, 2025, and larger participants under the rule are now subject to the CFPB's supervisory authority. The complaint challenging the rule was filed on Jan. 16, 2025, and the CFPB has until March 23 to answer or otherwise respond to the complaint. On March 5, a Congressional Review Act resolution disapproving the rule passed the Senate.
Overdraft Rule Overdraft Lending: Very Large Financial Institutions	Dec. 30, 2024	InfoBytes	Oct. 1, 2025	Oct. 1, 2025	No	<ul style="list-style-type: none"> Mississippi Bankers Association, et al., v. CFPB, 3:24-cv-00792 (S.D. Miss.) 	The plaintiffs moved for a preliminary injunction on Dec. 12, 2024, and that motion is fully briefed. The Mississippi Center for Justice moved to intervene on Feb. 5. The plaintiffs opposed that motion and the CFPB took no position. Separately, on Feb. 6, the CFPB moved to stay the litigation, with plaintiffs' consent, so that the new leadership could consider its position on the rule. The CFPB also agreed to delay the rule's Oct. 1, 2025, effective date for 90 days (or until Dec. 30, 2025). On March 4, the court granted the motion to intervene and invited intervenors to respond to the pending motion to stay the litigation and delay the effective date.

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Medical Debt Rule Prohibition on Creditors and Consumer Reporting Agencies Concerning Medical Information (Regulation V)	June 18, 2024	InfoBytes	March 17, 2025	March 17, 2025	Yes (until June 15, 2025)	<ul style="list-style-type: none"> Cornerstone Credit Union League, et al. v. CFPB, 4:25-cv-00016 (E.D. Tex.) ACA Int'l, et al. v. CFPB, 4:25-cv-00094 (S.D. Tex.) 	The plaintiffs' motion for a preliminary injunction was scheduled to be argued on Feb. 10, 2025, but the CFPB moved, unopposed, to stay the rule's compliance date for 90 days, such that it is now June 15, 2025, and to stay the litigation during this 90-day period. The motion for a preliminary injunction is now scheduled to be heard on May 12, 2025. The district court in the ACA case has stayed the litigation but has not independently delayed the compliance date. It has ordered the CFPB to file a report by March 14, 2025, stating its position as to the enforceability of the rule, and has set an initial conference for April 18, 2025. Meanwhile, consumer advocates moved to intervene on February 24, 2025, and that motion remains pending.
PACE Rule Residential Property Assessed Clean Energy Financing (Regulation Z)	Jan. 10, 2025	InfoBytes	March 1, 2026	March 1, 2026	No		New leadership of the CFPB has not indicated whether it will revisit the PACE Rule.
Medical Debt Advisory Opinion Debt Collection Practices (Regulation F); Deceptive and Unfair Collection of Medical Debt	Oct. 4, 2024	InfoBytes	Jan. 2, 2025	Jan. 2, 2025	No	<ul style="list-style-type: none"> ACA Int'l, et al. v. CFPB, 1:24-cv-03118 (D.D.C.) R.M. Galicia, Inc., et al. v. CFPB, 1:24-cv-03149 (D.D.C.) 	The plaintiffs in both cases sought preliminary injunctions and, in both cases, the motions were denied. The parties agreed to a schedule for briefing summary judgment, but on Feb. 11, 2025, the CFPB moved for a 60-day extension to give Acting Director Vought an "adequate amount of time to consider these matters." The certified index of the administrative record is now due April 14, 2025.
Nonbank Registry Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders	July 8, 2024	InfoBytes	Sept. 16, 2024	Oct. 16, 2024	No		The Nonbank Registry Rule went into effect on Sept. 16, and nonbanks who are larger participants began registering orders under the rule by Jan. 14, 2025. The registry is not yet available to the public. New leadership of the CFPB has not indicated whether it will revisit the Nonbank Registry Rule.
The 1033 Rule Required Rulemaking on Personal Financial Data Rights	Nov. 18, 2024	InfoBytes	Jan. 17, 2025	April 1, 2026	Yes	<ul style="list-style-type: none"> Forcht Bank, et al. v. CFPB, 5:24-cv-00304 (E.D. Ky.) 	On February 25, the parties jointly moved to stay the case and the rule's compliance dates for 30 days "to allow the CFPB and the Acting Director time to consider" the rule. The court granted the motion that day, pushing the briefing schedule back 30 days (plaintiffs opening brief is now due March 31) and tolling the compliance deadlines set forth in 12 CFR 1033.121(b). The court also denied, without prejudice, the Financial Technology Association's motion to intervene.

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BNPL Interpretive Rule Use of Digital User Accounts to Access Buy Now, Pay Later Loans	May 31, 2024	InfoBytes	July 30, 2024	July 30, 2024	No	<ul style="list-style-type: none"> Financial Technology Association v. CFPB, 1:24-cv-02966 (D.D.C.) 	The parties have not yet begun to brief summary judgment. On Friday, February 21, the plaintiff filed a request for a pre-motion conference regarding its anticipated motion for summary judgment. On February 28, the CFPB responded and asked the court to wait until after it submits a status report on March 31 “regarding whether the Defendants intend to defend the Interpretive Rule.” Plaintiffs did not oppose this request.
Credit Card Late Fee Rule Credit Card Penalty Fees Final Rule	March 15, 2024	InfoBytes	May 14, 2024	May 14, 2024	Yes	<ul style="list-style-type: none"> Chamber of Commerce of the U.S., et al. v. CFPB, 4:24-cv-00213 (N.D. Tex.) 	The district court denied the CFPB’s request to dissolve the preliminary injunction preventing the late fees rule from taking effect on Dec. 6, 2024. On Dec. 26, 2024, the district court entered a briefing schedule, which would have the plaintiffs file a motion for summary judgment by Feb. 20, 2025. On Feb. 10, however, presumably in response to actions taken by the new leadership of the CFPB in the Fifth Circuit, the court issued an order requiring the CFPB to issue a status report by March 12, 2025, explaining “how CFPB plans to proceed in this case.” On Friday, February 20, the plaintiffs filed their motion for summary judgment. The CFPB’s response is currently due April 3, 2025.
The 1071 Rule Small Business Lending under the Equal Credit Opportunity Act (Regulation B)	May 31, 2023	InfoBytes	Aug. 29, 2023	July 18, 2025	Yes	<ul style="list-style-type: none"> Texas Bakers Assoc. v. CFPB, 7:23-cv-00144 (S.D. Tex.), appeal pending 25-40705 (5th Cir) The Monticello Banking Co., et al. v. CFPB, 6:23-cv-148 (E.D. Ky.) 	During argument before the Fifth Circuit on Feb. 3, 2025, in the Texas Bankers case, the CFPB agreed to a partial stay of the compliance dates for the 1071 rule. On Feb. 7, the Fifth Circuit issued an order granting the plaintiffs/appellants’ motion for a stay pending appeal, “subject to modification at any time, as circumstances may warrant.” The court’s order tolled compliance deadlines for plaintiffs and intervenors pending further order of the court. Separately, in a reply brief filed on February 11 in the <i>Monticello Banking</i> case, the CFPB stated that it would not oppose “an extension of the rule’s compliance date for all covered entities, for the length of time that the Fifth Circuit’s order staying the compliance deadlines for the parties in that case is in effect, or until further order of [the district court].”
The Payday Rule Payday, Vehicle Title, and Certain High-Cost Installment Loans	Nov. 17, 2017	InfoBytes	Jan. 16, 2018	Aug. 19, 2019	Yes (until March 30, 2025)	<ul style="list-style-type: none"> Comm. Fin. Serv. Assoc. of Am., LTD v. CFPB, 1:18-cv-00295 (W.D. Tex.), affirmed in relevant part 21-50826 (5th Cir.) 	Issued in November 2017, the Payday Rule was substantially revised in 2020. The CFPB rescinded the original rule’s ability-to-repay provisions but the “payments provisions” were not rescinded. The district court and the Fifth Circuit upheld the lawfulness of the “payments provisions,” which are scheduled to go into effect on March 30.