



CFPB Rulemaking Tracker

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

This tracker is updated regularly. Please refresh your browser to ensure you are viewing the latest version.

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(in red) with the latest developments, including changes to compliance dates and updates on rules that have been rescinded by the CFPB, repealed by Congress or vacated by a court.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General-Use Digital Consumer Payment Applications	Dec. 10, 2024	InfoBytes	Jan. 9, 2025	Jan. 9, 2025	The rule has been repealed.	Technet, et al. v. CFPB, 1:25-cv-00118 (D.D.C.)	<p>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 had until March 23 to answer or otherwise respond to the complaint. On March 21, the CFPB moved for an extension until May 23 to respond to the complaint in order to provide its Acting Director to review and consider the agency's position on the rule. The CFPB agreed not to exercise any supervisory authority under the rule during this time period. The court granted that motion on March 24.</p> <p>The Senate voted to repeal the Digital Payments rule under the Congressional Review Act with a 51-47 majority, sending their resolution (S.J. Res. 28) to the House. On April 9, this measure passed the House by a vote of 219-211, sending the measure to the president, who reportedly signed the legislation on May 9, 2025. The rule has been repealed and the CFPB is not permitted to issue a new rule that is "substantially the same" as this rule without fresh Congressional authorization.</p>

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Overdraft Rule Overdraft Lending: Very Large Financial Institutions	Dec. 30, 2024	InfoBytes	Oct. 1, 2025	Oct. 1, 2025	The rule has been repealed .	<ul style="list-style-type: none"> Mississippi Bankers Association, et al., v. CFPB, 3:24-cv-00792 (S.D. Miss.) 	<p>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. Intervenors have opposed the motion, but the court has not yet ruled.</p> <p>On April 9, the House passed the Senate's measure (S.J. Res. 18) to overturn the CFPB's final rule under the Congressional Review Act by a vote of 217-211, sending the measure to the president who signed the legislation on May 9, 2025. The rule has been repealed and the CFPB is not permitted to issue a new rule that is "substantially the same" as this rule without fresh Congressional authorization.</p>

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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 July 28, 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.) 	<p>The plaintiffs' motion for a preliminary injunction in <i>Cornerstone Credit Union</i> 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. On April 30, the parties jointly moved for a consent judgment that would vacate the rule on the ground that it exceeds the CFPB's statutory authority under the FCRA. In response, the Court canceled the May 12 hearing and requested supplemental briefing on the motion to intervene by May 7. On May 6, the parties jointly moved to grant intervention and delay the effective date of the rule until 39 days after the Court rules on the plaintiffs' motion for a preliminary injunction. On Friday, May 9, the court issued an order granting the motion to intervene, staying the effective date of the final rule until July 28, 2025, setting a briefing schedule that allows intervenors to defend the rule, and setting a hearing for June 11, 2025, to hear arguments on the merits of the case.</p> <p>The district court in the ACA case has stayed the litigation but has not independently delayed the compliance date. It ordered the CFPB to file a report by March 14, 2025, stating its position as to the enforceability of the rule. The CFPB's status report stated that the agency "is still evaluating its position with respect to the rule" and will file an additional status report by April 14, 2025. On April 14, the CFPB filed a status report again stating that the agency is "still evaluating its position" with respect to the rule. Meanwhile, consumer advocates moved to intervene on February 12, 2025, and that motion remains pending.</p> <p>On March 12, Sen. Rounds (R-SD) and Rep. Ralph Norman (R-SC) each introduced a resolution (S.J. Res. 36 and H.J. Res. 74, respectively) to disapprove the rule under the Congressional Review Act.</p>
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.

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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	Advisory Opinion has been withdrawn.	<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.) 	<p>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."</p> <p>On April 11, the parties jointly moved to stay the case based on the CFPB's stated intention to "revoke the advisory opinion." The court granted that motion and directed the CFPB to file a status report by July 14 and every 30 days thereafter. On May 12, 2025, the CFPB published a notice withdrawing the Advisory Opinion.</p>
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.		<p>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.</p> <p>On April 11, the CFPB announced it would not prioritize for supervision or enforcement entities who do not meet the registration deadlines under the nonbank registry rule. It also stated that it is "considering issuing a notice of proposed rulemaking to rescind the regulation or narrow its scope."</p>
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.) 	<p>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 and tolling the compliance deadlines set forth in 12 CFR 1033.121(b). The court also denied, without prejudice, the Financial Technology Association's (FTA's) motion to intervene. On March 26, the parties jointly moved to extend the stay for an additional 60 days, with a corresponding extension of the compliance deadlines by 60 days. Additionally, the FTA renewed its motion to intervene as a defendant in the case. On March 27, the court granted a 60-day stay and a 60-day tolling, as well as set a new briefing schedule. The Court partially lifted the stay on May 5, permitting the parties to respond to FTA's motion to intervene. Neither party has opposed FTA's motion.</p>

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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	Interpretive Rule has been withdrawn.	<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 by March 31 “regarding whether the Defendants intend to defend the Interpretive Rule.” On March 26, the parties filed a joint motion to stay the litigation in which the CFPB stated that it intends to revoke the rule. The Court granted that motion on March 31, ordering the CFPB to file a status report by June 2, 2025 (and every 30 days thereafter) regarding its progress towards revocation of the rule. On May 12, 2025, the CFPB published a notice withdrawing the Interpretive Rule.
Credit Card Late Fee Rule Credit Card Penalty Fees Final Rule	March 15, 2024	InfoBytes	May 14, 2024	May 14, 2024	This rule has been vacated.	<ul style="list-style-type: none"> Chamber of Commerce of the U.S., et al. v. CFPB, 4:24-cv-00213 (N.D. Tex.) 	<p>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. On March 12, the CFPB filed a status report stating that it “respects” the court’s ruling finding the plaintiffs are likely to succeed on the merits of the case and was “optimistic” that it can reach an agreement with the plaintiffs to resolve the case. The Bureau asked for an additional 30 days to finalize that agreement and asked the court to stay all pending deadlines. On March 13, the Court granted the request, staying deadlines in the case, and ordering the parties to file a joint status report if they are unable to reach agreement within 30 days.</p> <p>On April 14, the parties filed a joint motion for entry of consent judgment as to Count II (which alleged that the final rule violated the CARD Act by not allowing issuers to charge fees that deter violations of the card agreement), and dismissal of all other claims with prejudice. The Court granted the motion and vacated the rule on April 15, 2025.</p>

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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 Bankers 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.) • Revenue Based Finance Coalition v. CFPB, 1:23-cv-24882 (S.D. Fla.) 	<p>During argument before the Fifth Circuit on Feb. 3, 2025, in the <i>Texas Bankers</i> 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.</p> <p>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]." On March 11, the district court issued an order that, among other things, stayed "the deadlines for plaintiffs in this action to comply with the Rule."</p> <p>In a filing in a separate case brought by providers of merchant cash advances, <i>Revenue Based Finance Coalition v. CFPB</i>, the CFPB stated that its "new leadership has directed staff to initiate a new Section 1071 rulemaking," and "anticipates issuing a Notice of Proposed Rulemaking as expeditiously as reasonably possible." On May 6, the Court issued an order staying the litigation and tolling compliance obligations for the plaintiffs and their members under the rule for the length of time the compliance deadlines are stayed in the <i>Texas Bankers Assoc.</i> case in the 5th Circuit.</p> <p>On April 30, 2025, the CFPB issued a statement that it would not prioritize for enforcement or supervision small business lenders who are "outside the stay imposed under <i>Texas Bankers Assoc. v. CFPB.</i>"</p>

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The Payday Rule Payday, Vehicle Title, and Certain High-Cost Installment Loans	Nov. 17, 2017	InfoBytes	Jan. 16, 2018	Aug. 19, 2019	No.	<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.) 	<p>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. On March 7, the Community Financial Services Association of America and the Consumer Financial Service Alliance of Texas petitioned the U.S. Supreme Court to review the Fifth Circuit’s decision to uphold the rule. The Solicitor General has sought and received an extension until June 11, 2025, to respond to the petition.</p> <p>On March 28, the CFPB issued a short statement on its website stating that it “will not prioritize enforcement or supervision actions with regard to any penalties or fines” associated with the Payday Rule, and is “contemplating issuing a notice of proposed rulemaking to narrow the scope of the rule.”</p>