

# Regulations

The following rulemakings are outstanding. Some agencies may accept comments after the deadline. For completed regulatory comments in a particular subject area, visit the appropriate Issues page or Regulatory Reform and Consumer Financial Protection Bureau.

All of the CFPB's requests for comment can be viewed [here](http://www.regulations.gov). All agencies' open rulemakings, and submitted comments, can be viewed at <http://www.regulations.gov>, which is searchable by docket number and other means.

Send a copy of your comments to Congress [here](#)!

## **NCLC 2022 Federal Priorities**

### **Risks of Cryptocurrency**

- Nov. 3, 2022 deadline to respond to Treasury Department request for input on illicit finance, national security risks posed by digital assets.

### **Motor Vehicle Dealers**

- Sep. 12, 2022 deadline to respond to FTC's proposed rule on Motor Vehicle Dealers Trade Regulation.

### **LIBOR**

- Aug. 29, 2022 deadline to respond to Federal Reserve System's proposed rule implementing the Adjustable Interest Rate (LIBOR) Act. Group Comments.

### **Bank Customer Service**

- Aug. 22, 2022 extended deadline to respond to request for information from CFPB about relationship banking and customer service at banks with over \$10 billion in assets and their affiliates.

### **Cryptocurrency**

- Aug. 8, 2022 deadline to respond to Treasury Department request for comment on Ensuring Responsible Development of Digital Assets. Group comments.

### **Community Reinvestment Act Regulations**

- Aug. 5, 2022 deadline to respond to the Notice of Proposed Rulemaking on Community Reinvestment Act Regulations

### **California's Oversight of Crypto Products and Services**

- Aug. 5, 2022 deadline to respond to California Department of Financial Protection and Innovation's invitation to comment on the oversight of crypto-asset related financial products and services.

## **FTC Telemarketing Rule**

- Aug. 2, 2022 deadline to comment on a proposed revision to the FTC's telemarketing sales rule (87 Fed. Reg. 33677) and on an advance notice of proposed rulemaking (87 Fed. Reg. 33662).

## **Credit Card Late Fees**

- Aug. 1, 2022 extended deadline to respond to CFPB's advance notice of proposed rulemaking on credit card late fees. Comments of consumer groups.

## **Central Bank Digital Currency**

- May 20, 2022 deadline to comment on Federal Reserve Board discussion paper about whether to create a United States Central Bank Digital Currency. NCLC Comments.

## **Credit Reporting**

- May 9, 2022 deadline to comment on proposed rule for implementing new Fair Credit Reporting Act protection for survivors of human trafficking. Comments of consumer and survivor advocacy groups.

## **Access to Federal Reserve Payment Services**

- Apr. 22, 2022 deadline to comment on proposed guidelines for evaluating requests for access to Reserve Bank master accounts and services. Consumer comments.

## **Junk Fees**

- Apr. 11, 2022 extended deadline to respond to CFPB request for information about excessive fees. NCLC Comments.

## **Buy Now Pay Later Loans**

- Mar. 25, 2022 deadline to submit comments to the CFPB on buy now, pay later products. Coalition comments. NCLC comments.
- Feb. 14, 2022 deadline to submit comments to FINCEN on Bank Secrecy Act Regulations and Guidance. NCLC comments.

## **Energy and Utility - Water Assistance**

- Dec. 27, 2021 deadline to comment on reporting and data collection for the new Low Income Household Water Assistance Program (LIHWAP).

## **Big Tech Payments**

- Dec. 21, 2021 extended deadline to submit comments to the CFPB on how big tech payment systems use personal payments data, manage data access, and protect (or do not protect) consumers.

## **FHA mortgages and LIBOR**

- Dec. 6, 2021 deadline to comment on HUD's proposed rulemaking regarding a replacement index for existing FHA loans that use the LIBOR.

## **Surprise Medical Bills**

- Dec. 6, 2021 deadline to comment on interim final rules by HHS implementing the No Surprises Act to address surprise medical bills.

## **Interagency Guidance on Third-Party Relationships**

- Oct. 18, 2021 extended deadline to submit comments to the federal banking agencies on proposed guidance governing risk management of third-party relationships, including partnerships with fintechs. Consumer comments.

## **Fed Faster Payment Rules**

- Sept. 9, 2021 deadline to submit comments on proposed rules by the Federal Reserve Board governing payments made on the new Fed faster payments platform. Coalition, NCLC, and joint consumer-industry comments.

## **Financial Institutions' use of Cryptocurrency**

- July 16, 2021 deadline to respond to request for information from the FDIC on current and potential digital asset (cryptocurrency) use cases involving financial institutions and their affiliates.

## **Access to Fed Accounts and Services**

- July 12, 2021 deadline to submit comments on proposed guidelines for the Federal Reserve Board to evaluate access by banks and other entities to Federal Reserve master accounts and other services. Group Comments.

## **Financial Institutions' AI Usage**

- July 1, 2021 deadline to respond to the CFPB's request for comments on Financial Institutions' use of Artificial Intelligence, including Machine Learning. Deadline extension notice. NCLC Comments. Group Comments.

## **Dark Patterns**

- May 29, 2021 deadline to respond to the FTC's request for comments on Dark Patterns topics ahead of their *Bringing Dark Patterns to Light* workshop.

## **Activities by Credit Union Subsidiaries**

- Mar. 29, 2021 deadline to respond to proposed rule by National Credit Union Administration expanding the permissible activities and services for credit union subsidiaries to include originating any type of loan that a Federal credit union (FCU) may originate. Joint Comments.

## **Priorities for New CA Dept. of Financial Protection and Innovation**

- Mar. 8, 2021 deadline to respond to California Department of Financial Protection and Innovation's request for comments on areas for potential rulemakings. Consumer comments on general priorities, earned wage access products, and income share agreements.

## **SSA Use of Equifax Data for Payroll Information**

- Feb. 18, 2021 deadline for comments on Social Security Administration's notification re: use of Equifax's Work Number subsidiary to screen SSI and SSDI recipients. Advocacy Group Comments.

## **Federal Reserve Board Community Reinvestment Act Regulations**

- Feb. 16, 2021 deadline for comments on Federal Reserve System's advanced notice of proposed rulemaking on the Community Reinvestment Act. NCLC Comments. Group Comments.

## **Overdraft Fees by Federal Credit Unions**

- Feb. 16, 2021 deadline to comment on proposal by National Credit Union Administration to permit longer time periods of negative balances. Consumer comments.

## **Consumer Access to Financial Records**

- Feb. 4, 2021 deadline for comments on CFPB's advanced notice of proposed rulemaking on consumer access to financial records. Consumer group comments.

## **Fair Access to Financial Services**

- Jan. 4, 2021 deadline to comment on OCC's proposed rule on fair access by lenders to banking services. Consumer comments.

## **State Regulation of Nonbank Mortgage Servicers**

- Dec. 31, 2020 deadline to comment to the Conference of State Bank Supervisors on proposed regulation of standards for nonbank mortgage servicers. NCLC Comments.

## **Payday Loan Disclosures**

- Dec. 14, 2020 deadline to respond to CFPB's request for comments on its plan to collect information for payday loan disclosure testing. Consumer comments.

## **Equal Credit Opportunity Act**

- Dec. 1, 2020 deadline to response to CFPB request for information on opportunities to prevent credit discrimination, encourage responsible innovation, promote fair, equitable, and nondiscriminatory access to credit, address potential regulatory uncertainty, and develop viable solutions to regulatory compliance challenges under the Equal Credit Opportunity Act (ECOA) and Regulation B. Group Comments.

## **CDFI Certification**

- Nov. 5, 2020 extended deadline to respond to proposed changes by the Treasury Department CDFI Fund to the CDFI Certification Application. Group Comments.

## **Dept. of Education Rulemaking and Guidance Procedures**

- Nov. 4, 2020 deadline to comment to the Department of Education's Rulemaking and Guidance

Procedures.

## **Credit Cards**

- Oct. 27, 2020 deadline to respond to request for information about a 10-year review of the credit card market and Credit CARD Act. NCLC Comments.

## **Dodd-Frank Mortgage Ability-to-Repay Rule on the Qualified Mortgage**

- Oct. 1, 2020 deadline to comment on the CFPB's proposed rule expanding the Dodd-Frank Ability to Repay rule for Qualified Mortgages to presume that a loan receives a safe harbor if it performs for three years and meets certain additional requirements. NCLC-CFA long comments. Short comments
- Sept. 8, 2020 deadline to comment on the CFPB's proposed rule changing the Dodd-Frank Ability to Repay rule for Qualified Mortgages by replacing the current debt-to-income ratio threshold with a pricing-based threshold. NCLC, CFA and Prosperity Now long comments; Coalition shorter comments with terms sheet.
- Aug. 10, 2020 deadline to comment on the CFPB's proposed rule regarding the extension of the sunset date for the Dodd-Frank Ability to Repay rule Qualified Mortgage patch for GSE loans. Comments submitted by NCLC and Consumer Federation of America.

## **FDIC Certification of Bank Fintech Partners**

- Sept. 22, 2020 deadline to respond to FDIC Request for Information on Standard Setting and Voluntary Certification for Models and Third-Party Providers of Technology and Other Services. Comments submitted by NCLC and the Center for Responsible Lending.

## **CDFI Small Dollar Loan Program**

- Sept. 10, 2020 deadline to respond to Treasury Department CDFI Fund Request for Information: Small Dollar Loan Program on criteria for grants for Loan Loss Reserves and Technical Assistance (TA) to enable Certified CDFIs to establish and maintain small dollar loan programs. Consumer comments.

## **Interest Rate Preemption and the "True Lender"**

- Sept. 3, 2020 deadline to comment on OCC proposed rule identifying when a bank is the true lender for purposes of interest rate preemption. NCLC press release criticizing proposal. Group long comments opposing proposal and press release; shorter comments from 100-plus groups opposing proposal.

## **CFPB Advisory Opinions**

- Aug. 21, 2020 deadline to comment on new advisory opinion program. Consumer comments.

## **CFPB Debt Collection Rules**

- Aug. 4, 2020 deadline to comment on proposed supplemental CFPB debt collection rules re: disclosures on time-barred debt. NCLC long comments; shorter coalition comments; Press release
- Sept. 18, 2019 deadline to comment on proposed CFPB debt collection rules. NCLC and consumer groups comments and shorter coalition comments.

## **Bank Use of Digital Technology and Innovation**

- Aug. 3, 2020 deadline to respond to OCC request for comment on advance notice of proposed rulemaking on banking issues related to digital technology and innovation. NCLC comments. Shorter Coalition Civil Rights comments.

## **FDIC Insurance for Industrial Loan Companies**

- July 1, 2020 extended deadline to comment on FDIC's proposed a rule governing deposit insurance applications for industrial loan companies. Group comments opposing proposal.

## **CFPB Taskforce on Federal Consumer Financial Law**

- June 1, 2020 deadline to comment on the request for information from the CFPB Taskforce on Federal Consumer Financial Law. Consumer comments.

## **Regulatory Enforcement and Adjudication**

- March 16, 2020 deadline comment on request for information by the Office of Management and Budget on improving and/or reforming regulatory enforcement and adjudication and ensuring adequate due process in regulatory enforcement and adjudication.

## **Community Reinvestment Act**

- March 9, 2020 deadline to submit comments on proposed amendments to regulations implementing the Community Reinvestment Act. NCLC comments.

## **Rent-a-Bank Lending**

- Feb. 4, 2020 deadline to comment on similar proposed rule from the FDIC. Group long comments. Short comments.
- Jan. 21, 2020 deadline to comment on a proposed rule from the OCC allowing a bank to immediately sell a loan to a state-regulated entity that may continue to charge the contract rate despite state law. Coalition comments and Consumer and Civil Rights Groups long comments.

## **CFPB Mortgage Disclosures**

- January 21, 2020 deadline to respond for CFPB's request for comments on its plan for assessing the TILA/RESPA Integrated Disclosure (TRID) rule. Consumer comments.

## **Fed Faster Payment System**

- Nov. 7, 2019 deadline to comment on the Federal Reserve Board's proposal to develop a new interbank real-time faster payment service. Consumer and broader coalition comments.

## **Model Money Services Businesses Language**

- Nov. 1, 2019 deadline to comment on model language for state money services businesses laws drafted by the Conference of State Bank Supervisors. Consumer comments.

## **HUD Disparate Impact Rules**

- Oct. 18, 2019 deadline to comment on HUD proposal to change the disparate impact standard

under the Fair Housing Act. Consumer Comments.

## **Same-Day ACH Payments**

- July 15, 2019 deadline to submit comments on proposal by the Federal Reserve to allow submission of same-day ACH payments later in the day. Consumer comments.

## **CFPB Plan for Review of CFPB Rules**

- July 15, 2019 deadline to respond to the CFPB's request for comment on its plan to review rules under the Regulatory Flexibility Act. Consumer comments.

## **Overdraft Fee Rules**

- July 1, 2019 deadline to respond to CFPB's request for information on review of Regulation E overdraft fee rules. Consumer and civil-rights coalition opposition letter.

## **OCC Innovation Pilot Program**

- June 14, 2019 deadline to submit comments on the Innovation Pilot Program proposed by the OCC. Comments can be submitted to [pilotprogram@occ.treas.gov](mailto:pilotprogram@occ.treas.gov). Consumer comments.

## **Credit Cards**

- May 1, 2019 deadline to respond to CFPB's request for information on the credit card market.

## **Payday Loans**

- December 14, 2020 deadline to respond to CFPB's notice seeking comment on "Payday Loan Disclosure Testing."
- March 18, 2019 deadline to comment on proposed 15-month extension of compliance date for CFPB payday loan rule. Group comments opposing and Group longer comments.
- May 15, 2019 deadline to comment on CFPB's proposal to remove ability-to-repay provisions of payday loan rule. Group comments and shorter comments.

## **PACE (Property Assessed Clean Energy) Loans**

- March 16, 2020 deadline to respond to FHFA's request for public input on additional steps to deal with the "continued threat" that PACE loans pose to homeowners and the housing finance system.
- May 7, 2019 deadline to respond to the CFPB's request for information on residential PACE financing.

## **State Model Payments Law**

- April 20, 2019 deadline to respond to request for information from the Conference of State Bank Supervisors on issues related to state money transmission and payments regulation as regulators begin work on model legislation to introduce in all 50 states based on recommendations from their industry advisory panel.

## **VA Mortgages**

- February 15, 2019 deadline to file comments on the VA's interim final rule on when the VA loan program can be used to refinance an existing mortgage. Consumer comments.

## **CFPB No Action Letters and Product Sandbox**

- Feb. 11, 2019 deadline to comment on the CFPB's proposed policy on no-action letters and a Product Sandbox. More information [here](#). NCLC and coalition comments.

## **Identity Theft**

- Feb. 11, 2019 deadline to respond to the FTC's request for comment on identity theft detection rules.

## **Availability of Funds and Collection of Checks**

- Feb. 8, 2019 deadline to respond to request for comments by the CFPB and Federal Reserve Board on amendments to the regulations under the Expedited Funds Availability Act regarding the timing of access to funds deposited into accounts. Consumer comments.

## **Mortgage Appraisals**

- Feb. 5, 2019 deadline to comment on the agencies' (OCC, Board, and FDIC) proposed rule to amend the regulations requiring appraisals for certain real estate-related transactions. Consumer comments.

## **Bank Small Dollar Loans**

- Jan. 22, 2019 deadline to respond to FDIC's request for information about the regulation of bank small dollar loans. Coalition and longer consumer comments.

## **Military Credit Monitoring**

- January 7, 2019 deadline to comment on FTC's proposed rule to require the nationwide consumer reporting agencies to provide free electronic credit monitoring services for active duty military consumers. You may file a comment online [here](#) or [here](#), or on paper. Group comments.

## **Rulemakings Archive**