

[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](#). 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!](#)

CFPB Debt Collection Rules

- Aug. 19, 2019 deadline to comment on [proposed CFPB debt collection rules](#).

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.

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. [Consumer comments](#).

Payday Loans

- 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

- May 7, 2019 deadline to respond to the CFPB's [request for information](#) on residential PACE financing.

Credit Cards

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

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](#).

CFPB Sources and Use of Data

- Dec. 27, 2018 deadline to respond to the CFPB's [request for information](#) on the consumer bureau's sources and use of data. File comments [here](#) or to FederalRegisterComments@cfpb.gov: [Consumer comments](#).

Faster Payments

- Dec. 14, 2018 deadline to comment on [potential actions](#) by the Federal Reserve Board to create a real time payment system. [Consumer comments](#).

Community Reinvestment Act

- Nov. 19, 2018 deadline to comment on advance notice of proposed rulemaking by the Office of the Comptroller of the Currency on a [new framework](#) to implement the Community Reinvestment Act. [Consumer comments](#).

CFPB Global Financial Innovation Network

- Oct. 14, 2018 deadline to provide feedback on [draft consultation document](#) issued by CFPB for initiative to create a Global Financial Innovation Network.

CFPB Trial Disclosures

- Oct. 10, 2018 deadline to comment on [proposed](#) CFPB policy guidance to encourage trial disclosure programs. [Short](#) consumer opposition comments. [Longer](#) comments.

Unfair and Deceptive Acts and Practices

- August 20, 2018 deadline to respond to the Federal Trade Commission [request for comments on Topic 10](#) regarding hearings on competition and consumer protection in the 21st century.
- August 20, 2018 deadline to respond to the Federal Trade Commission [request for comments on Topic 11](#) regarding hearings on competition and consumer protection in the 21st century.

Credit Union Small Dollar Loans

- August 3, 2018 deadline to respond to the NCUA Board [request for comments](#) regarding its proposal to amend NCUA's general lending rule to provide federal credit unions (FCUs) with an additional option to offer payday alternative loans (PALs). [Coalition comments](#).

CFPB Consumer Complaints and Inquiries

- July 16, 2018 deadline to respond to [request for comment](#) to assist the Bureau in assessing its handling of consumer complaints and consumer inquiries. [Coalition comments](#).

CFPB Financial Education Programs

- July 9, 2018 deadline to respond to [request for comment](#) to assist the Bureau in assessing the overall efficiency and effectiveness of its consumer financial education programs. [Coalition comments](#).

CFPB Guidance Materials

- July 2, 2018 deadline to respond to [request for comment](#) to assist the Bureau in assessing the overall effectiveness and accessibility of its guidance materials and activities to members of the general public, including regulated entities. [Coalition comments](#).

CFPB Inherited Regulations

- June 25, 2018 deadline to respond to [request for comment](#) to assist the Bureau should amend

the regulations or exercise the rulemaking authorities that it inherited from certain other Federal agencies. [Overreaching coalition comments](#), More detailed comments on [Regulation E, overdraft fees and bank accounts issues](#), [Fair lending](#), [Electronic communications](#), [Property Assessed Clean Energy \(PACE\) loans](#) and [Regulation Z \(TILA\), X \(RESPA\) and FTC mortgage rules](#)

CFPB's Adopted Regulations

- June 19, 2018 deadline to respond to [request for comment](#) to assist the Bureau in considering whether the Bureau should amend those rules it has promulgated since its creation or issue certain new rules. [Overarching coalition comments](#) || More detailed comments covering [mortgage](#), [prepaid account](#), [remittances](#) and [credit card regulations](#), and upcoming [debt collection regulations](#).

PACE Mortgage Loans

- June 8, 2018 deadline to comment on [draft California regulations](#) on Property Assessed Clean Energy (PACE) loans

CFPB Rule Making Processes

- June 7, 2018 deadline to respond to request for comment to assist the Bureau in assessing the overall efficiency and effectiveness of its rulemaking processes. [Consumer comments](#) and [Shorter coalition comments](#)

CFPB Consumer Complaint Information

- June 4, 2018 deadline to respond to CFPB [request for information](#) on the Consumer Bureau's public reporting practices of consumer complaint information. [Consumer comments](#).

CFPB External Engagements

- May 29, 2018 deadline to respond to [request for comment](#) on the CFPB's public and non-public external engagements, including but not limited to field hearings, town halls, roundtables, and meetings of the Advisory Board and Councils. [Consumer coalition comments](#).

CFPB Supervision Program

- May 21, 2018 deadline to [request for comment](#) on the overall efficiency and effectiveness of the CFPB's Supervision Program whether any changes to the program would be appropriate. [Detailed comments of consumer groups](#) and [shorter coalition comments](#)

CFPB's Enforcement Processes

- May 14, 2018 deadline to respond to CFPB [request for information](#) about the efficiency and effectiveness of its processes related to the enforcement of Federal consumer financial law. [Consumer comments](#) and [Shorter coalition comments](#)

CFPB's Administrative Adjudications

- May 7, 2018 deadline to respond to [request for information](#) on the CFPB's rules of practice for adjudication proceedings.

CFPB's College Credit Card Database

- April 30, 2018 deadline to respond to the CFPB's [request for comment](#) on its information collection on consumer and college credit card agreements.

CFPB's Civil Investigative Demands

- April 26, 2018 deadline to submit comments in response to [request for information](#) about the CFPB's civil investigation demands and processes. [Coalition comments](#) || [Longer consumer comments](#), April 23, 2018

Credit Scores

- Feb. 18, 2018 deadline to respond to CFPB request for information about about consumers' experience with free access to credit scores. [Consumer groups' comments](#).

Fair Housing Act

- Jan. 26, 2018 [comments](#) on HUD's Implementation of the Fair Housing Act's Discriminatory Effects Standard.

Electronic Payments

- Jan. 26, 2018 deadline to respond to [request for comments](#) from NACHA on expanding same day ACH payments and credits. Feb. 23, 2018 deadline to request to request for comments on interest in ACH processing on weekends and holidays.

[Rulemakings Archive](#)