

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!](#)

NCLC 2021 Consumer Protection Federal Priorities

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.

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.

CDFI Certification

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

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.

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.

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. Consumer comments.

Credit Cards

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

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 (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