CONSUMER FINANCIAL PROTECTION JURISDICTION: NOW v. HENSARLING'S CHOICE ACT

All Large* Banks, Credit Unions, and Financial Companies

RULEMAKING: cfpb
CONSUMER COMPLAINTS: cfpb
SUPERVISION: cfpb
ENFORCEMENT: cfpb

Large* Federally-Chartered Banks

RULEMAKING: cfpb (with severe statutory restrictions)
CONSUMER COMPLAINTS: cfpb
SUPERVISION: cfpb
ENFORCEMENT: cfpb

Large* State-Chartered Member Banks

RULEMAKING: cfpb
CONSUMER COMPLAINTS: cfpb
SUPERVISION: cfpb
ENFORCEMENT: cfpb

Large* State-Chartered Non-Member Banks

RULEMAKING: cfpb
CONSUMER COMPLAINTS: cfpb
SUPERVISION: cfpb
ENFORCEMENT: cfpb

Large* Credit Unions

RULEMAKING: cfpb
CONSUMER COMPLAINTS: cfpb
SUPERVISION: cfpb
ENFORCEMENT: cfpb

Large* Non-banks

RULEMAKING: cfpb
CONSUMER COMPLAINTS: cfpb
SUPERVISION: cfpb
ENFORCEMENT: cfpb

* Large: Greater than $10 billion in assets for a bank; "larger participant" for a non-bank

NOW v. HENSARLING'S CHOICE ACT

OTHER

UDAP

OTHER

UDAP

OTHER

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UDAP

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NONE

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