

Final Rule Summary

*Prepared by NASCUS Legislative and Regulatory Affairs Department
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CFPB, 12 CFR Part 1002 – 1016, 1022, 1024, 1026 and 1030 Finalization of Interim Final Rules Under Consumer Financial Protection Laws

The Consumer Financial Protection Bureau (CFPB) issued a final rule that adopts a December 2011 Interim Final Rules that republished a number of consumer protection laws with technical and conforming changes to reflect the transfer of authority for implementing those regulations from seven federal agencies to the CFPB. There were no substantive changes to those regulations under the December 2011 Interim Final Rules and the rules were adopted unchanged. Note: the final rule is subject to any intervening CFPB amendments.

The Final Rule becomes effective April 28, 2016 and can be accessed [here](#).