



Federal Government Affairs Update

Celia Winslow
Senior Vice President

AFSA Federal Government Affairs

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Congress



2024 VEHICLE FINANCE CONFERENCE & EXPO

AFSA
AMERICAN FINANCIAL SERVICES ASSOCIATION

Congress – Financial Services/Banking

**THE PREDATORY LENDING ELIMINATION ACT WOULD EXTEND
CRITICAL FINANCIAL PROTECTIONS FOR SERVICEMEMBERS TO ALL
CONSUMERS**

**BROWN PRESSES BIG BANKS TO FOLLOW
THROUGH ON PROMISE TO SERVICEMEMBERS**

Brown, Kennedy, Colleagues Reintroduce Bill to Ensure a Fair
and Competitive Banking System

Congress – What’s AFSA Doing?



1700 G Street NW, Washington, D.C. 20552

January 17, 2024

The Honorable Bill Huizenga
U.S. House of Representatives
2232 Rayburn Office Building
Washington, D.C. 20515

Dear Representative Huizenga,

I write in response to your letter, dated November 28, 2023, concerning the Consumer Financial Protection Bureau’s (CFPB) Policy Statement on Abusive Acts or Practices.

Congress of the United States

Washington, DC 20515

January 22, 2024

The Honorable Rohit Chopra
Director
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dear Director Chopra:

As Members of Congress who share the Consumer Financial Protection Bureau’s (CFPB) goals of ensuring consumers are protected from illegitimate or discriminatory practices as well as ensuring a well-regulated and more competitive marketplace, we write to express concerns with the CFPB’s *Supervisory Authority Over Certain Nonbank Covered Persons Based on Risk Determination* procedural rule.

Rep. Barr’s Introduces UDAAP Reform Legislation

December 15, 2023

Washington, D.C. – This week, Congressman Andy Barr (KY-06) introduced legislation to amend the Consumer Financial Protection Act of 2010 to clarify standards for unfair, deceptive, acts and practices (UDAAP) enforcement actions brought by the Bureau of Consumer Financial Protection (CFPB). This

Regulatory Agencies - CFPB

- Report on Auto Finance
- Fees
- Nonbank Registries



Regulatory Agencies - FTC

- Vehicle Shopping Rule
- “Junk Fees” Proposed Rule



Administration




Elections



Elections



Analysis: Senate tilting red, House blue for 2024

 Josh Kraushaar, author of [Axios Sneak Peek](#)

