

CONSUMER FINANCIAL PROTECTION BUREAU

12 CFR CH. X

Regulatory Agenda

AGENCY: Consumer Financial Protection Bureau.

ACTION: Regulatory agenda.

SUMMARY: The Consumer Financial Protection Bureau (Bureau or CFPB) is publishing this agenda as part of the 2026 Unified Agenda of Federal Regulatory and Deregulatory Actions. The Bureau reasonably anticipates having the regulatory matters identified below under consideration during the period from January 2026 to November 2026. Publication of this agenda is in accordance with the Regulatory Flexibility Act (5 U.S.C. 601 *et seq.*).

DATES: This information is current as of January 13, 2026.

ADDRESS: Consumer Financial Protection Bureau, 1700 G Street, NW, Washington, DC 20552.

FOR FURTHER INFORMATION CONTACT: A staff contact is included for each regulatory item listed herein. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION: The Bureau is publishing its Agenda as part of the 2026 Unified Agenda of Federal Regulatory and Deregulatory Actions, which is coordinated by the Office of Management and Budget (OMB) under Executive Order 12866. The agenda lists the regulatory matters that the CFPB reasonably anticipates, as of January 13, 2026, that it will have under consideration during the period from January 2026, to November 2026, as described further below.¹ The complete Unified Agenda is available to the public at the following website: <https://www.reginfo.gov>.

The Bureau is under interim leadership pending the confirmation of a permanent director and is carefully considering various sources in setting its future priorities. This Agenda largely focuses on the updating of certain projects from the Spring 2025 Agenda, reconsideration of certain recently completed

¹ The listing does not include certain routine, frequent, or administrative matters. The Bureau is reporting information for this Unified Agenda in a manner consistent with past practice.

rulemakings, as well as limited new additions. For example, this Agenda reflects that the Bureau is planning to pursue: (1) a rulemaking to reconsider certain aspects of the Bureau's May 2023 final rule, which implemented section 1071 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act); (2) a rulemaking to reconsider certain aspects of the Bureau's November 2024 personal financial data rights rule, which implemented section 1033 of the Dodd-Frank Act; and (3) a rulemaking to clarify obligations imposed by the Equal Credit Opportunity Act. The Bureau expects to continue to refine its priorities and provide additional information in future Unified Agenda of Federal Regulatory and Deregulatory Actions.

Consistent with procedures established by OMB's Office of Information and Regulatory Affairs,² the Bureau's active agenda is divided into five sections: pre-rule stage; proposed rule stage; final rule stage; long-term actions, completed actions. Generally, the pre-rule through final rule stages sections list items the Bureau plans to issue within the next 12 months. The long-term actions are listed for informational purposes if a regulatory action is anticipated beyond that one-year time frame. Completed actions are those that have been published as final or are withdrawn.

NAME: Lisa Cole

Assistant Director, Office of Regulations, Consumer Financial Protection Bureau.