

Podcasts | September 7, 2023

## **CFPB's Rulemaking Under the FCRA (Part 1)**

## The Consumer Finance Podcast

## **SPEAKERS**

David M. Gettings | Ethan G. Ostroff | Kim Phan | Chris Willis

Join us for the first episode in a special three-part series covering the CFPB's intention to propose new rules under the Fair Credit Reporting Act (FCRA). In this episode, Troutman Pepper Partners Chris Willis, Dave Gettings, Ethan Ostroff, and Kim Phan explore the historical events that led us to this point, the next steps in the rulemaking process, the expected timeline for a final rule, how the CFPB is coordinating with the FTC and other regulators, and the expected proposed rulemaking regarding credit header data and data brokers.

Stay tuned for the next two episodes in this series. In our second episode, our panel will discuss the regulation of credit header data and the potential impact on the FCRA and consumer reporting agencies, as well as users and data brokers. And the final episode of our series will focus specifically on data brokers and the possibility of regulating data brokers under the FCRA, the effect it can have on data brokers as well as other types of entities, users, consumer reporting agencies, and resellers.

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