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# Regulatory Rollback: Impact of the CFPB's Withdrawal of Overdraft and Deposit Account Fee Guidance on Financial Institutions and Related Litigation Risks

## The Consumer Finance Podcast

### SPEAKERS

Chris Willis | Heryka R. Knoespel | Lori Sommerfield

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In this episode of *The Consumer Finance Podcast*, Chris Willis, Heryka Knoespel, and Lori Sommerfield discuss overdraft and deposit account fees as they continue to dive into the CFPB's guidance withdrawal. They highlight the regulatory and litigation impacts of the rescinded guidance and its impact on banks and financial institutions, particularly in terms of compliance burdens and fee income, while also weighing potential reputational risks and operational challenges that may arise if policy changes follow the CFPB's withdrawn guidance. This episode also emphasizes the importance of financial institutions being prepared to defend against lawsuits, specifically those related to Regulation E and affirmative consent.

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- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services