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# Regulatory Rollback: Inside the CFPB's FCRA Guidance Withdrawal

## FCRA Focus Podcast

### SPEAKERS

[David M. Gettings](#) | [Cindy D. Hanson](#) | [Kim Phan](#) | [Chris Willis](#)

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In this special crossover episode between *FCRA Focus* and *The Consumer Finance Podcast*, Kim Phan, Dave Gettings, Chris Willis, and Cindy Hanson explore the recent withdrawal of Consumer Financial Protection Bureau (CFPB) guidance affecting the Fair Credit Reporting Act (FCRA). This episode provides a comprehensive analysis of how these changes impact key areas such as preemption, background screening, permissible purpose, artificial intelligence, and state attorneys general enforcement actions. The discussion highlights the implications for consumer reporting agencies, furnishers, end-users, and the broader regulatory landscape, offering valuable insights for professionals navigating these evolving challenges. Tune in to understand the potential shifts in compliance and enforcement.

### RELATED INDUSTRIES + PRACTICES

- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Fair Credit Reporting Act (FCRA)