

Podcasts | March 11, 2025

# Requiem for the Rules: The Rise and Fall of the Junk Fee and CARS Rules

## Moving the Metal: The Auto Finance Podcast

### SPEAKERS

[Brooke K. Conkle](#) | [Christopher J. Capurso](#)

---

In this episode of *Moving the Metal*, hosts Brooke Conkle and Chris Capurso from Troutman Pepper Locke's Consumer Financial Services Practice Group discuss the rise and fall of the Junk Fee Rule and the CARS Rule. They delve into the initial broad scope of the Junk Fee Rule, its eventual limitation to specific industries, and the implications for auto finance companies. The conversation also covers the controversial CARS Rule, its significant potential impact on auto dealers, and the recent Fifth Circuit decision that halted its implementation. Tune in to understand the current regulatory landscape and what the future may hold for these rules at both federal and state levels.

### RELATED INDUSTRIES + PRACTICES

- [Auto Finance](#)
- [Consumer Financial Services](#)