

Press Coverage | January 9, 2026

State Regulatory Activity to Increase Despite CFPB Funding Ruling

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Brooke Conkle and Chris Capurso, attorneys with Troutman Pepper Locke and co-hosts of *Moving the Metal: The Auto Finance Podcast*, were quoted in the January 9, 2026 *Auto Finance News* article, “[State Regulatory Activity to Increase Despite CFPB Funding Ruling](#).”

This trend also be helped by an influx of former CFPB personnel assuming roles in state governments, Chris Capurso, counsel who specializes in compliance at Troutman Pepper Locke’s consumer financial services practice group, told *AFN*.

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“There are a lot of former CFPB folks ending up at the state level,” Capurso said. The question, because of the personnel pipeline, is “will some of those initiatives be continued at the state level?”

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“A lot of folks in the industry cheered the end of the CARS rule, but that’s left us with the patchwork quilt of regulations at the state level,” Brooke Conkle, partner in Troutman’s consumer financial service department, told *AFN*.

“The challenge that has resulted from that is, without uniformity at the federal level, we have a lot of non-uniformity at the state level,” she said, noting this makes it difficult for auto financiers to adjust their compliance practices.

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