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The Larger Participant Rule: A New Route for Auto Finance

SPEAKERS

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In this episode of *Moving the Metal*, hosts Brooke Conkle and Chris Capurso from Troutman Pepper Locke's Consumer Financial Services Practice Group are joined by Chris Willis to explore the Consumer Financial Protection Bureau's (CFPB) proposed changes to the larger participant rule for auto finance. The discussion delves into the CFPB's current regulatory activities, including its focus on revisiting and potentially reducing the number of nonbank companies subject to supervision. The team examines the implications of raising the threshold for what constitutes a larger participant in the auto finance market and how this could impact industry dynamics. They also consider the broader regulatory landscape and the potential for future changes under different administrations. Tune in for valuable insights into the evolving world of auto finance regulation and what it means for industry participants.

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