

Podcasts | May 20, 2025

Under the Hood: Exploring the CFPB's 2025 Focus

Moving the Metal: The Auto Finance Podcast

SPEAKERS

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In this episode of *Moving the Metal: The Auto Finance Podcast*, Brooke Conkle and Chris Capurso explore the Consumer Financial Protection Bureau's (CFPB) recent memo detailing its supervision and enforcement priorities for 2025. They discuss the implications for the auto finance industry, focusing on the CFPB's expected – and unexpected – shifts for the year, including the Fair Credit Reporting Act and data furnishing issues, and the ongoing scrutiny of fees. Brooke and Chris analyze the impact of federalism on regulatory practices, highlighting the CFPB's approach to state authority and joint examinations. They also examine the shift toward consumer remediation over penalties. Tune in to understand how these priorities might affect your business operations and compliance strategies in the coming years.

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