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## CFPB Announces Symposia Series

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The CFPB [has announced](#) that it will hold a symposia series “exploring consumer protections in today’s dynamic financial services marketplace.” Director Kraninger revealed the Bureau’s plans to hold the symposia series [in her remarks](#) yesterday to the Bipartisan Policy Council.

The announcement indicates that the series is intended to assist the Bureau in its policy development process, including possible future rulemakings. During each symposium, the Bureau will host a public discussion among members of a panel comprised of experts with a variety of viewpoints on the topic under consideration.

As Director Kraninger stated in her remarks, the first symposium will look at clarifying the meaning of abusive acts or practices under Section 1031 of the Dodd-Frank Act. Other symposia topics will include behavioral law and economics, small business loan data collection, disparate impact and the Equal Credit Opportunity Act, cost-benefit analysis, and consumer authorized financial data sharing.

Several of these topics have been the subject of CFPB requests for information. In May 2018, the CFPB issued an RFI and white paper on small business lending. In November 2016, the CFPB issued an RFI on consumer access to financial information.

In the preamble to its [Fall 2018 rulemaking agenda](#), the CFPB announced that it was considering whether it should engage in rulemaking to clarify the meaning of “abusive” and included such rulemaking on its list of long-term actions. The preamble also indicated that the future activity being considered by the Bureau included “reexamining the requirements of the Equal Credit Opportunity Act (ECOA) in light of recent Supreme Court case law and the Congressional disapproval of a prior Bureau bulletin concerning indirect auto lender compliance with ECOA and its implementing regulations.” The bulletin set forth the CFPB’s disparate impact theory of assignee liability for so-called auto dealer “markup” disparities.

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