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## CFPB's Two-Year Policy Priorities

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On Thursday, February 25, 2016, the CFPB held a Consumer Advisory Board meeting in which it outlined its forward-looking supervision and enforcement priorities. After the Board meeting, the CFPB published [a summary](#) of these priorities that promises the following, among other things, during the next two years:

- Rulemakings related to arbitration and debt collection;
- Rigorous supervision and enforcement of debt collection-related institutions;
- A final small-dollar rule;
- Beginning the research and outreach process for a rule on small business data collection, indicating the CFPB's rising interest in small business lending;
- Further implementation of the mortgage rules, including HMDA, and ensuring equal and fair access to mortgage credit;
- Initiating the rulemaking process related to overdrafts; and
- Evaluating the consumer credit reporting and the student loan markets and assessing the need for additional remedies or policy responses, including potential rulemakings.

The CFPB's summary provides a brief background and rationale related to each of its stated goals; it also reminds us that the CFPB, in addition to these goals, will continue frying its other proverbial fish, such as "fair lending oversight of indirect auto lenders and rulemaking on prepaid cards."