



Federal Preemption in 2026: Where Things Stand and What's Coming Next

April 2nd, 2026 | and [Jennifer L. Sarvadi](#)

2:00 PM-2:50 PMET

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Session sponsored by Troutman Pepper Locke.

Seeking 50 CLE general credit minutes.

As states attempt to advance new consumer protection laws, they continue to test the boundaries of federal preemption under Fair Credit Reporting Act and Dodd-Frank Wall Street Reform and Consumer Protection Act. This evolving legal landscape has created uncertainty for companies operating under what should be a nationally uniform credit reporting framework.

This session will examine how recent state legislative efforts and litigation are reshaping the preemption debate, with a focus on where federal protections remain strong—and where they are being eroded or reinterpreted. Speakers will analyze key court decisions, regulatory developments, and enforcement trends that influence how preemption arguments are asserted and defended in 2026.

Key topics include:

- The current state of federal preemption under FCRA and Dodd Frank
- Recent state laws and litigation challenging national credit reporting standards and increasing compliance and litigation risk
- Practical considerations for managing risk in an increasingly fragmented regulatory environment
- What to watch as the preemption landscape continues to evolve