



Responding to Federal Policy Shifts: Navigating Threats and Opportunities for Consumer Financial Service Providers

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As the second Trump administration begins, consumer financial service providers have seen their expectations realized: key personnel have changed, the CFPB has been reined in, debanking has been targeted, and bank regulatory policies now favor bank-fintech partnerships. However, other policy priorities—such as stricter immigration enforcement and increased revenue generation—have introduced new challenges for the industry. These include FinCEN's Southwest Geographic Targeting Order (GTO), the newly implemented Remittance Transfer Tax (and the likelihood of state remittance tax legislation), and the President's Executive Order eliminating paper checks. Dodd-Frank and CFPB reform to address the use of civil investigative demands, UDAAP, and other issues remain outstanding. This panel will explore each of these challenges in detail and discuss potential strategies for navigating the evolving regulatory landscape.

Moderator:

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