



The Campaign Against Junk Fees; How Far Will It Go?

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Both the CFPB and the Federal Trade Commission (FTC) have launched initiatives and proposed rules aimed at eliminating so-called “exploitative junk fees” charged to consumers by banks and financial service providers. While the term “junk fees” is itself loosely defined, the limits of these regulatory efforts are expansive and, potentially, market-altering. This workshop will explore what we know, and what is yet to be learned about this governmental effort to reshape not just the ways in which financial services are provided, but the ways in which products and services are designed, and providers’ business models themselves.