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This section of the FEDERAL REGISTER contains regulatory documents having general applicability and legal effect, most of which are keyed to and codified in the Code of Federal Regulations, which is published under 50 titles pursuant to 44 U.S.C. 1510.

The Code of Federal Regulations is sold by the Superintendent of Documents.

CONSUMER FINANCIAL PROTECTION BUREAU

12 CFR Part 1006

Debt Collection Practices (Regulation F); Deceptive and Unfair Collection of Medical Debt

AGENCY: Consumer Financial Protection Bureau.

ACTION: Advisory opinion; revision of date of applicability.

SUMMARY: The Consumer Financial Protection Bureau (CFPB) is revising the date of applicability of the advisory opinion entitled “Debt Collection Practices (Regulation F); Deceptive and Unfair Collection of Medical Debt” to January 2, 2025.

DATES: This advisory opinion is applicable as of January 2, 2025.

FOR FURTHER INFORMATION CONTACT: George Karithanom, Regulatory Implementation & Guidance Program Analyst, Office of Regulations, at 202–435–7700 or at: <https://reginquiries.consumerfinance.gov/>. If you require this a document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION: The Bureau issued the advisory opinion entitled “Debt Collection Practices (Regulation F); Deceptive and Unfair Collection of Medical Debt” on its website on October 1, 2024 and published the advisory opinion in the *Federal Register* on October 4, 2024. As issued and published, the advisory opinion stated that it was to be applicable as of December 3, 2024.

To allow sufficient time to brief issues raised in pending litigation in the U.S. District Court for the District of Columbia, the CFPB is revising the applicable date of the advisory opinion to January 2, 2025. The advisory opinion itself creates no binding legal obligations, and the revision of the applicable date does not affect regulated entities’ responsibility to comply with

the Fair Debt Collection Practices Act as enacted by Congress and described in the advisory opinion.

Rohit Chopra,

Director, Consumer Financial Protection Bureau.

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CONSUMER FINANCIAL PROTECTION BUREAU

12 CFR Part 1022

Fair Credit Reporting Act Disclosures

AGENCY: Consumer Financial Protection Bureau.

ACTION: Final rule; official interpretation.

SUMMARY: The Consumer Financial Protection Bureau (CFPB) is issuing this final rule amending an appendix for Regulation V, which implements the Fair Credit Reporting Act (FCRA). The CFPB is required to calculate annually the dollar amount of the maximum allowable charge for disclosures by a consumer reporting agency to a consumer pursuant to section 609 of the FCRA; this final rule establishes the maximum allowable charge for the 2025 calendar year.

DATES: This final rule is effective January 1, 2025.

FOR FURTHER INFORMATION CONTACT: George Karithanom, Regulatory Implementation & Guidance Program Analyst, Office of Regulations, at (202) 435–7700 or at: <https://reginquiries.consumerfinance.gov/>. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION: The CFPB is amending Appendix O to Regulation V, which implements the FCRA, to establish the maximum allowable charge for disclosures by a consumer reporting agency to a consumer for 2025. The maximum allowable charge will be \$15.50 for 2025.

I. Background

Under section 609 of the FCRA, a consumer reporting agency must, upon a consumer’s request, disclose to the consumer information in the consumer’s file.¹ Section 612(a) of the FCRA gives

consumers the right to a free file disclosure upon request once every 12 months from the nationwide consumer reporting agencies and nationwide specialty consumer reporting agencies.² Section 612 of the FCRA also gives consumers the right to a free file disclosure under certain other, specified circumstances.³ Where the consumer is not entitled to a free file disclosure, section 612(f)(1)(A) of the FCRA provides that a consumer reporting agency may impose a reasonable charge on a consumer for making a file disclosure. Section 612(f)(1)(A) of the FCRA provides that the charge for such a disclosure shall not exceed \$8.00 and shall be indicated to the consumer before making the file disclosure.⁴

Section 612(f)(2) of the FCRA also states that the \$8.00 maximum amount shall increase on January 1 of each year, based proportionally on changes in the Consumer Price Index, with fractional changes rounded to the nearest fifty cents.⁵ Such increases are based on the Consumer Price Index for All Urban Consumers (CPI–U), which is the most general Consumer Price Index and covers all urban consumers and all items.

II. Adjustment

For 2025, the ceiling on allowable charges under section 612(f) of the FCRA will be \$15.50, an amount unchanged from 2024. The CFPB is using the \$8.00 amount set forth in section 612(f)(1)(A)(i) of the FCRA as the baseline for its calculation of the increase in the ceiling on reasonable charges for certain disclosures made under section 609 of the FCRA. Since the effective date of section 612(a) was September 30, 1997, the CFPB calculated the proportional increase in the CPI–U from September 1997 to September 2023. The CFPB then determined what modification, if any, from the original base of \$8.00 should be made effective for 2025, given the requirement that fractional changes be rounded to the nearest fifty cents.

² 15 U.S.C. 1681j(a).

³ 15 U.S.C. 1681j(b)–(d). The maximum allowable charge announced by the CFPB does not apply to requests made under section 612(a)–(d) of the FCRA. The charge does apply when a consumer who orders a file disclosure has already received a free annual file disclosure and does not otherwise qualify for an additional free file disclosure.

⁴ 15 U.S.C. 1681j(f)(1)(A).

⁵ 15 U.S.C. 1681j(f)(2).

¹ 15 U.S.C. 1681g.