

Proposed Rules

Federal Register  
Vol. 90, No. 93  
Thursday, May 15, 2025

This section of the FEDERAL REGISTER contains notices to the public of the proposed issuance of rules and regulations. The purpose of these notices is to give interested persons an opportunity to participate in the rule making prior to the adoption of the final rules.

CONSUMER FINANCIAL PROTECTION BUREAU

12 CFR Part 1005  
[Docket No. CFPB–2025–0003]

Electronic Fund Transfers Through Accounts Established Primarily for Personal, Family, or Household Purposes Using Emerging Payment Mechanisms; Withdrawal

**AGENCY:** Consumer Financial Protection Bureau.  
**ACTION:** Proposed interpretive rule; withdrawal.

**SUMMARY:** The Consumer Financial Protection Bureau (Bureau) is withdrawing a proposed interpretive rule, Electronic Fund Transfers Through Accounts Established Primarily for Personal, Family, or Household Purposes Using Emerging Payment Mechanisms. The Bureau will not take any further action on this proposed interpretive rule.

**DATES:** The proposed interpretive rule is withdrawn as of May 15, 2025.

**ADDRESSES:** You can view and download related documents and public comments by going to the website <http://www.regulations.gov>. Enter the docket number CFPB–2025–0003 in the search field.

**FOR FURTHER INFORMATION CONTACT:** George Karithanom, Regulatory Implementation and Guidance Program Analyst, Office of Regulations, at 202–435–7700. If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** The Bureau is withdrawing the notice of proposed interpretive rule, Electronic Fund Transfers Through Accounts Established Primarily for Personal, Family, or Household Purposes Using Emerging Payment Mechanisms. 90 FR 3723 (Jan. 15, 2025). The proposed interpretive rule was intended to assist companies, investors, and other market participants evaluating existing

statutory and regulatory requirements governing electronic fund transfers (EFTs). For example, it provides definitions of relevant terms, such as “financial institution,” “funds,” and “account,” and explains consumer protections under applicable laws like the Electronic Fund Transfer Act (EFTA).

The Bureau is withdrawing this notice of proposed interpretive rule because further rulemaking action with respect to this proposal does not align with current agency needs, priorities, or objectives. The Bureau is continuing to evaluate the need for guidance related to the legal requirements associated with EFTs and will take further action if deemed necessary.

Moreover, the comments received on this notice of proposed interpretive rule raise multiple issues warranting further attention related to, for example, whether the proposed interpretive rule properly interprets the EFTA. The Bureau is therefore withdrawing the notice of proposed interpretive rule. Should the Bureau determine that an interpretive rule related to the legal requirements associated with EFTs is necessary in the future, the Bureau believes such proposal would benefit from an additional comment period on any proposals accounting for the issues raised by commenters.

Authority and Issuance

For each of these independently sufficient reasons, the Bureau is withdrawing the notice of proposed interpretive rule.

**Russell Vought,**  
*Acting Director, Consumer Financial Protection Bureau.*

[FR Doc. 2025–08646 Filed 5–14–25; 8:45 am]  
**BILLING CODE 4810–AM–P**

CONSUMER FINANCIAL PROTECTION BUREAU

12 CFR Part 1022  
[Docket No. CFPB–2024–0044]

RIN 3170–AB27

Protecting Americans From Harmful Data Broker Practices (Regulation V); Withdrawal of Proposed Rule

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Proposed rule; withdrawal.  
**SUMMARY:** The Consumer Financial Protection Bureau (Bureau or CFPB) is withdrawing its Notice of Proposed Rule: Protecting Americans from Harmful Data Broker Practices (Regulation V) (NPRM). The Bureau has determined that legislative rulemaking is not necessary or appropriate at this time to address the subject matter of the NPRM. The Bureau will not take any further action on the NPRM.

**DATES:** The proposed rule is withdrawn as of May 15, 2025.

**ADDRESSES:** You can view and download related documents and public comments by going to the website <http://www.regulations.gov>. Enter the docket number CFPB–2024–0044 in the search field.

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

**SUPPLEMENTARY INFORMATION:** The Bureau is withdrawing the notice of proposed rulemaking published on December 13, 2024, 89 FR 101402, Protecting Americans from Harmful Data Broker Practices (Regulation V). The proposed rule would have implemented certain Fair Credit Reporting Act (FCRA) definitions of consumer report and consumer reporting agency as well as certain of the FCRA’s provisions governing when consumer reporting agencies may furnish, and users may obtain, consumer reports.

The Bureau is withdrawing this NPRM in light of updates to Bureau policies. Although the proposed rule intended to implement portions of the FCRA, in many respects it did so in a manner not aligned with the Bureau’s current interpretation of the FCRA, which it is in the process of revising, and its changed policy objectives.

Further, commenters raised numerous concerns related to this proposed rule that the Bureau believes require careful consideration before proceeding with a final rule. At least one commenter raised concerns related to the proposed rule’s propriety under the plain text of the FCRA, and there were similar

questions as to the Bureau's statutory authority to issue many of the proposals. In light of these and other comments, the Bureau believes it would be inappropriate to proceed to a final rule. When and if the Bureau determines it necessary to issue a rule implementing the relevant definitions and provisions of the FCRA, it will propose a new rule and seek public comment thereon.

#### Authority and Issuance

For each of these independently sufficient reasons, the Bureau is withdrawing the proposed rule titled, "Protecting Americans from Harmful Data Broker Practices (Regulation V)," published in the **Federal Register** on December 13, 2024.

**Russell Vought,**

*Acting Director, Consumer Financial Protection Bureau.*

[FR Doc. 2025-08644 Filed 5-14-25; 8:45 am]

**BILLING CODE 4810-AM-P**

### CONSUMER FINANCIAL PROTECTION BUREAU

#### 12 CFR Part 1027

[Docket No. CFPB-2025-0002]

**RIN 3170-AB23**

#### Prohibited Terms and Conditions in Agreements for Consumer Financial Products or Services (Regulation AA); Withdrawal of Proposed Rule

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Proposed rule; withdrawal.

**SUMMARY:** The Consumer Financial Protection Bureau (Bureau or CFPB) is withdrawing its Notice of Proposed Rule: Prohibited Terms and Conditions in Agreements for Consumer Financial Products or Services (Regulation AA) (NPRM). The Bureau has determined that legislative rulemaking is not necessary or appropriate at this time to address the subject matter of the NPRM. The Bureau will not take any further action on the NPRM.

**DATES:** The notice of proposed rulemaking is withdrawn as of May 15, 2025.

**ADDRESSES:** The docket for this withdrawn proposed rule is available at <https://www.regulations.gov/document/CFPB-2025-0002-0001>.

#### FOR FURTHER INFORMATION CONTACT:

George Karithanom, Regulatory Implementation and Guidance Program Analyst, Office of Regulations, at 202-435-7700 or <https://reginquiries>.

[consumerfinance.gov/](https://consumerfinance.gov/). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** The Bureau is withdrawing the notice of proposed rulemaking, Prohibited Terms and Conditions in Agreements for Consumer Financial Products or Services (Regulation AA), published on January 14, 2025, 90 FR 3566. The proposed rule would have prohibited certain contractual provisions in agreements for consumer financial products or services.

The Bureau is withdrawing the proposed rule in light of changes in and updates to its policies, agenda, and objectives. The Bureau is re-evaluating the need for this proposed rule's prohibition on the use of certain contractual provisions that limit expression or purport to waive substantive consumer legal rights and protections, or their remedies, under State or Federal law. Specifically, as the NPRM acknowledges, this proposed rule is largely duplicative of the Federal Trade Commission's Credit Practices Rule. Given this duplication and the Bureau's policy of erring on the side of limiting regulatory burdens on the American people, the Bureau believes it is necessary to withdraw this NPRM.

In addition, the Bureau received comments warranting withdrawal and further consideration of the merits of the proposed rule, including arguments that the Bureau lacks authority to adopt the proposed rule. In light of these comments, the Bureau believes it necessary to withdraw the proposed rule pending further consideration of whether the Bureau has the authority to issue it.

#### Authority and Issuance

For each of these independently sufficient reasons, the Bureau is withdrawing the proposed rule titled, "Prohibited Terms and Conditions in Agreements for Consumer Financial Products or Services (Regulation AA)," published in the **Federal Register** on January 14, 2025.

**Russell Vought,**

*Acting Director, Consumer Financial Protection Bureau.*

[FR Doc. 2025-08645 Filed 5-14-25; 8:45 am]

**BILLING CODE 4810-AM-P**

### DEPARTMENT OF TRANSPORTATION

#### Federal Aviation Administration

#### 14 CFR Part 39

[Docket No. FAA-2025-0753; Project Identifier MCAI-2024-00681-T]

**RIN 2120-AA64**

#### Airworthiness Directives; Dassault Aviation Airplanes

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Notice of proposed rulemaking (NPRM).

**SUMMARY:** The FAA proposes to adopt a new airworthiness directive (AD) for certain Dassault Aviation Model FALCON 2000EX airplanes. This proposed AD was prompted by reports of the incorrect installation of the very high frequency omnidirectional range and localizer (VOR/LOC) antenna coupler. This proposed AD would require implementing an operational limitation for Category (CAT) II and CAT III approaches, inspecting the VOR/LOC antenna coupler, and reinstalling the VOR/LOC antenna coupler if necessary, as specified in a European Union Aviation Safety Agency (EASA) AD, which is proposed for incorporation by reference (IBR). The FAA is proposing this AD to address the unsafe condition on these products.

**DATES:** The FAA must receive comments on this proposed AD by June 30, 2025.

**ADDRESSES:** You may send comments, using the procedures found in 14 CFR 11.43 and 11.45, by any of the following methods:

- *Federal eRulemaking Portal:* Go to [regulations.gov](https://www.regulations.gov). Follow the instructions for submitting comments.

- *Fax:* 202-493-2251.

- *Mail:* U.S. Department of Transportation, Docket Operations, M-30, West Building Ground Floor, Room W12-140, 1200 New Jersey Avenue SE, Washington, DC 20590.

- *Hand Delivery:* Deliver to Mail address above between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays.

*AD Docket:* You may examine the AD docket at [regulations.gov](https://www.regulations.gov) under Docket No. FAA-2025-0753; or in person at Docket Operations between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this NPRM, the mandatory continuing airworthiness information (MCAI), any comments received, and other information. The street address for Docket Operations is listed above.

*Material Incorporated by Reference:*