



News

Akeela White Discusses CFPB Interpretative Rule on Scope of FCRA Preemption

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Hinshaw partner Akeela White was quoted in *Law360 Real Estate Authority* regarding the significance of the Consumer Financial Protection Bureau's (CFPB) recently announced interpretative rule which concludes that preemption provisions of the federal Fair Credit Reporting Act have a "narrow and targeted scope." As a result, the agency argues that states "retain substantial flexibility" to write their own custom laws on consumer reporting that are stricter than the federal Fair Credit Reporting Act (FCRA).

White noted that the CFPB's interpretive rule lacks the strength of law. However, it could "tip the scale a bit" and "might be a signal to the industry that states will be seeking to introduce bills that address a broader array of issues related to credit reporting."

[Read the full article](#) (*subscription required*)

"CFPB Rule May Boost Tenant Screener Regulation Efforts" was published by *Law360 Real Estate Authority*, June 28, 2022.

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