

119TH CONGRESS
2^D SESSION

H. R. 8777

To restore certain guidance and rules of the Bureau of Consumer Financial Protection.

IN THE HOUSE OF REPRESENTATIVES

MAY 13, 2026

Ms. WATERS introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To restore certain guidance and rules of the Bureau of Consumer Financial Protection.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Guidance Upholding
5 Integrity through Defense of Americans’ National Con-
6 sumer Enforcement Act of 2026” or the “GUIDANCE
7 Act of 2026”.

8 **SEC. 2. RESTORATION OF GUIDANCE AND RULES.**

9 The following shall have no force or effect:

1 (1) The rule submitted by the Bureau of Con-
2 sumer Financial Protection relating to the with-
3 drawal of the rule relating to “The Fair Credit Re-
4 porting Act’s Limited Preemption of State Laws (87
5 Fed. Reg. 41042 (July 11, 2022))” (90 Fed. Reg.
6 20084 (May 12, 2025)).

7 (2) The rule submitted by the Bureau of Con-
8 sumer Financial Protection relating to the with-
9 drawal of the rule relating to “Consumer Financial
10 Protection Circular 2022–04: Insufficient Data Pro-
11 tection or Security for Sensitive Consumer Informa-
12 tion (87 Fed. Reg. 54346 (August 6, 2022))” (90
13 Fed. Reg. 20084 (May 12, 2025)).

14 (3) The rule submitted by the Bureau of Con-
15 sumer Financial Protection relating to the with-
16 drawal of the rule relating to “Examinations for
17 Risks to Active-Duty Servicemembers and Their
18 Covered Dependents (86 Fed. Reg. 32723 (June 23,
19 2021))” (90 Fed. Reg. 20084 (May 12, 2025)).

20 (4) The rule submitted by the Bureau of Con-
21 sumer Financial Protection relating to the with-
22 drawal of the rule relating to “Debt Collection Prac-
23 tices (Regulation F); Deceptive and Unfair Collec-
24 tion of Medical Debt (89 Fed. Reg. 80715 (October
25 4, 2024))” (90 Fed. Reg. 20084 (May 12, 2025)).

1 (5) The rule submitted by the Bureau of Con-
2 sumer Financial Protection relating to the with-
3 drawal of the rule relating to “Consumer Financial
4 Protection Circular 2024–05: Improper Overdraft
5 Opt-In Practices (89 Fed. Reg. 80075 (October 2,
6 2024))” (90 Fed. Reg. 20084 (May 12, 2025)).

7 (6) The rule submitted by the Bureau of Con-
8 sumer Financial Protection relating to the with-
9 drawal of the rule relating to “Consumer Financial
10 Protection Circular 2024–04: Whistleblower Protec-
11 tions Under CFPA Section 1057 (89 Fed. Reg.
12 65170 (August 9, 2024))” (90 Fed. Reg. 20084
13 (May 12, 2025)).

14 (7) The rule submitted by the Bureau of Con-
15 sumer Financial Protection relating to the with-
16 drawal of the rule relating to “Bulletin 2012–04:
17 Lending discrimination (April 18, 2012)” (90 Fed.
18 Reg. 20084 (May 12, 2025)).

19 (8) The rule submitted by the Bureau of Con-
20 sumer Financial Protection relating to the with-
21 drawal of the rule relating to “Truth in Lending
22 (Regulation Z); Consumer Protections for Home
23 Sales Financed Under Contracts for Deed (89 Fed.
24 Reg. 68086 (August 23, 2024))” (90 Fed. Reg.
25 20084 (May 12, 2025)).

1 (9) The rule submitted by the Bureau of Con-
2 sumer Financial Protection relating to the with-
3 drawal of the rule relating to “Application of Regu-
4 lation Z’s Ability-To-Repay Rule to Certain Situa-
5 tions Involving Successors-In-Interest (79 Fed. Reg.
6 41631 (July 17, 2014))” (90 Fed. Reg. 20084 (May
7 12, 2025)).

8 (10) The rule submitted by the Bureau of Con-
9 sumer Financial Protection relating to the with-
10 drawal of the rule relating to “Equal Credit Oppor-
11 tunity (Regulation B); Revocations or Unfavorable
12 Changes to the Terms of Existing Credit Arrange-
13 ments (87 Fed. Reg. 30097 (May 18, 2022))” (90
14 Fed. Reg. 20084 (May 12, 2025)).

15 (11) The rule submitted by the Bureau of Con-
16 sumer Financial Protection relating to the with-
17 drawal of the rule relating to “Fair Credit Report-
18 ing; Permissible Purposes for Furnishing, Using,
19 and Obtaining Consumer Reports (87 Fed. Reg.
20 41243 (July 12, 2022))” (90 Fed. Reg. 20084 (May
21 12, 2025)).

22 (12) The rule submitted by the Bureau of Con-
23 sumer Financial Protection relating to the with-
24 drawal of the rule relating to “Bulletin 2015–07 re:

1 in-person collection of consumer debt (December 16,
2 2015))” (90 Fed. Reg. 20084 (May 12, 2025)).

3 (13) The rule submitted by the Bureau of Con-
4 sumer Financial Protection relating to the with-
5 drawal of the rule relating to “Bulletin 2022–01:
6 Medical Debt Collection and Consumer Reporting
7 Requirements in Connection with the No Surprises
8 Act (87 Fed. Reg. 3025 (January 20, 2022))” (90
9 Fed. Reg. 20084 (May 12, 2025)).

10 (14) The rule submitted by the Bureau of Con-
11 sumer Financial Protection relating to the with-
12 drawal of the rule relating to “Bulletin 2022–06:
13 Unfair Returned Deposited Item Fee Assessment
14 Practices (87 Fed. Reg. 66940 (November 7,
15 2022))” (90 Fed. Reg. 20084 (May 12, 2025)).

16 (15) The rule submitted by the Bureau of Con-
17 sumer Financial Protection relating to the with-
18 drawal of the rule relating to “Consumer Financial
19 Protection Circular 2023–02: Reopening Deposit Ac-
20 counts That Consumers Previously Closed (88 Fed.
21 Reg. 33545 (May 24, 2023))” (90 Fed. Reg. 20084
22 (May 12, 2025)).

23 (16) The rule submitted by the Bureau of Con-
24 sumer Financial Protection relating to the with-
25 drawal of the rule relating to “Consumer Financial

1 Protection Circular 2024–02: Deceptive Marketing
2 Practices About the Speed or Cost of Sending a Re-
3 mittance Transfer (89 Fed. Reg. 27357 (April 17,
4 2024))” (90 Fed. Reg. 20084 (May 12, 2025)).

5 (17) The rule submitted by the Bureau of Con-
6 sumer Financial Protection relating to the with-
7 drawal of the rule relating to “Fair Credit Report-
8 ing; Name-Only Matching Procedures, 86 Fed. Reg.
9 62468 (November 10, 2021)” (90 Fed. Reg. 20084
10 (May 12, 2025)).

11 (18) The rule submitted by the Bureau of Con-
12 sumer Financial Protection relating to the with-
13 drawal of the rule relating to “Statement of Policy
14 Regarding Prohibition on Abusive Acts or Practices
15 (88 Fed. Reg. 21883 (April 12, 2023))” (90 Fed.
16 Reg. 20084 (May 12, 2025)).

17 (19) The rule submitted by the Bureau of Con-
18 sumer Financial Protection relating to the with-
19 drawal of the rule relating to “Consumer Financial
20 Protection Circular 2022–07: Reasonable Investiga-
21 tion of Consumer Reporting Disputes (87 Fed. Reg.
22 71507 (November 23, 2022))” (90 Fed. Reg. 20084
23 (May 12, 2025)).

24 (20) The rule submitted by the Bureau of Con-
25 sumer Financial Protection relating to the with-

1 drawal of the rule relating to “Bulletin 2023–01:
2 Unfair Billing and Collection Practices After Bank-
3 ruptcy Discharges of Certain Student Loan Debts
4 (88 Fed. Reg. 17366 (March 23, 2023))” (90 Fed.
5 Reg. 20084 (May 12, 2025)).

6 (21) The rule submitted by the Bureau of Con-
7 sumer Financial Protection relating to the with-
8 drawal of the rule relating to “Consumer Financial
9 Protection Circular 2023–01: Unlawful Negative Op-
10 tion Marketing Practices (88 Fed. Reg. 5727 (Janu-
11 ary 30, 2023))” (90 Fed. Reg. 20086 (May 12,
12 2025)).

13 (22) The rule submitted by the Bureau of Con-
14 sumer Financial Protection relating to the with-
15 drawal of the rule relating to “Fair Credit Report-
16 ing; File Disclosure (89 Fed. Reg. 4167 (January
17 23, 2024))” (90 Fed. Reg. 20084 (May 12, 2025)).

18 (23) The rule submitted by the Bureau of Con-
19 sumer Financial Protection relating to the with-
20 drawal of the rule relating to “Consumer Financial
21 Protection Circular 2024–03: Unlawful and Unen-
22 forceable Contract Terms and Conditions (89 Fed.
23 Reg. 51955 (June 21, 2024))” (90 Fed. Reg. 20084
24 (May 12, 2025)).

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