



The Fed and CFPB have announced the dollar thresholds used to determine whether certain consumer credit and lease transactions in 2025 are subject to certain protections under Regulation Z, which implements the Truth in Lending Act, and Regulation M, which implements the Consumer Leasing Act.

Effective Jan. 1, 2025, Reg Z and Reg M will apply to consumer credit transactions and consumer leases of \$71,900 or less, up from \$69,500.

The Fed, CFPB, and the OCC also announced the 2025 threshold for higher-priced mortgage loans. Effective Jan. 1, 2025, the special appraisal requirements will NOT apply to transactions of \$33,500 or less, up from \$32,400. The amount is also based on the CPI-W.

[**Reg Z Federal Register notice**](#)

[**Reg M Federal Register notice**](#)

[**HPML Federal Register notice**](#)

CCI suggests sharing these threshold changes with your lending staff, specifically to make sure software is updated with the new threshold amounts.

