



CFPB Withdraws Dozens of Guidance Documents

On May 12, 2025, the CFPB formally withdrew numerous interpretive rules, policy statements, and advisory opinions, some dating back to 2011. This is a big shift in how the CFPB is handling regulatory guidance, moving away from relying on non-binding guidance and returning to formal rulemaking processes.

The CFPB found many of the withdrawn documents were creating compliance burdens without proper notice-and-comment procedures or were interpreting laws in ways that didn't match the actual text. Moving forward, the CFPB will only use guidance documents when necessary and aim to reduce compliance burdens.

This change is in line with the Administrative Procedure Act and follows a directive from CFPB leadership on April 11, 2025, to review all existing guidance materials.

For more details and to view the long list of withdrawn informal guidance documents, you can access the official Federal Register document [here](#).

CCI suggests sharing this information with your Compliance Committee. Speaking of, did you know you can have a CCI expert sit on or lead your Compliance Committee? You can reach out to us at inquiries@completecompli.com for more information.

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