

119TH CONGRESS
2D SESSION

H. J. RES. 169

Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to “Consumer Financial Protection Circular 2024–05: Improper Overdraft Opt-In Practices”.

IN THE HOUSE OF REPRESENTATIVES

APRIL 30, 2026

Ms. VELÁZQUEZ submitted the following joint resolution; which was referred to the Committee on Financial Services

JOINT RESOLUTION

Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to “Consumer Financial Protection Circular 2024–05: Improper Overdraft Opt-In Practices”.

1 *Resolved by the Senate and House of Representatives*
2 *of the United States of America in Congress assembled,*
3 That Congress disapproves the rule submitted by the Bu-
4 reau of Consumer Financial Protection relating to the
5 withdrawal of the rule relating to “Consumer Financial
6 Protection Circular 2024–05: Improper Overdraft Opt-In

1 Practices (89 Fed. Reg. 80075 (October 2, 2024))” (90
2 Fed. Reg. 20084 (May 12, 2025)), and such rule shall
3 have no force or effect.

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