

119TH CONGRESS
2D SESSION

S. J. RES. 134

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 “Truth in Lending (Regulation Z); Use of Digital User Accounts To Access Buy Now, Pay Later Loans”.

IN THE SENATE OF THE UNITED STATES

MARCH 18, 2026

Mr. REED introduced the following joint resolution; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

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 “Truth in Lending (Regulation Z); Use of Digital User Accounts To Access Buy Now, Pay Later Loans”.

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 “Truth in Lending (Reg-
6 ulation Z); Use of Digital User Accounts To Access Buy

1 Now, Pay Later Loans, 89 Fed. Reg. 47068 (May 31,
2 2024)” (90 Fed. Reg. 20084 (May 12, 2025)), and such
3 rule shall have no force or effect.

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