



Community Bankers
Association of Illinois
One Mission. **Community Banks.**

CFPB Withdraws CBAI-Opposed Non-Sufficient Funds Proposal

CBAI applauds the CFPB withdrawing a proposed rule that would prohibit banks from charging fees for declined real-time transactions. On March 23, 2024, CBAI filed a comment letter with the CFPB regarding fees that the Bureau admits are “almost never charged for transactions that are declined in real-time.” This led CBAI to ask the very logical question – Is this rulemaking the best use of the Bureau’s resources? The obvious answer to that question was – NO!

[Read CBAI Comment Letter »](#)

Community Bankers Association of Illinois (CBAI)

901 Community Drive | Springfield, Illinois 62703 ● www.cbai.com ● P: 217.529.2265 | F: 217.529.9484