

UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

CHAMBER OF COMMERCE OF THE
UNITED STATES OF AMERICA, ET AL.,

Plaintiffs,

v.

No. 4:24-cv-00213-P

CONSUMER FINANCIAL PROTECTION
BUREAU, ET AL.,

Defendants.

ORDER & FINAL JUDGMENT

Before the Court is the Parties' Joint Motion for Entry of Consent Judgment. ECF No. 149. Having considered the Motion, relevant docket entries, and applicable law, the Court **GRANTS** the Motion.

Accordingly, the Court hereby **VACATES** the rule entitled, *Credit Card Penalty Fees (Regulation Z)*, 89 Fed. Reg. 19128 (Mar. 15, 2024), for failure to allow card issuers to "charge penalty fees reasonable and proportional to violations," in violation of the Credit Card Accountability and Disclosure Act, 15 U.S.C. § 1665d(a), and the Administrative Procedure Act, 5 U.S.C. § 706(2), as alleged in Count II of the Complaint. See ECF No. 1.

All other claims in the Complaint, including those contained in Counts I, III, IV, and V, are **DISMISSED with prejudice**. This final judgment is issued pursuant to Federal Rule of Civil Procedure 58(a). The Clerk of the Court shall transmit a true copy of this judgment to the Parties.

SO ORDERED on this **15th day of April 2025**.



MARK T. PITTMAN
UNITED STATES DISTRICT JUDGE