

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