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**RMAi Update**  
August 2021

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**FEDERAL ACTIVITY**

To the industry's surprise, the CFPB withdrew the proposed extension of the implementation date for the debt collection rules. This means we are back to an implementation date of November 30, 2021. While RMAI requested a delayed enforcement date of 60 days (instead of extending the effective date) to allow additional time for members to ensure compliance with the debt collection rules, the CFPB did not publicly indicate there would be any delay in enforcement.

As of now, CFPB Director nominee, Rohit Chopra, has not been confirmed by the US Senate. The House and the Senate are now out for summer recess through August. We anticipate the Senate will narrowly confirm Director Chopra when they return in September.

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**STATE LEGISLATIVE**

RMAI monitors, tracks, and responds to legislative and regulatory activity in all 50 states as the need arises. Backed by RMAI's State Legislative Committee and a team of state lobbyists, RMAI educates legislators about the industry and the negative impacts or unintended consequences a bill would have on businesses and consumers. In 2021, RMAI continued with its impressive track record of success. [Click here](#) for some recent developments at the state legislative level that might be of interest.

To request a copy of the RMAI state tracking list, contact David Reid at [dreid@rmai.org](mailto:dreid@rmai.org).

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