

# CFPB sets stage for more enforcement. But what's the script?

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Member **Kelly Lipinski** (Cleveland) was quoted in an article in [American Banker](#) (subscription required) on the CFPB's decision last month to rescind Trump-era guidance outlining what constitutes an "abusive" practice.

*"There was no way for Chopra to lead the CFPB and fire on all cylinders with this policy statement still floating around," said Kelly Lipinski, an attorney at McGlinchey Stafford. "I don't think the Chopra-led agency could really jump out the gate if this policy statement was still there, so it was a necessary and expected change."*

*"It most likely foreshadows a return to the CFPB layering 'abusive' on acts and practices that are already characterized as deceptive or unfair," Lipinski said. "Financial penalties will likely increase, which would have the greatest impact to companies."*

[Read the full article](#) (subscription required).

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Kelly Lipinski