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Agency	Subagency	CFR Citation	Description	Authority Type	Authority Citation	Mens Rea Type	Mens Rea Source Citation	Penalty Type	Penalty Range	Penalty Source	Add'l Information
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.3	Coverage	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.4	General disclosure requirements; jointly offered services	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.5	Issuance of access devices	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.6	Liability of consumer for unauthorized transfers	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.7	Initial disclosures	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.8	Change in terms notice; error resolution notice	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.9	Receipts at electronic terminals; periodic statements	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.10	Preauthorized transfers	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.11	Procedures for resolving errors	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.13(b)	Record retention	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.14	Electronic fund transfer service provider not holding consumer's account	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.16	Disclosures at automated teller machines	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.17	Requirements for overdraft services	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.18	Requirements for financial institutions offering prepaid accounts	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.19	Internet posting of prepaid account agreements	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.20	Requirements for gift cards and gift certificates	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.31	Disclosures	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.32	Estimates	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.33	Procedures for resolving errors	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.34	Procedures for cancellation and refund of remittance transfers	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.35	Acts of agents	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1005.36	Transfers scheduled before the date of transfer	Statutory	15 U.S.C. § 1693n(a)	Knowingly and willfully	15 U.S.C. § 1693n(a)	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1693n(a)	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.3	General applicability	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.4	Exemptions--general	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.5	Statutory exemptions	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.6	One hundred lot exemption	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.7	Twelve lot exemption	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.8	Scattered site subdivisions	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.9	Twenty acre lots	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.10	Single-family residence exemption	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.11	Manufactured home exemption	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.12	Intrastate exemption	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.13	Metropolitan Statistical Area (MSA) exemption	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.14	Regulatory exemptions	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.15	Regulatory exemption--multiple site subdivision--determination required	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.16	Regulatory exemption--determination required	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.17	Advisory opinion	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.18	No Action Letter	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.20	Requirements for registering a subdivision--Statement of Record--filing and form	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.21	Effective dates	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.22	Statement of record--initial or consolidated	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.23	Amendment--filing and form	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.29	Use of property report--misstatements, omissions, or representation of Bureau approval prohibited	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.35	Payment of fees	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.45	Suspensions	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.100	Statement of Record--format	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.102	General instructions for completing the Statement of Record	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.103	Developer obligated improvements	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.105	Cover page	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.106	Table of contents	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.107	Risks of buying land	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.108	General information	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.109	Title to the property and land use	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.110	Roads	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.111	Utilities	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.112	Financial information	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.113	Local services	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.114	Recreational facilities	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.115	Subdivision characteristics and climate	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.116	Additional information	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.117	Cost sheet, signature of Senior Executive Officer	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.118	Receipt, agent certification, and cancellation page	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.200	Instructions for Statement of Record, Additional Information and Documentation	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.208	General information	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.209	Title and land use	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.210	Roads	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.211	Utilities	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.212	Financial information	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.214	Recreational facilities	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.215	Subdivision characteristics and climate	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.216	Additional information	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.219	Affirmation	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.310	Annual report of activity	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.500	General	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.506	State/Federal filing requirements	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.507	Effect of suspension or withdrawal of certification granted under 15 U.S.C. 1708(a)(1): Full disclosure requirement	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	

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Agency	Subagency	CFR Citation	Description	Authority Type	Authority Citation	Mens Rea Type	Mens Rea Source Citation	Penalty Type	Penalty Range	Penalty Source	Add'l Information
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.508	Effect of suspension of certification granted under 15 U.S.C. 1708(a)(2): Sufficient protection requirement	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.552	Previously accepted state filings	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.556	Previously accepted state filings-- amendments and consolidations	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.558	Previously accepted state filings--notice of revocation rights on property report cover page	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1010.559	Previously accepted state filings--notice of revocation rights in contracts and agreements	Statutory	15 U.S.C. § 1717	Willfully	15 U.S.C. § 1717	Criminal fine; imprisonment	Not more than \$10,000; not more than 5 years	15 U.S.C. § 1717	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1022.31	Limits on redisclosure of information	Statutory	15 U.S.C. § 1681r	Knowingly and willfully	15 U.S.C. § 1681r	Criminal fine; imprisonment	Not more than 2 years	15 U.S.C. § 1681r	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1022.32	Sharing medical information with affiliates	Statutory	15 U.S.C. § 1681r	Knowingly and willfully	15 U.S.C. § 1681r	Criminal fine; imprisonment	Not more than 2 years	15 U.S.C. § 1681r	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1024.14	Prohibition against kickbacks and unearned fees	Statutory	12 U.S.C. § 2607	Strict liability* (see note)	12 U.S.C. § 2607(d)(1)	Criminal fine; imprisonment	Not more than \$10,000; not more than one year	15 U.S.C. § 1717	*While RESPA section 8 generally applies a strict liability standard, the statute provides that a subset of prohibited conduct under that section shall not be deemed a violation if the "person or persons proves by a preponderance of the evidence that such violation was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures that are reasonably adapted to avoid such error." 12 U.S.C. § 2607(d)(3).

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Agency	Subagency	CFR Citation	Description	Authority Type	Authority Citation	Mens Rea Type	Mens Rea Source Citation	Penalty Type	Penalty Range	Penalty Source	Add'l Information
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.4	Finance charge	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.5	General disclosure requirements	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.6	Account-opening disclosures	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.7	Periodic statement	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.8	Identifying transactions on periodic statements	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.9	Subsequent disclosure requirements	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.10	Payments	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.11	Treatment of credit balances; account termination	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.12	Special credit card provisions	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.13	Billing error resolution	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.14	Determination of annual percentage rate	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.15	Right of rescission	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.16	Advertising	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.17	General disclosure requirements	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.18	Content of disclosures	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.19	Certain mortgage and variable-rate transactions	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.20	Disclosure requirements regarding post-consummation events	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.21	Treatment of credit balances	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.22	Determination of annual percentage rate	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.23	Right of rescission	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.24	Advertising	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.25	Record retention	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.26	Use of annual percentage rate in oral disclosures	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.27	Language of disclosures	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.30	Limitation on rates	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.31	General rules	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.32	Requirements for high-cost mortgages	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.33	Requirements for reverse mortgages	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.34	Prohibited acts or practices in connection with high-cost mortgages	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.35	Requirements for higher-priced mortgage loans	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.36	Prohibited acts or practices and certain requirements for credit secured by a dwelling	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.37	Content of disclosures for certain mortgage transactions (Loan Estimate)	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.38	Content of disclosures for certain mortgage transactions (Closing Disclosure)	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.39	Mortgage transfer disclosures	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.40	Requirements for home equity plans	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.41	Periodic statements for residential mortgage loans	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.42	Valuation independence	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.43	Minimum standards for transactions secured by a dwelling	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.46	Special disclosure requirements for private education loans	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.47	Content of disclosures	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.48	Limitations on private education loans	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.51	Ability to Pay	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.52	Limitations on fees	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.53	Allocation of payments	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.54	Limitations on the imposition of finance charges	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.55	Limitations on increasing annual percentage rates, fees, and charges	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.56	Requirements for over-the-limit transactions	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.57	Reporting and marketing rules for college student open-end credit	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.58	Internet posting of credit card agreements	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	

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Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.59	Reevaluation of rate increases	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.60	Credit and charge card applications and solicitations	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	
Consumer Financial Protection Bureau	Office of Regulations	12 C.F.R. § 1026.61	Hybrid prepaid-credit cards	Statutory	15 U.S.C. § 1611	Willfully and knowingly	15 U.S.C. § 1611	Criminal fine; imprisonment	Not more than \$5,000; not more than one year	15 U.S.C. § 1611	