

**UNITED STATES OF AMERICA  
CONSUMER FINANCIAL PROTECTION BUREAU**

ADMINISTRATIVE PROCEEDING  
File No. 2022-CFPB-0006

In the Matter of:

**ORDER TERMINATING THE  
CONSENT ORDER**

**U.S. Bank National Association**

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With the consent of U.S. Bank National Association (U.S. Bank) and through its Chief Risk Officer, the Consumer Financial Protection Bureau (Bureau) issued a Consent Order on July 28, 2022, for violations of the Truth in Lending Act (TILA), 15 U.S.C. § 1601 et seq., and its implementing regulation, Regulation Z, 12 C.F.R. part 1026; the Fair Credit Reporting Act (FCRA), 15 U.S.C. §§ 1681b(3); and the Truth in Savings Act (TISA), 12 U.S.C. § 4301 et seq., and its implementing regulation, Regulation DD, 12 C.F.R. part 1030; and the Consumer Financial Protection Act of 2010 (CFPA), 12 U.S.C. §§ 5531 and 5536 related to U.S. Bank's practices regarding opening deposit accounts, credit cards, and lines of credit and accessing consumer reports.

To this date, U.S. Bank has fulfilled certain obligations under the Consent Order, including, among other things, paying a civil money penalty of \$37,500,000 to the Bureau required by Section IX of the Consent Order, issuing redress payments required by Section VIII of the Consent Order, and taking steps to implement injunctive relief to prevent future violations required by “Conduct Provisions” of the Consent Order.

Pursuant to its authority under 12 U.S.C. § 5563(b)(3), the Bureau hereby terminates this Consent Order. The Bureau also waives any alleged non-compliance therewith.

Accordingly, under Paragraph 79 of the Consent Order, the Bureau directs that the Consent Order be, and hereby is, terminated this 21st day of August, 2025.



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Russell Vought  
Acting Director  
Consumer Financial Protection Bureau