

119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. J. RES. 169

Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to “Consumer Financial Protection Circular 2024–05: Improper Overdraft Opt-In Practices”.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 30, 2026

Ms. VELÁZQUEZ submitted the following joint resolution; which was referred to the Committee on Financial Services

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## JOINT RESOLUTION

Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to “Consumer Financial Protection Circular 2024–05: Improper Overdraft Opt-In Practices”.

1        *Resolved by the Senate and House of Representatives*  
2        *of the United States of America in Congress assembled,*  
3        That Congress disapproves the rule submitted by the Bu-  
4        reau of Consumer Financial Protection relating to the  
5        withdrawal of the rule relating to “Consumer Financial  
6        Protection Circular 2024–05: Improper Overdraft Opt-In

1 Practices (89 Fed. Reg. 80075 (October 2, 2024))” (90  
2 Fed. Reg. 20084 (May 12, 2025)), and such rule shall  
3 have no force or effect.

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