

Consumer Lending and Leasing Dollar Limits Updated

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The Consumer Financial Protection Bureau released its updated dollar amounts for the threshold at which consumer loans are not covered by much of the consumer protections available pursuant to the [Truth In Lending Act](#) (TILA) and the [Consumer Leasing Act](#) (CLA). For 2026, the exemption threshold increases to \$73,400 from \$71,900 in 2025. This adjustment in dollar amount is adjusted every year, which calculation is derived from the Consumer Price Index (CPI-W) that showed an increase of 2.1%. This means that when a non-mortgage loan or lease is made in an amount that exceeds \$73,400 in 2026, such loan or lease is not subject to the majority of consumer protections available under TILA and CLA, including disclosure requirements.