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Consumer Credit and Leasing Thresholds Updated for 2023



By [Mercedes Kelley Tunstall](#)
Partner | Financial Regulation

For purposes of general applicability of the Truth in Lending Act and Regulation Z to credit transactions and the Consumer Leasing Act and Regulation M for lease transactions, the Consumer Financial Protection Bureau ("CFPB") and the Federal Reserve must annually adjust the maximum dollar amounts that require full compliance with these laws and regulations.

When a transaction has a dollar amount above these maximums, then many of the disclosures and consumer protections required by these laws and regulations fall away. The percentage change in the dollar amount correlates directly to the percentage change in the Consumer Price Index for Urban Wage Earners and Clerical Workers ("CPI-W") per statute.

To this end, [credit transactions not involving real estate that are \\$69,500 or less](#) are required to fully comply, and [lease transactions not involving real estate that are \\$69,500 or less](#) are also required to fully comply. Just three years ago these dollar amounts were more than \$10,000 less, at \$58,300 for 2021.
