

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF TEXAS

No. 6:22-cv-00381

**Chamber of Commerce of the United States of America,
Longview Chamber of Commerce, American Bankers
Association, Consumer Bankers Association, Independent
Bankers Association of Texas, Texas Association of
Business, and Texas Bankers Association,**
Plaintiffs,

v.

**Consumer Financial Protection Bureau and
Rohit Chopra, in his official capacity as Director of the
Consumer Financial Protection Bureau,**
Defendants.

F I N A L J U D G M E N T

The court declares that the pursuit of any examination, supervision, or enforcement action against any member of a plaintiff organization based on the Consumer Financial Protection Bureau's interpretation of its UDAAP authority announced in the March 2022 update to its Supervision and Examination Manual would be unlawful as exceeding statutory authority and as based on unconstitutional funding. That update is hereby vacated.

The court enjoins defendants, their agents, employees, and servants, and all persons in active concert or participation with them, from any such pursuit described above, provided that this order is violated as to a member of a plaintiff organization only if the enjoined person is aware of the member's membership status. Such a member may disclose its membership to an enjoined person to stop any pursuit described above.

The clerk of court shall enter this document on the docket as a final judgment. Fed. R. Civ. P. 58. Attorneys' fees and costs may be moved for after that entry. Fed. R. Civ. P. 54(d).

So ordered by the court on September 8, 2023.

A handwritten signature in black ink, appearing to read "J. Campbell Barker", is written above a horizontal line.

J. CAMPBELL BARKER
United States District Judge