

SJRES 128

A 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 2024-03: Unlawful and Unenforceable Contract Terms and Conditions".

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Mar 17, 2026

Current Status: Motion to proceed to consideration of measure rejected in Senate by Voice Vote. (consideration: CR S

Latest Action: Motion to proceed to consideration of measure rejected in Senate by Voice Vote. (consideration: CR S2270-2271) (May 13, 2026)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-joint-resolution/128>

Sponsor

Name: Sen. Cortez Masto, Catherine [D-NV]

Party: Democratic • **State:** NV • **Chamber:** Senate

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Mar 17, 2026
Banking, Housing, and Urban Affairs Committee	Senate	Discharged From	Apr 27, 2026

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 HJRES 185	Identical bill	May 13, 2026: Referred to the House Committee on Financial Services.

Summary (as of Mar 17, 2026)

This joint resolution reinstates the Consumer Financial Protection Bureau's (CFPB's) guidance on unlawful and unenforceable contract terms published in a June 2024 circular. The circular states that consumer financial service providers that include unlawful or unenforceable terms in contracts with consumers (such as a contract that contains an unlawful waiver of the consumer's right to sue) may be in violation of the Consumer Financial Protection Act's ban on deceptive acts or practices.

The CFPB withdrew this circular on May 12, 2025. This joint resolution disapproves of the rule that withdraws this circular.

Actions Timeline

- **May 13, 2026:** Motion to proceed to consideration of measure rejected in Senate by Voice Vote. (consideration: CR S2270-2271)
- **Apr 27, 2026:** Senate Committee on Banking, Housing, and Urban Affairs discharged, by petition, pursuant to 5 U.S.C. 802(c).
- **Apr 27, 2026:** Placed on Senate Legislative Calendar under General Orders. Calendar No. 384.
- **Mar 17, 2026:** Introduced in Senate
- **Mar 17, 2026:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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