

**UNITED STATES OF AMERICA  
CONSUMER FINANCIAL PROTECTION BUREAU**

**ADMINISTRATIVE PROCEEDING**

File No. 2016-CFPB-0013

**In the Matter of:**

**Wells Fargo Bank, N.A.**

**ORDER TERMINATING THE  
CONSENT ORDER**

With the consent of Wells Fargo Bank, N.A. (the Bank) and through their Board of Directors, the Consumer Financial Protection Bureau (Bureau) issued a Consent Order on August 22, 2016, for violations of Sections 1031 and 1036 of the Consumer Financial Protection Act of 2010, 12 U.S.C. §§ 5531 and 5536, related to unfair and deceptive practices concerning handling of payments made by student loan borrowers, and violations of Section 623 of the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681s-2(a)(2), and Section 1022.42 of Regulation V, 12 C.F.R. 1022.42(a) related to inaccurate furnishing of information on student loan borrowers.

As of this date, the Respondent has fulfilled its obligations under the Consent Order, including, among other things, providing remediation to specified consumers, establishment of reasonable policies and procedures concerning the accuracy and integrity of information furnished on student loan accounts, and the redress of inaccurate furnishing for impacted consumers.

Accordingly, under Paragraph 107 of the Consent Order, the Bureau directs that the Consent Order be, and hereby is, terminated this 20th day of December, 2022.

*Rohit Chopra*

Rohit Chopra, Director  
Consumer Financial Protection Bureau