

John Kimble Examines California's Financial Regulatory Agenda and Enforcement Priorities

Law360 "Expert Analysis" Article

In The News | 1 min read

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Hinshaw partner John Kimble recently authored a *Law360 "Expert Analysis"* article examining the California Department of Financial Protection and Innovation (DFPI) 's plans to significantly expand its supervisory and enforcement activities in 2026, even as the federal Consumer Financial Protection Bureau (CFPB) scales back its own efforts.

Drawing inspiration from a prior *Consumer Crossroads* blog post, his analysis discusses remarks given by DFPI Commissioner KC Mohseni at the California Lawyers Association's Consumer Financial Services Committee event, in which he outlined the department's ambitious agenda for the coming year. John reviews key regulatory developments, including the finalization of licensing rules under California's Digital Financial Assets Law, which will require entities engaged in digital financial asset business activity to submit applications by July 1, 2026.

John also analyzes the DFPI's expanded registration and reporting requirements under the California Consumer Financial Protection Law, which now cover debt settlement services, earned wage access, private postsecondary education financing, and student debt relief services. He notes that the department is actively considering additional industries for registration following a recent request for comments focused on consumer reporting information providers.

Lastly, his article further addresses the DFPI's expanded enforcement authority over unfair, deceptive, and abusive acts or practices, highlighting recent consent orders against crypto kiosk operators as examples of the department's increased enforcement activity.

[Read the full article \(PDF\)](#)

- *Law360: "A Closer Look At California Financial Regulator's 2026 Agenda"* (February 12, 2026)

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