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What's the Civil Penalty Fund?

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When we pursue an enforcement action against a person or company for violating a federal consumer financial protection law, the person or company may have to pay a civil penalty. When we collect civil penalties, we deposit them in the Civil Penalty Fund. [Read more about the Fund here.](#)

How do you use the money in the Fund?

We make payments to people who were harmed by the illegal actions that gave rise to civil penalties and who aren't expected to otherwise get full compensation for the kinds of harm that the Fund covers. If we aren't able to locate victims or it's otherwise not feasible to pay them, then we may use money in the Fund for consumer education.

What rules govern how the money is distributed?

Today, we published the [Civil Penalty Fund rule](#) which outlines how we'll allocate this money. In addition, we've also posted a proposal seeking your input on the rule and changes we might make in the future. You can submit your comments during the 60-day comment period. Tell us what you think!