



To the Members of the 114<sup>th</sup> Congress:

I support the Consumer Financial Protection Bureau (CFPB), and want it strengthened.

I do not want policymakers to:

- Impair the Bureau's strong leadership with a problematic proposal to replace the CFPB's director with a less effective team of five commissioners. Since, historically, five-member boards have hobbled decision-making and increased gridlock.
- Chip away at its funding. The CFPB's independent funding insulates it from the partisan attacks and allows it to function like every other banking agency. Its independent funding stream of non-tax payer dollars from the Federal Reserve was established by Dodd-Frank.
- Impose unwarranted bureaucratic burdens and diminish authority over non-banks. In 2010, Congress gave the CFPB authority to oversee previously unregulated entities, such as debt collectors, remittance providers, and payday lenders—industries that have taken advantage of consumers with high fees and unscrupulous practices.

The American public deserves to have an ally like the CFPB become stronger not weaker.

Sincerely,

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