



## Five Years in the Making and Worth Celebrating

Dear Consumer Financial Protection Bureau:

happy  
birthday

Government agencies don't usually get much attention on their birthdays. July 21st will mark the 4th birthday of the Consumer Financial Protection Bureau, created by the Dodd-Frank Wall Street Reform and Consumer Protection Act that passed a year earlier.

The Consumer Financial Protection Bureau is not just any agency – we fought hard against big bank opponents to make Elizabeth Warren's vision of a consumer protection agency a reality. **And we won.**

Now, five years after Dodd-Frank and four years after opening their doors, the CFPB embarks on important new tasks:

- reining in predatory practices of payday, car-title, and other debt-trap lenders;
- cracking down on abusive debt collectors; and,
- addressing the use of forced-arbitration clauses that compel defrauded consumers to plead their case before a private firm chosen by the company they're complaining against.

Tell the CFPB Happy Birthday!

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Las Vegas, NV

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Moreland Hills, OH

Sara Hopewell  
Kansas City, MO

Sara Hale  
Yeadon, PA

Sarah Fennell  
Stone Mountain, GA

Schwei Schweiss  
Sterling, IL

Scott Barlow  
Sunnyvale, CA

Scott Weikart  
Palo Alto, CA

Scott Grinthal  
San Mateo, CA

Senato Armstrong  
Detroit, MI

Sethar Armstrong (Ret.)  
Seattle,, WA

Shane Worth  
Washington, DC

Shanna Rose  
Ashland, OR

Sharon Callahan  
East Windsor, NJ

Sharon Shelby  
Le Roy, NY

Sharon Nicodemus  
Sacramento, CA

Sheila Winston  
North Hollywood, CA

Sheri Reaves  
Spanish Lake, MO

Sheri Moody  
Garden Grove, CA

Sherry Skramstad  
Scranton, PA

Shirley Ternes  
Elyria, OH

Shirley Bensetler  
Cresskill, NJ

Soretta Rodack  
New York, NY

Stephen Budzinski  
Kalamazoo, MI

Stephen Booth  
Phoenix, AZ

Steve Walker  
Kansas City, MO

Steve Hoad  
Windsor, ME

Steven Kostis  
New York, NY

Sue Korlan  
Notre Dame, IN

Sue Halligan  
Woodbury, MN

Sue Christiansen  
Iowa City, IA

Sundra Allen  
Salt Lake City, UT

Susan Bassein  
, CA

Susan Periano  
 Mooresville, NC

Susan Chandler  
Fort Pierce, FL

Susan Wolinsky  
Denver, CO

Susan Haywood  
Portland, OR

Susan Earle  
Cambridge, MA

Susan Perez  
Oakland, CA

Susans Baker  
Santa Rosa, CA

Suzanne Wood  
Three Rivers, MI

Suzanne Peñ±A  
Fullerton, CA

Sydney Dunlap  
Leesburg, VA

Sylvia Barnard  
Albany, NY

T Mo  
Igh, MN

T Garmon

Taylor Finch  
Phoenix, AZ

Teresa Mays  
Glendale, AZ

Teresa Carstensen  
Columbus, OH

Terry Gonser  
Tacoma, WA

Theodore Brazeau  
Dripping Springs, TX

Theodore Bahn  
Pensacola, FL

Theresa Hunt  
Champaign, IL

Theresa Roderigues  
Pinellas Park, FL

Theresa Sharpe  
Williamston, NC

Therese Ryan  
Palmdale, CA

Thomas Dawley  
North Truro, MA

Thomas Dahl  
New Port Richey, FL

Thomas Renninger  
Newark, DE

Thomas Reynolds  
Voorheesville, NY

Thomas Dabetic  
Chicago, IL

Thomas Santiago  
Middletown, NY

Tim Ebrahimy  
Weed, CA

Tim Blaker  
Rohnert Park,, CA

Timothy Larkin  
San Francisco, CA

Timothy Baures  
Salt Lake City, UT

Tina Brenza  
Loves Park, IL

Todd Corbett  
Umpqua, OR

Tom Wilson  
Pasco, WA

Tom Sullivan  
Spokane, WA

Tom Hoffman  
Pearisburg, VA

Tomdog Klisuric  
Castle Rock, WA

Toni Caldwell-Clark  
Kansas City, KS

Tracey Mead  
Syracuse, NY

Tracy Cole  
Glendale, AZ

Tracy Johnson  
Blue Ash, OH

Uma Veloo  
Honolulu, HI

Valentine Doyle  
Hartford, CT

Valerie Ralston  
Mi Wuk Village, CA

Vance Fort  
Washintton, DC

Vanessa Harris  
Wilmington, NC

Vaughan Shelby  
Yorktown Hts., NY

Vernon Weaver  
Southport, FL

Vicki Dunaway  
Depoe Bay, OR

Victor Sytzko  
Fair Lawn, NJ

Victoria Olson  
Oakland Park, FL

Victoria Folker  
Bandon, OR

Vincent Rusch  
Scenectady, NY

Virgene Link

Virginia Scura  
Princeton, NJ

Virginia Caraco  
Camden, SC

Vivianne Mosca-Clark  
Williams, OR

Wanda Ballentine  
St Paul, MN

Wanda Daugherty  
Mrsquite, TX

Warren Andrews  
, CA

Wilford Vaulx-Smith  
Indiana, PA

William Hosp  
Woodbridge, VA

William Korbel  
Waterloo, NY

William Jastromb  
Northampton, MA



William Aldrich  
Warwick, RI

William Hewes  
Simi Valley, CA

William Nusbaum  
Saint Louis Park, MN

Woody Mason  
Bonita Springs, FL

Yolanda Reynolds  
San Jose, CA

Zelma Fishman  
Los Osos, CA