

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!

**Five Years in the Making and Worth Celebrating**

Dear Consumer Financial Protection Bureau:

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| Karen HoffmanGlen Ellyn, IL | Karen LullClaremont, CA | Karen FerrenCortland, OH | Karen MillimanOlympia,  | Karen StickneyLewiston, ME |

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| Marge SurvanceMedina, OH | Margery Fels Palmer, Ph.D.Missoula, MT | Margie BorchersSanta Barbara, CA | Margie BorchersSanta Barbara, CA | Margo VanderhillAlton, IA |
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| Patricia SmithChesapeake, VA | Patricia Harry`Westminster, CO | Patricia PointerOcala, FL | Patricia SchreiberLansing, IL | Patricia MartinBethel Island, CA |

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| Patricia Baker RphLaguna Hills, CA | Patricia FoxallCleveland, OH | Patricia BrechElkton, MD | Patricia WardenNewcastle, WA | Patricia HeraghtyNew Fairfield, CT |
| Patricia OrlinskiSun City, AZ | Patricia AbneyAnchorage, AK | Patricia DelucaNokomis, FL | Patricia R GilesEugene, OR | Patrick AinsworthCedar Park, TX |
| Patrick KrollFort Myers, FL | Patrick ElliottLake Havasu City, AZ | Patrick MaloneSanta Fe, NM | Patrick O'dellHarrisonville, MO | Patrick SennelloZephyr Cove, NV |
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| Rhiannon Szomolyai | Rhoda LondonJacksonville, FL | Rhoda SeidlerEncino, CA | Rhonda PetersLakewood, CO | Ricardo AguiluzMiami, FL |
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| Sandra SiegnerPortland, OR | Sandy IrvingRaleigh, NC | Sandy KienzleBismarck, ND | Sara BowellUpland, IN | Sara ShutkinMilwaukee, WI |

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| Sherry SharpnackLincoln, NE | Sheryl WebberSan Marcos, CA | Shirley MatulichChico, CA | Shirley MatulichChico, CA | Shirley MillerMaurertown, VA |
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| Tina GerowGlendale, AZ | Tina AnnBolinas, CA | Tod AntellMaricopa, AZ | Todd ClarkIndianapolis, IN | Todd PhillipsMiddleburg, VA |
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| William PellNewark, NJ | William MaloneSpringfield, IL | William SchompAbita Springs, LA | William AddisonSaratoga, CA | William AshwoodNew Brighton, MN |
| William HarrisonReno, NV | William McelveenWinston Salem, NC | William ObrienBeaverton, OR | William KrakauerNew York, NY | William Harold Ii Hinkson |
| William P. Ostrander, Jr.Bellingham, WA | William W HaywoodLongview, WA | Winnie GallagherOakland, CA | Wm SmithMountain View, MO | Wynne CorsonChicago, IL |

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| Yujen HsiaHonolulu, HI | Yvonne HardgraveNew Haven, CT | Yvonne BarkerWest Allis, WI | Zack ClaytonColumbus, OH | Zak MettgerProvidence, RI |
| Zeneo PeerMilwaukee, WI | Zohal KhanBethlehem, PA | Zola PackmanRaleigh, NC |  |  |
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