

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!

Sincerely,

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

Dear Consumer Financial Protection Bureau:

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| Marsha Osborn  Tacoma, WA | Marsha Adams  Renton, WA | Marta Boyett | Martha Davis  Streetsboro, OH | Martha Perez  Portland, OR |
| Martha Mattes  Tulsa, OK | Martha Milne  Fort Myers, FL | Martha Novak  Albuquerque, NM | Martin Washington  Berkeley, CA | Mary Mutch  La Crosse, WI |
| Mary Tulloch  Orkney, IL | Mary Germain  Nazareth, MI | Mary Detrick  Clearwater, FL | Mary Donch  New Rochelle, NY | Mary Bushur  Arnold, MO |
| Mary Jozwiak  Dripping Springs, TX | Mary Smith  Hotchkiss, CO | Mary Germain  Nazareth, MI | Mary Bennett  Chicago, IL | Mary Mobley  Live Oak, FL |
| Mary Bristow  Brentwood, TN | Mary Bissell  Corrales, NM | Matthew Franck  Highland Park, NJ | Matthew Atterberry  Edinburg, TX | Matthew Butler |
| Matthew Maloney  Longmont, CO | Matthew Anderson  Las Vegas, NV | Matthew Hirsch  Edmond, OK | Matthew Palmer  Long Beach, CA | Matthew Danielczyk  Davis, CA |
| Mcblan Blanco  Jamaica Plain, MA | Meghan Frost  Cheshire, CT | Melvin Bautista  Phoenix, AZ | Melvin Armolt  Chambersburg, PA | Memoree Vanderheyden  West Bend, WI |

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| Merle Dockendorff  Fairfield, IA | Michael Zagone  Albuquerque, NM | Michael Ott  Milton, FL | Michael Briney  Naugatuck, CT | Michael Vincent  Batavia, IL |
| Michael Kohnen  San Pablo, CA | Michael Vernam  Egg Harbor Township, NJ | Michael Forster  Portland, OR | Michael Ray  Somers, CT | Michael Eisenberg  Raleigh, NC |
| Michael Bugbee  Battle Creek, MI | Michael Lipinski  San Mateo, CA | Michael Dobbs  Austin, TX | Michael Hamburger  Collingswood, NJ | Michael Ahern  Chesterland, OH |
| Michael Von Sacher-Masoch  Everett, WA | Miche Doyka  Santa Cruz, CA | Michele Kelly  Philadelphia, PA | Michele Temple  Woodside, NY | Michele Boutin  Villa Park, IL |
| Michele Shipp  Gaithersburg, MD | Michelle Ku  Denver, CO | Michelle Lee  Albany, NY | Michelle Wright  Franklinton, NC | Michelle Orengo-Mcfarlane  El Cerrito, CA |
| Michelle Jackson  Moorestown, NJ | Mikail Barron | Mike Dipaolo  Dunwoody, GA | Mike Dipaolo  Dunwoody, GA | Mike Tuck  Pueblo, CO |
| Mike Butche  Aurora, IL | Mike Dotson  Carterville, IL | Miles Varner  Oak Island, NC | Millie Phillips  Oakland, CA | Milton Moon  Haymarket, VA |
| Minda Mafouda  Valley Village, CA | Misty Mcintyre  Alameda, CA | Mitch Parkinen  Martinez, CA | Mitch Dalition  San Francisco, CA | Mjaltu Al-Tukhaim  West Townsend, MA |
| Mlaure Desarbe  Keosauqua, IA | Momwat Watson  Sebastopol, CA | Monroe Foglia  Omaha, NE | Mp Monagan  Charlottesville, VA | Mr. Czerniak  Toledo, OH |
| Nadine Hibbert  Mount Clare, WV | Nancy Brown  Black Mountain, NC | Nancy Hoffman  Sparks, NV | Nancy Wagner  Overland Park, KS | Nancy Brenner  Murrieta, CA |

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| Nancy Farha  Wichita, KS | Nancy Chan  Clarence, NY | Nancy Daniell  Duluth, GA | Nancy Egolf  Pottstown, PA | Nancy Farha  Wichita, KS |
| Nancy Kelly  Oakland, CA | Natalie Van Leekwijck | Natalie Hanson  Lansing, MI | Neena Sessa  South San Francisco, CA | Neuwal Falcon  Seattle, WA |
| Nicholas Hollander  La Mesa, CA | Nicholas Williams  Plano, IL | Nicholas Prychodko  Bridgehampton, NY | Nicholas Sherman  Burlington, VT | Nicholas Page  Ferndale, WA |
| Nicholas Sherman  Schriever, LA | Nick Hammer  Dubois, PA | Nick Slater  Oakland, CA | Nik Nikkel  Denver, CO | Nikki Pacheco Theard  Coeur D Alene, ID |
| Nikki Gentry  Shreveport, LA | Nokoma Magalas  Yonkers, NY | Noreen Bender  Warrenville, IL | Norman Toback  Los Angeles, CA | Nw\_Hop Hopkins  Houston, TX |
| Oliver Yourke  Brooklyn, NY | Olu Omodara  Goodyear, AZ | Omar Boumali  El Paso, TX | Oren Glick  Portland, OR | Owen Gustafson |
| P.Mies Miess  Madison, WI | Pamela Joseph  Westport, CT | Pamela Kjono  Grand Forks, ND | Pamela Kersting  Bolingbrook, IL | Pat Vescio  Cary, NC |
| Pat Dingleberry  Jersey City, NJ | Patricia Hendricks  San Francisco, CA | Patricia Leppala  Crescent Valley, NV | Patricia Deluca  Nokomis, FL | Patricia Mcdonald  Winter Park, FL |
| Patricia Devine  No. Grosvenordale, CT | Patricia Orlinski  Sun City, AZ | Patricia Grames  Tucson, AZ | Patricia Ford  Phoenix, AZ | Patricia Jackman  North Brookfield, MA |
| Patrick O'dell  Harrisonville, MO | Patrick Jean  Conover, NC | Patrick Byrne  Scranton, PA | Patty Brey  Metairie, LA | Paul Horne  Boynton Beach, FL |

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| Paul Heloskie  Seaford, NY | Paul Bergeron  Charlton, MA | Paul Ramirez  Annapolis, MD | Paul Moss  White Bear Lake, MN | Paul Levesque  San Diego, CA |
| Paul Schuman  Glenville, NY | Paul Ghenoiu  Plattsburgh, NY | Paula Morgan  Hollywood, FL | Paula Xiberras  Hobart, LA | Paulette Tansey  San Diego, CA |
| Pepper Marts  Albuquerque, NM | Pete Klosterman  New York, NY | Peter Tong  Rosemead, CA | Peter Kahigian  Haverhill, MA | Peter Reynolds  Durham, NC |
| Phil Vanasse  High Bridge, NJ | Phil Johnson  Boulder Creek, CA | Philip Mertz  Oakland, CA | Phillip & Adelia Vachon  Williston, FL | Pieter Kark  San Mateo, CA |
| Polly Tarpley  Poulsbo, WA | Popsmi Mcdonald  New Braunfels, Texas, | Priscilla Drake  Penn Yan, NY | Priscilla Delaney  Wynnewood, PA | Pura Calo  Chicago, IL |
| Purnima Barve  King Of Prussia, PA | Quentin Hancock  Santa Cruz, CA | Rachel Scarlata  Divide, CO | Rachel Simpson-Loizou  Fombell, PA | Radayt Dayton  Pgh., PA |
| Rae Pearson  Seattle, WA | Ralph Sanchez  Cpitola, CA | Ralph Harrison  Pensacola, FL | Ralph Roug  Lake Forest, CA | Ralph Browning  Medford, OR |
| Ramon Trumbull  Grand Rapids, MI | Ramsay Mac Innes  Cherry Valley, MA | Randolph Astwood  Oviedo, FL | Randolph Lawrence  Durham, NC | Randy Southers  Austin, TX |
| Randy Nies  Minneapolis, MN | Rashid Patch  Oakland, CA | Ravenna Oakes  Lawrence, KS | Ray Bellamy  Tallahassee, FL | Raymond Gibson  Hollywood, FL |
| Rebecca Dosch  Minneapolis, MN | Rebecca Hickey  Portland, OR | Rebecca Dickerson  Auburn, AK | Rebecca Jacobs-Pollez  Tishomingo, OK | Renata Dobryn  Montauk, NY |

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| Revabj Jones  Santa Rosa, CA | Ria Tanz Kubota  El Sobrante, CA | Ric Tucker  Kansas City, MO | Ricardo Frustockl  Santa Barbara, CA | Richard Clough  Chicago, IL |
| Richard Kite  New York, NY | Richard Fehr  Sharpsburg, GA | Richard Beaulieu  Plantation, FL | Richard Ashton  Pinehurst, NC | Richard Benfield  Mogadore, OH |
| Richard Gorringe, Ph. D.  Portland, OR | Richard Stockton  Bothell, WA | Richard Milgram  Boulder Creek, CA | Richard Kacmar  San Diego, CA | Richard Mendoza  Wichita, KS |
| Richard Dimatteo  San Diego, CA | Richard Booth  Grosse Ile, MI | Richard Dawson  Los Angeles, CA | Richard Athans  Bronx, NY | Richard Bartkowicz  Hoffman Estates, IL |
| Richel Khoury  San Diego, CA | Rick Hart  Austin, TX | Rita T | Rita Tobachnik  Yonkers, NY | Rita Hulkower  Asheville, NC |
| Rob Johnson  El Cajon, CA | Rob Nobrega  Boca Raton, FL | Robert Trujillo  Amherst, NY | Robert Geteles  Manchester, NJ | Robert Beissel  Snohomish, WA |
| Robert Munzner  Schuyler, VA | Robert Rivera  New York, NY | Robert Vincelette  Houston, DE | Robert Parks  Asheville, NC | Robert Hasselbrink  Pueblo, CO |
| Robert Console  Stow, MA | Robert Cruder  Elizabeth, CO | Robert Linzmeier  Palatine, IL | Robert Gilmore  Drexel Hill, PA | Robert Parker Stellato  Redwood City, CA |
| Robert March  Warren, OH | Robert Hachey  Waltham, MA | Robert Brown  Fircrest, WA | Robert Oberdorf  Plantation, FL | Robert Thomas  San Francisco, CA |
| Robert Biccum  Renton, WA | Robert Griffin  North Hollywood, CA | Robert Haslag  Centertown, MO | Robert Weiner  Pittsburgh, PA | Robert Mccabe  Tuckerton, NJ |

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| Robert Debenedette  Tenafly, NJ | Robert Johnson  El Segundo, CA | Robert Keenan  Mission Viejo, CA | Robert Dexter  Desert Hot Springs, CA | Roberta Lafrance  San Leandro, CA |
| Robin Bowman  Findlay, OH | Robin Hudson  Tarpon Springs, FL | Robyn Class  Orange, CA | Roderic Stephens  Redding, CA | Roger Pritchard  Berkeley, CA |
| Rolf Friis  Louisville, KY | Roman Fruth  San Antonio, TX | Ron Kaminski  Billings, MT | Ronald Roberts  New Windsor, NY | Rosemary French  Reno, NV |
| Rosiris Paniagua  Altadena, CA | Ross Heckmann  Arcadia, CA | Rudi Londt  Santa Rosa Valley, CA | Russell Skinner  Kimberly, WI | Russell Bair  Jefersonville, OH |
| Russell Novkov  Madison, WI | Russell Alcott  Ocoee, FL | Ruth Pahinui  Waimanalo, HI | Ruth Warburton  Tunk., PA | Ruth Leventhal  North Hollywood, CA |
| Ruth Stacy  Reno, NV | Ruthka Souder  Red Hill, PA | Rwwein Weinstein  Monongahela, PA | S Marks  Portland, OR | Sa Lee  Oxon Hill, MD |
| Sally- Thompson  Albuquerque, NM | Salvannah Philips  Plantation, FL | Samuel Lomma  Camillus, NY | Sandra Walker  Huntsville, AL | Sandra Sadler  San Francisco, CA |
| Sandra Goettling  Las Vegas, NV | Sandra Diazmatos  Paterson, NJ | Sandra Cobb  Moreland Hills, OH | Sandra Barnstead  Kings Beach, CA | Sara Hopewell  Kansas City, MO |
| Sara Hale  Yeadon, PA | Sarah Hamilton  Canastota, NY | Sarah Fennell  Stone Mountain, GA | Saundra Shirley  , MD | Schwei Schweiss  Sterling, IL |
| Scott Barlow  Sunnyvale, CA | Scott Jenkins  San Luis Obispo, CA | Scott Weikart  Palo Alto, CA | Scott Korman | Scott Grinthal  San Mateo, CA |

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| Senato Armstrong  Detroit, MI | Serge Belozerov  Worcester, MA | Sethar Armstrong (Ret.)  Seattle,, WA | Shamus Nicholson  Mexico, NY | Shane Worth  Washington, DC |
| Shanna Rose  Ashland, OR | Shannon Marquardt  San Jose, CA | Sharon Callahan  East Windsor, NJ | Sharon Giglio  Sebastopol, CA | Sharon Shelby  Le Roy, NY |
| Sharon Nicodemus  Sacramento, CA | Sheila Tran  Hartley, IA | Sheila Winston  North Hollywood, CA | Sheri Henry  Rotonda West, FL | Sheri Reaves  Spanish Lake, MO |
| Sheri Moody  Garden Grove, CA | Sherree Randler  Laporte, IN | Sherry Skramstad  Scranton, PA | Shinann Earnshaw | Shirley Ternes  Elyria, OH |
| Shirley Bensetler  Cresskill, NJ | Sonia Immasche  Fort Collins, CO | Soretta Rodack  New York, NY | Stephen Kubick  Santa Monica, CA | Stephen Budzinski  Kalamazoo, MI |
| Stephen Booth  Phoenix, AZ | Stephen Girard  Minneapolis, MN | Steve Walker  Kansas City, MO | Steve Christian  Hillsboro, OR | Steve Hoad  Windsor, ME |
| Steven Kostis  New York, NY | Sue Delaney  Marshfield, MA | Sue Korlan  Notre Dame, IN | Sue Wilkin  Kingman, AZ | Sue Halligan  Woodbury, MN |
| Sue Christiansen  Iowa City, IA | Sumner Peirce  Fort Lauderdale, FL | Sundra Allen  Salt Lake City, UT | Susan Hittel  New York, NY | Susan Bassein  , CA |
| Susan Periano  Mooresville, NC | Susan Plubell  Clearfield, PA | Susan Chandler  Fort Pierce, FL | Susan Koppelman  Tucson, AZ | Susan Wolinsky  Denver, CO |
| Susan Haywood  Portland, OR | Susan Allen  Raleigh, NC | Susan Earle  Cambridge, MA | Susan Castelli-Hill  Melville, NY | Susan Perez  Oakland, CA |

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| Susans Baker  Santa Rosa, CA | Suzanne Deerlyjohnson  Long Beach, CA | Suzanne Wood  Three Rivers, MI | Suzanne Kirby  Sag Harbor, | Suzanne Peã±A  Fullerton, CA |
| Sydney Dunlap  Leesburg, VA | Sylvia Duncan  Plano, TX | Sylvia Barnard  Albany, NY | T Hamboyan Harrison  Grasonville, MD | T Mo  Igh, MN |
| T Garmon | Tanya Anderson  Waldorf, MD | Taylor Finch  Phoenix, AZ | Terence Travis  Ewa Beach, HI | Teresa Mays  Glendale, AZ |
| Teresa Carstensen  Columbus, OH | Teri Magana  Boise, ID | Terry Gonser  Tacoma, WA | Terry Gomoll  Windsor, CO | Theodore Brazeau  Dripping Springs, TX |
| Theodore Bahn  Pensacola, FL | Theodore Wilcox  Rochester, NY | Theresa Hunt  Champaign, IL | Theresa Giannotta  Los Banos, CA | Theresa Roderigues  Pinellas Park, FL |
| Theresa Sharpe  Williamston, NC | Theresa Owens  Eureka, CA | Therese Ryan  Palmdale, CA | Thomas Pauley  York, SC | Thomas Dawley  North Truro, MA |
| Thomas Dahl  New Port Richey, FL | Thomas Windberg  Austin, TX | Thomas Renninger  Newark, DE | Thomas Brown  Eugene, OR | Thomas Reynolds  Voorheesville, NY |
| Thomas Dabetic  Chicago, IL | Thomas Kruggel  Kissimmee, FL | Thomas Santiago  Middletown, NY | Thomas Wittbrodt  Framingham, MA | Tim Ebrahimy  Weed, CA |
| Tim Blaker  Rohnert Park,, CA | Tim Milam  Mission, TX | Timothy Larkin  San Francisco, CA | Timothy Lippert  Athens, GA | Timothy Baures  Salt Lake City, UT |
| Tina Brenza  Loves Park, IL | Todd Clark  Indianapolis, IN | Todd Corbett  Umpqua, OR | Toddie Erikson  Corinth, VT | Tom Wilson  Pasco, WA |

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| Tom Sullivan  Spokane, WA | Tom Bailey  Concord, MA | Tom Hoffman  Pearisburg, VA | Tom Brink  York, NE | Tomdog Klisuric  Castle Rock, WA |
| Toni Caldwell-Clark  Kansas City, KS | Tony Mccraney  Greenville, SC | Tracey Mead  Syracuse, NY | Tracy Griswold  Bronxville, NY | Tracy Cole  Glendale, AZ |
| Tracy Johnson  Blue Ash, OH | Trina Cooper  Federal Way, WA | Uma Veloo  Honolulu, HI | Umbarg Umbarger  Summertown, TN | Valentine Doyle  Hartford, CT |
| Valerie Ralston  Mi Wuk Village, CA | Valerie Gilbert  New York, NY | Vance Fort  Washintton, DC | Vanessa Holmgren  Milwaukie, OR | Vanessa Harris  Wilmington, NC |
| Vaughan Shelby  Yorktown Hts., NY | Verna Rosenzweig  Deerfield Beach, | Vernon Weaver  Southport, FL | Veronica Schweyen  University Park, MD | Vicki Dunaway  Depoe Bay, OR |
| Victor Sytzko  Fair Lawn, NJ | Victoria Norwood  Oakland, CA | Victoria Olson  Oakland Park, FL | Victoria Richey  Detroit, MI | Victoria Folker  Bandon, OR |
| Vincent Rusch  Scenectady, NY | Vincent Hardt  Warrenville, IL | Virgene Link | Virginia Davis  Woodinville, WA | Virginia Scura  Princeton, NJ |
| Virginia Caraco  Camden, SC | Virginia Reynolds  Columbus, OH | Vivianne Mosca-Clark  Williams, OR | Walter Schmitt  Machesney Park, IL | Wanda Ballentine  St Paul, MN |
| Wanda Daugherty  Mrsquite, TX | Wanda Daugherty  Mrsquite, TX | Warren Andrews  , CA | Wayne Langley  Grand Prairie, TX | Wilford Vaulx-Smith  Indiana, PA |
| William Hosp  Woodbridge, VA | William Stern  Euclid, OH | William Korbel  Waterloo, NY | William Herman  Oceanside, CA | William Jastromb  Northampton, MA |

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| William Aldrich  Warwick, RI | William Mitchell  Oakland, CA | William Hewes  Simi Valley, CA | William Fast  Ozawkie, KS | William Nusbaum  Saint Louis Park, MN |
| Woody Mason  Bonita Springs, FL | Ykoob@ Duggan  Princeton, NJ | Yolanda Reynolds  San Jose, CA | Yvonne Prete  Brookline, MA | Zelma Fishman  Los Osos, CA |
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