

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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| Minda MafoudaValley Village, CA | Misty McintyreAlameda, CA | Mitch ParkinenMartinez, CA | Mitch DalitionSan Francisco, CA | Mjaltu Al-TukhaimWest Townsend, MA |
| Mlaure DesarbeKeosauqua, IA | Momwat WatsonSebastopol, CA | Monroe FogliaOmaha, NE | Mp MonaganCharlottesville, VA | Mr. CzerniakToledo, OH |
| Nadine HibbertMount Clare, WV | Nancy BrownBlack Mountain, NC | Nancy HoffmanSparks, NV | Nancy WagnerOverland Park, KS | Nancy BrennerMurrieta, CA |

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| Nancy KellyOakland, CA | Natalie Van Leekwijck | Natalie HansonLansing, MI | Neena SessaSouth San Francisco, CA | Neuwal FalconSeattle, WA |
| Nicholas HollanderLa Mesa, CA | Nicholas WilliamsPlano, IL | Nicholas PrychodkoBridgehampton, NY | Nicholas ShermanBurlington, VT | Nicholas PageFerndale, WA |
| Nicholas ShermanSchriever, LA | Nick HammerDubois, PA | Nick SlaterOakland, CA | Nik NikkelDenver, CO | Nikki Pacheco TheardCoeur D Alene, ID |
| Nikki GentryShreveport, LA | Nokoma MagalasYonkers, NY | Noreen BenderWarrenville, IL | Norman TobackLos Angeles, CA | Nw\_Hop HopkinsHouston, TX |
| Oliver YourkeBrooklyn, NY | Olu OmodaraGoodyear, AZ | Omar BoumaliEl Paso, TX | Oren GlickPortland, OR | Owen Gustafson |
| P.Mies MiessMadison, WI | Pamela JosephWestport, CT | Pamela KjonoGrand Forks, ND | Pamela KerstingBolingbrook, IL | Pat VescioCary, NC |
| Pat DingleberryJersey City, NJ | Patricia HendricksSan Francisco, CA | Patricia LeppalaCrescent Valley, NV | Patricia DelucaNokomis, FL | Patricia McdonaldWinter Park, FL |
| Patricia DevineNo. Grosvenordale, CT | Patricia OrlinskiSun City, AZ | Patricia GramesTucson, AZ | Patricia FordPhoenix, AZ | Patricia JackmanNorth Brookfield, MA |
| Patrick O'dellHarrisonville, MO | Patrick JeanConover, NC | Patrick ByrneScranton, PA | Patty BreyMetairie, LA | Paul HorneBoynton Beach, FL |

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| Paul SchumanGlenville, NY | Paul GhenoiuPlattsburgh, NY | Paula MorganHollywood, FL | Paula XiberrasHobart, LA | Paulette TanseySan Diego, CA |
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| Phil VanasseHigh Bridge, NJ | Phil JohnsonBoulder Creek, CA | Philip MertzOakland, CA | Phillip & Adelia VachonWilliston, FL | Pieter KarkSan Mateo, CA |
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| Randy NiesMinneapolis, MN | Rashid PatchOakland, CA | Ravenna OakesLawrence, KS | Ray BellamyTallahassee, FL | Raymond GibsonHollywood, FL |
| Rebecca DoschMinneapolis, MN | Rebecca HickeyPortland, OR | Rebecca DickersonAuburn, AK | Rebecca Jacobs-PollezTishomingo, OK | Renata DobrynMontauk, NY |

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| Richard KiteNew York, NY | Richard FehrSharpsburg, GA | Richard BeaulieuPlantation, FL | Richard AshtonPinehurst, NC | Richard BenfieldMogadore, OH |
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| Russell NovkovMadison, WI | Russell AlcottOcoee, FL | Ruth PahinuiWaimanalo, HI | Ruth WarburtonTunk., PA | Ruth LeventhalNorth Hollywood, CA |
| Ruth StacyReno, NV | Ruthka SouderRed Hill, PA | Rwwein WeinsteinMonongahela, PA | S MarksPortland, OR | Sa LeeOxon Hill, MD |
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| Sandra GoettlingLas Vegas, NV | Sandra DiazmatosPaterson, NJ | Sandra CobbMoreland Hills, OH | Sandra BarnsteadKings Beach, CA | Sara HopewellKansas City, MO |
| Sara HaleYeadon, PA | Sarah HamiltonCanastota, NY | Sarah FennellStone Mountain, GA | Saundra Shirley, MD | Schwei SchweissSterling, IL |
| Scott BarlowSunnyvale, CA | Scott JenkinsSan Luis Obispo, CA | Scott WeikartPalo Alto, CA | Scott Korman | Scott GrinthalSan Mateo, CA |

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| Senato ArmstrongDetroit, MI | Serge BelozerovWorcester, MA | Sethar Armstrong (Ret.)Seattle,, WA | Shamus NicholsonMexico, NY | Shane WorthWashington, DC |
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| Sydney DunlapLeesburg, VA | Sylvia DuncanPlano, TX | Sylvia BarnardAlbany, NY | T Hamboyan HarrisonGrasonville, MD | T MoIgh, MN |
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| Teresa CarstensenColumbus, OH | Teri MaganaBoise, ID | Terry GonserTacoma, WA | Terry GomollWindsor, CO | Theodore BrazeauDripping Springs, TX |
| Theodore BahnPensacola, FL | Theodore WilcoxRochester, NY | Theresa HuntChampaign, IL | Theresa GiannottaLos Banos, CA | Theresa RoderiguesPinellas Park, FL |
| Theresa SharpeWilliamston, NC | Theresa OwensEureka, CA | Therese RyanPalmdale, CA | Thomas PauleyYork, SC | Thomas DawleyNorth Truro, MA |
| Thomas DahlNew Port Richey, FL | Thomas WindbergAustin, TX | Thomas RenningerNewark, DE | Thomas BrownEugene, OR | Thomas ReynoldsVoorheesville, NY |
| Thomas DabeticChicago, IL | Thomas KruggelKissimmee, FL | Thomas SantiagoMiddletown, NY | Thomas WittbrodtFramingham, MA | Tim EbrahimyWeed, CA |
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| Toni Caldwell-ClarkKansas City, KS | Tony MccraneyGreenville, SC | Tracey MeadSyracuse, NY | Tracy GriswoldBronxville, NY | Tracy ColeGlendale, AZ |
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| Woody MasonBonita Springs, FL | Ykoob@ DugganPrinceton, NJ | Yolanda ReynoldsSan Jose, CA | Yvonne PreteBrookline, MA | Zelma FishmanLos Osos, CA |
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