



## 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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Marilyn Mason  
Evanston, IL

Marilyn Wade  
Bellevue, WA

Marilyn Giorgio-Poole  
Ligonier, PA

Marilyn Gockowski  
Duluth, MN

Mario Maraldo  
Harrison Twp, MI

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New York, NY

Marjean Doden  
Chicago, IL

Marjorie Streeter  
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Marjorie Johnson  
, NM

Marjorie Sovey  
Oro Valley, AZ

Mark Waltzer  
Cherry Hill, NJ

Mark Powers  
Cedarhurst, NY

Mark Hillenbrand  
Oak Lawn, IL

Mark Dimaria  
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Mark Epstein  
Ewing, NJ

Mark Gubbels  
Memphis, TN

Mark Loveland  
West Hartford, CT

Mark Alexander  
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Marsha Mccroden  
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Pittsburgh, PA

Mary Hartley  
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Richard Patten  
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New York, NY

Robert Rivera  
New York, NY

Robert Haslag  
Centertown, MO

Robert Waterman  
Spokane, WA

Robert Robson  
Grosse Pointe, MI

Robert Caldwell  
Dayton, OH

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Seguin, TX

Robert Heck  
Jacksonville, FL

Robert Webster  
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West Milford, NJ

Robert Long  
Austin, TX

Robert Podzikowski  
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Robert Christie  
Santa Fe, NM

Robert Larson  
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Columbia, MO

Robert Console  
Stow, MA

Robert Jehn  
Cochran, PA

Robert Argue  
Bridgman, MI

Robert Sanford  
Camas, WA

Robert Whitney  
Cudahy, WI

Robert Nerger  
Na'alehu, HI

Robert Larson  
Norwalk, WI

Robert Mcconnell  
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Robert Stearns  
Santa Fe, NM

Robert Kaiser  
Whitefish, MT

Robert Wilt  
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Robert Zucchi  
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Robert Spaccarotelli  
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Robert Findlay  
Flanders, NJ

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Robin Poling  
Santa Fe, NM

Robin Eddington  
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Latham, NY

Rose Pezzo  
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Concord, NH

Rose Marie Menard  
Orange, CA

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Oakdale, CT

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Acton, MA

Sally Stapp  
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Burien, WA

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Sandra Goettling  
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Susan Morance  
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Aventura, FL

Susan Toy  
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Susan Ingerham  
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Susan Longosky  
Bradford, PA

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Susan Perez  
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Susan Detato  
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Clearfield, PA

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Coos Bay, OR

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Greencastle, PA

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Elgin, IL

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Suzanne Zilber  
Ames, IA

Suzanne Bellezza  
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Suzanne Birch  
Faribault, MN

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Terry

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Scarsdale, NY

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Timothy Biel  
Woodridge, IL

Timothy Larkin  
San Francisco, CA

Tina Hill  
Leicester, NC

Tina Brenza  
Loves Park, IL

Tina Gerow  
Glendale, AZ

Tod Antell  
Maricopa, AZ

Todd Phillips  
Middleburg, VA

Todd Mckenney  
Grapeview, WA

Tom Beatini  
Hillsdale, NJ

Tom Boyd  
Berea, KY

Tom Henderson  
Bedford, IN

Tom Schwegler  
Kansas City, MO

Tom Leonhardt  
Cleveland, OH

Tomson Mccabe  
Juneau, AK

Tony Greiner  
Albuquerque, NM

Tony Lentini  
Snellville, GA

Tonya Thomas-Jefferson  
Detroit, MI

Tracy Cole  
Glendale, AZ

Tracy Pease  
Rockford, IL

Trenk Ebbighausen  
Jackson Twp, MN

Tuck Milligan  
New Yor, NY

Tyrus Horn  
lone, WA

Ulle Koiv  
New York, NY

Uma Veloo  
Honolulu, HI

Ursula Levelt  
, NY

V B  
Knoxville, TN

Valerie Beard  
Sacramento, CA

Valerie Gilbert  
New York, NY

Valerie Gumes  
Boston, MA

Vasu Murti  
Oakland, CA

Velda R Smith  
Sun Lakes, AZ

Velma  
, CO

Vern Heck  
Guttenberg, IA

Vic Burton  
Kansas City, MO

Vicki Valkanas  
Charlotte, NC

Vicki Davis  
San Jose, CA

Victor Soule  
Milwaukie, OR

Victor Sytzko  
Fair Lawn, NJ

Victoria Kietzman  
Oakland, OR

Victoria Ross  
Hagerstown, MD

Victoria Urias  
Seattle, WA

Viktor Zavadsky  
Washington, DC

Vincent Newman  
Hollywood, FL

Vincent Marneffe  
Dion-Valmont, IL

Vincent J. Patti  
Long Beach, CA

Virginia Carpio  
Los Gatos, CA

Virginia Manuel  
Houston, TX

Virginia Huber  
Minneapolis, MN

Virginia King  
Kenosha, WI

Virginia Frey  
Fayetteville, NY

Virginia Reynolds  
Columbus, OH

Vivian Kearney  
San Antonio, TX

Vivian J Watkins  
Chicago, IL

Vm Ortiz  
Middle Village, NY

W.F. Noble  
Boston, MA

Wally Ferrer  
Manassas, VA

Walter Ramsey  
Oakley, CA

Walter B. Jackson  
Atlanta, GA

Walter W. Gauler  
Penfield, NY

Warren Dale  
South Hamilton, MA

Wayne Johnson  
Glendale, AZ

Wayne Groesbeck  
Muskegon, MI

Wayne Grewe  
Belleville, IL

Welda & Andy Graybeal  
Mountain View, CA

Wendel Craighead  
Prairie Village, KS

Wendy Schroeder  
Denver, CO

Wendy Holmes  
Providence, RI

Wilbur Little  
Denver, CO

William Larson  
Goldsboro, NC

William Hewes  
Simi Valley, CA

William Rivera  
Bethlehem, PA

William Magee  
Waynesboro, PA

William Mckiven  
Tellico Plains, TN

William Crawford  
Greenville, SC

William Jastromb  
Northampton, MA

William Smart  
Hurricane, UT

William Hosp  
Woodbridge, VA

William Harpham  
Anacortes, WA

William Karr  
Southfield, MI

William Schultz  
Fairfield, PA

William Collins  
Norwalk, CT

William Phillips  
Sanford, NC

William Pell  
Newark, NJ

William Schomp  
Abita Springs, LA

William Ashwood  
New Brighton, MN

William Harrison  
Reno, NV

William Obrien  
Beaverton, OR

William Harold li Hinkson

William P. Ostrander, Jr.  
Bellingham, WA

Winnie Gallagher  
Oakland, CA

Wynne Corson  
Chicago, IL



Yujen Hsia  
Honolulu, HI

Yvonne Barker  
West Allis, WI

Zak Mettger  
Providence, RI

Zeneo Peer  
Milwaukee, WI

Zola Packman  
Raleigh, NC

, NY

Duluth, MN

, FL

Phoenix, AZ

, WI

, NV

, TX

, TX

, WI

, WI

Seckman  
Apo, AP

, NY

, MD

Danville, CA

, PA

San Francisco, CA

, AZ

, PA

, WV

, CA

, NY

Minneapolis, MN

, OR

Chicago, IL