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16TH DISTRICT, FLORIDA

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Congress of the United States
House of Representatives
Washington, DC 20515

WASHINGTON OFFICE:
132 CANNON HOUSE OFFICE BUILDING
WASHINGTON, DC 20516
(202) 225-3671
FAX: (202) 225-3616

DOMESTIC AND
INTERNATIONAL MONETARY POLICY

DISTRICT OFFICE:
2726 JUDGE FRAN JAMESON WAY, BLDG. C
MELBOURNE, FL 32840
(321) 632-1776
FAX: (321) 639-8596

MEMBER OF:
HOUSE AEROSPACE CAUCUS

REPUBLICAN STUDY COMMITTEE

September 7, 2012

The Honorable Richard Cordray
Director
Consumer Financial Protection Bureau
1500 Pennsylvania Avenue, NW (Attn: 1801 L Street)
Washington, DC 20220

Dear Director Cordray,

As a Member of the House Financial Services Committee, I appreciate the opportunity to ask you and officials at other regulatory agencies questions regarding the economy, financial markets, consumer protection laws and other issues. Although the mission of the Consumer Financial Protection Bureau is understood on a general level by lawmakers, professionals in the financial sector and the public, it would be helpful to get a better snapshot on how the Bureau allocates its resources and what specifically is accomplished with that expectation.

Congressional offices are inundated with agency information, audits and other reports intended to help lawmakers and the public understand how government agencies spend taxpayer dollars. Among countless documents available on federal agencies, however, it is difficult to find a simple snapshot of any particular government agency to see precisely how much money is devoted to specific activities or, even better, how much money is spent per unit of activity.

I would ask the Bureau to prepare and provide to my office a one-page report, which clearly presents the following information, per line item:

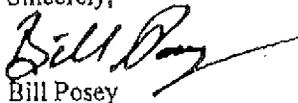
1. Major activity in which the Bureau is involved;
2. The total amount of funds expended in carrying out the activity;
3. The number of activity units of the activity begun, attempted, continued or completed;
4. The unit cost for each activity.

The report should include a reconciliation of funds available with adjusted expenditures so that all funds that come under the control—direct or indirect—of the Bureau shall be accounted for.

Florida statutes require each state agency to present such a one-page report annually. I have included examples of their submissions as examples of how this information may be presented. I emphasize the importance of confining the basic information above on one-page, but the Bureau may supplement the information grid with an appendix or other notes to clarify information as needed.

Thank you for your prompt attention to this request, which will assist my colleagues in me in conducting our oversight duties and serving our constituents.

Sincerely,



Bill Posey
Member of Congress

September 10, 2012

The Honorable Adrian Smith
Attn: Alex Straatmann
1811 West Second Street
Suite 105
Grand Island, NE 68803

Dear Representative Smith:

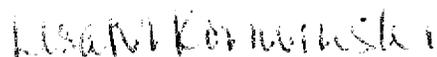
Thank you for your recent letter referring your constituent Ken Niedan's inquiry on behalf of Hershey State Bank. On September 5th, staff attorneys in our Office of Regulations spoke with Mr. Niedan about the bank's profit-sharing plan.

Mr. Niedan was seeking information about whether the plan was in compliance with existing loan originator compensation rules under the Truth in Lending Act, as implemented in Regulation Z. Our staff informed him of how certain changes to the current rules contained in the Consumer Financial Protection Bureau's (CFPB) proposed Loan Originator Compensation Rule would apply to the bank's profit-sharing plan if the proposal were adopted in its present form. This proposed rule would clarify certain aspects of the existing rule by implementing Dodd-Frank Act provisions.

Following the call, CFPB staff provided Mr. Niedan with a copy of the proposed rule via email as he had not yet seen a copy of it. We also encouraged him to submit a comment on the proposed rule on behalf of the bank.

Mr. Niedan stated that he appreciated the CFPB's efforts in following up with him and for addressing his questions. Thank you again for bringing this matter to our attention. Please do not hesitate to contact us if we can be of further assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

September 12, 2012

The Honorable Spencer Bachus
Chairman
U.S House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Bachus:

I am pleased to present the Charter of the Consumer Advisory Board pursuant to Section 1014 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. In addition, the charters of the Community Bank Advisory Council and the Credit Union Advisory Council are enclosed.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs



Consumer Financial
Protection Bureau

September 12, 2012

The Honorable John Boehner
Speaker
U.S. House of Representatives
H-232, United States Capitol
Washington, DC 20515

Dear Speaker Boehner:

I am pleased to present the Charter of the Consumer Advisory Board pursuant to Section 1014 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. In addition, the charters of the Community Bank Advisory Council and the Credit Union Advisory Council are enclosed.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,

A handwritten signature in black ink that reads "Lisa Konwinski".

Lisa Konwinski
Assistant Director for Legislative Affairs

September 12, 2012

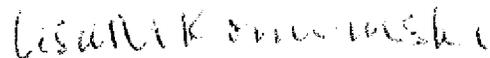
The Honorable Barney Frank
Ranking Member
U.S. House Committee on Financial Services
B301-C Rayburn House Office Building
Washington, DC 20515

Dear Representative Frank:

I am pleased to present the Charter of the Consumer Advisory Board pursuant to Section 1014 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. In addition, the charters of the Community Bank Advisory Council and the Credit Union Advisory Council are enclosed.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

September 12, 2012

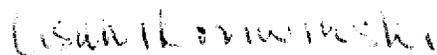
The Honorable Nancy Pelosi
Democratic Leader
U.S. House of Representatives
H-204, United States Capitol
Washington, DC 20515

Dear Leader Pelosi:

I am pleased to present the Charter of the Consumer Advisory Board pursuant to Section 1014 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. In addition, the charters of the Community Bank Advisory Council and the Credit Union Advisory Council are enclosed.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

September 12, 2012

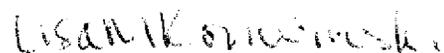
The Honorable Fred Upton
Chairman
U.S. House Committee on Energy and Commerce
2125 Rayburn House Office Building
Washington, DC 20515

Dear Representative Upton:

I am pleased to present the Charter of the Consumer Advisory Board pursuant to Section 1014 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. In addition, the charters of the Community Bank Advisory Council and the Credit Union Advisory Council are enclosed.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

September 12, 2012

The Honorable Henry Waxman
Ranking Member
U.S. House Committee on Energy and Commerce
2322-A Rayburn House Office Building
Washington, DC 20515

Dear Representative Waxman:

I am pleased to present the Charter of the Consumer Advisory Board pursuant to Section 1014 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. In addition, the charters of the Community Bank Advisory Council and the Credit Union Advisory Council are enclosed.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

September 12, 2012

The Honorable Shelley Moore Capito
2443 Rayburn House Office Building
Washington, DC 20515

Dear Representative Capito:

Thank you for your letter about the Consumer Financial Protection Bureau's qualified mortgage rulemaking and its potential impact on nonprofit organizations like Habitat for Humanity.

We have heard from a wide variety of commenters on this issue. On June 28th, 2012, CFPB staff and I met with representatives of Habitat for Humanity so that they could share their views directly with us. As we work to finalize this rule, we are bearing in mind the input we have received, in an effort to ensure that the final rule does not negatively affect the work of nonprofit organizations like Habitat and its affiliates or the ability of low-income families to achieve home ownership in a responsible manner.

Thank you again for sharing your views on this important issue, and please rest assured that I will bear them in mind.

Sincerely,



Richard Cordray
Director

*I appreciate you raising
this to me and for your
interest in our work -
Rich*

Congress of the United States

Washington, DC 20515

September 13, 2012

The Hon. Richard Cordray
U.S. Consumer Financial Protection Bureau
1700 G Street, N.W.
Washington, DC 20552

Dear Mr. Cordray:

Section 1028 of the Dodd-Frank Wall Street Reform and Consumer Protection Act directs the U.S. Consumer Financial Protection Bureau (“Bureau”) to study Pre-Dispute Arbitration Agreements.¹ We would like to offer the following suggestions as the Bureau proceeds with this undertaking. In general, we encourage the Bureau to solicit public comment frequently throughout the process. An opportune occasion for public comment would be after the Bureau’s formulation of a draft study plan, but prior to beginning the study. This will enable the Bureau to obtain further input before it expends resources on a potentially flawed study.

The continued availability of arbitration is important to businesses and consumers alike. Arbitration is typically cheaper, faster and less adversarial than litigation. It is often the only feasible option for consumers whose claims are not large enough to justify retaining counsel. Accordingly, we encourage the Bureau to design its study in a balanced manner. This is a difficult task because any study of the costs and benefits of arbitration must compare arbitration to litigation. Of course, there can be differences between the number and types of claims that are pursued in arbitration and the number and types of claims that go to court. These obstacles complicate the preparation of an accurate and useful study.

Compared to litigation, arbitration increases consumers’ access to justice. As Justice Stephen Breyer observed, for “the typical consumer who has only a small damage claim,” arbitration can be more effective than litigation, which “could eat up the value of an eventual small recovery.”² Several organizations’ comments regarding the Bureau’s forthcoming study underscore the need to compare arbitration to litigation.³ In his comment, Professor Christopher R. Drahozal of the University of Kansas School of Law explains, “[T]o be meaningful, empirical research on consumer arbitration needs to compare arbitration to some sort of baseline, most commonly comparable cases in court.” Cornell University Professor Alexander J.S. Colvin observes in his comment, “To answer some of the questions posed . . . it would be useful to have comparable information about consumers not covered by pre-dispute arbitration agreements, who would be bringing equivalent claims through the normal litigation system.”⁴

¹ See 12 U.S.C. § 5518(a).

² *Allied-Bruce Cos. v. Dobson*, 513 U.S. 265, 281 (1995).

³ E.g., Washington Legal Foundation, Int’l Association of Lemon Law Administrators, American Bankers Association, Consumer Credit Industry Association, Alliance for Justice, and National Association of Consumer Advocates.

⁴ Available at <http://www.regulations.gov>, see Document ID # CFPB-2012-0017-0021 (Drahozal); Document ID # CFPB-2012-0017-0017 (Colvin) (last accessed Sept. 11, 2012).

A thorough and balanced study would compare the costs and outcomes of cases that enter arbitration with the costs and outcomes of similar cases that are litigated. Accordingly, the Bureau should assess the benefits to consumers from the lower costs of arbitration, both in terms of increased accessibility to the dispute resolution process for a broader range of disputes and the ability of consumers to retain a greater share of any settlement or award—rather than being forced to use more of those funds to compensate counsel. The study also should weigh the benefits to businesses, including savings that businesses pass on to consumers via lower prices by forgoing expensive and time-consuming litigation.

One difficulty with drawing such a comparison is that the types of cases that enter arbitration can be different from those that become subject to litigation. The Bureau's draft study should divide claims according to type and size. For example, individual claims of small or moderate size could be separated from individual claims for larger amounts, while claims that are susceptible to being asserted in class actions could occupy their own sub-category.

The Bureau's study may address the issue of class arbitration and, in particular, agreements that require individual arbitration. Justice Scalia wrote, "Requiring the availability of classwide arbitration interferes with fundamental attributes of arbitration and thus creates a scheme inconsistent with the [Federal Arbitration Act]."⁵ Such a requirement could force businesses simply to quit using arbitration agreements, which would send consumers back into the realm of litigation. The Bureau should consider the costs and benefits of such clauses relative to the costs and benefits of processes and outcomes in judicial class actions. The study should consider how much money is actually recovered by class members themselves in judicial class actions that go to judgment and in judicial class actions that are settled.

A review of class settlements is especially important because many class actions do not proceed to a final judgment after trial. In examining the recoveries that class members receive from settlements, the Bureau should not simply accept the claimed total face value of the settlement, but instead should examine the rate at which class members actually receive compensation. (Often those amounts are far less than the claimed value of a settlement because not all class members file claims and, through the *cy pres* doctrine, settlement funds may be diverted to other entities.) These numbers should be viewed relative to the amount of money awarded to trial lawyers in class actions. The study also should consider the relative prevalence of judicial class actions that are dismissed without any form of recovery for the plaintiff.

We appreciate your consideration of these suggestions. Please do not hesitate to contact us if you or your staff have any questions about the matters raised above.

Sincerely,



Lamar Smith
Chairman
Committee on the Judiciary



Spencer Bachus
Chairman
Committee on Financial Services

⁵ *AT&T Mobility LLC v. Concepcion*, 131 S. Ct. 1740, 1748 (2011).

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Congress of the United States
House of Representatives
Committee on Appropriations
Washington, DC 20515-6015

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CLERK AND STAFF DIRECTOR
WILLIAM B. INGLEE

TELEPHONE:
(202) 225-2771

September 14, 2012

Mr. Richard Cordray
Director
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

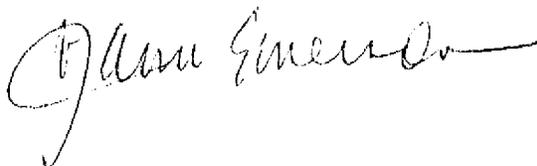
Dear Director Cordray:

I am writing to express my dissatisfaction with the content of the Bureau's annual report pursuant to Section 1017(e)(4) of the Dodd-Frank Wall Street Reform and Consumer Protection Act. My letter from January 31, 2012 (see attached), was very specific about the information that the Committee expected the Bureau to include in the report. At best, the Bureau provided incomplete responses to nine of the thirty-six requested items and did not respond to remaining twenty-seven.

The Bureau's disregard for my January letter is especially disappointing given the candid and productive nature of our meetings in February and April. Therefore, I am resubmitting the same requests from January and ask the Bureau to provide thorough responses for all thirty-six requested items as well as staff briefings no later than November 15.

Thank you in advance for your assistance. I look forward to learning more about the Bureau's costs and operations.

Sincerely,



Jo Ann Emerson
Chairwoman
Subcommittee on Financial Services and
General Government

HAROLD ROGERS, KENTUCKY, CHAIRMAN
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Congress of the United States
House of Representatives
Committee on Appropriations
Washington, DC 20515-6015

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CLERK AND STAFF DIRECTOR
WILLIAM B. INGLEE

TELEPHONE:
(202) 225-2771

January 31, 2012

Mr. Richard Cordray
Director
Consumer Financial Protection Bureau
1500 Pennsylvania Avenue, NW
Attn: 1801 L Street
Washington, DC 20220

Dear Mr. Cordray:

As you may know, Section 1017(e)(4) of the Dodd-Frank Wall Street Reform and Consumer Protection Act requires the Consumer Financial Protection Bureau (CFPB) to submit an annual report to the House Committee on Appropriations. I am writing to inform you of the type of information the Committee would appreciate seeing in the report. I ask that the report be submitted not later than the anniversary of the CFPB's designated transfer date, July 21, and include the following elements for the past 12 months and projected for the next 12 months:

The fund transfers from the Federal Reserve Board by date;

The application of these funds by or for:

- type of financial institution, financial product and service, and consumer,
- each department, subdivision, or office represented on the CFPB's organization chart,
- major investments and capital acquisition, especially information technology hardware, software, and services,
- advisory committees and interagency groups,
- storage and disposal of active and inactive records,
- hosting or participating in conferences, especially for travel, food, and beverages,
- contractors,
- marketing, advertising, outreach, or branding,
- urban and rural areas, and
- construction, leases of capital assets, and acquisition of real property;

Use of the CFPB's investment authority under Section 1017(b)(3) of the Dodd-Frank Wall Street Reform and Consumer Protection Act, including purchases, redemptions, and any subsequent interest and proceeds credited to the CFPB;

The results produced or expected by the CFPB's use of these funds by type of financial institution, financial product and service, and consumer:

- the number of regulations proposed,
- the number of final regulations,
- the impact of CFPB activities on the availability of credit to consumers and small businesses; and
- an empirical measure of the effect of CFPB activities on:
 - consumer financial market fairness,
 - on safeguarding the overall economy,
 - the benefits to honest businesses,
 - the ability of consumers to make up-front comparisons among competing products, and
 - reducing unscrupulous practices and gross imbalances in consumer financial markets.

With regard to the CFPB's Consumer Financial Civil Penalty Fund:

- the amount and number of penalties and fines levied and collected by the CFPB,
- the cost and means of collecting such penalties and fines,
- the amount and number of payments to victims, and
- the amount of the Fund used for consumer education and financial literacy programs;

Please also include a discussion about the CFPB's financial management activities and processes related to:

- making transfer requests to the Federal Reserve Board;
- budget formulation and execution,
- procurement and contracting, especially with small and minority-owned businesses,
- purchase and travel cards,
- asset management, and
- fleet management.

Finally, please also include a discussion about other aspects of the CFPB that affect its operations and financial condition, such as workforce planning, information and privacy policies, performance measures, participation in E-Government, and computer security.

The staff of the Subcommittee on Financial Services and General Government (202-225-7245) will be happy to provide your staff with further guidance as well as answer any questions that they may have. I look forward towards establishing a productive working relationship with you to ensure consumers can make the best decisions for themselves and their families with regards to financial products.

Sincerely,

A handwritten signature in black ink, reading "Jo Ann Emerson". The signature is written in a cursive style with a long horizontal line extending to the right.

Jo Ann Emerson
Chairwoman
Subcommittee on Financial Services and
General Government

September 18, 2012

The Honorable Blaine Luetkemeyer
1740 Longworth House Office Building
Washington, DC 20515

The Honorable Yvette Clarke
1029 Longworth House Office Building
Washington, DC 20515

Dear Representatives Luetkemeyer and Clarke:

Thank you for your letter about the Consumer Financial Protection Bureau's (CFPB) remittances rule, which implements Section 1073 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). As you know, the Dodd-Frank Act amended the Electronic Fund Transfer Act (EFTA) to create a comprehensive new system of consumer protections for the millions of American consumers who send remittances abroad each year. The CFPB's rule implementing these EFTA provisions will be effective on February 7, 2013.

On August 7, 2012, the CFPB revised the remittances rule so that institutions which consistently provide 100 or fewer remittance transfers annually are deemed not to be providing transfers in the normal course of business, and are therefore generally exempt. We anticipate that this exemption will provide relief to many financial institutions while maintaining protections for the majority of consumers sending remittance transfers, as we believe that the vast majority of remittance transfers are conducted by entities that provide more than 100 transfers annually.

We understand that achieving full compliance by the effective date may present challenges for some institutions that are subject to the rule, and have met with some providers to hear concerns that they may have. As you know, the Dodd-Frank Act required the Bureau -- through authority transferred from the Federal Reserve Board of Governors (Board) -- to issue rules within 18 months from the date of enactment to implement Section 1073. The Board sought comment in its May 2011 proposal on whether one year was an appropriate effective date for the remittances rule. After review of the comments received, the CFPB adopted an effective date of one year following publication of the rule in the Federal Register (*i.e.*, one year after February 7, 2012). The CFPB determined that a one-year period best balances industry's implementation obligations with the significant consumer protection interests that the remittances rule affords. We are continuing to monitor the remittances market, including industry's implementation efforts. In addition, we are intensifying our efforts to help providers comply with the rule. Our staff is holding an upcoming webinar, releasing a small

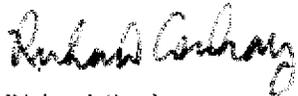
business compliance guide, speaking at a number of industry conferences, and answering guidance questions from industry and others.

Some remittance transfer providers may also face challenges in disclosing third-party fees and foreign taxes that apply to remittance transfers, as the rule requires. As the CFPB stated in adopting the final rule, EFTA section 919(a)(2)(A)(i) requires a remittance transfer provider to disclose the amount to be received by the designated recipient. The plain language of the statute requires providers to disclose all fees and taxes specifically related to remittance transfers, regardless of the entity that charges them, as these elements have a direct impact on the amount paid to the designated recipient. The statute and the CFPB rule do provide an exception that allows depository institutions and credit unions to estimate exchange rates, fees, and taxes for certain transfers where they cannot determine the actual amounts for reasons beyond their control.

Similarly, while liability provisions are an issue for some providers, the requirement in the rule that consumers be allowed 180 days to assert an error in connection with a remittance transfer reflects the statutory language of EFTA section 919(d).

Finally, we are attentive to industry's compliance costs. In accordance with applicable law, the remittances rule contained substantial analysis of its potential benefits to consumers and burdens on industry. We will continue to monitor the implementation and impact of this rule, including any effect on consumers' access to remittance transfer products, and will certainly keep all of the issues you raised in mind as we evaluate the implementation of this rule in 2013 and beyond.

Sincerely,



Richard Cordray
Director

Thank you for your interest in our work. We are happy to communicate closely with industry representatives on the issues you have raised. Rich

Cc: The Honorable David Schweikert
The Honorable Alcee Hastings
The Honorable Bill Huizenga
The Honorable Francisco "Quico" Canseco
The Honorable Jo Ann Emerson
The Honorable John Campbell
The Honorable Stevan Pearce
The Honorable Steve Stivers
The Honorable Frank C. Guinta

The Honorable Mike Ross
The Honorable Bill Posey
The Honorable Tim Huelskamp
The Honorable Howard Coble
The Honorable Kenny Marchant
The Honorable Paul A. Gosar
The Honorable Mick Mulvaney
The Honorable Janice Hahn
The Honorable Robert Hurt
The Honorable Kevin Yoder
The Honorable Joe Walsh
The Honorable Richard B. Nugent
The Honorable Larry Kissell
The Honorable Billy Long
The Honorable Mark E. Amodei
The Honorable W. Todd Akin
The Honorable Jim Matheson
The Honorable Lynn Jenkins
The Honorable Randy Neugebauer
The Honorable Tim Griffin
The Honorable Andy Harris

September 19, 2012

The Honorable Patrick McHenry
Chairman
Subcommittee on TARP, Financial Services, and
Bailouts of Public and Private Programs
2157 Rayburn House Office Building
Washington, DC 20515-6143

Dear Chairman McHenry:

I am writing to provide documents in response to your request concerning the regulatory independence of the Consumer Financial Protection Bureau (CFPB). As I mentioned in my letter of July 16, the CFPB obtained its full authorities as an independent agency with the appointment of a Director on January 4, 2012. Since January 4, 2012, the CFPB has operated like other independent agencies. Bureau officials regularly meet and consult appropriately with local, state, and federal officials, regardless of their political affiliations.

Pursuant to your request and our subsequent conversations with your staff, CFPB has reviewed emails between CFPB staff and the Executive Office of the President (who.eop.gov domain) for the period beginning January 4, 2012 that were within the custody of the Director; the Deputy Director; the Associate Director for Supervision, Enforcement & Fair Lending (SEFL); the four Assistant Directors who report to the Associate Director for SEFL; the Associate Director for Research, Markets & Regulations (RMR); and the six Assistant Directors who report to the Associate Director for RMR. As previously agreed, the CFPB is providing emails that reflect requests or suggestions from staff of the Executive Office of the President to CFPB staff that relate to CFPB's enforcement, supervision, or rulemaking agendas, CFPB's planning of field hearings, and any non-mandatory reports, other than emails reflecting coordination that is authorized by statute.

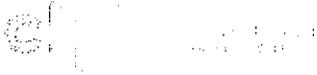
We remain committed to providing Congress with the information it needs to conduct meaningful oversight. Accordingly, we have enclosed 42 pages of documents in response to the Committee's request. Because these documents relate to sensitive intra-governmental deliberations, we expect that you will maintain the confidentiality of these documents and consult with the Bureau prior to any disclosure.

Please do not hesitate to contact me at (202) 435-7842 if you have questions.

Sincerely,

Lisa Konwinski
Assistant Director for Legislative Affairs

cc: The Honorable Mike Quigley, Ranking Member



1700 G Street NW, Washington, DC 20552

September 24, 2012

The Honorable Joseph Lieberman
Chairman
Committee on Homeland Security and Governmental Affairs
U.S. Senate
Washington, D.C. 20510

The Honorable Darrell Issa
Chairman
Committee on Oversight and Government Reform
U.S. House of Representatives
Washington, D.C. 20515

I am writing on behalf of the Consumer Financial Protection Bureau (CFPB) in response to the recommendation in the Government Accountability Office's (GAO) report, "Financial Literacy: Overlap of Programs Suggest There May Be Opportunities for Consolidation" (GAO-12-588). The CFPB agrees with the finding in the report that GAO has "not identified duplication" among federal financial literacy and housing counseling activities.

The report recommended, however, that "as part of its ongoing coordination efforts, the [CFPB] take steps to help ensure clear delineation of the respective roles and responsibilities between itself and other federal agencies that have overlapping financial literacy responsibilities."

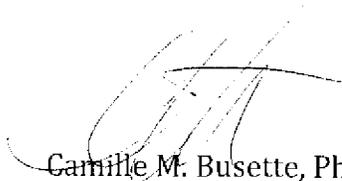
As we stated in our response to GAO, the CFPB is engaged in initiatives that advance financial education opportunities for American families in a manner that leverages and complements other federal efforts. By meaningfully engaging with other agencies, including the Financial Literacy and Education Commission (FLEC or Commission) partners, we work to delineate roles and responsibilities, to improve coordination, and avoid duplication while working to execute on our statutorily mandated responsibilities to educate and empower consumers to make informed financial decisions. The CFPB's Director serves as the Vice-Chairman of the FLEC. To support him in this role and ensure coordination among

partner agencies, the CFPB's Office of Financial Education staff meets regularly with the Department of Treasury staff members in Treasury's Office of Financial Education and Financial Access.

In addition to our regular coordination meetings, we are currently engaged with the Commission agencies in a strategic planning process to define the Commission's priorities for the next several years. Each partner agency in the Commission will contribute to that planning process and those plans will be synchronized with the FLEC's National Strategy. When the planning process is complete, we expect it will help to further delineate roles and responsibilities among our federal partners. This process will also serve to advance GAO's additional recommendations to the Commission's leadership to identify options for consolidating federal financial literacy efforts and to incorporate clear recommendations on the allocation of resources into the National Strategy. GAO advised CFPB staff that those recommendations should be addressed by the Department of Treasury, but we will work closely with all of the Commission's partner agencies to ensure effective and efficient use of federal financial literacy resources.

We appreciate GAO's continuing interest in federal financial literacy efforts and its recommendations, which will enhance the impact of those efforts on the daily lives of consumers.

Sincerely,



Camille M. Busette, PhD
Assistant Director, Office of Financial Education
Consumer Financial Protection Bureau

cc: Ms. Alicia Puente Cackley, U.S. Government Accountability Office

September 2012

Dear Rep. Algecranza:

It was good to see you in Committee the other day, and one of the issues you raised was our strategic planning process. And so I wanted to let you know that we have just now completed drafting our GPRR plan, which is up on our website for comment.

We will continue to make progress toward the various expectations you have for our processes. As always, I appreciate your continuing interest in our work.

Yours,
Richard

Consumer Financial
Protection Bureau

October 11, 2012

The Honorable Spencer Bachus
Chairman
U.S. House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Bachus,

I am pleased to present the Consumer Financial Protection Bureau's Annual Report to Congress on College Credit Cards as required under Section 305 of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act).

Sincerely,

A handwritten signature in black ink, appearing to read "Tim Sheehan". The signature is stylized and cursive.

Tim Sheehan
Deputy Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

October 11, 2012

The Honorable John Boehner
Speaker
United States House of Representatives
H-232 United States Capitol
Washington, DC 20515

Dear Speaker Boehner,

I am pleased to present the Consumer Financial Protection Bureau's Annual Report to Congress on College Credit Cards as required under Section 305 of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act).

Sincerely,

A handwritten signature in black ink, appearing to read "T. Sheehan", written over a horizontal line.

Tim Sheehan
Deputy Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

October 11, 2012

The Honorable Barney Frank
Ranking Member
U.S. House Committee on Financial Services
B301-C Rayburn House Office Building
Washington, DC 20515

Dear Representative Frank,

I am pleased to present the Consumer Financial Protection Bureau's Annual Report to Congress on College Credit Cards as required under Section 305 of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act).

Sincerely,

A handwritten signature in black ink, appearing to read 'Tim Sheehan', with a stylized flourish at the end.

Tim Sheehan
Deputy Assistant Director for Legislative Affairs

October 11, 2012

The Honorable John Kline
Chairman
U.S. House Committee on Education and the Workforce
2181 Rayburn House Office Building
Washington, DC 20515

Dear Representative Kline,

I am pleased to present the Consumer Financial Protection Bureau's Annual Report to Congress on College Credit Cards as required under Section 305 of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act).

Sincerely,

A handwritten signature in black ink, appearing to read 'Tim Sheehan', written over a horizontal line.

Tim Sheehan
Deputy Assistant Director for Legislative Affairs

October 11, 2012

The Honorable George Miller
Ranking Member
U.S. House Committee on Education and the Workforce
2101 Rayburn House Office Building
Washington, DC 20515

Dear Representative Miller,

I am pleased to present the Consumer Financial Protection Bureau's Annual Report to Congress on College Credit Cards as required under Section 305 of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act).

Sincerely,

A handwritten signature in black ink, appearing to read 'Tim Sheehan', is written over the word 'Sincerely,'.

Tim Sheehan
Deputy Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

October 11, 2012

The Honorable Nancy Pelosi
Democratic Leader
United States House of Representatives
H-204 United States Capitol
Washington, DC 20515

Dear Leader Pelosi,

I am pleased to present the Consumer Financial Protection Bureau's Annual Report to Congress on College Credit Cards as required under Section 305 of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act).

Sincerely,

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Tim Sheehan
Deputy Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

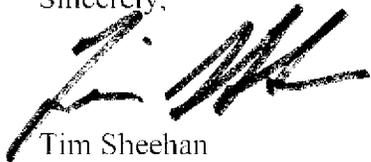
October 11, 2012

The Honorable Fred Upton
Chairman
U.S. House Committee on Energy and Commerce
2125 Rayburn House Office Building
Washington, DC 20515

Dear Representative Upton,

I am pleased to present the Consumer Financial Protection Bureau's Annual Report to Congress on College Credit Cards as required under Section 305 of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act).

Sincerely,

A handwritten signature in black ink, appearing to read 'T. Sheehan', is written over a faint, illegible stamp or watermark.

Tim Sheehan
Deputy Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

October 11, 2012

The Honorable Henry Waxman
Ranking Member
U.S. House Committee on Energy and Commerce
2322-A Rayburn House Office Building
Washington, DC 20515

Dear Representative Waxman,

I am pleased to present the Consumer Financial Protection Bureau's Annual Report to Congress on College Credit Cards as required under Section 305 of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act).

Sincerely,

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Tim Sheehan
Deputy Assistant Director for Legislative Affairs

October 15, 2012

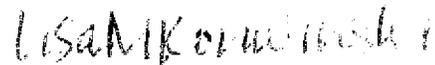
The Honorable Spencer Bachus
Chairman
U.S. House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Bachus,

I am pleased to present the Annual Report of the CFPB Student Loan Ombudsman as required under Section 1035 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

October 22, 2012

The Honorable Lamar Smith
Chairman
U.S. House Committee on the Judiciary
2138 Rayburn House Office Building
Washington, DC 20515

The Honorable Spencer Bachus
Chairman
U.S. House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Chairmen Smith and Bachus:

Thank you for your letter about the Consumer Financial Protection Bureau's (CFPB) study of mandatory pre-dispute arbitration agreements under Section 1028(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act. As you may know, in April we published a formal request for information in the *Federal Register* seeking public input on the study's scope, methods and data. We received a large number of comments from a range of interested individuals, businesses, and groups. Those comments have been useful; indeed, many overlap with issues raised in your letter.

As you note, comparing arbitration to an alternative litigation baseline would be informative, although there are significant challenges involved in making such a comparison. We are continuing to analyze available means of doing so. We also recognize the need to address potential impacts to both consumers and businesses from the use of the two different systems.

We appreciate your highlighting the importance of analyzing judicial class actions and the fact that some arbitration clauses do require individual arbitration. We received similar input from a number of industry and consumer groups.

Thank you for your suggestions. We will be mindful of the issues you raised and any additional input you might have for us going forward.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard", written in a cursive style.

Richard Cordray
Director

October 22, 2012

The Honorable Lamar Smith
Chairman
U.S. House Committee on the Judiciary
2138 Rayburn House Office Building
Washington, DC 20515

The Honorable Spencer Bachus
Chairman
U.S. House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Chairmen Smith and Bachus:

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Thank you for your suggestions. We will be mindful of the issues you raised and any additional input you might have for us going forward.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard", written in a cursive style.

Richard Cordray
Director

October 24, 2012

The Honorable Bill Posey
120 Cannon House Office Building
Washington, DC 20515

Dear Representative Posey:

Thank you for your recent letter requesting summary budget information from the Consumer Financial Protection Bureau (CFPB or Bureau). I appreciated the opportunity to testify earlier this year before the Committee on the CFPB's budget, and most recently in September on our Semi-Annual Report, which includes detail on the Bureau's spending and the significant work that we are accomplishing in support of American consumers.

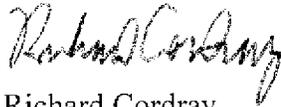
The Bureau recognizes that information about agency budgets can be voluminous and that some audiences prefer a shorter summary presentation. We therefore present information about our budget in a variety of formats, all of which are available to Congress and the public on our website at ConsumerFinance.gov/budget.

One format on our website is a short summary document called the "CFPB Budget in Brief," which is produced annually. While not identical to the format you cited, which is used in the state of Florida, the information it provides is similar in many ways, and this is a format common to other federal agencies. In addition, after each quarter our Chief Financial Officer publishes an update that includes summary information about the Bureau's funding and major quarterly expenditures. We publish more detailed budget documents on an annual basis. Our FY 2013 Budget Justification identifies spending and staffing estimates for FY 2013 across CFPB's core programs, and includes a preliminary set of performance measures. The Bureau also prepares financial statements reflecting actual annual spending by major program.

We recently released a draft Strategic Plan for public comment, which clearly presents goals, outcomes, strategies and performance measures that have and will continue to inform our performance-based budget process. It is our expectation that future budget and performance reporting will leverage this

Government Performance and Results Act framework, thereby linking resource requirements to our goals and demonstrating how the CFPB is allocating its resources. We encourage you and your staff to review these documents and share with us any comments or additional thoughts that you may have.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard Cordray". The signature is fluid and cursive, with the first name "Richard" and last name "Cordray" clearly distinguishable.

Richard Cordray
Director

October 24, 2012

The Honorable Bill Posey
120 Cannon House Office Building
Washington, DC 20515

Dear Representative Posey:

Thank you for your recent letter requesting summary budget information from the Consumer Financial Protection Bureau (CFPB or Bureau). I appreciated the opportunity to testify earlier this year before the Committee on the CFPB's budget, and most recently in September on our Semi-Annual Report, which includes detail on the Bureau's spending and the significant work that we are accomplishing in support of American consumers.

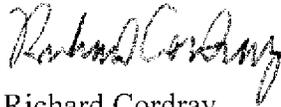
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Sincerely,

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Richard Cordray
Director

October 26, 2012

The Honorable Joseph Lieberman
Chairman
Committee on Homeland Security and Governmental Affairs
United States Senate
340 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Susan Collins
Ranking Member
Committee on Homeland Security and Governmental Affairs
United States Senate
340 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Lieberman and Ranking Member Collins:

We are writing to express our concerns with S. 3468, the “Independent Agency Regulatory Analysis Act of 2012,” which we understand is being considered for possible mark-up by the Committee on Homeland Security and Governmental Affairs.

Independent regulatory agencies were established by Congress to exercise policymaking functions – and in particular, rulemaking functions – independent of the control of any Administration. Independent regulatory agencies have sought to implement statutes in a manner faithful to the statutory language and consistent with our respective missions without imposing unnecessary costs. S. 3468 authorizes the President to require independent regulatory agencies to submit their rulemakings to OMB’s Office of Information and Regulatory Affairs for prior review. This would give any President unprecedented authority to influence the policy and rulemaking functions of independent regulatory agencies and would constitute a fundamental change in the role of independent regulatory agencies. Beyond injecting an Administration’s influence directly into our rulemaking, the bill also would interfere with our ability to promulgate rules critical to our missions in a timely manner and would likely result in unnecessary and unwarranted litigation in connection with our rules.

The Honorable Joseph Lieberman
The Honorable Susan Collins
Page 2

We urge you to consider the potential negative consequences of this bill before proceeding with it legislatively, and would be happy to discuss it in more detail at your convenience.

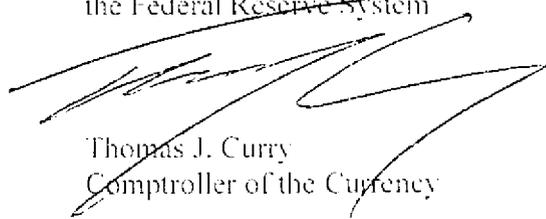
Sincerely,



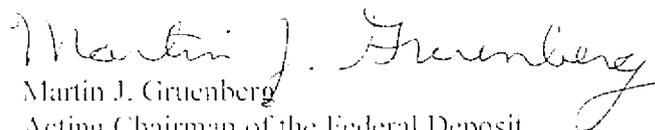
Ben S. Bernanke
Chairman of the Board of Governors of
the Federal Reserve System



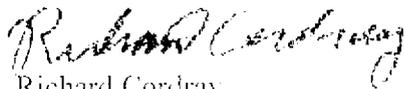
Mary L. Schapiro
Chairman of the U.S. Securities and
Exchange Commission



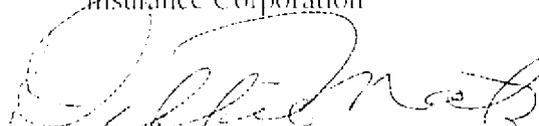
Thomas J. Curry
Comptroller of the Currency



Martin J. Gruenberg
Acting Chairman of the Federal Deposit
Insurance Corporation



Richard Cordray
Director of the Consumer Financial
Protection Bureau



Debbie Matz
Chairman of the National Credit Union
Administration

cc: All Other Members of the U.S. Senate Committee on Homeland Security and
Governmental Affairs

November 2012

Dear Jim,

It was a great pleasure to visit with you in Seattle. Thank you for making time to meet prior to the event, and for speaking at our field hearing.

We know how much you, Peter, Rita, and your entire staff did to fit this into your busy schedule - we at the Bureau are grateful you could join us. And thank you for all your efforts to protect consumers over the years, as well as your dedicated service to our veterans.

Sincerely,

Richard

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Spencer Bachus
Chairman
House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Bachus:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

As Director of the Bureau, I am required to report on the status of actions taken by management in response to IG reports that result in “disallowed costs” and on those IG reports that include “recommendations that funds be put to better use.” During the reporting period ending September 30, 2012, there were no IG reports that resulted in “disallowed costs” or “in recommendations that funds be put to better use.”

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Spencer Bachus
Chairman
House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Bachus:

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable John Boehner
Speaker of the House of Representatives
H-232 United States Capitol
Washington, DC 20515

Dear Speaker Boehner:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Shelley Moore Capito
Chairwoman
Subcommittee on Financial Institutions and Consumer Credit
House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Capito:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

November 5, 2012

The Honorable Michael Capuano
Ranking Member
Subcommittee on Oversight and Investigations
House Committee on Financial Services
B301C Rayburn House Office Building
Washington, DC 20515

Dear Representative Capuano:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

November 5, 2012

The Honorable Randy Neugebauer
Chairman
Subcommittee on Oversight and Investigations
House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Neugebauer:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Nancy Pelosi
Minority Leader
United States House of Representatives
H-204 United States Capitol
Washington, DC 20515

Dear Leader Pelosi:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Todd Platts
Chairman
Subcommittee on Government Organization, Efficiency,
and Financial Management
House Committee on Oversight and Government Reform
2157 Rayburn House Office Building
Washington, DC 20515

Dear Representative Platts:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Barney Frank
Ranking Member
House Committee on Financial Services
B301C Rayburn House Office Building
Washington, DC 20515

Dear Representative Frank:

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Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Ron Paul
Chairman
Subcommittee on Domestic Monetary Policy and Technology
House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Paul:

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Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable William Lacy Clay
Ranking Member
Subcommittee on Domestic Monetary Policy and Technology
House Committee on Financial Services
B301C Rayburn House Office Building
Washington, DC 20515

Dear Representative Clay:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

As Director of the Bureau, I am required to report on the status of actions taken by management in response to IG reports that result in "disallowed costs" and on those IG reports that include "recommendations that funds be put to better use." During the reporting period ending September 30, 2012, there were no IG reports that resulted in "disallowed costs" or "in recommendations that funds be put to better use."

Sincerely,



Richard Cordray
Director

Enclosure

November 5, 2012

The Honorable Elijah Cummings
Ranking Member
House Committee on Oversight and Government Reform
2471 Rayburn House Office Building
Washington, DC 20515

Dear Representative Cummings:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Darrell Issa
Chairman
House Committee on Oversight and Government Reform
2157 Rayburn House Office Building
Washington, DC 20515

Dear Representative Issa:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

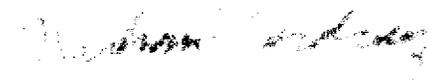
The Honorable Edolphus Towns
Ranking Member
Subcommittee on Government Organization, Efficiency,
and Financial Management
House Committee on Oversight and Government Reform
2471 Rayburn House Office Building
Washington, DC 20515

Dear Representative Towns:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Fred Upton
Chairman
House Committee on Energy and Commerce
2125 Rayburn House Office Building
Washington, DC 20515

Dear Representative Upton:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Henry Waxman
Ranking Member
House Committee on Energy and Commerce
2322A Rayburn House Office Building
Washington, DC 20515

Dear Representative Waxman:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Susan Collins
Ranking Member
Senate Committee on Homeland Security and Governmental Affairs
344 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Collins:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Tim Johnson
Chairman
Senate Committee on Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Johnson:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Mitch McConnell
Minority Leader
United States Senate
S-230 United States Capitol
Washington, DC 20510

Dear Senator McConnell:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Harry Reid
Majority Leader
United States Senate
S-221 United States Capitol
Washington, D.C. 20510

Dear Senator Reid:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

November 5, 2012

The Honorable Joseph Lieberman
Chairman
Senate Committee on Homeland Security and Governmental Affairs
340 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Lieberman:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

November 5, 2012

The Honorable Kay Bailey Hutchison
Ranking Member
Senate Committee on Commerce, Science and Transportation
560 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Hutchison:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

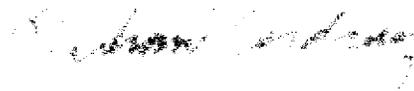
The Honorable John D. Rockefeller IV
Chairman
Senate Committee on Commerce, Science and Transportation
508 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Rockefeller:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

November 5, 2012

The Honorable Richard Shelby
Ranking Member
Senate Committee on Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Shelby:

Enclosed is the Semiannual Report of the Inspector General (IG) for the Consumer Financial Protection Bureau (CFPB or Bureau). As required under Section 5 of the Inspector General Act, as amended, this report covers the six-month period from April 1, 2012 through September 30, 2012.

As Director of the Bureau, I am required to report on the status of actions taken by management in response to IG reports that result in "disallowed costs" and on those IG reports that include "recommendations that funds be put to better use." During the reporting period ending September 30, 2012, there were no IG reports that resulted in "disallowed costs" or "in recommendations that funds be put to better use."

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

November 6, 2012

The Honorable Jo Ann Emerson
Chairwoman
House Appropriations Subcommittee on
Financial Services and General Government
B-300 Rayburn House Office Building
Washington, DC 20515

Dear Representative Emerson,

Thank you for your continued interest in the Consumer Financial Protection Bureau. The Director appreciated the opportunity to discuss the Bureau's budget and operations on two occasions with you earlier this year, and we also were pleased to share additional information in response to your questions on a range of issues following those meetings. We have a strong record of being responsive to questions from Congress and the public, which is why the Director welcomed opportunities to testify earlier this year before both the House and Senate on the Bureau's budget, and most recently in September on our Semi-Annual report, which includes detail on the Bureau's spending, as required by section 1016(c)(2) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Act). In fact, the Bureau has now testified 27 times before Congress.

As you know, section 1017(a)(2)(C) of the Act provides that the Bureau's funds derived from the Federal Reserve System shall not be subject to review by the Committees on Appropriations, and Section 1017(c)(2) provides that funds obtained by or transferred to the Bureau Fund shall not be construed to be Government funds or appropriated monies. Unlike agencies over which the Appropriations Committee has jurisdiction, the Bureau is an independent bureau within the Federal Reserve System. Nevertheless, the Bureau was pleased to provide over 100 pages of responsive information in our annual report to you in July of this year, including fund transfers from the Federal Reserve Board, information on major expenditures, spending by division/program area, contractual obligations, a description of our budget process, most recent budget justification, information on our civil penalty fund,

and numerous other materials. We also recently released a draft Strategic Plan for public comment, which includes goals, outcomes, strategies and performance measures that inform our performance-based budget process. In addition, we will be happy to share with you our financial report for FY2012 when it is released later this year, as well as our budget justification for FY2014 when it is released early next year, along with our final Strategic Plan for FY2013-2018.

Your staff may contact our Office of Legislative Affairs at 202-435-7960 at any time, and we will be happy to address outstanding questions that you may have.

Sincerely,

A handwritten signature in blue ink, appearing to read "Lisa Konwinski".

Lisa Konwinski
Assistant Director for Legislative Affairs



November 13, 2012

The Honorable Glenn Thompson
3555 Benner Pike
Suite 101
Bellefonte, PA 16823

Dear Representative Thompson:

Thank you for forwarding to us your constituent's concerns about bank shredding standards and document destruction policies. Improper destruction of customer information can pose a number of risks, and the Dodd-Frank Act assigned responsibility for addressing these matters to the agencies that determine whether depository institutions are operating in a safe and sound manner: the Federal Reserve System (FRS), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and National Credit Union Administration (NCUA) (collectively, "the Agencies"). The FRS, FDIC, and OCC have adopted Interagency Guidelines Establishing Standards for Safeguarding Customer Information (Interagency Guidelines). This guidance sets forth standards for developing and implementing administrative, technical, and physical safeguards to protect the security, confidentiality, and integrity of customer information. The NCUA has adopted Guidelines for Safeguarding Member Information (NCUA Guidance), which mirrors the language of the Interagency Guidelines.

Under the Interagency Guidelines and the NCUA Guidance, institutions under the Agencies' supervisory authority are directed to implement a comprehensive written information security program appropriate to the institution's size and complexity that is designed to ensure the security and confidentiality of customer information, protect against any anticipated threats or hazards to the security or integrity of such information, protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any customer, and ensure the proper disposal of customer information. The Interagency Guidelines and the NCUA Guidance also instruct institutions to exercise appropriate oversight over any service providers with whom they contract to provide services to carry out functions under these information security programs. The Agencies have implemented examination procedures designed to evaluate institutions' information security programs pursuant to these guidelines.

To ensure that all of the Agencies are aware of your constituent's concerns, you may wish to forward his letter to them. While the CFPB does not specifically examine institutions for adherence to the Guidelines described above, our examiners have been directed to notify the appropriate Agency if they become aware of any potential safety and soundness issue, including this one.

Thank you for sharing your constituent's input with us.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

November 14, 2012

The Honorable Robert Casey
393 Russell Senate Office Building
Washington, DC 20510

Dear Senator Casey,

Thank you for your letter on the impact that frequent credit checks for business-related activities have on credit scores and the availability of credit to small businesses. Credit scores of small business owners are impacted because lenders evaluating a small business's application for credit may look at the business owner's personal credit report as well as the underlying credit profile of the business.

Many credit models do consider inquiries as part of the score. According to FICO, one of the leading commercial providers of credit scoring models, about 10% of a credit score is attributable to new credit activity including credit inquiries. For most consumers, credit inquiries have a limited impact on their credit scores because consumers tend to apply for credit only to fill specific needs and a single inquiry generally has less than a five-point impact on a credit score. However, some small businesses could see a greater impact if they engage in business activities that lead to a high volume of inquiries on the owner's personal credit file.

On October 1, 2012, the Bureau began supervising the credit reporting industry pursuant to its Larger Participant Rule, which empowers the Bureau to supervise consumer reporting companies with more than \$7 million in annual receipts from consumer reporting. The Bureau also has rule writing authority under Federal consumer financial laws such as the Fair Credit Reporting Act. We will certainly give careful consideration to the concerns you shared from small business owners in Pennsylvania as we undertake our responsibilities.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs



Consumer Financial
Protection Bureau

October 25, 2012

The Honorable Robert Casey
393 Russell Senate Office Building
Washington, DC 20510

Dear Senator Casey,

Thank you for your letter about the Consumer Financial Protection Bureau's (CFPB or Bureau) ongoing rulemaking to implement Sections 1411, 1412, and 1414 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). As you know, the Dodd-Frank Act amended the Truth-in-Lending Act generally to require that creditors make a reasonable and good faith determination of a consumer's ability to repay a mortgage loan. The CFPB is finalizing a rule that the Board of Governors of the Federal Reserve System (Board) proposed in May 2011 to implement these provisions.

Under the Dodd-Frank Act, a creditor may presume a loan has met the ability-to-repay requirements if it originates a "qualified mortgage." The Dodd-Frank Act prescribes certain criteria that a loan must satisfy to be a qualified mortgage, including that, in general, a consumer must be charged points and fees equal to no more than three percent of the loan amount. However, the Dodd-Frank Act also requires the CFPB to prescribe rules to adjust the points and fees limitation to permit lenders that extend smaller loans to satisfy the requirements of a qualified mortgage. In adjusting the limit, the Dodd-Frank Act says the Bureau is to consider the potential impact on rural and other areas where home values are lower. We know it can be challenging for consumers to secure mortgages for amounts less than \$50,000 to \$75,000, and are carefully considering these challenges for homebuyers in areas with low home values.

Thank you for sharing your input. We are carefully considering the views of a wide variety of commenters as we work to develop the final rule, and will

weigh the costs and benefits of the different approaches in our efforts to ensure that consumers have access to responsible, affordable mortgage credit.

Sincerely,



Richard Cordray
Director

*We appreciate the interest you took
in our work — Rich*

December 30, 1912

Dear Speaker Boehner,

Congressionalists are once again being selected by your colleagues as the Speaker of the House of Representatives and for regulating business so devotedly. Each Faust must be extremely proud. Please let me know how we at the Consumer Bureau, and I personally, can be of service to you and your constituents.

Yours,
P. U. H. A. D.

December 2012

Dear Leader Pelosi,

Cory Johnson once again being selected by your colleagues as the Democratic Leader of the House of Representatives. Thank you for your unwavering service to the people of California (where my wife grows up and she has family residence) and on behalf of all our fellow citizens. Please let me know how we at the Grassman Bureau, and I personally, can be of service to you and your constituents.

Yours,

Richard

Consumer Financial
Protection Bureau

December 3, 2012

The Honorable Tim Johnson
Chairman
U.S. Senate
Committee on Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Bldg.
Washington, DC 20510

The Honorable Spencer Bachus
Chairman
U.S. House
Committee on Financial Services
2129 Rayburn House Office Bldg.
Washington, DC 20515

The Honorable Richard Shelby
Ranking Member
U.S. Senate
Committee on Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Bldg.
Washington, DC 20510

The Honorable Barney Frank
Ranking Member
U.S. House
Committee on Financial Services
B301-C Rayburn House Office Bldg.
Washington, DC 20515

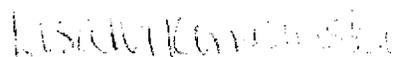
Dear Chairmen and Ranking Members:

Enclosed please find the annual independent audit report commissioned by the Consumer Financial Protection Bureau (CFPB) in accordance with section 1016A(a) of the Full-Year Continuing Appropriations Act of 2011 (Pub. L. 112-10), which amended the Dodd-Frank Wall Street Reform and Consumer Financial Protection Act.

This year's independent audit reviewed the CFPB's: (1) privacy programs, policies, and processes; (2) travel systems and services; and (3) budget. The auditor also evaluated recommendations from the fiscal year 2011 performance audit, which focused on five operational areas: (1) communications and transparency; (2) Consumer Response; (3) human capital and organizational development; (4) information technology; and (5) budget. The CFPB took steps to address the previous fiscal year's recommendations and successfully closed 153 of the 155 recommendations (99%). We are pleased to report such significant and positive results, and continue to work to improve our progress.

Should you have any questions about this report, please contact Lisa Konwinski at (202) 435-7960 or Lisa.Konwinski@cfpb.gov.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

December 6, 2012

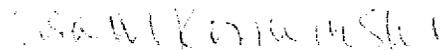
The Honorable Mitch McConnell
Republican Leader
U.S. Senate
S-230, United States Capitol
Washington, DC 20510

Dear Senator McConnell:

I am pleased to present the Fair Lending Report of the Consumer Financial Protection Bureau as required under Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

December 6, 2012

The Honorable Harry Reid
Majority Leader
U.S. Senate
S-212, United States Capitol
Washington, DC 20510

Dear Senator Reid:

I am pleased to present the Fair Lending Report of the Consumer Financial Protection Bureau as required under Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

December 6, 2012

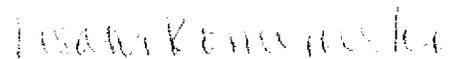
The Honorable Tim Johnson
Chairman
Senate Committee on Banking, Housing, & Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Johnson:

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Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

December 6, 2012

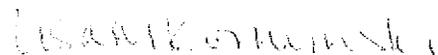
The Honorable Kay Bailey Hutchison
Ranking Member
Senate Committee on Commerce, Science, & Transportation
560 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Hutchison:

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Please feel free to contact me at 202-435-7960 if I can be of assistance.

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Lisa Konwinski
Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

December 6, 2012

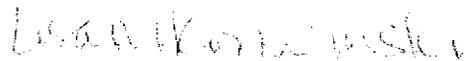
The Honorable John D. Rockefeller IV
Chairman
Senate Committee on Commerce, Science, & Transportation
254 Russell Senate Office Building
Washington, DC 20510

Dear Senator Rockefeller:

I am pleased to present the Fair Lending Report of the Consumer Financial Protection Bureau as required under Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

December 6, 2012

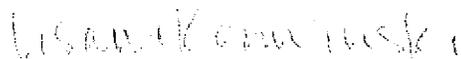
The Honorable Richard Shelby
Ranking Member
Senate Committee on Banking, Housing, & Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Shelby:

I am pleased to present the Fair Lending Report of the Consumer Financial Protection Bureau as required under Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

December 6, 2012

The Honorable Spencer Bachus
Chairman
U.S. House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Bachus,

I am pleased to present the Fair Lending Report of the Consumer Financial Protection Bureau as required under Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs



Consumer Financial
Protection Bureau

December 6, 2012

The Honorable John Boehner
Speaker
U.S. House of Representatives
H-232, United States Capitol
Washington, DC 20515

Dear Speaker Boehner:

I am pleased to present the Fair Lending Report of the Consumer Financial Protection Bureau as required under Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,

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Lisa Konwinski
Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

December 6, 2012

The Honorable Spencer Bachus
Chairman
U.S. House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Bachus,

I am pleased to present the Fair Lending Report of the Consumer Financial Protection Bureau as required under Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs



Consumer Financial
Protection Bureau

December 6, 2012

The Honorable Barney Frank
Ranking Member
U.S. House Committee on Financial Services
B301-C Rayburn House Office Building
Washington, DC 20515

Dear Representative Frank,

I am pleased to present the Fair Lending Report of the Consumer Financial Protection Bureau as required under Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,

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Lisa Konwinski
Assistant Director for Legislative Affairs

December 6, 2012

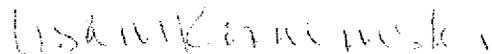
The Honorable Fred Upton
Chairman
U.S. House Committee on Energy and Commerce
2125 Rayburn House Office Building
Washington, DC 20515

Dear Representative Upton:

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Lisa Konwinski
Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

December 6, 2012

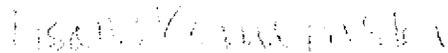
The Honorable Henry Waxman
Ranking Member
U.S. House Committee on Energy and Commerce
2322-A Rayburn House Office Building
Washington, DC 20515

Dear Representative Waxman:

I am pleased to present the Fair Lending Report of the Consumer Financial Protection Bureau as required under Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

Consumer Financial
Protection Bureau

December 6, 2012

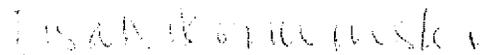
The Honorable Nancy Pelosi
Democratic Leader
U.S. House of Representatives
H-204, United States Capitol
Washington, DC 20515

Dear Leader Pelosi:

I am pleased to present the Fair Lending Report of the Consumer Financial Protection Bureau as required under Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs

United States Senate

WASHINGTON, DC 20510

December 13, 2012

The Honorable Richard Cordray
Director
Consumer Financial Protection Bureau
1801 L Street
Washington, DC 20036

Dear Director Cordray:

We write to express our concern about the impact that an overly narrowly qualified mortgage rule could have on the important work of self-help nonprofit housing organizations. Title XIV of the Dodd-Frank Wall Street Reform and Consumer Protection Act (P.L. 111-203) requires the Consumer Financial Protection Bureau (CFPB) to develop underwriting criteria based on a consumer's "ability to re-pay." Loans that meet minimum standards established by the CFPB will be designated as qualified mortgages (QM), and will be afforded some degree of legal protection.

As the CFPB finalizes its QM and ability to re-pay regulations, we urge you to ensure that loans originated by non-profit housing organizations like Habitat for Humanity that employ a "self-help model" are anticipated within the QM definition. A QM definition that unintentionally excludes the work of these nonprofit organizations would hinder their ability to serve low-income families and frustrate the intent of the Dodd-Frank Act.

The intent of the Dodd-Frank Act's ability to re-pay provision was to ensure that consumers were not taken advantage of by loan terms that they could not repay, and to exclude those loans that could pose a predatory risk to consumers. Self-help nonprofits such as Habitat that focus exclusively on providing affordable loans that ensure that families build equity in their home and are not charged exorbitant fees are exactly the type of loans that we know the CFPB wants to encourage.

Habitat for Humanity and other self-help housing nonprofits operate in a vastly different manner than a typical mortgage lender, one which allows them to reach a key underserved sector of the mortgage market. While their borrowers typically cannot qualify for a conventional mortgage loan, these nonprofits succeed by focusing on close working relationships, financial education, and true affordability. Rather than approving a borrower based solely on documents that detail objective characteristics such as debt-to-income ratios, such organizations select borrowers after a much more intensive process of working with them face-to-face over many months, through interactions that include interviews to select future homeowners, financial counseling sessions, and on-site construction work to build the homes that will be sold to these families. It is these personal interactions that allow the nonprofit sponsors to be confident that their borrowers have the determination and the ability to repay their loans.

In addition, the families who buy homes through these self-help organizations end up owning a home in which they have significant equity from day one, because the sales price reflects substantial reductions based on donated materials and labor, as well as the lack of a markup for profit. These generous dynamics ensure that the consumers are not being taken advantage of as they work to purchase their first home.

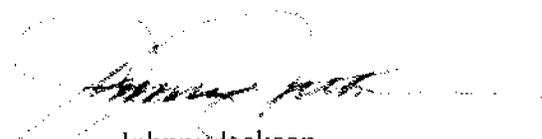
The unique approach to lending practiced by these self-help organizations has resulted in very low foreclosure rates, even at the peak of the housing crisis. Such carefully considered loans should be anticipated and encouraged within the QM and ability to re-pay regulations.

Thank you in advance for your consideration as you finalize these important rules.

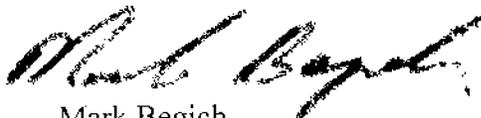
Sincerely,



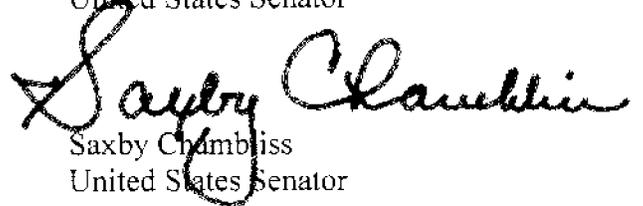
Jeffrey A. Merkley
United States Senator



Johnny Isakson
United States Senator



Mark Begich
United States Senator



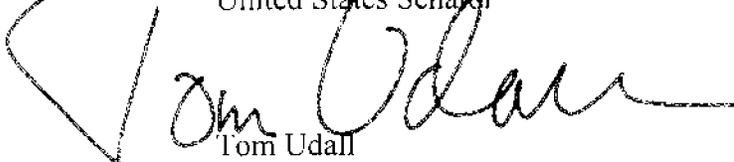
Saxby Chambliss
United States Senator



Al Franken
United States Senator



Mike Johanns
United States Senator



Tom Udall
United States Senator



Roger F. Wicker
United States Senator



Ron Wyden
United States Senator



Consumer Financial
Protection Bureau

December 20, 2012

The Honorable Spencer Bachus
Chairman
U.S. House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Bachus:

I am pleased to present the Consumer Financial Protection Bureau's Annual Report pursuant to Section 1067 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Section 1067 requires the Bureau to submit an annual report to Congress that includes a Recruitment and Retention Plan, a Training and Workforce Development Plan, and a Workplace Flexibilities Plan.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,

A handwritten signature in cursive script, appearing to read "Lisa Konwinski".

Lisa Konwinski
Assistant Director for Legislative Affairs

December 20, 2012

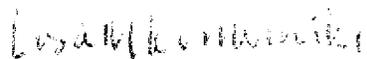
The Honorable Richard Shelby
Ranking Member
U.S. Senate Committee on Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Johnson:

I am pleased to present the Consumer Financial Protection Bureau's Annual Report pursuant to Section 1067 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Section 1067 requires the Bureau to submit an annual report to Congress that includes a Recruitment and Retention Plan, a Training and Workforce Development Plan, and a Workplace Flexibilities Plan.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs



Consumer Financial
Protection Bureau

December 20, 2012

The Honorable Spencer Bachus
Chairman
U.S. House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Representative Bachus:

I am pleased to present the Consumer Financial Protection Bureau's Annual Report pursuant to Section 1067 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Section 1067 requires the Bureau to submit an annual report to Congress that includes a Recruitment and Retention Plan, a Training and Workforce Development Plan, and a Workplace Flexibilities Plan.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,

A handwritten signature in cursive script, appearing to read "Lisa Konwinski".

Lisa Konwinski
Assistant Director for Legislative Affairs

December 20, 2012

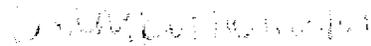
The Honorable Barney Frank
Ranking Member
U.S. House Committee on Financial Services
B301-C Rayburn House Office Building
Washington, DC 20515

Dear Representative Frank:

I am pleased to present the Consumer Financial Protection Bureau's Annual Report pursuant to Section 1067 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Section 1067 requires the Bureau to submit an annual report to Congress that includes a Recruitment and Retention Plan, a Training and Workforce Development Plan, and a Workplace Flexibilities Plan.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,



Lisa Konwinski
Assistant Director for Legislative Affairs



Consumer Financial
Protection Bureau

December 20, 2012

The Honorable Tim Johnson
Chairman
U.S. Senate Committee on Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Johnson:

I am pleased to present the Consumer Financial Protection Bureau's Annual Report pursuant to Section 1067 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Section 1067 requires the Bureau to submit an annual report to Congress that includes a Recruitment and Retention Plan, a Training and Workforce Development Plan, and a Workplace Flexibilities Plan.

Please feel free to contact me at 202-435-7960 if I can be of assistance.

Sincerely,

A handwritten signature in black ink that reads "Lisa Konwinski".

Lisa Konwinski
Assistant Director for Legislative Affairs

HOUSE OF REPRESENTATIVES
WASHINGTON, DC 20515

MICHAEL H. MICHAUD
2ND DISTRICT, MAINE

December 21, 2012

202-225-6306

Mrs. Holly Petraeus
Consumer Financial Protection Bureau
1700 G St. NW
Washington, DC 20552-0004

Dear Mrs. Petraeus,

Thank you for meeting with me and discussing the work of the Office of Servicemember Affairs at the Consumer Financial Protection Bureau.

Your office is doing excellent work, and I was pleased to hear that you will continue to expand your efforts to reach veterans. I especially appreciate the outreach that you and your office have done to connect directly with stakeholders at multiple levels. It is critical that military members, veterans and their families are aware of your office and the help you can provide.

Please do not hesitate to contact me if I can ever be of assistance, and I look forward to working with you closely on these issues.

Sincerely,



Michael H. Michaud
Member of Congress

Happy Holidays!

Congress of the United States

Washington, DC 20515

December 21, 2012

The Honorable Richard Cordray
Director
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dear Director Cordray:

We write to ask the Consumer Financial Protection Bureau (CFPB) to pay close attention to the impact new regulations for residential mortgage lending could have in limiting the availability of financing for the purchase of manufactured homes. We strongly urge the CFPB to tailor regulations to address the unique nature of manufactured housing financing where low liquidity and limited credit accessibility constrain mortgage options available to low- and moderate-income families seeking to buy a manufactured home.

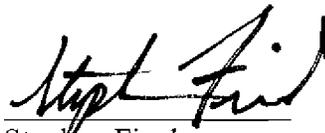
We support responsible lending policies and consumer protections throughout the home buying process and seek to provide the best products and transparency for consumers. Unfortunately, regulations prescribed in the Dodd-Frank Act, if implemented without specific consideration of manufactured housing, could have significant unintended consequence of eliminating housing finance options for families seeking to purchase affordable manufactured homes. We seek to ensure the CFPB issues guidance to accommodate the unique structure of manufactured housing financing. Thus, we ask the CFPB to:

- **Minimize the burdensome HOEPA high-cost mortgage standards placed on manufactured housing.** The new Home Ownership and Equity Protection Act (HOEPA) high-cost mortgage triggers in Section 1431 of the Dodd-Frank Act may ultimately limit the number of housing options available to consumers. There is strong recognition that large multi-national banks and small community banks cannot be regulated the same way. The same consideration is needed for the level of regulation and price pressures associated with originating a \$200,000 loan for a site-built home versus a \$20,000 manufactured home loan. We urge the CFPB to ensure regulations adequately recognize these price pressures and the challenges of lending in the manufactured housing market so the ability to purchase affordable manufactured homes will not be limited for low- and moderate-income families.
- **Ensure lenders still serve manufactured housing markets.** Dodd-Frank establishes a new definition for a “qualified mortgage” that includes ‘ability to repay’ requirements and underwriting and fee guidelines. When considering smaller-size manufactured home purchases, the impact of proposed points and fees caps on manufactured home lending is significant. We urge the CFPB to ensure the new standard does not deter lenders from serving manufactured home consumers because they are unable to fully recapture the fixed costs associated with a manufactured home loan.

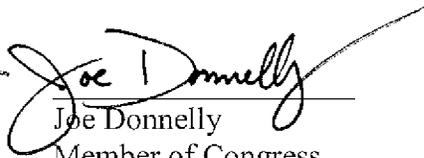
- **Eliminate conflicting federal mortgage origination standards.** Multiple definitions and standards for mortgage origination, such as those in Section 1401 of Dodd-Frank and the SAFE Act, are confusing to the industry, consumer and regulators. In addition, the definition outlined in the Dodd-Frank Act may create unintended regulatory and compliance risks. The definition is based on traditional mortgage market roles and does not consider the unique lending model of the manufactured housing market. We urge the CFPB to ensure a level playing field in the residential mortgage market with a clear and consistent standard recognizing the unique activities of the manufactured home sales process.

In crafting the multitude of new housing finance rules required under Title XIV of the Dodd-Frank Act, we urge the CFPB to carefully consider these issues. We look forward to working with you on this matter.

Sincerely,



Stephen Fincher
Member of Congress



Joe Donnelly
Member of Congress



Gary Miller
Member of Congress

December 31, 2012

The Honorable Stephen Fincher
1118 Longworth House Office Building
Washington, DC 20515

The Honorable Joseph Donnelly
1530 Longworth House Office Building
Washington, DC 20515

The Honorable Gary Miller
2349 Rayburn House Office Building
Washington, DC 20515

Dear Congressmen:

Thank you for your letter about the potential impact of the Bureau's mortgage rulemakings under the Dodd-Frank Wall Street Reform and Consumer Protection Act on the availability of credit for manufactured housing.

The Bureau understands that a "one size fits all" approach to rulemaking will not work in the mortgage market. Through the public comment process and our own outreach, we have gathered extensive feedback on the need to tailor the requirements of the final mortgage rules to fit different products, including loans to finance the purchase of manufactured housing. Director Cordray and CFPB staff met with the Manufactured Housing Institute on December 17 to hear their views on the CFPB's mortgage market rulemaking.

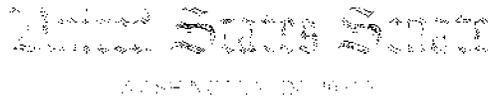
We appreciate your taking the time to share your thoughts on this matter and will take this feedback into account in the forthcoming final rules, where we are working to strike the appropriate balance between protecting consumers from harmful practices and preserving access to credit.

Sincerely,



Tim Sheehan
Deputy Assistant Director for Legislative Affairs

ALFRED BROWN
1000 17th Street, N.W.
Washington, D.C. 20036
202-462-1000
alfred@brown.org



January 4, 2013

The Honorable Richard Cordray
Director
Consumer Financial Protection Bureau
1500 Pennsylvania Avenue, N.W.
Washington, D.C. 20220

Dear Director Cordray:

As the Consumer Financial Protection Bureau (CFPB) continues its rulemakings to protect homeowners across the country, I ask that you exercise your statutory discretion to ensure that new regulations are not overly burdensome for low-income homeowners purchasing non-traditional homes.

In response to the housing bubble that fueled the 2008 financial crisis, the Dodd-Frank Act expanded Home Ownership and Equity Protection Act's definition of high-cost mortgages to include first mortgages with interest rates 6.5 percent greater (or 8.5 percent greater for mortgages on properties under \$50,000) than the average prime offer rate. Mortgages with points and fees in excess of 5 percent of the total transaction amount for loans of at least \$20,000 (or 8 percent of the total transaction cost or \$1,000, whichever is greater, for loans less than \$20,000) are also classified as high-cost.

For standard mortgages on residential properties, these triggers will ensure that mortgage lenders provide adequate information and protections to buyers. However, the expanded high-cost triggers could limit borrowing opportunities for low-income borrowers, especially those taking out mortgages to purchase manufactured housing. Mortgages for manufactured housing are especially low in value both because the homes are less expensive and because the houses are not affixed to land, so the mortgage does not include any additional land costs. According to the Census Bureau, in 2011, the average sales price for a single manufactured home was \$40,600, substantially below the \$50,000 amount in statute. As a result, interest rates and fees are often a larger percentage of manufactured home mortgage costs, putting many of these mortgages under the high-cost mortgage umbrella.

The heavy compliance costs and potential penalties associated with high-cost mortgages make lenders unlikely to issue these loans. While these disincentives will help alleviate bubbles in the general housing market, they could also prove devastating to low-income families looking to purchase manufactured housing.

I ask that the Consumer Financial Protection Bureau exercise its discretion to adopt high-cost loan regulations that take into consideration the special circumstances involved in manufactured home mortgages. As you have noted in the past, under Section 103(bb)(2)(A) of the Truth in

Lending Act, as amended by 1431 of the Dodd-Frank Act, the CFPB has the authority to make adjustments to the applicable percentage rate triggers if the Bureau determines that the adjustment is “consistent with the consumer protections against abusive lending” and “warranted by the need for credit.” Given the profound impact an overly broad interpretation of high-cost mortgage could have for low-income home buyers, I ask that you use your statutory discretion in rulemaking.

Thank you for considering my views on this important matter.

Sincerely,

A handwritten signature in blue ink, appearing to read "Sherrod Brown".

Sherrod Brown
United States Senator

January 7, 2012

The Honorable Sherrod Brown
713 Hart Senate Office Building
Washington, DC 20510

Dear Senator Brown:

Thank you for your letter about the potential impact of the Bureau's mortgage rulemakings under the Dodd-Frank Wall Street Reform and Consumer Protection Act on the availability of credit for manufactured housing.

The Bureau understands that a "one size fits all" approach to rulemaking will not work in the mortgage market. Through the public comment process and our own outreach, we have gathered extensive feedback on the need to tailor the requirements of the final mortgage rules to fit different products, including loans to finance the purchase of manufactured housing. Director Cordray and CFPB staff met with the Manufactured Housing Institute on December 17 to hear their views on the CFPB's mortgage market rulemaking.

We appreciate your taking the time to share your thoughts on this matter and will take this feedback into account in the forthcoming final rules, where we are working to strike the appropriate balance between protecting consumers from harmful practices and preserving access to credit.

Sincerely,



Erika Moritsugu
Deputy Assistant Director for Legislative Affairs

United States Senate
WASHINGTON, DC 20540

January 7, 2013

Mr. Richard Cordray
Director
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dear Director Cordray:

It has come to our attention that the Consumer Financial Protection Bureau (CFPB) is considering a rule that will make access to credit more difficult for certain safe borrowers with large loans. As part of CFPB's pending rule to define the Qualified Mortgage (QM), our understanding is that jumbo loans with higher debt-to-income ratios would not have the same flexibility and opportunity to qualify for the QM definition as non-jumbos.

This obviously would have a disproportionate impact on California and other high cost states, potentially limiting access to affordable credit even more, and making housing – already very expensive in those areas – even less affordable. While we fervently support strong rules to ensure that lenders are making loans that borrowers have the ability to repay, we would be equally concerned if Californians inadvertently were not given the same flexibility and access to affordable credit enjoyed by the rest of the nation.

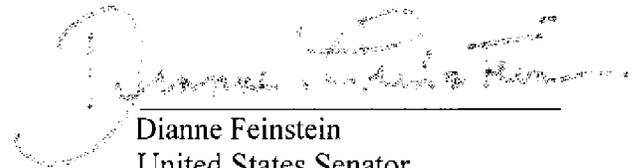
Jumbo loans, even though they often are safer than smaller loans, already are more expensive than mortgages that fit below the GSE loan limits. As you prepare to issue the final rule, we urge you to avoid placing these loans even more out of reach to safe borrowers and to include the same flexibility provided to non-jumbo loans.

Thank you for your consideration, and we look forward to your response.

Sincerely,



Barbara Boxer
United States Senator



Dianne Feinstein
United States Senator

United States Senate

Committee on Banking, Housing,
and Urban Affairs
100 United States Capitol Building
Washington, DC 20540

January 7, 2013

Mr. Corey Stone
Assistant Director for the Office of Deposits, Cash, Collections, and Reporting Markets
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dear Mr. Stone:

Thank you for testifying before the Committee on Banking, Housing, and Urban Affairs at our Financial Institutions and Consumer Protection Subcommittee hearing on December 19, 2012 entitled '*Making Sense of Consumer Credit Reports*'. In order to complete the hearing record, we would appreciate your answers to the enclosed questions as soon as possible. When formatting your response, please repeat the question, then your answer, single spacing both question and answer. Please do not use all capitals.

Send your reply to Ms. Dawn L. Ratliff, the Committee's Chief Clerk. She will transmit copies to the appropriate offices, including the Committee's publications office. Due to current procedures regarding Senate mail, it is recommended that you send replies via e-mail in a MS Word, WordPerfect or .pdf attachment to Dawn_Ratliff@banking.senate.gov.

If you have any questions about this letter, please contact Ms. Ratliff at (202)224-3043.

Sincerely,

Tim Johnson
Chairman

TJ/dr

January 14, 2013

The Honorable Tom Carper
Chairman
Committee on Homeland Security and Governmental Affairs
U.S. Senate
Washington, D.C. 20510

The Honorable Darrell Issa
Chairman
Committee on Oversight and Government Reform
U.S. House of Representatives
Washington, D.C. 20515

Dear Chairman Carper and Chairman Issa:

I am writing on behalf of the Consumer Financial Protection Bureau (CFPB or Bureau) in response to the recommendations in the Government Accountability Office's (GAO) report, *Elder Justice: Lack of a National Strategy Limits Nation's Ability to Combat Elder Financial Exploitation*, GAO-13-110.

The CFPB agrees with the general recommendation that a collaborative and coordinated effort by federal agencies can help optimize strategies to combat this threat to the well-being of older Americans. The Bureau also concurs with the two recommendations addressed to the CFPB.

With regard to collaboration and coordination, the Bureau's Office of Financial Protection for Older Americans (Office for Older Americans) is actively developing collaborative relationships on the federal, state and local level, with public and private entities, for current and future targeted strategies. As the only federal office specifically dedicated to the financial health of American consumers aged 62 and older, we believe we can make a unique contribution in this area. In October 2012, the Bureau joined with ten other federal agencies to convene the federal Elder Justice Coordinating Council. The Council is expected to serve as an important avenue to coordinate strategy to prevent, detect and redress elder abuse,

including financial exploitation. Representatives of member agencies are evaluating the issues and recommendations raised by elder abuse experts at the inaugural meeting, with the goal of developing a unified agenda for the Council.

We agree that the Bureau should develop and disseminate information for financial institutions on the circumstances under which they would not violate relevant federal consumer financial laws, should they release relevant bank records to law enforcement and Adult Protective Services (APS) agencies. Financial institutions (including banks, credit unions and other “non-bank” providers of consumer financial products and services supervised by the Bureau) can play a key role in preventing and detecting elder financial exploitation. Prompt reporting of suspected abuse can trigger appropriate intervention, prevention of financial losses, and other remedies.

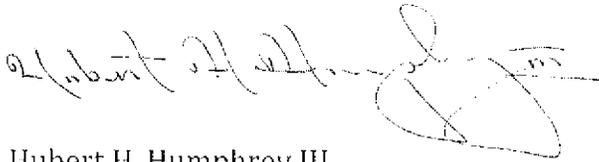
Like GAO, the Bureau has heard concerns and questions from financial institutions as to whether sharing personal account holder information when reporting elder financial exploitation is permissible under federal law. The Gramm-Leach-Bliley Act (GLBA) establishes privacy protections for account holders but provides several specific exceptions to the notice and opt-out requirements generally imposed by GLBA before nonpublic personal information can be shared with nonaffiliated third parties. These exceptions generally permit the sharing of nonpublic personal information with state and federal agencies for the purpose of reporting suspected elder financial abuse. The Office for Older Americans, in collaboration with other Bureau offices, is developing strategies for communicating clearly to a spectrum of financial institutions that GLBA generally does not prohibit them from reporting suspected abuse to—or respond to requests for personal information from—law enforcement, APS agencies, and other relevant entities. In addition, the Bureau is exploring options for collaborating with other federal agencies to provide this guidance to financial institutions. Through its efforts, the Bureau intends to convey that these actions are permissible and important.

In addition, we agree that the Bureau can play a key role in developing a plan to educate financial institutions on how to recognize and report elder financial exploitation. The Bureau has received requests from financial

institutions about the availability of staff training programs. The Office for Older Americans has collected information on training programs that are currently available or in use by financial institutions, and has shared information with financial institutions and their industry associations seeking to train staff on identifying and reporting elder financial exploitation. We are considering options for providing more extensive assistance to financial institutions that request information, curricula, and materials.

We appreciate the GAO's interest in elder financial exploitation and its recommendations regarding the role that federal agencies can play to improve the lives of older Americans.

Sincerely,

A handwritten signature in cursive script, appearing to read "Hubert H. Humphrey III". The signature is written in dark ink and is positioned above the printed name.

Hubert H. Humphrey III
Assistant Director
Office of Financial Protection for Older Americans

cc: Ms. Kay E. Brown, U.S. Government Accountability Office

STEVE STIVERS
15TH DISTRICT, OHIO

FINANCIAL SERVICES COMMITTEE



WASHINGTON OFFICE
1007 LONGWORTH HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
PH: (202) 225-2015
FAX: (202) 225-3529

CENTRAL OHIO DISTRICT OFFICE:

3790 MUNICIPAL WAY
HILLIARD, OH 43026
PH: (614) 771-4968
FAX: (614) 771-3990

Congress of the United States

House of Representatives

January 15, 2013

The Honorable Richard Cordray
Director
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Director Cordray:

I am writing to express my concern regarding the Consumer Financial Protection Bureau's (CFPB) process for assessing the potential impact that its rules and regulations can have on our economy.

As the CFPB develops rules and regulations in the financial services marketplace, it is essential that it engage in thorough and comprehensive cost-benefit analyses to examine the effect that such rules may have on American job growth. As you are aware, Section 1100G of the Dodd-Frank Act requires the CFPB to convene small business panels before promulgating rules.

I support that process, but recommend that the agency make even greater efforts to protect our economy from harmful unintended consequences in the rulemaking process. While I am in favor of providing consumers with a safe marketplace, a balance must be struck between the need to protect consumers and the economic hindrance posed by overly burdensome regulations.

Regulations placed on an industry too often have a disproportionate impact on small businesses that are severely burdened by increasing compliance costs and mounting paperwork. As a result, many of these companies are prevented from creating new jobs or forced to lay off current employees. By taking the appropriate steps in conducting cost-benefit analyses prior to passing any new rules or regulations, the CFPB, and any other independent agency, can help promote a more stable regulatory environment for economic growth and job creation at the time when our country needs it the most.

I strongly encourage the CFPB to take these concerns into consideration when engaging in the rule-making process. Our nation's economic growth is highly dependent on our ability to create jobs, and in order to do so, we need the federal government to take actions that support that goal, not hinder it.

Sincerely,

A handwritten signature in black ink, appearing to read "Steve Stivers", written over a horizontal line.

STEVE STIVERS
Member of Congress

HOUSE OF REPRESENTATIVES
WASHINGTON, D. C. 20515

CAROLYN MALONEY
FOURTEENTH DISTRICT
NEW YORK

Jan. 25, 2013

Dear Richard,

Congratulations on
your nomination to the
CFPB. Keep up the good work -
be proud of you!

Liz Cheney
Brook

January 28, 2013

The Honorable Steve Stivers
1007 Longworth House Office Building
Washington, DC 20515

Dear Representative ^{Stivers} Stivers:

Thank you for taking the time to share your thoughts about the importance of regulatory impact analyses and the need to be mindful about how our rulemakings may affect small businesses. Section 1022(b)(2)(A) of the Dodd-Frank Wall Street Reform and Consumer Protection Act calls for the CFPB to consider the potential benefits, costs, and impacts of its consumer protection regulations. Specifically, we are to consider the potential benefits and costs of regulation to consumers and covered persons, including the potential reduction of access by consumers to consumer financial products and services, the impact of proposed rules on insured depository institutions and insured credit unions with \$10 billion or less in total assets as described in section 1026 of the Dodd-Frank Act, and the impact on consumers in rural areas. These analyses are an important tool to help evaluate potential regulatory burdens, and our practice is to seek public comment on our analyses of potential benefits, costs, and impacts, and to seek comment on additional sources of data.

Because small businesses are an essential source of financial services for many consumers, it is important to understand how our actions may affect small businesses. Since our inception, the CFPB has designed a number of mechanisms that help us seek input from small businesses to support our rulemaking, supervision, enforcement, consumer education, research, and reporting functions. To create good public policy, we consider it a priority to integrate direct input and advice from small businesses into the CFPB's decision-making process.

We do this in many ways, in addition to the notice-and-comment rulemaking process. For example, we gather information through advisory groups such as the Consumer Advisory Board (CAB), Community Bank Advisory Council (CBAC), and Credit Union Advisory Council (CUAC), which include representatives of small institutions. These groups meet several times each year, providing insight to me and senior Bureau leadership about how the Bureau's regulations and activities affect both consumers and the institutions that provide financial services. We also hold meetings, roundtables, field hearings, and other events around the country, during which we hear directly from small businesses. And we have developed new ways to receive input from both consumers and businesses affected by our work, such as the testing we have done on integrating mortgage disclosure forms under TILA and RESPA.

In addition, the Regulatory Flexibility Act (RFA), as amended by the Small Business Regulatory Enforcement Fairness Act (SBREFA) of 1996, requires Federal agencies to consider the potential economic impact of regulations on small entities, including small businesses. RFA requirements apply to rules that are subject to notice-and-comment rulemaking requirements, unless the agency certifies that the rule will not have a significant economic impact on a substantial number of small entities. Where the Bureau does not make such a certification, the RFA and Dodd-Frank Act section 1100G require us to take additional steps. First, the Bureau is required to convene a small business review panel to gather input directly from small entities prior to issuing the proposed rule. Small business review panels fit into the Bureau's broader efforts to engage in evidence-based rulemaking and sensitize all of us to the issues and concerns of small businesses. Second, like all other Federal agencies, the Bureau is required to conduct a written analysis of the potential impacts and alternatives at both the proposal and final rule stage.

The results of these efforts demonstrate our understanding that in rulemaking, one size does not necessarily fit all. For example, the remittance transfer rule we issued contains an exemption for institutions that regularly conduct 100 or fewer remittance transfers per year. Our recent work on the Ability-to-Repay rule has led us to propose a further provision to confer Qualified Mortgage status upon certain loans made and held in portfolio by smaller creditors, including a potentially large number of community banks and credit unions. Similarly, our recent mortgage servicing rule recognizes that smaller servicers typically approach servicing quite differently from larger servicers; and so it includes certain exemptions for those servicers that service 5000 or fewer mortgage loans that they or an affiliate either own or originated – a provision that again will be helpful to community banks and credit unions.

Finally, the Bureau is seeking to reduce burden by supporting compliance efforts after its rules are finalized. For example, Bureau staff presented a webinar on remittance requirements which was attended by over three thousand industry representatives. We also released a small business compliance guide for the remittance rule written in plain English, and our staff continues to provide guidance by answering questions we receive from institutions. We will be undertaking similar efforts over the coming year for our mortgage rulemakings.

I appreciate your interest in these important issues, and I hope you find this information helpful. Please feel free to call me any time on this or any other matter (202.435.7404).

Sincerely,



Richard Cordray
Director

*Let me know anything
you want to talk more about -
hope all is well, and enjoyed
your family ad last fall -
Rich*

January 25, 2013

Honorable Richard Cordray
Consumer Financial Protection Bureau
1500 Pennsylvania Avenue, N.W.
Washington, D.C. 20220

Dear Mr. Cordray:

I write today to address the opinion of the U.S. Court of Appeals for the D.C. Circuit that the “recess” appointments to the National Labor Relations Board—made under the same circumstances as your appointment—are unconstitutional. This opinion raises grave doubts as to whether your appointment and tenure as Director of the Consumer Financial Protection Bureau are valid. The Court found that the President’s actions, if allowed to stand, would “wholly defeat the purpose of the Framers in the careful separation of powers,” and I agree. In light of these doubts and in respect of the Constitution, I believe it appropriate that you resign your position, effectively immediately.

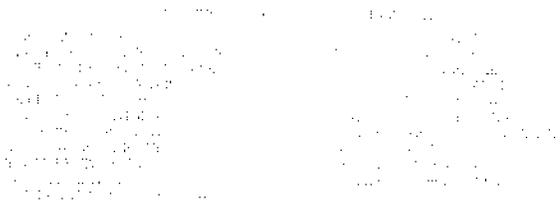
In February 2012, I submitted written questions to your office, following up on your appearance before the Senate Banking Committee on February 1, 2012. In my questions, I expressed worry about the costs to our economy and to our financial institutions of complying with rules and supervisions undertaken by the Bureau, only for those rules and enforcement actions to later be set aside by a court that finds your authority invalid. I asked whether your Research, Markets and Regulations Division was weighing the possibility that rules would be vacated by a court in precisely this scenario, when performing a cost-benefit analysis. Unfortunately, you responded that such an analysis was not being conducted. Therefore, today I requested the Comptroller General to identify potentially invalid rules and enforcement actions and quantify the negative economic impact that resulted.

I do not take lightly the request that you resign, but as someone who has taken an oath to uphold the Constitution, I believe it is the only option.

Sincerely,



Senator Mike Johanns



United States Senate

COMMITTEE ON BANKING, HOUSING AND
URBAN AFFAIRS

WASHINGTON, D.C. 20540-5000

January 25, 2013

The Honorable Richard Cordray
Director
Consumer Financial Protection Bureau
1700 G Street, N.W.
Washington, DC 20552

Dear Director Cordray:

On behalf of the Senate Committee on Banking, Housing, and Urban Affairs, I am writing to confirm that you will testify before the Committee at our hearing entitled “Wall Street Reform: Oversight of Financial Stability and Consumer and Investor Protections.” The hearing is scheduled for **Thursday, February 14 at 10:30 am**. The hearing will take place in the Committee’s hearing room located in the **Dirksen Senate Office Building, Room 538**.

The Committee would like your testimony to focus on your agency’s overall implementation of the Wall Street Reform Act (“Act”). We would like you to highlight significant milestones in your agency’s implementation of the Act, as well as specific examples of how your agency’s rules and actions are fulfilling the stated purpose of the Act “[t]o promote the financial stability of the United States by improving accountability and transparency in the financial system, to end ‘too big to fail’, to protect the American taxpayer by ending bailouts, [and] to protect consumers from abusive financial services practices....”

Please also describe any significant rulemakings under the Act that your agency has yet to finalize, your anticipated timeline for finalizing those rules, and any impediments that may delay implementation of those rules. Additionally, for the major Wall Street Reform requirements that your agency has already finalized, please describe any observed or anticipated effects of those requirements on your regulated entities and any challenges you may face in assessing compliance with those rules in the short- and long-term.

For purposes of the Committee Record and printing, your written statement must be submitted in electronic form by e-mail to jeanette_quick@banking.senate.gov and dawn_ratliff@banking.senate.gov. Also, two ORIGINAL copies of the statement must be included for the printers, along with 73 copies for the use of Committee members and staff. Your statement should be sent no later than 24 hours prior to the hearing. Your oral statement should be approximately 5 minutes in duration. Your full statement will be made part of the hearing record.

Director Cordray
January 25, 2013
Page 2 of 2

If you have any questions regarding the hearing, please contact Jeanette Quick at (202) 224-0893 or at jeanette_quick@banking.senate.gov.

Sincerely,

Tim Johnson
Chairman



Consumer Financial
Protection Bureau

February 2013

Dear Congresswoman,

Thank you so much for your kind note about my re-nomination, and for your continuing strong interest in us and our work. We deeply appreciate your support for protecting consumers.

Yours,

Richard

United States Senate

WASHINGTON, DC 20540

U.S. SENATE
 OFFICE OF THE CLERK
 100 SENATE CHAMBERLAIN SQUARE
 WASHINGTON, DC 20540
 TEL: 202-512-0800
 FAX: 202-512-2300
 WWW.SENATE.GOV

February 1, 2013

Hon. Richard Cordray
 Director
 Consumer Financial Protection Bureau
 1700 G Street, NW
 Washington, DC 20552

Dear Director Cordray:

President Obama's resubmission of your nomination to lead the Consumer Financial Protection Bureau has renewed public interest in the unaccountable structure of this powerful new agency. The recent D.C. Circuit decision striking down the President's attempted recess appointments to another agency — made on the same day as your recess appointment — also casts a shadow over the CFPB and your nomination.¹ I write today to ask for your commitment to work toward some basic accountability reforms of the Bureau, the merits of which you and I have discussed on several occasions.

The CFPB has vast power to limit consumer choices on everything from buying a first home to paying for a college education. As you noted in testimony before Congress, the Bureau's broad regulatory mandate is "a little bit of a puzzle" because it is in some areas wholly undefined and, in other areas, unlimited by past standards adopted by other financial regulators.² Rather than clarify its mandate by developing clear rules of the road, the Bureau has largely taken a "facts and circumstances" approach over the past year. This know-it-when-we-see-it approach to regulation gives little notice or certainty to businesses and consumers about what is permitted or prohibited. In effect, it gives the Bureau almost unchanneled discretion to initiate enforcement actions on a case-by-case basis.

That kind of authority would be troubling in any hands. But the CFPB is no ordinary regulator. By law, the CFPB writes its own budget without congressional approval, is controlled by a single person, and cannot be restrained by other regulators unless its actions threaten the stability of the entire banking system. No other federal regulator has so much power over everyday economic decisions, with so little responsibility to answer to the American people and their elected representatives.

¹ *Noel Canning v. Nat'l Labor Relations Bd.*, No. 12-1115 (D.C. Cir. Jan. 25, 2013).

² *How Will the CFPB Function Under Richard Cordray*: Hearing Before the Subcomm. on TARP, Financial Services, and Bailouts of Public and Private Programs of the H. Comm. on Oversight & Gov't Reform, 112th Cong. (2012) (testimony of Richard Cordray); see also Dodd-Frank Act, Pub. L. No. 111-203, tit. X, sec. 1022(b)(4)(B).

As you and I have discussed, there are some commonsense reforms that would bring the CFPB's structure in line with other agencies of similar importance.

First, the CFPB should be funded through the normal, transparent appropriations process. Under current law, the CFPB has access to an annual blank check worth more than \$400 million. The Dodd-Frank Act actually bars congressional appropriators from even attempting to "review" the CFPB's self-funded budget.³ Instead, the law authorizes the CFPB Director to unilaterally claim up to 12% of the Federal Reserve Board's \$3.7 billion in annual operating expenses, with no congressional approval.⁴ Meanwhile, the Bureau is free to pay out large salaries, with a reported 60% of its employees making more than \$100,000 per year by last account. To ensure accountability and fiscal responsibility, I believe the Bureau should be subject to the same appropriations process that applies to other independent agencies including the Securities and Exchange Commission, the Commodity Futures Trading Commission, and the Consumer Product Safety Commission.

Second, the Bureau's powers should not be lodged in the hands of a single director but instead should be entrusted to a multi-member board — much like the Federal Reserve Board, the SEC, the CFTC, and other independent agencies with comparable authority. As you noted when we discussed this issue, leadership by a bipartisan board provides some stability and continuity in regulation over time. Concentration of power in a single director who cannot be removed by the President and need not answer to congressional appropriators creates an obvious opportunity for abuse.

The Obama Administration's refusal to even engage on these and other proposed reforms has resulted in an impasse on your nomination, as evidenced by a letter issued today by 42 Senators.

As a nominee to lead an independent agency, you have an opportunity to stake out a reasonable position on these proposals independent of the White House. Now is the time to exercise that independence and lend your support to these commonsense reforms to make the Bureau more effective and accountable to the American people, so that the Senate can find a path forward on your nomination.

Sincerely,



Rob Portman

³ Dodd-Frank Act, tit. X, sec. 1017(a)(2)(C).

⁴ *Id.*, sec. 1017(a)(1)-(2).

February 11, 2013

Honorable Mike Johanns
404 Russell Senate Office Building
Washington, D.C. 20510

Dear Senator Johanns:

I appreciate your taking the time to share your views about the recent opinion of the U.S. Court of Appeals for the D.C. Circuit regarding the President's appointments to the National Labor Relations Board. Because the Consumer Financial Protection Bureau is not a party to that case, the ruling has no legal effect on the Bureau. Nonetheless, in light of our prior discussions about my appointment and your continuing interest in these issues, I felt that it was appropriate to provide you with a fuller explanation of how I perceive my constitutional responsibilities under the circumstances.

The Consumer Bureau was created by Congress in the Dodd-Frank Wall Street Reform and Consumer Protection Act. That statute is now the law of the land, and its provisions can only be altered by Congress, acting through the legislative process specified in Article I of the Constitution. The law itself imposes direct legal duties upon the Bureau and its Director, which we are charged to carry out, as provided in Article II of the Constitution. More than a year ago, the President did appoint me Director of the Bureau, and that action is presumed to be lawful unless it is invalidated by an order of a court that has been finalized after all avenues of judicial appeal have been exhausted, in accordance with Article III of the Constitution.

I therefore respectfully decline your request that I resign my position as Director at this time. Pursuant to the law properly enacted by Congress, the Bureau will continue to carry out its legal duty to fulfill the legislative mandate by working to protect all Americans in the consumer financial marketplace. Finally, as always, I am entirely available to discuss these issues further with you at any time. Thank you.

Sincerely,



Richard Cordray
Director

February 11, 2013

The Honorable Rob Portman
338 Russell Senate Office Building
Washington, D.C. 20510

Dear Senator Portman:

I write to address some of the issues raised in your letter to me dated February 1, 2013, and to assure you of both my continued commitment to accountability at the Consumer Financial Protection Bureau and my willingness to engage in further discussions with you on these issues.

As you know, all federal banking regulators – including the Consumer Bureau – are funded independently, outside of the appropriations process. Congress has consistently provided for independent funding for banking regulators to allow for long-term planning and to ensure that banks are examined regularly, thoroughly, and in a manner insulated from political influence. The Bureau's independent funding mirrors that of its fellow independent banking regulators, except that the Bureau is the only independent banking regulator with a hard cap on its funding, which was imposed by Congress itself. Our funding was a central issue during the debate over the Dodd-Frank Wall Street Reform and Consumer Protection Act. The statutory compromise that resulted included independent funding caps for the Bureau at levels that are a fraction of the funding levels for other independent banking regulators. In addition, our financial statements are required to be audited annually by the Government Accountability Office, the investigative arm of Congress; our operations and budget must be audited annually by an independent auditor from the private sector; the Bureau is audited regularly by its Inspector General; the Bureau is required to submit reports to Congress twice each year with information about its budget; and I am required to testify before Congress at least twice annually on the contents of those reports.

The Consumer Bureau's accountability and structure also were central issues during the debate over the Dodd-Frank Act and were resolved by the Congress in our governing law. The statutory compromise that resulted ensured that there are multiple and, in some cases, unprecedented checks on our authority. Like other regulatory agencies, the final actions of the Bureau, including our final rules, are subject to judicial review under the Administrative Procedure

Act, and may be set aside by the courts. In addition, Congress may overturn any rule of the Bureau by enacting a statute. But the Bureau also is subject to a provision allowing the Financial Stability Oversight Council to review and overturn our regulations; no other regulator is subject to this veto provision. The Bureau also is required to consult with other federal regulators about prudential, market, and systemic objectives during its rulemakings. Unlike every other federal financial regulator, our rulemakings are subject to the Small Business Regulatory Enforcement Flexibility Act review panel process, which requires us to consult with affected small businesses during the development of certain rules prior to proposing them for public comment. We are required to reassess significant rules every five years. We are required to consider not only the potential costs and benefits of our rules for industry and consumers (including potential reductions in access to credit or other financial services), but also the specific impact of our proposed rules on banks and credit unions with \$10 billion or less in assets, as well as the impact on consumers in rural areas. The latter provisions are also unique to the Bureau. Before issuing an examination report about a depository institution, we must share a draft of the report with the prudential regulator and take into account their comments. And we are required to report to Congress twice a year, including information on all significant rules and orders that we adopt.

It is true that the Consumer Bureau is led by a single individual, as are many Federal agencies. For 150 years, the same has been true of the Office of the Comptroller of the Currency, which is the agency charged with overseeing the safety and soundness of national banks. The same is also true of the Federal Housing Finance Agency, which Congress created in 2008 to strengthen regulatory and supervisory oversight to ensure the safety and soundness of the GSEs and other vital components of the American mortgage market. As Director of the Bureau, I have made it a priority to be accountable both to the American people and to Congress. That commitment is demonstrated by the fact that officials of the Bureau have already testified before Congress 29 times – more than once a month since we assumed our regulatory authority on July 21, 2011.

As we have discussed, I am always glad to hear suggestions from you and your colleagues about how the Bureau can improve its work. Yet my focus has been – and remains – on successfully accomplishing the important work that Congress has given us to protect our fellow Americans as they take part every day in consumer financial markets. So far, we are producing results. We have

worked closely with our fellow regulators to return \$425 million to consumers who were mistreated by their credit card companies. We are examining both banks and non-bank financial institutions for compliance with the law, and have addressed and resolved many issues through these efforts. We are working to protect servicemembers, students, and older Americans in consumer financial markets. Our Consumer Response team has helped more than 100,000 consumers with individual problems related to credit cards, mortgages, student loans, and bank accounts. And we have faithfully followed the law that Congress enacted by adopting sensible rules, on time, designed to help consumers through their mortgage experience – from signing up for a loan to paying it back. These efforts demonstrate our commitment to a balanced approach that protects consumers, supports responsible financial providers, and provides greater certainty for consumer financial markets and the American economy.

If you have additional thoughts about how the Bureau can best carry out its duties imposed by the Congress in our governing law, I welcome them and will give them careful consideration. And I am also available to discuss these issues further with you at any time. Thank you.

Sincerely,

A handwritten signature in black ink that reads "Richard Cordray". The signature is written in a cursive, flowing style.

Richard Cordray
Director

February 11, 2013

The Honorable Jeff Merkley
313 Hart Senate Office Building
Washington, DC 20510

The Honorable Johnny Isakson
131 Russell Senate Office Building
Washington, DC 20510

Dear Senators Merkley and Isakson:

Thank you for your letter about the potential impact of ability-to-repay regulations on self-help nonprofit housing organizations. As you know, the Truth in Lending Act, as amended by title XIV of the Dodd-Frank Wall Street Reform and Consumer Protection Act, generally prohibits creditors from making residential mortgage loans without determining that the consumer has a reasonable ability to repay the loan. The Consumer Financial Protection Bureau (Bureau) issued a final rule implementing ability-to-repay requirements on January 10, 2013. In addition to the final rule, the Bureau also issued a proposed rule that would make certain modifications to these requirements. One of the proposed modifications would provide an exemption for certain nonprofit creditors, which could apply to entities like those referenced in your letter if certain conditions under the proposal are met.

Many nonprofits, including those that employ a “self-help model,” play a vital role in providing credit to low-income families. The underwriting methods used by these creditors, which focus on intensive personal interactions, seem likely to result in affordable mortgage credit extended in a responsible manner. Given that the ability-to-repay requirements are a critical component in preventing a return to the harmful practices of the past, we want to make sure that our rule appropriately takes into account various underwriting models that different types of nonprofits may employ, and that we build a strong administrative record to ensure that we have properly calibrated consumer protections and potential regulatory burdens. To achieve this result, and as part of our efforts to make decisions in an open and transparent manner, we have solicited feedback on our proposed exemption. We believe that public comment on these issues will enable us to craft final regulations that maximize

the availability of affordable credit while minimizing the risk of potential harm to consumers.

The comment period for the Bureau's proposal closes on Monday, February 25, 2013. We expect to review the data and comments, design appropriate modifications, and issue a final rule promptly. We welcome your feedback through the notice and comment process during our deliberations, and would encourage others to respond to our proposal as well. Please let us know if you have any questions or if we can provide additional information. We look forward to continuing our dialogue with you about the Bureau's ongoing efforts to ensure that all Americans have access to responsible and robust markets for consumer financial services.

Sincerely,



Richard Cordray
Director

*Thanks for your interest and
we are being mindful of
these issues - Rich*

CC: The Honorable Mark Begich
The Honorable Saxby Chambliss
The Honorable Al Franken
The Honorable Mike Johanns
The Honorable Tom Udall
The Honorable Roger Wicker
The Honorable Ron Wyden

February 11, 2013

The Honorable Jeff Merkley
313 Hart Senate Office Building
Washington, DC 20510

The Honorable Johnny Isakson
131 Russell Senate Office Building
Washington, DC 20510

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Sincerely,

A handwritten signature in black ink, appearing to read "Richard Cordray". The signature is fluid and cursive, with the first name "Richard" being more prominent than the last name "Cordray".

Richard Cordray
Director

CC: The Honorable Mark Begich
The Honorable Saxby Chambliss
The Honorable Al Franken
The Honorable Mike Johanns
The Honorable Tom Udall
The Honorable Roger Wicker
The Honorable Ron Wyden

UNITED STATES SENATOR
KIRSTEN E. GILLIBRAND

February 13, 2013

The Honorable Richard Cordray
Director of Consumer Financial Protection Bureau
1700 G St., NW
Washington, DC 20552

Dear Director Cordray,

It is with great concern that I write to you regarding a recent report issued by New York State's Department of Financial Services that found as much as \$200 million in insurance payments due to the victims of Superstorm Sandy that has yet to be released. It is absolutely critical to the state's economy and the well-being of these families that they are able to receive their insurance payments so that they are able to make the necessary repairs to their homes and begin the critical step of rebuilding their lives.

As a result of Superstorm Sandy, more than 335,000 homes in New York State were either damaged or left completely uninhabitable. Thankfully, many of these residents were covered by homeowner's insurance that could help offset costly repairs. However, a full month after the storm made landfall, there were multiple reports of delayed insurance payments forcing homeowners to postpone the work needed to repair their damaged property. State regulators then initiated an inquiry and found that hundreds of millions of dollars due to homeowners are being delayed by financial institutions that are holding these payments in escrow as a result of anti-fraud regulations implemented by insurance companies.

It should be noted that the damages resulting from Superstorm Sandy contributed to an unprecedented volume of property damage claims and subsequent insurance payments, which inundated these financial institutions. Because of these large claims, the burden has been placed on these financial institutions to ensure that these payments go to the correct homeowner.

However, almost three and a half months have passed since insurance claims were filed and thousands of families are unable to move back into their homes. Four of the United States largest banks are delaying more than 4,100 checks worth over \$130 million. Because of these flawed regulations, over 6,000 homeowners are forced to delay the process of rebuilding their homes and moving on from the effects of this horrible storm.

As Director of the Consumer Financial Protection Bureau, I am requesting that you initiate an inquiry that determines the best method of expediting the transfer of insurance claims to the homeowner. With this method, I ask that CFPB urge each bank to use their best discretion to get homeowners the funds they deserve in their restoration efforts. Rather than using red tape to prevent homeowners from making repairs, the banks and insurance companies should be doing everything within their power to get homeowners the financial resources they need to rebuild their homes.

Sincerely,



Kirsten E. Gillibrand
United States Senator

United States Senate

WASHINGTON, DC 20510

February 15, 2013

The Honorable Richard Cordray
Director
Consumer Financial Protection Bureau
1800 G Street, NW
Washington, DC 20522

The Honorable Jon Leibowitz
Chairman
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

Dear Director Cordray and Chairman Leibowitz,

We write in response to the CFPB's and the FTC's recent reports on alarming abuses within the consumer credit reporting system and the industry's general lack of transparency and accountability. We appreciate the analysis performed by your agencies, and we wish to work with you to address concerns documented in these reports.

For example, the FTC report released on February 11, 2013 found a troubling 20 percent of consumers could identify at least one error in a credit report issued by one of the three major credit reporting agencies. More than 5 percent of these consumers identified a significant error – an error that potentially could impact access to favorable loan terms and result in higher costs for financial products such as insurance.

As you know, errors in credit reports can have a significant negative impact on an individual's ability to receive a security clearance required for military and government employment. People can lose their jobs because of this information, and have their families thrown into chaos. They can be denied credit for purchasing automobiles necessary to commute to and from work. They can fail to receive mortgages, or be turned down for apartments. All of these impacts can throw families into deteriorating financial situations that spiral out of control.

The FTC report shed light on a cumbersome, unresponsive and nontransparent process for those consumers who dispute or try to correct errors in their credit reports. The significant impact of consumer credit scores on the general public is not, in our minds, matched by the degree of transparency and responsiveness of the consumer credit reporting system to meeting consumer needs. Our nation remains in a critical period of economic recovery, and tens of

millions of Americans are emerging from problematic mortgages and other debts that have become more burdensome since the financial crisis began. We find this situation unacceptable.

We urge you to take the information compiled in these reports and work with us to take further action to improve consumer credit reporting. In addition, we ask that your staffs prepare a report on whether the current legal framework regulating the credit reporting industry and protecting consumers is sufficient, or if additional oversight or legislation in this area would be beneficial.

Sincerely,



Mark R. Warner
United States Senator



Elizabeth Warren
United States Senator

CC: Senator Tim Johnson
Chairman, Senate Committee on Banking, Housing, and Urban Affairs

Senator Sherrod Brown
Chairman, Subcommittee on Financial Institutions and Consumer Protection

February 21, 2013

The Honorable William Posey
120 Cannon House Office Building
Washington, D.C. 20515

Dear Representative Posey:

Thank you for your letter about the collection of information on credit card portfolios. Title X of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (the “Act”) authorizes the Consumer Financial Protection Bureau (CFPB or Bureau) to supervise certain consumer financial services companies, including large depository institutions, to protect consumers. As part of its ongoing supervision program, the Bureau, like other regulators of financial service providers, collects loan-level credit card data from some issuers to inform its supervisory processes and to monitor risks to consumers. These data help the CFPB to analyze and benchmark credit card issuers across our supervision work. The CFPB also uses the data to assess and examine compliance with federal consumer financial protection laws.

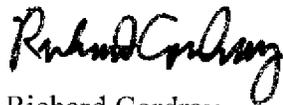
The data that the Bureau solicits from issuers and that it collects exclude personally identifiable information about the individual consumers to whom the data pertains. For example, the names of individual consumers or their contact information, Social Security numbers, and credit card account numbers are not included in the data. Because the information is not personally identifiable, it also does not constitute a system of records that is subject to the requirements of the Privacy Act of 1974, 5 U.S.C. § 552a. Nevertheless, all such data are subject to the protections given to information that the CFPB obtains through its supervisory authorities.¹ The data are managed according to IT security requirements that comply with Federal laws, policies, and procedures.²

¹ These include protections set forth in the Act; the Bureau’s confidentiality regulations at 12 C.F.R. § 1070.40 *et seq.*; Exemption 8 of the Freedom of Information Act, 5 U.S.C. § 552(b)(8); and CFPB Bulletin 12-01, which is viewable online at http://www.consumerfinance.gov/wp-content/uploads/2012/01/GC_bulletin_12-01.pdf.

² These include the Federal Information Security Management Act of 2002 (FISMA), OMB Circular A-130, FIPS Publications 199 and 200, and Department of the Treasury Directive 85-01.

I hope this information is helpful. Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you or your staff has additional questions about this or other aspects of the Bureau's work.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard Cordray". The signature is written in a cursive, flowing style.

Richard Cordray
Director

United States Senate
Committee on Banking,
Housing and Urban Affairs

February 27, 2013

The Honorable Richard Cordray
Director
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, D.C. 20552

Dear Director Cordray:

Thank you for testifying before the Committee on Banking, Housing, and Urban Affairs at our hearing on February 14, 2013 entitled 'Wall Street Reform: Oversight of Financial Stability and Consumer and Investor Protections'. In order to complete the hearing record, we would appreciate your answers to the enclosed questions as soon as possible. When formatting your response, please repeat the question, then your answer, single spacing both question and answer. Please do not use all capitals.

Send your reply to Ms. Dawn L. Ratliff, the Committee's Chief Clerk. She will transmit copies to the appropriate offices, including the Committee's publications office. Due to current procedures regarding Senate mail, it is recommended that you send replies via e-mail in a MS Word, WordPerfect or .pdf attachment to Dawn_Ratliff@banking.senate.gov.

If you have any questions about this letter, please contact Ms. Ratliff at (202)224-3043.

Sincerely,

Tim Johnson
Chairman

TJ/dr



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March 3, 2013

The Honorable Ben S. Bernanke
Chairman
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

The Honorable Martin J. Gruenberg
Chairman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

The Honorable Richard Cordray
Director
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

The Honorable Debbie Matz
Chairman
National Credit Union Association
1775 Duke Street
Alexandria, VA 22314

The Honorable Thomas J. Curry
Comptroller of the Currency
Administrator of National Banks
Washington, DC 20219

Dear Comptroller Curry, Director Cordray, Chairman Bernanke, Chairman Gruenberg and Chairman Matz:

I write to you today out of concern for homeowners who have experienced significant damage to their homes from Superstorm Sandy. As homeowners continue to wait for their insurance settlements to finalize, they are forced to make repairs to homes out of their own pocket, and as a result, are having difficulty making their mortgage payments at this time.

I am aware that many financial institutions have already allowed for a 90 day forbearance period to provide distraught homeowners with the financial flexibility they need to make repairs to their home at this challenging time. However, as we are well past the 90 day threshold, homeowners are facing deadlines to pay as much as four months of mortgage payments at once. I am concerned that homeowners are not going to be able to meet this deadline since they are still grappling with significant repairs that need to be made to restore their homes and in many cases have not yet received insurance settlements or other storm related aid, and would therefore be hard-pressed to make four months of mortgage payments at once.

I respectfully request that you work with lenders and servicers to encourage them to extend the forbearance period for at least an additional 90-day period. This policy is consistent with a 180-day forbearance period that Government Sponsored Enterprises Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac) have already committed to. I also encourage you to work with lenders to allow homeowners in Sandy-

impacted areas to modify their payment schedules to phase in the back payments or make them at the end of their mortgage term, rather than require homeowners to pay a lump sum at the end of the forbearance period.

Many homeowners have spent their savings in an attempt to rebuild their home and afford to live somewhere else while these repairs are being made. With your encouragement, I believe banks will be willing to extend their forbearance policies for another 90 days to allow customers the opportunity to temporarily postpone mortgage repayments without being charged late fees. And as a result, I believe homeowners impacted by Sandy will finally have the flexibility to get back to current on their mortgages without the added burden of massive lump sum payments at a moment when they can least afford it.

Thank you for your consideration of this request. Please feel free to contact my staff at (202) 224-6542 at your convenience if you have any additional questions or comments at this time.

Sincerely,

A handwritten signature in black ink that reads "Charles E. Schumer". The signature is written in a cursive style with a horizontal line extending to the right.

Charles E. Schumer
United States Senator

United States House of Representatives
Committee on Financial Services
2129 Rayburn House Office Building
Washington, D.C. 20515

March 4, 2013

Richard Cordray
Consumer Financial Protection Bureau
1500 Pennsylvania Avenue, N.W.
Washington, D.C. 20220

Dear Mr. Cordray,

On January 10, 2013, the Consumer Financial Protection Bureau (“CFPB”) announced its final rule implementing the Dodd-Frank Wall Street Reform and Consumer Protection Act requirement to amend the Truth in Lending Act regarding qualified mortgages (“QMs”). The rule requires creditors to make a “reasonable, good faith determination” of a consumer’s ability to repay a loan. The rule further establishes protections from liability for creditors who use QMs. By issuing this rule, the CFPB has created strict parameters within which creditors may operate without being subject to excessive legal liability.

In June 2012, before the Subcommittee on TARP, Financial Services and Bailouts of Private and Public Programs of the Committee on Oversight and Government Reform, you acknowledged the likelihood that lenders would not originate loans outside of the then forthcoming QM standard, stating “it’s hard to know what will happen in the long run in the mortgage market. In the next couple, maybe three years, there is unlikely to be a lot of lending done outside of QM.”

Therefore, I was surprised to learn that last week at the Credit Union National Association conference, you publicly encouraged lenders to make mortgages that fall outside of the four corners of the QM rule. Your agency has created a safe harbor for creditors, seemingly recognizing the liabilities that exist for lenders who make loans outside of those standards, yet you are publicly urging those same creditors to not bind themselves to the rule. Mr. Cordray, your statements are at best another mixed message from the CFPB. At worst, your comments display a complete disregard for the reality of the expensive legal consequences to financial institutions for violating the QM rule. If you truly desire that creditors venture outside the walls of the QM rule, I strongly recommend the CFPB work to remove the repercussion of legal action, rather than simply urge lenders to try their luck.

Sincerely,



PATRICK MCHENRY
Chairman
Subcommittee on Oversight and Investigations

United States Senate

WASHINGTON, DC 20510

March 5, 2012

Richard Cordray
Director, Consumer Financial Protection Bureau
1801 L St. NW
Washington DC 20220

Director Cordray,

We applaud you for tackling the issue of short-term, small dollar lending early in your term as the Director of the Consumer Financial Protection Bureau (the "Bureau"). Congress created the Bureau to protect Americans from unfair, deceptive and abusive lending practices. We are glad to see the Bureau started with payday lending.

We have fought tirelessly to protect borrowers from abusive payday lending. Payday lenders prey on desperate individuals who find themselves in need of quick cash—often for things like a necessary car repairs or medical care.

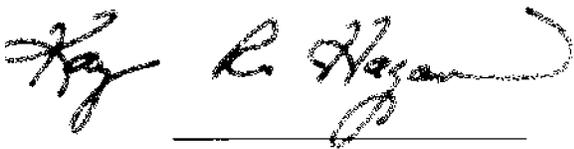
Lenders market payday loans as short-term advances, but triple digit interest rates have been shown to trap borrowers in a long-term cycle of debt that can extend beyond a single pay period. Payday lenders recognize that their products are meant to be short-term and acknowledge that repeated or frequent use can create financial hardship for borrowers. Industry data, however, shows that payday loans rarely remain short-term. According to the Center for Responsible Lending, over 60 percent of payday loans go to borrowers with 12 or more transactions per year and 24 percent of payday loans go to borrowers with 21 or more transactions per year.

During the 111th Congress, we introduced the Payday Lending Limitation Act of 2010 (S.3245) to tackle the debt spiral that frequent or repeated use of payday loans can trigger. The bill limited rollovers and prohibited creditors from issuing new payday loans to borrowers with six loans in the previous 12 months or 90 days aggregate indebtedness. It would have ensured that payday loans are consistent with its marketing—"short term."

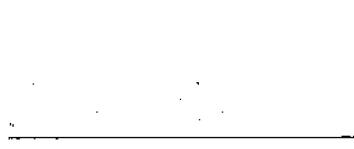
We appreciate that the Bureau's examination guidance raised the issue of "sustained use."¹ However, the examination guidance took a disclosure-based approach to "sustained use," instead of adopting more stringent measures that would reduce the prevalence of rollovers that trap borrowers in a spiral of debt. The Bureau has broad authority over financial institutions, and yet the Bureau did not bar this unfair, deceptive and abusive practice.

While we applaud you for tackling this issue, we would urge the Bureau to take steps to address the practice of sustained use in a more robust fashion or, in the event that statutory limitations prevent you from doing so, to provide Congress with guidance as to authorities the Bureau needs to more robustly regulate short-term, small dollar loans. It is imperative that we protect consumers from taking on endless, long-term debt that can cause immense financial hardship as a result of loans that were sold as short-term.

Sincerely,



Kay R. Hagan
United States Senator



Richard Durbin
United States Senator



Charles Schumer
United States Senator

¹ The examination guidance defined sustained use as follows: "When a borrower cannot repay a loan by its due date, lenders may allow the borrower to modify or "roll over" the loan by paying an additional fee to extend the loan term. A lender may also engage in a transaction in which a borrower uses the proceeds from a new loan to satisfy and pay off an older loan. If these transaction types are prohibited by state law, a borrower may be asked to repay one loan before opening a new loan. This is often called a back-to-back transaction. All of these borrowing patterns may constitute sustained use. Note that in some instances, lenders may allow borrowers to convert a balloon payment into an installment plan.

March 6, 2013

The Honorable Andre Carson
2453 Rayburn House Office Building
Washington DC 20510

Dear Representative Carson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mark Amodei
222 Cannon House Office Building
Washington DC 20510

Dear Representative Amodei:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ami Bera
1408 Longworth House Office Building
Washington DC 20510

Dear Representative Bera:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Alcee L. Hastings
2353 Rayburn House Office Building
Washington DC 20510

Dear Representative Hastings:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Alan Grayson
430 Cannon House Office Building
Washington DC 20510

Dear Representative Grayson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Al Green
2201 Rayburn House Office Building
Washington DC 20510

Dear Representative Green:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

*I tremendously enjoyed my visit
yesterday, and am so glad to
have the chance to work with you –
Rich.*

March 6, 2013

The Honorable Adrian Smith
2241 Rayburn House Office Building
Washington DC 20510

Dear Representative Smith:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 393 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Robert Aderholt
2369 Rayburn House Office Building
Washington DC 20510

Dear Representative Aderholt:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,039 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Adam Smith
2264 Rayburn House Office Building
Washington DC 20510

Dear Representative Smith:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Adam Schiff
2411 Rayburn House Office Building
Washington DC 20510

Dear Representative Schiff:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Rick*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Lou Barletta
115 Cannon House Office Building
Washington DC 20510

Dear Representative Barletta:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Barbara Lee
2267 Rayburn House Office Building
Washington DC 20510

Dear Representative Lee:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

We are glad to help
Rich

Enclosure

March 6, 2013

The Honorable Michele Bachmann
2417 Rayburn House Office Building
Washington DC 20510

Dear Representative Bachmann:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,589 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Austin Scott
516 Cannon House Office Building
Washington DC 20510

Dear Representative Scott:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ann Wagner
435 Cannon House Office Building
Washington DC 20510

Dear Representative Wagner:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,617 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ann McLane Kuster
137 Cannon House Office Building
Washington DC 20510

Dear Representative Kuster:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 903 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ann Kirkpatrick
330 Cannon House Office Building
Washington DC 20510

Dear Representative Kirkpatrick:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,798 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Andy Harris
1533 Longworth House Office Building
Washington DC 20510

Dear Representative Harris:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Andy Barr
1432 Longworth House Office Building
Washington DC 20510

Dear Representative Barr:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 822 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Kevin Brady
301 Cannon House Office Building
Washington DC 20510

Dear Representative Brady:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Brad Sherman
2242 Rayburn House Office Building
Washington DC 20510

Dear Representative Sherman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Charles W. Boustany Jr.
1431 Longworth House Office Building
Washington DC 20510

Dear Representative Boustany Jr.:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 872 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Madeleine Bordallo
2441 Rayburn House Office Building
Washington DC 20510

Dear Representative Bordallo:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Suzanne Bonamici
439 Cannon House Office Building
Washington DC 20510

Dear Representative Bonamici:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,385 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John A. Boehner
1011 Longworth House Office Building
Washington DC 20510

Dear Mr. Speaker:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

*Thank you – you may not be aware,
but Pat Tiboni and I had dinner on
the night of the State of the Union and
he then secured a ticket for me from
your office to attend the speech –
I very much appreciate you how
treat me personally – Rich*

March 6, 2013

The Honorable Robert C. Scott
1201 Longworth House Office Building
Washington DC 20510

Dear Representative Scott:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Bobby L. Rush
2268 Rayburn House Office Building
Washington DC 20510

Dear Representative Rush:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Bob Gibbs
329 Cannon House Office Building
Washington DC 20510

Dear Representative Gibbs:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Rula*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Earl Blumenauer
1111 Longworth House Office Building
Washington DC 20510

Dear Representative Blumenauer:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,385 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Billy Long
1541 Longworth House Office Building
Washington DC 20510

Dear Representative Long:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,617 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Bill Shuster
2209 Rayburn House Office Building
Washington DC 20510

Dear Representative Shuster:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Bill Posey
120 Cannon House Office Building
Washington DC 20510

Dear Representative Posey:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Bill Owens
405 Cannon House Office Building
Washington DC 20510

Dear Representative Owens:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Bill Johnson
1710 Longworth House Office Building
Washington DC 20510

Dear Representative Johnson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Rudi*

Enclosure

March 6, 2013

The Honorable Bill Foster
1224 Longworth House Office Building
Washington DC 20510

Dear Representative Foster:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Gus M. Bilirakis
2313 Rayburn House Office Building
Washington DC 20510

Dear Representative Bilirakis:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Bennie G. Thompson
2466 Rayburn House Office Building
Washington DC 20510

Dear Representative Thompson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 472 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Kerry Bentivolio
226 Cannon House Office Building
Washington DC 20510

Dear Representative Bentivolio:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

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Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Dan Benishek
514 Cannon House Office Building
Washington DC 20510

Dear Representative Benishek:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Joyce Beatty
417 Cannon House Office Building
Washington DC 20510

Dear Representative Beatty:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

*Look forward to working with you,
my friend – and we are always
glad to help as we can
– Rich*



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Randy J. Forbes
2135 Rayburn House Office Building
Washington DC 20510

Dear Representative Forbes:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Bill Flores
1030 Longworth House Office Building
Washington DC 20510

Dear Representative Flores:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John Fleming
416 Cannon House Office Building
Washington DC 20510

Dear Representative Fleming:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 872 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Charles Fleischmann
230 Cannon House Office Building
Washington DC 20510

Dear Representative Fleischmann:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Michael G. Fitzpatrick
2400 Rayburn House Office Building
Washington DC 20510

Dear Representative Fitzpatrick:

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Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Stephen Fincher
1118 Longworth House Office Building
Washington DC 20510

Dear Representative Fincher:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Blake Farenthold
117 Cannon House Office Building
Washington DC 20510

Dear Representative Farenthold:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Eni F. H. Faleomavaega
2422 Rayburn House Office Building
Washington DC 20510

Dear Representative Faleomavaega:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Elizabeth Esty
509 Cannon House Office Building
Washington DC 20510

Dear Representative Esty:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Anna G. Eshoo
241 Cannon House Office Building
Washington DC 20510

Dear Representative Eshoo:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Eric Swalwell
501 CHOB House Office Building
Washington DC 20510

Dear Representative Swalwell:

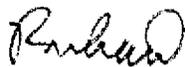
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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable William Enyart
1722 Longworth House Office Building
Washington DC 20510

Dear Representative Enyart:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Eliot Engel
2161 Rayburn House Office Building
Washington DC 20510

Dear Representative Engel:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Eddie Bernice Johnson
2468 Rayburn House Office Building
Washington DC 20510

Dear Representative Johnson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ed Pastor
2465 Rayburn House Office Building
Washington DC 20510

Dear Representative Pastor:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,798 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Ed Markey
2108 Rayburn House Office Building
Washington DC 20510

Dear Representative Markey:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

We are glad to help -

Rich

Enclosure

March 6, 2013

The Honorable Duncan D. Hunter
223 Cannon House Office Building
Washington DC 20510

Dear Representative Hunter:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Sean P. Duffy
1208 Longworth House Office Building
Washington DC 20510

Dear Representative Duffy:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,436 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Tammy Duckworth
104 Cannon House Office Building
Washington DC 20510

Dear Representative Duckworth:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Doug Lamborn
2402 Rayburn House Office Building
Washington DC 20510

Dear Representative Lamborn:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,070 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Doug LaMalfa
506 Cannon House Office Building
Washington DC 20510

Dear Representative LaMalfa:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Doug Collins
513 Cannon House Office Building
Washington DC 20510

Dear Representative Collins:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Donna F. Edwards
2445 Rayburn House Office Building
Washington DC 20510

Dear Representative Edwards:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Donald Young
2314 Rayburn House Office Building
Washington DC 20510

Dear Representative Young:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 155 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Lloyd Doggett
201 Cannon House Office Building
Washington DC 20510

Dear Representative Doggett:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Richard Hastings
1203 Longworth House Office Building
Washington DC 20510

Dear Representative Hastings:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John Dingell
2328 Rayburn House Office Building
Washington DC 20510

Dear Representative Dingell:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thank you for your interest and
support of our work
Rick*

Enclosure

March 6, 2013

The Honorable Mario Diaz-Balart
436 Cannon House Office Building
Washington DC 20510

Dear Representative Diaz-Balart:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Diane Black
1531 Longworth House Office Building
Washington DC 20510

Dear Representative Black:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Ted Deutch
1024 Longworth House Office Building
Washington DC 20510

Dear Representative Deutch:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

A handwritten signature in black ink, appearing to read 'Richard Cordray'.

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Scott DesJarlais
413 Cannon House Office Building
Washington DC 20510

Dear Representative DesJarlais:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ron DeSantis
427 Cannon House Office Building
Washington DC 20510

Dear Representative DeSantis:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Charles W. Dent
2455 Rayburn House Office Building
Washington DC 20510

Dear Representative Dent:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Dennis Ross
229 Cannon House Office Building
Washington DC 20510

Dear Representative Ross:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Dennis Heck
425 Cannon House Office Building
Washington DC 20510

Dear Representative Heck:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

A handwritten signature in black ink, appearing to read 'Richard Cordray'.

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Suzan DelBene
318 Cannon House Office Building
Washington DC 20510

Dear Representative DelBene:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Rosa L. DeLauro
2413 Rayburn House Office Building
Washington DC 20510

Dear Representative DeLauro:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,673 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John Delaney
1632 Longworth House Office Building
Washington DC 20510

Dear Representative Delaney:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Diana DeGette
2368 Rayburn House Office Building
Washington DC 20510

Dear Representative DeGette:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,070 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Peter DeFazio
2134 Rayburn House Office Building
Washington DC 20510

Dear Representative DeFazio:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,385 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable David Valadao
1004 Longworth House Office Building
Washington DC 20510

Dear Representative Valadao:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable David Scott
225 Cannon House Office Building
Washington DC 20510

Dear Representative Scott:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable David Schweikert
1205 Longworth House Office Building
Washington DC 20510

Dear Representative Schweikert:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,798 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable David G. Reichert
1127 Longworth House Office Building
Washington DC 20510

Dear Representative Reichert:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable David Price
2162 Rayburn House Office Building
Washington DC 20510

Dear Representative Price:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable David Joyce
1535 Longworth House Office Building
Washington DC 20510

Dear Representative Joyce:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure

March 6, 2013

The Honorable David Cicilline
128 Cannon House Office Building
Washington DC 20510

Dear Representative Cicilline:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 442 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Dave Camp
341 Cannon House Office Building
Washington DC 20510

Dear Representative Camp:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Danny K. Davis
2159 RHOB House Office Building
Washington DC 20510

Dear Representative Davis:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Daniel Webster
1039 Longworth House Office Building
Washington DC 20510

Dear Representative Webster:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Dan Kildee
327 Cannon House Office Building
Washington DC 20510

Dear Representative Kildee:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

I am looking forward to getting together with you and am thrilled to have you, with your background and experience, in the Congress - Rich

Enclosure

March 6, 2013

The Honorable Steve Daines
206 Cannon House Office Building
Washington DC 20510

Dear Representative Daines:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 196 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable C.W. Bill Young
2407 Rayburn House Office Building
Washington DC 20510

Dear Representative Young:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Elijah Cummings
2235 Rayburn House Office Building
Washington DC 20510

Dear Representative Cummings:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thank you for your great interest in and
strong support of our work —*

Rich

Enclosure

March 6, 2013

The Honorable John Culberson
2352 Rayburn House Office Building
Washington DC 20510

Dear Representative Culberson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Henry Cuellar
2431 Rayburn House Office Building
Washington DC 20510

Dear Representative Cuellar:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Joe Crowley
1436 Longworth House Office Building
Washington DC 20510

Dear Representative Crowley:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ander Crenshaw
440 Cannon House Office Building
Washington DC 20510

Dear Representative Crenshaw:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Joe Courtney
2348 Rayburn House Office Building
Washington DC 20510

Dear Representative Courtney:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,673 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Jim Costa
1314 Longworth House Office Building
Washington DC 20510

Dear Representative Costa:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Cory Gardner
213 Cannon House Office Building
Washington DC 20510

Dear Representative Gardner:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,070 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Corrine Brown
2111 Rayburn House Office Building
Washington DC 20510

Dear Representative Brown:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John Conyers Jr.
2426 Rayburn House Office Building
Washington DC 20510

Dear Representative Conyers Jr.:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thank you for your interest in the
support of our work -
Rach*

Enclosure

March 6, 2013

The Honorable Michael K. Conaway
2430 Rayburn House Office Building
Washington DC 20510

Dear Representative Conaway:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Collin C. Peterson
2109 Rayburn House Office Building
Washington DC 20510

Dear Representative Peterson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,589 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mike Coffman
2443 Longworth House Office Building
Washington DC 20510

Dear Representative Coffman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,070 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Howard Coble
2188 Rayburn House Office Building
Washington DC 20510

Dear Representative Coble:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable James E. Clyburn
242 Cannon House Office Building
Washington DC 20510

Dear Representative Clyburn:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,278 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Emanuel Cleaver
2335 Rayburn House Office Building
Washington DC 20510

Dear Representative Cleaver:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,617 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Donna M. Christensen
1510 Longworth House Office Building
Washington DC 20510

Dear Representative Christensen:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Chris Smith
2373 Rayburn House Office Building
Washington DC 20510

Dear Representative Smith:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Chris Gibson
1708 Longworth House Office Building
Washington DC 20510

Dear Representative Gibson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Chris Collins
1117 Longworth House Office Building
Washington DC 20510

Dear Representative Collins:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Cheri Bustos
1009 Longworth House Office Building
Washington DC 20510

Dear Representative Bustos:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Chellie Pingree
1318 Longworth House Office Building
Washington DC 20510

Dear Representative Pingree:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 521 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Chaka Fattah
2301 Rayburn House Office Building
Washington DC 20510

Dear Representative Fattah:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jason Chaffetz
2464 Rayburn House Office Building
Washington DC 20510

Dear Representative Chaffetz:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 533 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Cedric Richmond
240 Cannon House Office Building
Washington DC 20510

Dear Representative Richmond:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 872 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable William Cassidy
1131 Longworth House Office Building
Washington DC 20510

Dear Representative Cassidy:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 872 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Matthew Cartwright
1419 Longworth House Office Building
Washington DC 20510

Dear Representative Cartwright:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Carolyn McCarthy
2346 Rayburn House Office Building
Washington DC 20510

Dear Representative McCarthy:

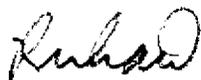
Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Ruh*

Enclosure

March 6, 2013

The Honorable Carolyn Maloney
2308 Rayburn House Office Building
Washington DC 20510

Dear Representative Maloney:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thank you for taking time with me
and for your interest in our work —
Rich*

Enclosure

March 6, 2013

The Honorable Tony Cardenas
1508 Longworth House Office Building
Washington DC 20510

Dear Representative Cardenas:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Michael E. Capuano
1414 Longworth House Office Building
Washington DC 20510

Dear Representative Capuano:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We appreciate your interest and
support of our work -
Rah*

Enclosure

March 6, 2013

The Honorable Lois Capps
2231 Rayburn House Office Building
Washington DC 20510

Dear Representative Capps:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Shelley Moore Capito
2366 Rayburn House Office Building
Washington DC 20510

Dear Representative Capito:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 329 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

*We are going to complete the
credit card rule on the "mons"
within the next month, as
we have spoken about before —
glad to hear you're there
Rich*



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Eric Cantor
303 Cannon House Office Building
Washington DC 20510

Dear Representative Cantor:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Candice Miller
320 Cannon House Office Building
Washington DC 20510

Dear Representative Miller:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ken Calvert
2269 Rayburn House Office Building
Washington DC 20510

Dear Representative Calvert:

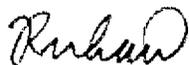
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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Michael Burgess
2336 Rayburn House Office Building
Washington DC 20510

Dear Representative Burgess:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Larry Bucshon
1005 Longworth House Office Building
Washington DC 20510

Dear Representative Bucshon:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Jim Bridenstine
216 Cannon House Office Building
Washington DC 20510

Dear Representative Bridenstine:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 689 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Bruce L. Braley
2263 Rayburn House Office Building
Washington DC 20510

Dear Representative Braley:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 499 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Gwen Moore
2245 Rayburn House Office Building
Washington DC 20510

Dear Representative Moore:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,436 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Brett S. Guthrie
308 Cannon House Office Building
Washington DC 20510

Dear Representative Guthrie:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 822 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Michael Grimm
512 Cannon House Office Building
Washington DC 20510

Dear Representative Grimm:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Gregg Harper
307 Cannon House Office Building
Washington DC 20510

Dear Representative Harper:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 472 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Grace Napolitano
1610 Longworth House Office Building
Washington DC 20510

Dear Representative Napolitano:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Grace Meng
1317 Longworth House Office Building
Washington DC 20510

Dear Representative Meng:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

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Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Bob Goodlatte
2309 Rayburn House Office Building
Washington DC 20510

Dear Representative Goodlatte:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Louie Gohmert
2243 Rayburn House Office Building
Washington DC 20510

Dear Representative Gohmert:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Gloria Negrete McLeod
1641 Longworth House Office Building
Washington DC 20510

Dear Representative Negrete McLeod:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Glenn W. Thompson
124 Cannon House Office Building
Washington DC 20510

Dear Representative Thompson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Phil Gingrey
442 Cannon House Office Building
Washington DC 20510

Dear Representative Gingrey:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jim Gerlach
2442 Rayburn House Office Building
Washington DC 20510

Dear Representative Gerlach:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Gerald E. Connolly
424 Cannon House Office Building
Washington DC 20510

Dear Representative Connolly:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable George Miller
2205 Rayburn House Office Building
Washington DC 20510

Dear Representative Miller:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We appreciate your interest in and
support of our work —
R-C*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable George Holding
507 Cannon House Office Building
Washington DC 20510

Dear Representative Holding:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Gene Green
2470 Rayburn House Office Building
Washington DC 20510

Dear Representative Green:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Gary Peters
2410 Rayburn House Office Building
Washington DC 20510

Dear Representative Peters:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are always glad to help --
Rich*

Enclosure

March 6, 2013

The Honorable Gary Miller
2467 Rayburn House Office Building
Washington DC 20510

Dear Representative Miller:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

We are glad to help –
Rich

Enclosure

March 6, 2013

The Honorable John Garamendi
2438 Rayburn House Office Building
Washington DC 20510

Dear Representative Garamendi:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

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Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Pete Gallego
431 Cannon House Office Building
Washington DC 20510

Dear Representative Gallego:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable G.K. Butterfield
2305 Rayburn House Office Building
Washington DC 20510

Dear Representative Butterfield:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Marcia L. Fudge
2344 Rayburn House Office Building
Washington DC 20510

Dear Representative Fudge:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rick*

Enclosure

March 6, 2013

The Honorable Rodney Frelinghuysen
2306 Rayburn House Office Building
Washington DC 20510

Dear Representative Frelinghuysen:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Frederica Wilson
208 Cannon House Office Building
Washington DC 20510

Dear Representative Wilson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Fred Upton
2183 Rayburn House Office Building
Washington DC 20510

Dear Representative Upton:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Frank Wolf
233 Cannon House Office Building
Washington DC 20510

Dear Representative Wolf:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Frank Lucas
2311 Rayburn House Office Building
Washington DC 20510

Dear Representative Lucas:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 689 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Virginia Foxx
2350 Rayburn House Office Building
Washington DC 20510

Dear Representative Foxx:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Jeff Fortenberry
1514 Longworth House Office Building
Washington DC 20510

Dear Representative Fortenberry:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 393 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jerry McNerney
1210 Longworth House Office Building
Washington DC 20510

Dear Representative McNerney:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Cathy McMorris Rodgers
203 Cannon House Office Building
Washington DC 20510

Dear Representative McMorris Rodgers:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable David McKinley
412 Cannon House Office Building
Washington DC 20510

Dear Representative McKinley:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 329 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Howard McKeon
2310 Rayburn House Office Building
Washington DC 20510

Dear Representative McKeon:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Michael McIntyre
2428 Rayburn House Office Building
Washington DC 20510

Dear Representative McIntyre:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Patrick T. McHenry
2334 Rayburn House Office Building
Washington DC 20510

Dear Representative McHenry:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

*I got your letter about the mixed messaging,
and agree that I could have said what
I did more gracefully – happy to talk
with you more about it if you like –*

Rich

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable James McGovern
438 Cannon House Office Building
Washington DC 20510

Dear Representative McGovern:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Jim McDermott
1035 Longworth House Office Building
Washington DC 20510

Dear Representative McDermott:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Betty McCollum
1714 Longworth House Office Building
Washington DC 20510

Dear Representative McCollum:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,589 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Tom McClintock
434 Cannon House Office Building
Washington DC 20510

Dear Representative McClintock:

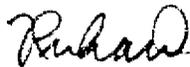
Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Michael T. McCaul
131 Cannon House Office Building
Washington DC 20510

Dear Representative McCaul:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Maxine Waters
2221 Rayburn House Office Building
Washington DC 20510

Dear Ranking Member Waters:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We appreciate your interest in and support of our work and are glad to help in anyway —
Ruh*

Enclosure

March 6, 2013

The Honorable Matt Salmon
2349 Rayburn House Office Building
Washington DC 20510

Dear Representative Salmon:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,798 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Doris O. Matsui
2434 Rayburn House Office Building
Washington DC 20510

Dear Representative Matsui:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jim Matheson
2211 Rayburn House Office Building
Washington DC 20510

Dear Representative Matheson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 533 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Thomas Massie
314 Cannon House Office Building
Washington DC 20510

Dear Representative Massie:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 822 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Martha Roby
428 Cannon House Office Building
Washington DC 20510

Dear Representative Roby:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,039 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Marsha Blackburn
217 Cannon House Office Building
Washington DC 20510

Dear Representative Blackburn:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Mark Meadows
1516 Longworth House Office Building
Washington DC 20510

Dear Representative Meadows:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Kenny Marchant
1110 Longworth House Office Building
Washington DC 20510

Dear Representative Marchant:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Daniel Maffei
422 Cannon House Office Building
Washington DC 20510

Dear Representative Maffei:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Lynn Jenkins
1027 Longworth House Office Building
Washington DC 20510

Dear Representative Jenkins:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 567 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Cynthia M. Lummis
113 Cannon House Office Building
Washington DC 20510

Dear Representative Lummis:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ben Ray Lujan
2446 Rayburn House Office Building
Washington DC 20510

Dear Representative Lujan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 546 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Michelle Lujan Grisham
214 Cannon House Office Building
Washington DC 20510

Dear Representative Lujan Grisham:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 546 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Luis Gutierrez
2408 Rayburn House Office Building
Washington DC 20510

Dear Representative Gutierrez:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Blaine Luetkemeyer
2440 Rayburn House Office Building
Washington DC 20510

Dear Representative Luetkemeyer:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,617 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Nita Lowey
2365 Rayburn House Office Building
Washington DC 20510

Dear Representative Lowey:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Ruh*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Alan Lowenthal
515 Cannon House Office Building
Washington DC 20510

Dear Representative Lowenthal:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Loretta Sanchez
1114 Longworth House Office Building
Washington DC 20510

Dear Representative Sanchez:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Lois Frankel
1037 Longworth House Office Building
Washington DC 20510

Dear Representative Frankel:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Zoe Lofgren
1401 Longworth House Office Building
Washington DC 20510

Dear Representative Lofgren:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable David Loebsack
1527 Longworth House Office Building
Washington DC 20510

Dear Representative Loebsack:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 499 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Frank LoBiondo
2427 Rayburn House Office Building
Washington DC 20510

Dear Representative LoBiondo:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Daniel Lipinski
1717 Longworth House Office Building
Washington DC 20510

Dear Representative Lipinski:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Linda Sanchez
2423 Rayburn House Office Building
Washington DC 20510

Dear Representative Sanchez:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Leonard Lance
133 Cannon House Office Building
Washington DC 20510

Dear Representative Lance:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Lee Terry
2266 Rayburn House Office Building
Washington DC 20510

Dear Representative Terry:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 393 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Robert E. Latta
2448 Rayburn House Office Building
Washington DC 20510

Dear Representative Latta:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Ruh*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John B. Larson
1501 Longworth House Office Building
Washington DC 20510

Dear Representative Larson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,673 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable James Lankford
228 Cannon House Office Building
Washington DC 20510

Dear Representative Lankford:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 689 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable James Langevin
109 Cannon House Office Building
Washington DC 20510

Dear Representative Langevin:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 442 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Lamar Smith
2409 Rayburn House Office Building
Washington DC 20510

Dear Representative Smith:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable William Clay Jr.
2418 Rayburn House Office Building
Washington DC 20510

Dear Representative Clay Jr.:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,617 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Raul R. Labrador
1523 Longworth House Office Building
Washington DC 20510

Dear Representative Labrador:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 432 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Kyrsten Sinema
1237 Longworth House Office Building
Washington DC 20510

Dear Representative Sinema:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,798 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Kristi Noem
1323 Longworth House Office Building
Washington DC 20510

Dear Representative Noem:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 168 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Adam Kinzinger
1221 Longworth House Office Building
Washington DC 20510

Dear Representative Kinzinger:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Jack Kingston
2372 Rayburn House Office Building
Washington DC 20510

Dear Representative Kingston:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Derek Kilmer
1429 Longworth House Office Building
Washington DC 20510

Dear Representative Kilmer:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Kevin Yoder
215 Cannon House Office Building
Washington DC 20510

Dear Representative Yoder:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 567 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Kevin McCarthy
2421 Rayburn House Office Building
Washington DC 20510

Dear Representative McCarthy:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Kevin Cramer
1032 Longworth House Office Building
Washington DC 20510

Dear Representative Cramer:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 82 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Keith Rothfus
503 Cannon House Office Building
Washington DC 20510

Dear Representative Rothfus:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Keith Ellison
2244 Rayburn House Office Building
Washington DC 20510

Dear Representative Ellison:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,589 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable William Keating
315 Cannon House Office Building
Washington DC 20510

Dear Representative Keating:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Kay Granger
1026 Longworth House Office Building
Washington DC 20510

Dear Representative Granger:

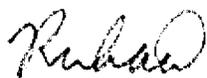
Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Kathy Castor
205 Cannon House Office Building
Washington DC 20510

Dear Representative Castor:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Karen Bass
408 Cannon House Office Building
Washington DC 20510

Dear Representative Bass:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thank you for your interest in and
support of our work — Rich*

Enclosure

March 6, 2013

The Honorable Marcy Kaptur
2186 Rayburn House Office Building
Washington DC 20510

Dear Representative Kaptur:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thank you for all your interest in and
support of our work -
Rich*

Enclosure

March 6, 2013

The Honorable Justin Amash
114 Cannon House Office Building
Washington DC 20510

Dear Representative Amash:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Julia Brownley
1019 Longworth House Office Building
Washington DC 20510

Dear Representative Brownley:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Judy Chu
1520 Longworth House Office Building
Washington DC 20510

Dear Representative Chu:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help ... and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Juan Vargas
1605 Longworth House Office Building
Washington DC 20510

Dear Representative Vargas:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John Tierney
2238 Rayburn House Office Building
Washington DC 20510

Dear Representative Tierney:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John Lewis
343 Cannon House Office Building
Washington DC 20510

Dear Representative Lewis:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

We are glad to help as we can --
Rich

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John Kline
2439 Rayburn House Office Building
Washington DC 20510

Dear Representative Kline:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,589 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John J. Duncan Jr.
2207 Rayburn House Office Building
Washington DC 20510

Dear Representative Duncan Jr.:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John Carter
409 Cannon House Office Building
Washington DC 20510

Dear Representative Carter:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John Carney
1406 Longworth House Office Building
Washington DC 20510

Dear Representative Carney:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 692 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John Campbell
2331 Rayburn House Office Building
Washington DC 20510

Dear Representative Campbell:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard Cordray".

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John Barrow
2202 Rayburn House Office Building
Washington DC 20510

Dear Representative Barrow:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Joe Wilson
2229 Rayburn House Office Building
Washington DC 20510

Dear Representative Wilson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,278 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Joseph R. Pitts
420 Cannon House Office Building
Washington DC 20510

Dear Representative Pitts:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Joseph P. Kennedy III
1218 Longworth House Office Building
Washington DC 20510

Dear Representative Kennedy III:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Joe Garcia
1440 Longworth House Office Building
Washington DC 20510

Dear Representative Garcia:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Joaquin Castro
212 Cannon House Office Building
Washington DC 20510

Dear Representative Castro:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Jo Bonner
2236 Rayburn House Office Building
Washington DC 20510

Dear Representative Bonner:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,039 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jim Jordan
1524 Longworth House Office Building
Washington DC 20510

Dear Representative Jordan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -- hope all is
well with you
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jim Cooper
1536 Longworth House Office Building
Washington DC 20510

Dear Representative Cooper:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help –
Roth*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jeff Miller
336 Cannon House Office Building
Washington DC 20510

Dear Representative Miller:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Jeff Duncan
116 Cannon House Office Building
Washington DC 20510

Dear Representative Duncan:

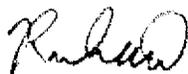
Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jeff Denham
1730 Longworth House Office Building
Washington DC 20510

Dear Representative Denham:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jared Huffman
1630 Longworth House Office Building
Washington DC 20510

Dear Representative Huffman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Janice Hahn
404 Cannon House Office Building
Washington DC 20510

Dear Representative Hahn:

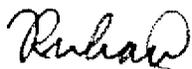
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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable James Moran
2252 Rayburn House Office Building
Washington DC 20510

Dear Representative Moran:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Sheila Jackson Lee
2160 Rayburn House Office Building
Washington DC 20510

Dear Representative Jackson Lee:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Darrell Issa
2347 Rayburn House Office Building
Washington DC 20510

Dear Representative Issa:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thank you for your interest in our work -
Rick*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Steve Israel
2457 Rayburn House Office Building
Washington DC 20510

Dear Representative Israel:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Robert Hurt
125 Cannon House Office Building
Washington DC 20510

Dear Representative Hurt:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Bill Huizenga
1217 Longworth House Office Building
Washington DC 20510

Dear Representative Huizenga:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tim Huelskamp
129 Cannon House Office Building
Washington DC 20510

Dear Representative Huelskamp:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 567 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Steny H. Hoyer
1705 Longworth House Office Building
Washington DC 20510

Dear Representative Hoyer:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thank you for your interest in and
support of our work –
Rula*

Enclosure

March 6, 2013

The Honorable Steven Horsford
1330 Longworth House Office Building
Washington DC 20510

Dear Representative Horsford:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Eleanor Holmes Norton
2136 Rayburn House Office Building
Washington DC 20510

Dear Representative Norton:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 721 complaints from consumers in the District of Columbia.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We appreciate your interest in and
support of our work –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Ruben Hinojosa
2262 Rayburn House Office Building
Washington DC 20510

Dear Representative Hinojosa:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Ruh*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jim Himes
119 Cannon House Office Building
Washington DC 20510

Dear Representative Himes:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,673 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Brian Higgins
2459 Rayburn House Office Building
Washington DC 20510

Dear Representative Higgins:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jaime Herrera Beutler
1130 Longworth House Office Building
Washington DC 20510

Dear Representative Herrera Beutler:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jeb Hensarling
2228 Rayburn House Office Building
Washington DC 20510

Dear Mr. Chairman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I would be glad to meet with you
anytime, and look forward to coming
before your committee —
Rich*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Joe Heck
132 Cannon House Office Building
Washington DC 20510

Dear Representative Heck:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Vicky Hartzler
1023 Longworth House Office Building
Washington DC 20510

Dear Representative Hartzler:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,617 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Harold Rogers
2406 Rayburn House Office Building
Washington DC 20510

Dear Representative Rogers:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 822 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Richard Hanna
319 Cannon House Office Building
Washington DC 20510

Dear Representative Hanna:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Henry C. Johnson Jr.
2240 Rayburn House Office Building
Washington DC 20510

Dear Representative Johnson Jr.:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Colleen Hanabusa
238 Cannon House Office Building
Washington DC 20510

Dear Representative Hanabusa:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 429 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Hakeem Jeffries
1339 Longworth House Office Building
Washington DC 20510

Dear Representative Jeffries:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Mike Pompeo
107 Cannon House Office Building
Washington DC 20510

Dear Representative Pompeo:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 567 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Jared Polis
1433 Longworth House Office Building
Washington DC 20510

Dear Representative Polis:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,070 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Mark Pocan
313 Cannon House Office Building
Washington DC 20510

Dear Representative Pocan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,436 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Robert Pittenger
224 Cannon House Office Building
Washington DC 20510

Dear Representative Pittenger:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Pedro Pierluisi
1213 Longworth House Office Building
Washington DC 20510

Dear Representative Pierluisi:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Phil Roe
407 Cannon House Office Building
Washington DC 20510

Dear Representative Roe:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Thomas Petri
2462 Rayburn House Office Building
Washington DC 20510

Dear Representative Petri:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,436 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Peter Olson
312 Cannon House Office Building
Washington DC 20510

Dear Representative Olson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Peter T. King
339 Cannon House Office Building
Washington DC 20510

Dear Representative King:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Ed Perlmutter
1410 Longworth House Office Building
Washington DC 20510

Dear Representative Perlmutter:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,070 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Nancy Pelosi
235 Cannon House Office Building
Washington DC 20510

Dear Madame Leader:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thank you for your interest in and
support of our work -
Rich*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Donald Payne Jr.
103 Cannon House Office Building
Washington DC 20510

Dear Representative Payne Jr.:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Erik Paulsen
127 Cannon House Office Building
Washington DC 20510

Dear Representative Paulsen:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,589 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Paul Ryan
1233 Longworth House Office Building
Washington DC 20510

Dear Representative Ryan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,436 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Paul A. Gosar
504 Cannon House Office Building
Washington DC 20510

Dear Representative Gosar:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,798 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Paul Cook
1222 Longworth House Office Building
Washington DC 20510

Dear Representative Cook:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Paul C. Broun
2437 Rayburn House Office Building
Washington DC 20510

Dear Representative Broun:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Patrick Murphy
1517 Longworth House Office Building
Washington DC 20510

Dear Representative Murphy:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help - and is already assisting - your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services - including mortgages, student loans, and credit cards - through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Patrick Meehan
204 Cannon House Office Building
Washington DC 20510

Dear Representative Meehan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Bill Pascrell Jr.
2370 Rayburn House Office Building
Washington DC 20510

Dear Representative Pascrell Jr.:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Frank Pallone Jr.
237 Cannon House Office Building
Washington DC 20510

Dear Representative Pallone Jr.:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Steven Palazzo
331 Cannon House Office Building
Washington DC 20510

Dear Representative Palazzo:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 472 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Beto O'Rourke
1721 Longworth House Office Building
Washington DC 20510

Dear Representative O'Rourke:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

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Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Alan Nunnelee
1427 Longworth House Office Building
Washington DC 20510

Dear Representative Nunnelee:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 472 complaints from consumers in your state.

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Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Devin Nunes
1013 Longworth House Office Building
Washington DC 20510

Dear Representative Nunes:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Richard Nugent
1727 Longworth House Office Building
Washington DC 20510

Dear Representative Nugent:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Nick Rahall
2307 Rayburn House Office Building
Washington DC 20510

Dear Representative Rahall:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 329 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Randy Neugebauer
1424 Longworth House Office Building
Washington DC 20510

Dear Representative Neugebauer:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Richard E. Neal
2208 Rayburn House Office Building
Washington DC 20510

Dear Representative Neal:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Jerrold Nadler
2110 Rayburn House Office Building
Washington DC 20510

Dear Representative Nadler:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Markwayne Mullin
1113 Longworth House Office Building
Washington DC 20510

Dear Representative Mullin:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 689 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Morgan Griffith
1108 Longworth House Office Building
Washington DC 20510

Dear Representative Griffith:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard Cordray".

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Mo Brooks
1230 Longworth House Office Building
Washington DC 20510

Dear Representative Brooks:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,039 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Mike Thompson
231 Cannon House Office Building
Washington DC 20510

Dear Representative Thompson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Mike Rogers
2112 Rayburn House Office Building
Washington DC 20510

Dear Representative Rogers:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mike Rogers
324 Cannon House Office Building
Washington DC 20510

Dear Representative Rogers:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Mike Kelly
1519 Longworth House Office Building
Washington DC 20510

Dear Representative Kelly:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

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Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Mike Honda
1713 Longworth House Office Building
Washington DC 20510

Dear Representative Honda:

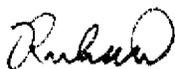
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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mick Mulvaney
1207 Longworth House Office Building
Washington DC 20510

Dear Representative Mulvaney:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,278 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Michael Michaud
1724 Longworth House Office Building
Washington DC 20510

Dear Representative Michaud:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 521 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Michael Turner
2239 Rayburn House Office Building
Washington DC 20510

Dear Representative Turner:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Michael Simpson
2312 Rayburn House Office Building
Washington DC 20510

Dear Representative Simpson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 432 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Michael Doyle
239 Cannon House Office Building
Washington DC 20510

Dear Representative Doyle:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John Mica
2187 Rayburn House Office Building
Washington DC 20510

Dear Representative Mica:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Luke Messer
508 Cannon House Office Building
Washington DC 20510

Dear Representative Messer:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Melvin Watt
2304 Rayburn House Office Building
Washington DC 20510

Dear Representative Watt:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Rah*

Enclosure

March 6, 2013

The Honorable Gregory W. Meeks
2234 Rayburn House Office Building
Washington DC 20510

Dear Representative Meeks:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Yvette Clarke
2351 Rayburn House Office Building
Washington DC 20510

Dear Representative Clarke:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ted Yoho
511 Cannon House Office Building
Washington DC 20510

Dear Representative Yoho:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

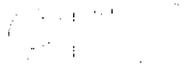
Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John A. Yarmuth
403 Cannon House Office Building
Washington DC 20510

Dear Representative Yarmuth:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 822 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Xavier Becerra
1226 Longworth House Office Building
Washington DC 20510

Dear Representative Becerra:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thank you for your interest in and
support of our work –
Rick*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Robert Woodall
1725 Longworth House Office Building
Washington DC 20510

Dear Representative Woodall:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Robert J. Wittman
2454 Rayburn House Office Building
Washington DC 20510

Dear Representative Wittman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ed Whitfield
2184 Rayburn House Office Building
Washington DC 20510

Dear Representative Whitfield:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 822 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

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Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Lynn A. Westmoreland
2433 Rayburn House Office Building
Washington DC 20510

Dear Representative Westmoreland:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Brad Wenstrup
1223 Longworth House Office Building
Washington DC 20510

Dear Representative Wenstrup:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Peter Welch
2303 Rayburn House Office Building
Washington DC 20510

Dear Representative Welch:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 250 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Randy Weber
510 Cannon House Office Building
Washington DC 20510

Dear Representative Weber:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Henry Waxman
2204 Rayburn House Office Building
Washington DC 20510

Dear Representative Waxman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Ruh*

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Debbie Wasserman Schultz
118 Cannon House Office Building
Washington DC 20510

Dear Representative Wasserman Schultz:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

We're glad to help, and appreciate your support of our work - Rich

Enclosure

March 6, 2013

The Honorable Timothy J. Walz
1034 Longworth House Office Building
Washington DC 20510

Dear Representative Walz:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,589 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Walter B. Jones
2333 Rayburn House Office Building
Washington DC 20510

Dear Representative Jones:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jackie Walorski
419 Cannon House Office Building
Washington DC 20510

Dear Representative Walorski:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

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Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Greg Walden
2182 Rayburn House Office Building
Washington DC 20510

Dear Representative Walden:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,385 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

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Sincerely,

Richard Cordray
Director

Enclosure



March 6, 2013

The Honorable Peter Visclosky
2256 Rayburn House Office Building
Washington DC 20510

Dear Representative Visclosky:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

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Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Vern Buchanan
2104 Rayburn House Office Building
Washington DC 20510

Dear Representative Buchanan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Nydia M. Velazquez
2302 Rayburn House Office Building
Washington DC 20510

Dear Representative Velazquez:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Filemon Vela
437 Cannon House Office Building
Washington DC 20510

Dear Representative Vela:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Marc Veasey
414 Cannon House Office Building
Washington DC 20510

Dear Representative Veasey:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Chris Van Hollen
1707 Longworth House Office Building
Washington DC 20510

Dear Representative Van Hollen:

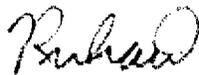
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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help, and appreciate
your interest in and support of our work.*
Rich

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tulsi Gabbard
502 Cannon House Office Building
Washington DC 20510

Dear Representative Gabbard:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 429 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Niki Tsongas
1607 Longworth House Office Building
Washington DC 20510

Dear Representative Tsongas:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Trey Radel
1123 Longworth House Office Building
Washington DC 20510

Dear Representative Radel:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Trey Gowdy
1404 Longworth House Office Building
Washington DC 20510

Dear Representative Gowdy:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,278 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Ruch*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Trent Franks
2435 Rayburn House Office Building
Washington DC 20510

Dear Representative Franks:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,798 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Paul D. Tonko
2463 Rayburn House Office Building
Washington DC 20510

Dear Representative Tonko:

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Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tom Rice
325 Cannon House Office Building
Washington DC 20510

Dear Representative Rice:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Tom Price
100 Cannon House Office Building
Washington DC 20510

Dear Representative Price:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tom Latham
2217 Rayburn House Office Building
Washington DC 20510

Dear Representative Latham:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 499 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Tom Graves
432 Cannon House Office Building
Washington DC 20510

Dear Representative Graves:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tom Cotton
415 Cannon House Office Building
Washington DC 20510

Dear Representative Cotton:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 495 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard Cordray".

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Tom Cole
2458 Rayburn House Office Building
Washington DC 20510

Dear Representative Cole:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 689 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Todd Young
1007 Longworth House Office Building
Washington DC 20510

Dear Representative Young:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Dina Titus
401 Cannon House Office Building
Washington DC 20510

Dear Representative Titus:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Scott Tipton
218 Cannon House Office Building
Washington DC 20510

Dear Representative Tipton:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,070 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Tim Walberg
2436 Rayburn House Office Building
Washington DC 20510

Dear Representative Walberg:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Tim Ryan
1421 Longworth House Office Building
Washington DC 20510

Dear Representative Ryan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Look forward to seeing you soon -
Rich*

Enclosure

March 6, 2013

The Honorable Tim Murphy
2332 Rayburn House Office Building
Washington DC 20510

Dear Representative Murphy:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Tim Griffin
1232 Longworth House Office Building
Washington DC 20510

Dear Representative Griffin:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 495 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Timothy Bishop
306 Cannon House Office Building
Washington DC 20510

Dear Representative Bishop:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Patrick Tiberi
106 Cannon House Office Building
Washington DC 20510

Dear Representative Tiberi:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you again for your great consideration
to me personally - I very much enjoyed
our dinner Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mac Thornberry
2329 Rayburn House Office Building
Washington DC 20510

Dear Representative Thornberry:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Thomas Reed
1504 Longworth House Office Building
Washington DC 20510

Dear Representative Reed:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Thomas Marino
410 Cannon House Office Building
Washington DC 20510

Dear Representative Marino:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



March 6, 2013

The Honorable Terri A. Sewell
1133 Longworth House Office Building
Washington DC 20510

Dear Representative ^{Terri} Sewell:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,039 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I have very much enjoyed getting
to know you – Rich*

Enclosure

March 6, 2013

The Honorable Ted Poe
2412 Rayburn House Office Building
Washington DC 20510

Dear Representative Poe:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Mark Takano
1507 Longworth House Office Building
Washington DC 20510

Dear Representative Takano:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Susan Davis
1526 Longworth House Office Building
Washington DC 20510

Dear Representative Davis:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Susan W. Brooks
1505 Longworth House Office Building
Washington DC 20510

Dear Representative Brooks:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Marlin Stutzman
1728 Longworth House Office Building
Washington DC 20510

Dear Representative Stutzman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Steve Stockman
326 Cannon House Office Building
Washington DC 20510

Dear Representative Stockman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Steve Stivers
1022 Longworth House Office Building
Washington DC 20510

Dear Representative Stivers:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

*Look forward to working with you –
as always – and we are glad
to help as we can*
Rich



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Chris Stewart
323 Cannon House Office Building
Washington DC 20510

Dear Representative Stewart:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 533 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



March 6, 2013

The Honorable Steve Womack
1119 Longworth House Office Building
Washington DC 20510

Dear Representative Womack:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 495 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Steve Southerland
1229 Longworth House Office Building
Washington DC 20510

Dear Representative Southerland:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Steve Pearce
2432 Rayburn House Office Building
Washington DC 20510

Dear Representative Pearce:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 546 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Steve King
2210 Rayburn House Office Building
Washington DC 20510

Dear Representative King:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 499 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Steve Cohen
2404 Rayburn House Office Building
Washington DC 20510

Dear Representative Cohen:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Steve Chabot
2371 Rayburn House Office Building
Washington DC 20510

Dear Representative Chabot:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure

March 6, 2013

The Honorable Stephen F. Lynch
2133 Rayburn House Office Building
Washington DC 20510

Dear Representative Lynch:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Spencer Bachus
2246 Rayburn House Office Building
Washington DC 20510

Dear Representative Bachus:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,039 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help, and I appreciate
the consideration you have shown me
personally — Rich*

Enclosure

March 6, 2013

The Honorable Jackie Speier
211 Cannon House Office Building
Washington DC 20510

Dear Representative Speier:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Louise Slaughter
2469 Rayburn House Office Building
Washington DC 20510

Dear Representative Slaughter:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Albio Sires
2342 Rayburn House Office Building
Washington DC 20510

Dear Representative Sires:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable John Shimkus
2452 Rayburn House Office Building
Washington DC 20510

Dear Representative Shimkus:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Carol Shea-Porter
1530 Longworth House Office Building
Washington DC 20510

Dear Representative Shea-Porter:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 903 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Peter Sessions
2233 Rayburn House Office Building
Washington DC 20510

Dear Representative Sessions:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Jose E. Serrano
2227 Rayburn House Office Building
Washington DC 20510

Dear Representative Serrano:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable James F. Sensenbrenner
2449 Rayburn House Office Building
Washington DC 20510

Dear Representative Sensenbrenner:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,436 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Sean Patrick Maloney
1529 Longworth House Office Building
Washington DC 20510

Dear Representative Maloney:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Scott Peters
1609 Longworth House Office Building
Washington DC 20510

Dear Representative Peters:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Scott Perry
126 Cannon House Office Building
Washington DC 20510

Dear Representative Perry:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Scott Garrett
2232 Rayburn House Office Building
Washington DC 20510

Dear Representative Garrett:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Allyson Y. Schwartz
1227 Longworth House Office Building
Washington DC 20510

Dear Representative Schwartz:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Kurt Schrader
108 Cannon House Office Building
Washington DC 20510

Dear Representative Schrader:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,385 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Aaron Schock
328 Cannon House Office Building
Washington DC 20510

Dear Representative Schock:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Brad Schneider
317 Cannon House Office Building
Washington DC 20510

Dear Representative Schneider:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Janice Schakowsky
2367 Rayburn House Office Building
Washington DC 20510

Dear Representative Schakowsky:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Steve Scalise
2338 Rayburn House Office Building
Washington DC 20510

Dear Representative Scalise:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 872 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John P. Sarbanes
2444 Rayburn House Office Building
Washington DC 20510

Dear Representative Sarbanes:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

We are glad to help -
Rick

Enclosure

March 6, 2013

The Honorable Sanford D. Bishop Jr.
2429 Rayburn House Office Building
Washington DC 20510

Dear Representative Bishop Jr.:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Sander Levin
1236 Longworth House Office Building
Washington DC 20510

Dear Representative Levin:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



March 6, 2013

The Honorable Sam Johnson
1211 Longworth House Office Building
Washington DC 20510

Dear Representative Johnson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Sam Graves
1415 Longworth House Office Building
Washington DC 20510

Dear Representative Graves:

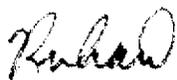
Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Sam Farr
1126 Longworth House Office Building
Washington DC 20510

Dear Representative Farr:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Gregorio Sablan
423 Cannon House Office Building
Washington DC 20510

Dear Representative Sablan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Rush Holt
1214 Longworth House Office Building
Washington DC 20510

Dear Representative Holt:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Dutch Ruppersberger
2416 Rayburn House Office Building
Washington DC 20510

Dear Representative Ruppersberger:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jon Runyan
1239 Longworth House Office Building
Washington DC 20510

Dear Representative Runyan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Edward Royce
2185 Rayburn House Office Building
Washington DC 20510

Dear Representative Royce:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

We are glad to help
Rich

Enclosure

March 6, 2013

The Honorable Lucille Roybal-Allard
2330 Rayburn House Office Building
Washington DC 20510

Dear Representative Roybal-Allard:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ileana Ros-Lehtinen
2206 Rayburn House Office Building
Washington DC 20510

Dear Representative Ros-Lehtinen:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Peter J. Roskam
227 Cannon House Office Building
Washington DC 20510

Dear Representative Roskam:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

A handwritten signature in black ink, appearing to read 'Richard Cordray'.

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Tom Rooney
221 Cannon House Office Building
Washington DC 20510

Dear Representative Rooney:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ron Kind
1502 Longworth House Office Building
Washington DC 20510

Dear Representative Kind:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,436 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ron Barber
1029 Longworth House Office Building
Washington DC 20510

Dear Representative Barber:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,798 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Todd Rokita
236 Cannon House Office Building
Washington DC 20510

Dear Representative Rokita:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Dana Rohrabacher
2300 Rayburn House Office Building
Washington DC 20510

Dear Representative Rohrabacher:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Roger Williams
1122 Longworth House Office Building
Washington DC 20510

Dear Representative Williams:

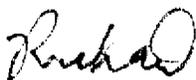
Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Rodney Davis
1740 LHOB House Office Building
Washington DC 20510

Dear Representative Davis:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Rodney Alexander
316 Cannon House Office Building
Washington DC 20510

Dear Representative Alexander:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 872 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Robert Brady
102 Cannon House Office Building
Washington DC 20510

Dear Representative Brady:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Rob Bishop
123 Cannon House Office Building
Washington DC 20510

Dear Representative Bishop:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 533 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Robert E. Andrews
2265 Rayburn House Office Building
Washington DC 20510

Dear Representative Andrews:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Scott Rigell
418 Cannon House Office Building
Washington DC 20510

Dear Representative Rigell:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Rick Nolan
2447 Rayburn House Office Building
Washington DC 20510

Dear Representative Nolan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,589 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Rick Larsen
2113 Rayburn House Office Building
Washington DC 20510

Dear Representative Larsen:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Rick Crawford
1711 Longworth House Office Building
Washington DC 20510

Dear Representative Crawford:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 495 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Richard Hudson
429 Cannon House Office Building
Washington DC 20510

Dear Representative Hudson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Reid Ribble
1513 Longworth House Office Building
Washington DC 20510

Dear Representative Ribble:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,436 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Renee Ellmers
426 Cannon House Office Building
Washington DC 20510

Dear Representative Ellmers:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable James Renacci
130 Cannon House Office Building
Washington DC 20510

Dear Representative Renacci:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help, and I look forward to seeing you in Committee -
Rich*

Enclosure

March 6, 2013

The Honorable Raul Ruiz
1319 Longworth House Office Building
Washington DC 20510

Dear Representative Ruiz:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Raul Grijalva
1511 Longworth House Office Building
Washington DC 20510

Dear Representative Grijalva:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,798 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Charles B. Rangel
2354 Rayburn House Office Building
Washington DC 20510

Dear Representative Rangel:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rubi*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Randy Hultgren
332 Cannon House Office Building
Washington DC 20510

Dear Representative Hultgren:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Ralph M. Hall
2405 Rayburn House Office Building
Washington DC 20510

Dear Representative Hall:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John Barrasso
307 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Barrasso:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tammy Baldwin
1 Russell Courtyard Senate Office Building
Washington DC 20510

Dear Senator Baldwin:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,436 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Kelly Ayotte
144 Russell Senate Office Building
Washington DC 20510

Dear Senator Ayotte:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 903 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Ash*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Lamar Alexander
455 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Alexander:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Cordray Sec is a neutral fraud-
Push*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Max Baucus
511 Hart Senate Office Building
Washington DC 20510

Dear Senator Baucus:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 196 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

We appreciate your support of our work -
Rich

Enclosure



March 6, 2013

The Honorable Michael F. Bennet
458 Russell Senate Office Building
Washington DC 20510

Dear Senator Bennet:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,070 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thanks for all your support and
hope you're well -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John Boozman
320 Hart Senate Office Building
Washington DC 20510

Dear Senator Boozman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 495 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Barbara Boxer
112 Hart Senate Office Building
Washington DC 20510

Dear Senator Boxer:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thanks for all your interest and
support for our work —
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Maria Cantwell
311 Hart Senate Office Building
Washington DC 20510

Dear Senator Cantwell:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to be able to help –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Richard Burr
217 Russell Senate Office Building
Washington DC 20510

Dear Senator Burr:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Sherrod Brown
713 Hart Senate Office Building
Washington DC 20510

Dear Senator Brown:

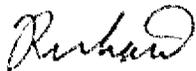
Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Sherrod - we deeply appreciate your
interest in and support of our work -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Thomas R. Carper
513 Hart Senate Office Building
Washington DC 20510

Dear Senator Carper:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 692 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help – and I still very much
appreciate your kindness and support
when we meet before –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Benjamin L. Cardin
509 Hart Senate Office Building
Washington DC 20510

Dear Senator Cardin:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you so much for coming to our
Baltimore event and for your kind
words and strong support —
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Robert P. Casey Jr.
393 Russell Senate Office Building
Washington DC 20510

Dear Senator Casey:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help, and appreciate your
support of our work -
Raul*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Thad Cochran
113 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Cochran:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 472 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tom Coburn
172 Russell Senate Office Building
Washington DC 20510

Dear Senator Coburn:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 689 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I appreciated your time and interest when we met
the other day and look forward to working with you –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Daniel Coats
493 Russell Senate Office Building
Washington DC 20510

Dear Senator Coats:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Saxby Chambliss
416 Russell Senate Office Building
Washington DC 20510

Dear Senator Chambliss:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Susan M. Collins
413 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Collins:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 521 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Christopher A. Coons
127A Russell Senate Office Building
Washington DC 20510

Dear Senator Coons:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 692 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rush*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Bob Corker
425 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Corker:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,699 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I appreciate your help and advice with things,
and look forward to seeing you again soon -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John Cornyn
517 Hart Senate Office Building
Washington DC 20510

Dear Senator Cornyn:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 6,656 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable William M. Cowan
365 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Cowan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Michael Crapo
239 Dirksen Senate Office Building
Washington DC 20510

Dear Ranking Member Crapo:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 432 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Love forward to seeing you again soon -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Ted Cruz
B40B Dirksen Senate Office Building
Washington DC 20510

Dear Senator Cruz:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I believe Jeff S-Hon and Miguel Estrada
may be number friends of ours -
I was the first SG in Ohio -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Joe Donnelly
B33 Russell Senate Office Building
Washington DC 20510

Dear Senator Donnelly:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,226 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

So glad to have you there, and enjoyed seeing you with the New-Indians UAW last year — Rich

Enclosure

March 6, 2013

The Honorable Richard J. Durbin
711 Hart Senate Office Building
Washington DC 20510

Dear Senator Durbin:

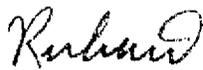
Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We deeply appreciate your interest in
and support for our work—
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Michael B. Enzi
379A Russell Senate Office Building
Washington DC 20510

Dear Senator Enzi:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Dianne Feinstein
331 Hart Senate Office Building
Washington DC 20510

Dear Senator Feinstein:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 19,233 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Thanks for all your interest and
support for our work –
Reals*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Deb Fischer
825 Hart Senate Office Building
Washington DC 20510

Dear Senator Fischer:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 393 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help –
Ruch*

Enclosure

March 6, 2013

The Honorable Jeff Flake
B85 Russell Senate Office Building
Washington DC 20510

Dear Senator Flake:

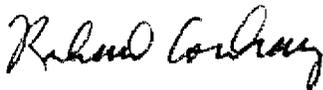
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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Al Franken
309 Hart Senate Office Building
Washington DC 20510

Dear Senator Franken:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,589 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for all your interest in
and support for our work—
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Kirsten E. Gillibrand
478 Russell Senate Office Building
Washington DC 20510

Dear Senator Gillibrand:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

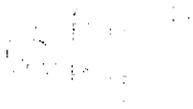
Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Lindsey Graham
290 Russell Senate Office Building
Washington DC 20510

Dear Senator Graham:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,278 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Chuck Grassley
135 Hart Senate Office Building
Washington DC 20510

Dear Senator Grassley:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 499 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinancial.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Kay R. Hagan
521 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Hagan:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,271 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

We are glad to help, and appreciate your support of our work –
Rich

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tom Harkin
731 Hart Senate Office Building
Washington DC 20510

Dear Senator Harkin:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 499 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We appreciate your education and
support for our work –
Ruh*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Orrin G. Hatch
104 Hart Senate Office Building
Washington DC 20510

Dear Senator Hatch:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 533 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

March 6, 2013

The Honorable Martin Heinrich
B40D Dirksen Senate Office Building
Washington DC 20510

Dear Senator Heinrich:

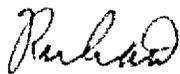
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The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 546 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Dean Heller
316A Russell Senate Office Building
Washington DC 20510

Dear Senator Heller:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help, and I recall from our
conversation how hard hot Nevada has been—
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Heidi Heitkamp
G55 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Heitkamp:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 82 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for taking time to meet with us,
and we appreciate your support of our work -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mazie K. Hirono
B40E Dirksen Senate Office Building
Washington DC 20510

Dear Senator Hirono:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 429 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure

March 6, 2013

The Honorable John Hoeven
120 Russell Senate Office Building
Washington DC 20510

Dear Senator Hoeven:

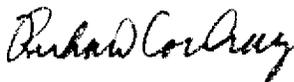
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We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable James M. Inhofe
205 Russell Senate Office Building
Washington DC 20510

Dear Senator Inhofe:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 689 complaints from consumers in your state.

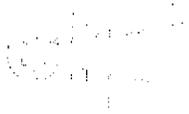
We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Johnny Isakson
131 Russell Senate Office Building
Washington DC 20510

Dear Senator Isakson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 5,550 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I appreciated your kind words recently
for our Qualified Mortgage rule –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mike Johanns
404 Russell Senate Office Building
Washington DC 20510

Dear Senator Johanns:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 393 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

I have forwarded to seeing you again soon -

Rich

Enclosure

March 6, 2013

The Honorable Ron Johnson
386 Russell Senate Office Building
Washington DC 20510

Dear Senator Johnson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,436 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tim Johnson
136 Hart Senate Office Building
Washington DC 20510

Dear Mr. Chairman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 168 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for all the ways that you
support me personally and the work
we are doing — Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tim Kaine
B40C Dirksen Senate Office Building
Washington DC 20510

Dear Senator Kaine:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thanks for your interest in and
support of our work –
Ruth*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Angus S. King Jr.
188 Russell Senate Office Building
Washington DC 20510

Dear Senator King:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 521 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mark Kirk
524 Hart Senate Office Building
Washington DC 20510

Dear Senator Kirk:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,379 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I would be glad to meet with
you anytime –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Amy Klobuchar
302 Hart Senate Office Building
Washington DC 20510

Dear Senator ~~Klobuchar~~ *Amy*:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,589 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I was glad to see you at the Inauguration
and that you are doing so very well -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mary L. Landrieu
703 Hart Senate Office Building
Washington DC 20510

Dear Senator Landrieu:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 872 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

*Thank you for your support of our work,
and please say hello to my great
former colleague from the Ohio Legislature,
your Jane Emerybell –
Rich*



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Frank R. Lautenberg
141 Hart Senate Office Building
Washington DC 20510

Dear Senator Lautenberg:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for your interest in and
support of our work -
Rubi*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Patrick J. Leahy
437 Russell Senate Office Building
Washington DC 20510

Dear Senator Leahy:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 250 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

*Thanks for your interest in and support of
our work –
also, Sen. Reagle told me a marvelous
story of how he first met you –
Rich*



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mike Lee
316 Hart Senate Office Building
Washington DC 20510

Dear Senator Lee:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 533 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I always greatly admired you Dad,
who was a fellow Justice White clerk
and deeply loved by the Justice –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Carl Levin
269 Russell Senate Office Building
Washington DC 20510

Dear Senator Levin:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Thanks for all your interest and support for our work —

I am a Spartan, Class of '81
— Rich



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Joe Manchin III
303 Hart Senate Office Building
Washington DC 20510

Dear Senator Manchin:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 329 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for your interest in and
support of our work —
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John McCain
241 Russell Senate Office Building
Washington DC 20510

Dear Senator McCain:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,798 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

Max Cleland has been encouraging me to try to find a way to proceed successfully with my nomination -- happy to meet with you if you would like --
Rush



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Claire McCaskill
506 Hart Senate Office Building
Washington DC 20510

Dear Senator McCaskill:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,617 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure

March 6, 2013

The Honorable Mitch McConnell
317 Russell Senate Office Building
Washington DC 20510

Dear Mr. Leader:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 822 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure

I deeply appreciated the chance to meet with you before, and would be glad to set down again if it might be productive –
Rich



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Robert Menendez
528 Hart Senate Office Building
Washington DC 20510

Dear Senator Menendez:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,828 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for your keen interest in and
support of our work --
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jeff Merkley
313 Hart Senate Office Building
Washington DC 20510

Dear Senator Merkley:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,385 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for all interest and
support of our work —
Reilly*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Barbara A. Mikulski
503 Hart Senate Office Building
Washington DC 20510

Dear Senator Mikulski:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for your interest in and
support for our work –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jerry Moran
354 Russell Senate Office Building
Washington DC 20510

Dear Senator Moran:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 567 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Look forward to seeing you again soon –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Lisa Murkowski
709 Hart Senate Office Building
Washington DC 20510

Dear Senator Murkowski:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 155 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thanks for taking the time to
meet with me and Holly Petracos
the other day — Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Chris Murphy
B40A Dirksen Senate Office Building
Washington DC 20510

Dear Senator Murphy:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,673 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

We are glad to help
Rich

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Patty Murray
154 Russell Senate Office Building
Washington DC 20510

Dear Senator Murray:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,525 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thanks for your interest and
support of our work —
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Bill Nelson
716 Hart Senate Office Building
Washington DC 20510

Dear Senator Nelson:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help, and appreciate
your support of our work –
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Rand Paul
208 Russell Senate Office Building
Washington DC 20510

Dear Senator Paul:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 822 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mark L. Pryor
255 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Pryor:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 495 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Happy to meet with you anytime you
would like re my nomination—
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Rob Portman
338 Russell Senate Office Building
Washington DC 20510

Dear Senator Portman:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,965 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I would be happy to meet with you anytime
to see if we can find a way through this -
Rob*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jack Reed
728 Hart Senate Office Building
Washington DC 20510

Dear Senator Reed:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 442 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for all you do, especially most recently your work with the Military Lending Act, which we intend to pick up with a will -
Reed*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Harry Reid
522 Hart Senate Office Building
Washington DC 20510

Dear Mr. Leader:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,234 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

We are glad to be able to help, and deeply appreciate your strong support of our work –
Perls

Enclosure

March 6, 2013

The Honorable James E. Risch
483 Russell Senate Office Building
Washington DC 20510

Dear Senator Risch:

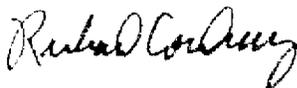
Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 432 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Pat Roberts
109 Hart Senate Office Building
Washington DC 20510

Dear Senator Roberts:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 567 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable John D. Rockefeller IV
531 Hart Senate Office Building
Washington DC 20510

Dear Senator Rockefeller:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 329 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Marco Rubio
317 Hart Senate Office Building
Washington DC 20510

Dear Senator Rubio:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 11,910 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Bernie Sanders
332 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Sanders:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 250 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for your interest in and
support of our work –
Rich*

Enclosure

March 6, 2013

The Honorable Brian Schatz
722 Hart Senate Office Building
Washington DC 20510

Dear Senator Schatz:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 429 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*We are glad to help -
Ruh*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Charles E. Schumer
322 Hart Senate Office Building
Washington DC 20510

Dear Senator Schumer:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 8,971 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

We are glad to help, and appreciate your strong support of our work - Rich

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tim Scott
167 Hart Senate Office Building
Washington DC 20510

Dear Senator Scott:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,278 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

We are glad to help if we can —
Rich

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jeff Sessions
326 Russell Senate Office Building
Washington DC 20510

Dear Senator Sessions:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,039 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jeanne Shaheen
520 Hart Senate Office Building
Washington DC 20510

Dear Senator Shaheen:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 903 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

We appreciate your support of our work
Rach

Enclosure

March 6, 2013

The Honorable Richard C. Shelby
304 Russell Senate Office Building
Washington DC 20510

Dear Senator Shelby:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,039 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,



Richard Cordray
Director

*Look forward to seeing you again soon -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Debbie Stabenow
133 Hart Senate Office Building
Washington DC 20510

Dear Senator Stabenow:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,721 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

*Thanks for all your interest in and
support for our work –*

*I am a Spartan, Class of '81
– Rich*



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Jon Tester
724 Hart Senate Office Building
Washington DC 20510

Dear Senator Tester:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help -- and is already assisting -- your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services -- including mortgages, student loans, and credit cards -- through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 196 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our "Paying for College" module on making sound financial decisions about higher education, and "AskCFPB," which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

We are glad to help, and appreciate your support of our work -- Rich

Enclosure



March 6, 2013

The Honorable John Thune
511 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Thune:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 168 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for sending stuff when
I was in South Dakota meeting
with community bankers and others -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Patrick J. Toomey
502 Hart Senate Office Building
Washington DC 20510

Dear Senator Toomey:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 4,128 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

*We are glad to help as we can –
Rich*

I appreciate your time and advice when we meet before, and would be glad to meet with you again anytime –



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mark Udall
328 Hart Senate Office Building
Washington DC 20510

Dear Senator Udall:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,070 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*We are glad to help if we can -
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Tom Udall
110 Hart Senate Office Building
Washington DC 20510

Dear Senator Udall:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 546 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thank you for your support of our state -
Ruth*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable David Vitter
516 Hart Senate Office Building
Washington DC 20510

Dear Senator Vitter:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 872 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I would be glad to meet with
you anytime —
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Elizabeth Warren
2 Russell Courtyard Senate Office Building
Washington DC 20510

Dear Senator Warren,

Elizabeth!

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 2,991 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

FYI - we are sending this letter to every Senator - Rich

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Mark R. Warner
475 Russell Senate Office Building
Washington DC 20510

Dear Senator Warner:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 3,751 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

Enclosure

*Thanks for your interest in and support of
all our work - also Randy Kozak
wanted me to say hi for him, he is a
friend of mine - Rich*



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Sheldon Whitehouse
717 Hart Senate Office Building
Washington DC 20510

Dear Senator Whitehouse:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 442 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*Thanks you for your interest in and support
of our work — Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Roger F. Wicker
555 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Wicker:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 472 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

*I appreciated the time you took to meet
with me the last time around—
Rich*

Enclosure



Consumer Financial
Protection Bureau

March 6, 2013

The Honorable Ron Wyden
221 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Wyden:

Congress created the Consumer Financial Protection Bureau as the first federal agency tasked solely with protecting consumers in the financial marketplace. During National Consumer Protection Week, we wanted to take this opportunity to highlight some of the different ways the Consumer Bureau can help – and is already assisting – your constituents.

The Bureau accepts consumer complaints on a variety of financial products and services – including mortgages, student loans, and credit cards – through our toll-free number, through our website, by mail, and by fax. We encourage your office to refer complaints related to consumer financial products and services to us, using the enclosed instructions. Our consumer response specialists review all incoming complaints, forward complaints to the appropriate company for review and resolution, and work to ensure that complaints are handled appropriately. We have already handled more than 130,000 complaints from consumers around the country who contacted us for help resolving issues they have experienced with consumer financial products and services, ranging from improper charges on credit cards to mortgage payments that were wrongly applied. Since the CFPB began taking consumer complaints, we have already received 1,385 complaints from consumers in your state.

We hope that you, your staff, and your constituents will feel free to visit our website at ConsumerFinance.gov and check out our useful web tools. In addition to consumer complaints, we offer tools like our “Paying for College” module on making sound financial decisions about higher education, and “AskCFPB,” which is an interactive, user-friendly database of over 900 plain-language answers to common consumer financial questions.

Please feel free to contact our Office of Legislative Affairs at 202-435-7960 if you have questions or would like more information about our work on behalf of American consumers.

Sincerely,

Richard Cordray
Director

We are glad to help—
Rich

Enclosure

March 12, 2013

Financial Stability Oversight Council
1500 Pennsylvania Avenue NW
Washington, D.C. 20220

Dear Members of the Financial Stability Oversight Council:

I write to you today to request clarification of your interpretation of the authority to mitigate risks to financial stability granted to you under the Dodd-Frank Act.

As you likely know, Section 121 of the Dodd-Frank Act states that, upon the affirmative vote of two-thirds of the Financial Stability Oversight Council (FSOC), the Board of Governors (the Fed) shall:

“(5) if the Board of Governors determines that the actions described in paragraphs (1) through (4) are inadequate to mitigate a threat to the financial stability of the United States in its recommendation, require the company to sell or otherwise transfer assets or off-balance-sheet items to unaffiliated entities” (12 U.S.C. 5331).

In other words, if the Fed gives notice that it does not have the ability to “mitigate” a risk to financial stability of the United States posed by a large institution, the FSOC has the authority to order the Fed to break up that bank.

Do you interpret Section 121 to mean that an institution has to be unhealthy to pose a threat to the financial system? Or is it possible for an institution that is solvent to pose a threat simply by being too large, too interconnected with other participants in the financial system, or too complex in its structure? In other words, what if an institution is solvent, but so large and complex that it could not fail without threatening the safety of the financial system? In this latter case, would you have both the authority and the impetus to force the divestiture of such a going concern?

I would also like to know if you plan to issue interpretative guidance to explain under what conditions an institution would still represent a threat to the financial stability of the United States, despite any mitigation efforts.

I look forward to your response.

Sincerely,

Bob Corker
United States Senator

The Honorable Jack Lew
Secretary
Department of the Treasury
1500 Pennsylvania Avenue NW, Room 3134
Washington, DC 20220

The Honorable Gary Gensler
Chairman
Commodity Futures Trading Commission
Three Lafayette Center, 1155 21st Street NW
Washington, DC 20581

The Honorable Thomas Curry
Comptroller
Office of the Comptroller of the Currency
250 E Street SW, Room 9048
Washington, DC 20219

The Honorable Edward DeMarco
Acting Director
Federal Housing Finance Agency
1700 G Street NW, 4th Floor
Washington, DC 20552

The Honorable Richard Cordray
Consumer Financial Protection Bureau
1500 Pennsylvania Avenue NW
Washington, DC 20220

The Honorable Ben Bernanke
Chairman, Board of Governors
The Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

The Honorable Debbie Matz
Chairman
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314

The Honorable S. Roy Woodall, Jr.
Independent Member
Financial Stability Oversight Council
1500 Pennsylvania Avenue NW
Washington, DC 20220

The Honorable Martin Gruenberg
Chairman
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

The Honorable Elisse Walter
Chairman
Securities and Exchange Commission
100 F Street NE
Washington, DC 20549