

I am reading A Fighting Chance by Elizabeth Warren, so I know how much time and effort went into the creation of the Consumer Financial Protection Bureau. We absolutely must protect this agency - it is the only one that stands strongly for Americans at the bottom and middle of the financial ladder.

*Lynn Abbott  
Steamboat Springs, CO*

Help Americans see the financial crooks get prosecuted.

*Susan Ackerberg  
Santa Rosa, CA*

Keep up the good work to help consumers be fairly treated.

*A Adams  
Cupertino, CA*

PLEASE KEEP UP THE GREAT WORK THAT YOU DO. THANK YOU

*Elizabeth Adams*

Keep up the needed fine work.

*David Addison  
Arlington, VA*

Thank you for protecting the majority from the greed and exploitation of the few.

*Franklin Adkinson  
Baltimore, MD*

Thank you for your work!!

*Dinah Adler  
Lake Balboa, CA*

Your work does not go unnoticed Thx W

*willy aenlle  
Altadena, CA*

Thanks and keep on fighting the good fight.

*helen agent  
Baltimore, MD*

Thank you for acting as a watchdog for citizens of this country. In these modern times when scamming people has never been easier, your efforts on our behalf have been much appreciated.

*Lonnie Albrecht  
N. Charleston, SC*

Thank you for making the agency workable amid stiff opposition. See if you can get Congress to agree that soon regular consumers and veterans are able to access payday and title loans at the same APR as the active duty service members.

*MARK ALDRIDGE*

*Birmingham, AL*

Great work !

*Charles Alexander  
Lutherville, MD*

Keep on working for everyday Americans!

*Charlotte Alexandre  
Thornton, CO*

CFPB is truly an example of what government does best. Government FOR the people...what a concept!

*Judith Allen  
Inman, SC*

You have all done an outstanding job working for the American people, helping us with credit card companies and their runaway charges and so much more. Good Job!

*Susan Allen  
Raleigh, NC*

Thank you for all of the hard work you have done and continue to do; especially in the area of predatory lending regulation.

*Claudette Almaraz  
Salina, KS*

Thank you for all that you do to protect consumers! More action is needed to safeguard our interests.

*Alejandro Almirola  
Miami, FL*

Government is supposed to be the collective voice of the people. Thank you for being just exactly that. These days individuals and families need protection from companies that are driven by an over-developed profit motive. Thank you for doing just that!

*Rebecca Alwin  
Middleton, WI*

Anyone who actually does their job in protection Americans should be praised for their integrity.

*Marianne Amann  
Ingleside, IL*

Thank you for making credit card statements easier to read and understand!

*christine amick  
naperville, IL*

Finally! A government agency that actually regulates!

*James Amory  
LeRaysville, PA*

Great job!! Keep it up!

*Sandra Anderson  
Los Angeles, CA*

Just glad there is someone out there looking out for the American people. Keep up the good work.

*Gillian Anderson*

Keep on keeping on!

*Gloria Anderson  
Birmingham, AL*

Thank you for your work in protecting all consumers from predatory practices in the credit card, banking, lending and other financial industries. Many players in these industries have gone beyond profiting from useful services and crossed over to trapping consumers in unending cycles of debt. It's good to know there is a powerful agency working on behalf of us consumers.

*Brian Anderson  
Cincinnati, OH*

Thank you so much for holding greedy, monopolistic financial institutions accountable, especially for the refunds and restitution. Please keep up the courageous fight and know WE THE PEOPLE will cover you backs. We'll keep hounding legislators to provide you with the resources, responsible regulations and ENFORCEMENT TEETH necessary to provide fairness and equity in our shamelessly rigged system. This will not be easy with the corrosive impact of Citizens United added to Wall Street lobbyist pressure and campaign cash corrupting both the House and Senate, but at least we know what the problem is and who to go after.

*Barry Anderson  
Kill Devil Hills, NC*

Thank you, Richard & company. Chris & Donna Anderson of Lancaster, OH

*Chris Anderson  
Lancaster, OH*

Your job is getting tougher - please help regular folks from having their money stolen and futures ruined. It is a monumentally important job. Thank you.

*gary anderson  
Constantine, KY*

Please keep up the fight against the robber barons and banksters of Wall Street. I am so tired of their illegal control of this country and half the world.

*Amena Andersson  
Steuben, ME*

Your work has had huge benefits for the American public. Thank you.

*Gary Andrew  
Davidson, NC*

No, 'just a general thanks for all that you have done. ---Tweetybird

*Tweetybird (aka Claude) Andrews  
Atlantic Beach, NC*

Ordered an end to unaffordable and booby-trapped mortgages; Told a group of the nation's biggest banks to stop charging credit cardholders for useless and unwanted add-on products; Protected military families against illegal foreclosures and deceptive student and payday-style, debt-trap loans; Set up a complaint system to help get problems resolved, while helping consumers and the Bureau spot worrisome practices associated with particular products and companies; Delivered more than \$5 billion in refunds and restitution to 14 million consumers cheated by financial companies large and small.

*Terry Andrews  
Rhome, TX*

Thank you for putting the needs of Main Street above this of Wall Street. Happy Birthday!

*Gretchen Andrews  
Redlands, CA*

Thanks for looking out for us despite the lack of cooperation and hostility of the Republicans and their crusade for corporations and the 1%.

*Donald Angell  
Battle Creek, MI*

Once we had a government that was ".....of the people, by the people, and FOR THE PEOPLE." That was slowly whittled away by big business. Thanks for your efforts to restore our democracy.

*Robert Annecone  
Carmichael, CA*

Thanks for standing up for the public.

*Chris Antaki  
San Francisco, CA*

Thank you for fighting for us.

*Robert Anzaldua  
Mission, TX*

Keep kicking butt and taking names

*sarah apfel  
new york, NY*

This agency and your work are sorely needed and very much appreciated. Thank you.

*Rodney Arent  
Little Rock, AR*

The Big Banks are total crooks who do not play by any Rules!

*C. Roy Argall  
Palm Desert, CA*

Thank you for standing up against payday lenders.

*Robert Argue  
Bridgman, MI*

Keep up the good work.

*Amy Armistead  
Los Angeles, CA*

We are so grateful to the Consumer Financial Protection Board. It has helped so many consumers already, and promises to do so much more. Thank you.

*Sheila Ary  
DeKalb, IL*

Thanks for your dedicated work, "Together We Stand, Divided We Fall" is an axiom that stands the test of time!! WA

*Walter L Ashley. Jr  
Niagara Falls, NY*

Thx.

*Jennifer Ashworth  
Paso robles, CA*

Thank you and keep up the important work.

*Laila Atallah  
Lutherville, MD*

It's a tough job so thanks!

*DANIEL ATER  
Asheville, NC*

Just, thank you. we couldn't have done it ourselves!

*Mame Aument  
Fraser, CO*

It is a rewarding experience to know that there is an actual department in this government looking out for the common citizen. Thank you!

*Mary Ayers  
Santa Barbara, CA*

Ordinary Americans deserve a champion to stand up to the abuses by big financial institutions. Thanks for your work, and keep it up!

*Reba B.  
Gainesville, FL*

Adhere to the Dodd/Frank bill . Bank America has enjoyed major profits this past quarter. Poverty and the poor pay the highest prices in loans etc. Also dumps of the worst kind in poor neighborhoods.. I believe that socialism is the next best thing.

*Jean Auris  
Homosassa, FL*

The work you do is very much needed. Thanks

*Jim Babinski  
Oak Hills, CA*

USED AUTO LOANS

*AL BADERTSCHER  
ST CLAIR SHORES, MI*

Thanks for fighting the good fight! The (too often) Silent Majority has your back. Best Regards

*Bo Baggs  
Port Arthur, TX*

Get an article printed in the AARP magazine because senior citizens (not corporations) vote.

*P Bagley  
Marquette, MI*

Thank you for being a big help for me. Your presence alone puts predatory actions by banks and corporations on notice to behave.

*Jean Bails  
Saint Clair Shores, MI*

Thank you so very much for helping my family.

*Kirk Bails  
Harrison Twp, MI*

Put your forces to work for USA Main Street. Let Main Street come first, not Wall Street!! You are key in rebuilding the all-important American Middle Class!!

*Stephanie Bair  
Denver, CO*

A government agency doing something positive for the people. Thank you and take well deserved pride in your work. Applause, applause!

*James Baker  
Keswick, VA*

The average person needs all the help they can get! The corporations have almost completely taken over the government. Hopefully, this good work will continue.

*Mary Sue Baker  
Sarasota, FL*

Thanks! Keep up the good work! :D

*Anthony Baldwin*  
*New Haven, CT*

I hope you continue to make strides for the Average Jane and Joe, and that your guiding light be an equitable outlook for all. Thank you.

*Cecilia Banner*  
*Longmont, CO*

I congratulate the CFBP on all their efforts to help and defend consumers at a time where companies big and small are willing to stop at nothing in order to get every last cent, by all means. I urge you to continue your mission, knowing you are very much appreciated by the public.

*Graciela Barajas*  
*San Diego, CA*

Please protect hard working families from corrupt corporate entities.

*Leo Barrera*  
*Corpus Christi, TX*

Don't back down! Your agency has the power to make a difference in the lives of real people, who can't protect themselves.

*Thomas Barrett*  
*Rochester, NY*

You're doing a great job!

*Sarah Barrett*

KEEP UP THE GOOD WORK!!!

*Joyce Bartels*  
*East Lansing, MI*

thank you for the work you do on behalf of american consumers. You are the type of service that is not appreciated until needed.

*Bob Bartlett*  
*Mounds View, MN*

Your responsiveness to the public's needs is critical in a continual struggle with corporate greed, corruption and deceit.

*Jerry Bates*  
*Morrisonville, NY*

It's nice to know that someone in government is watching out for us. Thank you

*Linda Battoni*  
*Wapwallopen, PA*

Many thanks <3

*Vicky Bauer  
Mount Airy, MD*

Thank You for your hard work!

*Bruce Bauer  
Medford, OR*

Keep up the good work. But more has to be done to protect appraiser independence. At the moment it does not really exist.

*allen bauman  
valley stream, NY*

Thank you for standing up for the "little guy".

*Louisa Beckett  
South Portland, ME*

It is time to bring back usury laws that limit the interest rates lenders can charge. That would limit the damage that payday and title lenders can inflict on their customers.

*THomas Beeler  
Brookfield, NH*

Thanks to you and Elizabeth Warren. The CFPB has helped me personally with high credit card interest rates and my son with his education loans. Now that's grassroots! Thank you so very much! Carlene Behmer

*Carlene Behmer  
Katy, TX*

Good for you and good for Sen. Warren for your vision. Lots more to accomplish. Never give up.

*ray bellamy  
Tallahassee, FL*

In a corporate owned and ruled world, especially if the TPP is enacted, will there be any protection left for the American consumer? I thank you wholeheartedly for the positive actions this agency has taken.

*Peggy Bellan  
Norfolk, VA*

Thank you! Keep up the great work!

*Jose Beltran  
Yuma, AZ*

You are our best hope against financial manipulation and exploitation by big banks and corporations. Keep up the good work

*Al Benford  
Manchester, CT*

I work with tenants renting in foreclosed buildings, and the work you have begun to hold mortgage servicers accountable for their failures to service could not be more important. Keep it up!

*Edward Benson  
Pawtucket, RI*

keep being a watchdog most of us are financially unable to fight with corporations or banks. I know this from personal experience with a family member. I still get angry when college students are given charge cards without the ability to pay them. I remember a time when it was difficult to get a charge card without a solid work history.

*Diana Benson  
Frankenmuth, MI*

Your efforts to retrieve and restore funds illegitimately obtained through financing fees or add-on services are especially appreciated.

*Chris Berg  
Flat Rock, NC*

Thank you for caring about the average American. We need all the help we can get against the financial industry. Please do not give up on your goals.

*Judith Berlin  
Anthem, AZ*

We are hopeful that our children will not become victims of greed and fraud, and that regulations will continue to tighten and protect. Too big to fail is too big. Thanks.

*lisa berrol  
dobbs ferry, NY*

Thank you for standing up for the American people, even under pressure from big institutions. This is so important. Please keep it up.

*Suzanne Berry  
WA*

Thank you Senator Elizabeth Warren. Keep up the good work.

*Patrick and Connie Berry  
Los Lunas, NM*

Wall Street has no shame unless it ends up in court or loses money. We should encourage both.

*Kerry Berry  
Bay City, MI*

Thank you.

*Giacomo Bertolini  
Williamstown, VT*

Keep up the good work!

*Michael Bertrand  
Carlsbad, CA*

Good/no Great work. I may have to contact you folks about a mortgage company refusing to correct my credit record for late payments, etc. and the downright rudeness/arrogance of one of its staff.

*JB Bethel*  
*Woodbridge, VA*

Laws that help consumers are always welcome. We need also laws that regulate the phone and internet companies for the sake of the consumers.

*Monoranjan Bezboruah*  
*Irvine, CA*

I helped write the Consumer Protection bill in Oregon and I'm delighted to see some of those reforms go into effect nation-wide. We have bright, energetic crooks coming up with new ways every day to scam ordinary citizens. We need a national organization such as CFPB ready to go after them. Without CFPB it really is a David v. Goliath war.

*Patricia` Biggs*  
*Tigard, OR*

This is such important work!

*Celeste Birkeland*  
*Robbinsdale, MN*

Thank you for protecting us.

*Beth Birnbaum*  
*Flushing, NY*

Many thanks for your good work!

*Susan Bistline*  
*Hayden, ID*

I'm with Bernie Sanders in thinking that if a big bank is too big to fail it is simply too big. That needs to change so the American people don't wind up bailing out the big banks when they take on too-risky investments (using our money by the way!).

*Elaine Bitzel*  
*san francisco, CA*

You are doing great work and it couldn't be more important. Congratulations on all you have done so far to serve the interests of consumers who need transparency and fairness in financing dealings. It is terribly needed because it is in the interest of financing institutions to keep consumers in the dark--tell them as little as possible so they won't ask embarrassing questions. No one should sign anything that they don't thoroughly understand. Keep standing up against such abuses.

*Alice Blachly*  
*Adamant, VT*

Back in Sunday school, a long time ago, we were told about the Biblical Injunction against unfair lending practices in the old testament, and it seemed "pretty cut and dried"; but it seems like the Bankers must have been reading from another book. This is a moral matter.

*David Black  
Tucson, AZ*

Thank-you for your good work! Now, let's bring an end to the Corporate Greed that is ruining the American Economy.

*Sam Black  
Richmonk, VA*

Keep up the great work! :^)

*Pat Blackwell-Marchant  
Castro Valley, CA*

You need to know that the current simple-interest method of determining an Annual Percentage Rate in Lending in the Truth in Lending Act of 1968 is mathematically incorrect ... it should be the Compounding method. Google me and see.

*Alfred Blair Jr  
Thibodaux, LA*

This needs to have ongoing support. When it comes to hackers getting out information from banks and/or financial institutions, like WELLS FARGO, we need to have people "policing" their policies. Thank you for all you have done.

*Anne Blake  
Manchester, CT*

We need to see the communications between Eric Holder and the bankster overlords employing him!

*Thomas Blaney  
Oklahoma City, OK*

Good that you are working on pay-day lending. At some point maybe you will work on something called Industrial Life Insurance.

*John Blocher  
Topeka, KS*

Keep up the good work. American families deserve a better break than what the stooges in congress are giving us. Thanks

*Milton Blough  
Claremont, CA*

It's just nice knowing you're here if I ever need you! (Which I hope I don't.)

*Karen Boehler  
Roswell, NM*

I know the work is difficult and sometimes seemingly futile, but keep it up. Thanks so much for all you do.

*Byron Boldrini  
Pittsburg, KS*

Thank you, Thank you!!!!

*Joseph Boni  
Canton,, OH*

Thanks for working hard on these important issues!

*Linda Bonnett  
Arnold, MD*

Thank you for telling a group of the nation's biggest banks to stop charging credit cardholders for useless and unwanted add-on-products! Vicki Bookless San Luis Obispo, CA

*Vicki Bookless  
San Luis Obispo, CA*

Thank you! Thank you! Thank you!

*Anne Borreggine  
Bangor, ME*

Break up the 'too big to fail' banks.

*Patrick Bosold  
Fairfield, IA*

KEEP IT UP, we need you!!!

*Terry Bostedt  
South Bend, IN*

Greed will always be with us. The challenge for civil society is creation of lasting institutional structures which, a. restrain greed, b. force it to make recompense, and c. continue to protect citizens victimized by greed from whatever source. CFPB is off to a magnificent start and I'm sure will continue to resist, prosecute and imprison the minions of avarice and greed.

*Robert Bostick  
Hyattsville, MD*

Payday lenders need to be addressed

*Larise Boughner  
Cedar park, TX*

Keep up your extremely important work to bring about a true check against so much unmitigated greed in this country!

*Jon P. Bourg  
San Antonio, TX*

Great work! You give me hope for a better and fairer tomorrow. What you do is important for the pursuit of social justice in the financial markets. Please, keep on doing what you've been doing!

*Thomas Bowen  
Mountain Lakes, NJ*

Dear Consumer Financial Protection Bureau: Thank you for the work you're doing to safeguard American consumers, families, and communities against the deceptive and abusive practices of big banks, credit card companies, and unscrupulous lenders. Happy Birthday, CFPB. Stay strong. Keep up the good fight!

*Gregory Bowers  
Lenoir City, TN*

Another phase is for congress to put in laws with sharks teeth in them protecting consumers from the predatory and planned deliberate thefts by Wallstreet and banks, including the Federal Reserve.

*John Bowling  
Phoenix, AZ*

Thanks for looking out for the little guy against the mega-banks who wield their power as if they're God. We need you protecting us from predators in Wall Street, banks, mortgage and payday lenders. Thanks too for recuping \$5 billion in refunds. Way to go! There are so many credit card holders that fall prey to extra add-ons. Thanks for dealing with that for us. We like complaint systems for problem resolution. You're doing the right thing. Nice to have someone on the correct side of the law from the ever-present vultures out there!

*Camilla Bowman  
Lebanon, IN*

Keep up the good work!

*Ken Box  
Austin, TX*

Thanks for doing a good job in protecting consumers.

*Mark Boyd  
Washington, DC*

MORE! MORE! MORE! Not enough but keep it up!

*L Boyle  
Manasquan, NJ*

We need help and assistance when dealing with "too big to fail" banks and lending agencies. Thanks for all you do to assist the little guys!.

*Sandra Bradley  
Venice, IL*

Please continue to hold banks accountable and to ensure there is no such thing as too big to fail. We must never again bail out banks, never.

*Diane Brazil  
San Jose, CA*

What you are doing is working, and I am grateful.

*Patricia Brech  
Elkton, MD*

Keep up the good work!

*David Breed  
Tucson, AZ*

There are still too many credit card companies ripping off the poor with funds not available for 10 days unless you make an "express payment" (\$10 more than standard) and not being able to make a standard payment over the phone. The credit card company for folks with bad credit that's the worst is Credit One. HOpe you can fix this.

*Susan Breen  
Clifton, AZ*

Thanks for keeping some of the most rapacious players at bay and slowing the "speed of greed" across the nation.

*Patricia Brennan  
Providence, RI*

Keep up the good work!

*L Breshan  
Ballwin, MO*

Your looking out for consumers against big corporations is greatly appreciated and needed in a time where GREED is what drives corporate America.

*Mary Bretz  
Billings, MT*

Thank you for all your difficult and much needed and appreciated work in keeping our country a decent place to live.

*Mary Brey  
NY, NY*

Good job. Keep Goliath running for cover

*James Briggs  
Ann Arbor, MI*

You have done a great job!

*Karen Britton  
Albuquerque, NM*

Thanks for standing up for consumers. Keep trying to get the banks to stop gouging us.

*Charlene Brock  
Suffern, NY*

Keep up the good work! We definitely need you between us and the corporate predators.

*Dot Brockway  
Rapid City, SD*

Jail the to "Big to Jail"

*Peter Broderson  
Tallahassee, FL*

Thank you Elizabeth Warren! Financial products are like toasters and need to be safe and regulated!

*Froukje Brouwer  
Santa Cruz, CA*

And thank you, CFPB founder US Senator Elizabeth Warren.

*Julia Brown  
Nutley, NJ*

Fraudulent contractors

*Peggy Brown  
Largo, MD*

Helo!! My student loans (private ones) are at 9% and I fear they will outlive me!! AND Credit Card interest rates are killing me!!! Your Agency is more important, crucial even, to everyday working Americans!!!! Thank YOU for all you do!!!

*Jason Brown  
Elgin, IL*

Thanks for setting up a complaint system to help get problems resolved, while helping consumers and the Bureau spot worrisome practices associated with particular products and companies

*Doug Brown  
Otis Orchards, WA*

You are doing great work. I am glad I haven't needed you yet, but I think that might be because of what you are doing.

*Robert Brown  
Fircrest, WA*

your expertise is greatly appreciated

*gillian brown  
san mateo, CA*

Stop the predatory interest rates dumped on everyone by Credit Card companies with little or no excuse. I historically pay all bills on time, including CC bills. I missed one payment on one bill by accident and suddenly the interest rates on two separate credit cards went to above 26%, which would be illegal in a civilized country you would think. Fix this mess of greed before it blows up again.

*David Brunk  
Los Angeles, CA*

Please continue to protect consumers, especially the most vulnerable ones, the poor and uneducated.

*Nelleke Bruyn  
Indianapolis, IN*

Keep up the good work & DON'T let either party sway what you do ! ! ! ! !

*Jon Buck  
unincorporated, KS*

So pleased the CFPB is here fighting the good fight against predatory banks and other financial institutions that are ripping off their customers.

*Martha Bullen  
Paoli, PA*

Thank you for your good work in helping to protect consumers.

*Alan Bunker  
South Tamworth, NH*

Provide leadership with legislators to 1) break up the banks "too large to fail" and 2) reinstate Glass Steagle. We need a government that protects "Main St"... desperately! Respectfully, Catherine Buntin

*M. Catherine Buntin  
Wilmette, IL*

Happy B> day-----Dennis

*Dennis Burge  
Ridgecrest, CA*

I am pleased that the CFPB has: Ordered an end to unaffordable and booby-trapped mortgages; Told a group of the nation's biggest banks to stop charging credit cardholders for useless and unwanted add-on products; Protected military families against illegal foreclosures and deceptive student and payday-style, debt-trap loans; Set up a complaint system to help get problems resolved, while helping consumers and the Bureau spot worrisome practices associated with particular products and companies; Delivered more than \$5 billion in refunds and restitution to 14 million consumers cheated by financial companies large and small.

*Wendy Burgess  
Park Ridge, IL*

I'd like to see CFPB have more power to fine the financial bankers/investors involved in the mortgage meltdown. Nothing has been done to them yet and I still suffer from all that mess!

*Patricia Burkett  
Newark, OH*

Thank you for looking out for the consumer's interests. Sadly, that seems unpopular in Washington and in a lot of statehouse these days. But I'm very glad you're there!

*Kathryn Burns  
Austin, TX*

You are a clearly needed agency and function for America.

*Vic Burton*  
*Kansas City, MO*

Thanks for helping the little people!

*George Busse*  
*Waynesboro, PA*

From the bottom of my heart, I thank you for standing up for the 'little guy' -- the individuals throughout this country that seldom have elsewhere to turn in the face of improper behavior by powerful corporations. Thank you for the work that you do!

*Charles Byrne*  
*San Francisco, CA*

Keep on pushing straight ahead!

*Michael C*  
*Kennebunk, ME*

Please eliminate the payday loan fraud. They are true bottom-feeders.

*Danny Cackler*  
*Montrose, CO*

CFPB is on the right track -- don't let the GOP cut it's effectiveness by cutting back the money that it needs to do it's job.

*Louise Calabro*  
*Bayside, NY*

My pension after 30 years as a legal secretary was stolen from me by people I thought were financial planners. Thank goodness for Social Security and my son.

*Marolyn Caldwell*  
*Geneva, NY*

I am so glad that you are there to help protect all of us and especially those who are least capable of caring for themselves!

*Maria Cameron*  
*Grapevine, TX*

We need to make sure the banks cannot be allowed to be too big to fail.

*Sharon Camfield*  
*San Angelo, TX*

I support all the CFPB has done to date, and I hope that forced arbitration clauses are soon eliminated.

*Bill Camp*  
*Raleigh, NC*

Keep strong!

*Henry Neal` Camp  
Tempe, AZ*

Thank you for doing a great job for consumers.

*Allan Campbell  
San Jose, CA*

I hope you can get back some of the illegal up-front fees I paid to the world law plan debt consolidation organization that is now bankrupt. I and many other indebted Americans need these terrible unscrupulous lawyer fronted organizations to be punished by fines, disbarment and required to return our assets to us

*Deborah Campion  
Tucson, AZ*

Thank You for being there for us!

*Fidencio Campos  
Rock Falls, IL*

Thanx for what you do, but don't let up for a minute.

*john canepa  
warner, NH*

Keep up the good work!

*Dale Cannon  
Monmouth, OR*

You need to do something about all of these so called pay-day loan, or short term loan places. These corporations are literally nothing more than a modern day version of old fashioned loan sharks. There also needs to be something done about the amount of the over draft fees the banks charge, along with their still habit of cashing the largest check first, so that all the next smaller ones will then bounce. There is absolutely no good reason, other than plain greed, that would have the amount for these fees, being \$34 to \$37. I also smell collusion among the banks, because of how much each others fees match the other ones.

*Thomas Cannon  
Haslett, MI*

We need to keep the Banks from scheming against Americans and no more bailouts,

*MarthaCcano  
El Paso, TX*

Please continue this Important work of keeping the banks/financial institutions under control. The fees and percentage rates they charge tend to deplete our life's savings and can even bankrupt hard-working Americans.

*Janice Capezzuto  
Broadview Heights, OH*

You're a wonderful consumer protection agency. Congratulations and Happy Birthday!

*Alice Carnahan  
Marietta, GA*

We need to end compulsory arbitration clauses that force citizens to give up their constitutionally protected right to redress in order to purchase a good or service. Similarly, we need to establish the principle that the burden of proof in civil disputes should by default rest with large corporations and wealthy private litigants, not with small businesses or citizens of modest means.

*Robert Carnevale  
Lafayette, NJ*

We are people first. "Consuming" is not the purpose of our lives; it is a part of living out whatever that purpose may be. Your agency has recognized this obvious truth, and you know that your purpose is to protect us from corporations who imagine our purpose is to serve them. Well done, and thank you. Susan Carpenter

*Susan Carpenter  
Bluffton, OH*

Thank you for all you have done

*Kimberly Carter  
Mayer, AZ*

HAPPY BIRTHDAY! YOU are saving the world from humbug and deception, and dishonesty, and insane language of ridiculous and store bought legislators who wouldn't recognize the Constitution if it fell on them -----and I hope it does fall on them! :) POWER to the People and somewhere Thomas Paine is smiling. :)

*g. casey  
altadena, CA*

Thank you that we now have an agency that will stand up for the little guy....those of us without lobbyists and lawyers.

*barbara caso  
rocky hill, CT*

Thanks now we have to bring back the Glass-Steagal Act & banish pay day loans forever.

*Chris Casper  
Stevens Point, WI*

Another look at old student loan debts and the ruthless collection practices from elderly seniors is a must.

*Eleanor Castle  
Kalamazoo, MI*

Thank you for your great work and dedication to the protection of the best interests of our citizens. I wish you continued success in mortgage reform, correcting banking abuses, eliminating payday-style and debt-trap loans (legalized loan-sharking), and generally protecting American consumers from abuses and exploitation by unscrupulous "businesses."

*Jose Catasus  
Gainesville, FL*

For all of Dodd-Frank's weaknesses, we can be GRATEFUL for CFPB! Would that the rest of the law be as strong!

*John Catherine  
New York, NY*

We are so glad that you exist and appreciate all you do. We supported and signed petitions to support Elizabeth Warren's fight to get your bureau up and running.

*Margaret Cathey  
Gilbert, AZ*

Thanks for looking out for the real people!

*sonja chan  
kankakee, IL*

Keep up the good work. Remember to hold lenders of student loans accountable for deceptive practices.

*Donny Cherf  
San Diego, CA*

Bravo on a job well done!

*Curt Chiarelli  
McMinnville, OR*

It is nice to know that one regulatory agency takes their job seriously. Thanks for a job well done.

*Jerry Chilson  
Enumclaw, WA*

This is extremely important work; you are protecting consumers from unscrupulous business practices. Thank you!

*Robert Chimis  
Elmwood Park, IL*

Thank for your commitment and Happiest of Birthdays!!!

*Nancy Chismar  
Edison, NJ*

YOU are our only hope of rescuing democracy from Wall Street & the Koch's. Give praise to Elizabeth Warren!!

*Karen Christian  
Vail, AZ*

We are lucky to have defenders protecting us from the really wealthy and powerful.

*Warner Christie  
Knoxville, TN*

Thank You and Keep Fighting For Us!

*Jay Cimino  
Holyoke, MA*

Congratulations, and thank you!

*Michael Clark  
Eugene, OR*

I appreciate the complaint system. I know of a number of situations in which people were being ripped off, complained and received great help from the agency!

*Peter Clark  
Helena, MT*

Instead of listing a bunch of things you have accomplished, I just want to say thank you for all you have done, and all you're continuing to do.                   THANK YOU!!

*Toni Clark  
Kansas City, KS*

This is one agency that can't be bought by Monsanto or big oil. We need that. Thank you. Valerie Clark

*valerie clark  
needham, MA*

Yes, we care.

*Bradley Clark  
Saint Augustine, FL*

Please continue to fight and protect the American people from the greedy banks and Wall Street vultures.

*Carol Claus  
Marietta, GA*

Doing good and important work swimming against the stream. Keep it up and Thank You!

*Peter Clawson  
Nashville, TN*

Hooray for YOU. What a comfort to know that at least somewhere in the political power structure there's an official bureau that is working hard for fair and honest financial practices. You GO -- NEVER stop!

*Marietta Clement  
South Hadley, MA*

Your efforts to rein in pay-day lenders are so important to hard-pressed Americans living from paycheck to paycheck. I'm associated with one low-cost counseling & lending alternative, but there are not nearly enough such programs. CFPB can create the incentive for more of them by tough

regulation of payday and title lenders and circulation of best-practices info around the country.  
Roger Coates

*Roger Coates  
Charlotte, NC*

Great work on mortgage reform, bank lending practices, student loan debt, senior citizen's and scams impacting them and our service members. credit reporting practices. The complaint data base is outstanding - keep up the great work.

*Bill Coble  
Leawood, KS*

Student debt and the targeting of minority and low income persons by "for-profit" colleges.

*Naomi Cohen  
Gap Mills, WV*

We need and appreciate your work!

*Bruce Cole  
Hampden, ME*

THANKS!

*Joe Collazo  
Houston, TX*

Don't give up!

*Sherron Collins  
Spring Lake, MI*

The paycheck lenders should be monitored and more tightly regulated.

*John Comella  
Philadelphia, PA*

I am an MD psychoanalyst. I have been studying machinations of the 5 big banks since before the recession started. CFBP has perhaps the most direct and standup program of any finance concerned groups in the United States

*Allan Compton  
Los Angeles, CA*

I, personally, think it is important that someone stands up for fairness in the financial marketplace. Ordinary people need an advocate to do what they cannot do alone. Thank you.

*Virginia (Ginger) Comstock  
Arcade, NY*

Thank you for your hard work!

*Dolores Congdon  
Maryknoll, NY*

Ya done good! Keep it up.

*David Conlon  
Carrollton, VA*

It is a pleasure to wish happy birthday to a government agency that is truly making a difference. Please keep up the great work. All the best.

*Daniel Connelly  
Edgewater, NJ*

Give 'em HELL

*Len Conrad  
san antonio, TX*

Thanks for going after corrupt payday and mortgage lenders and helping military folks who are victimized by unscrupulous lenders. Keep up the good work!!

*Paul Conrad  
Mine Run, VA*

I can't say much more, except that I'm really glad you're there and doing your job the way it should be done. Thank you.

*Susan E Cook  
Seattle, WA*

Ordered an end to unaffordable and booby-trapped mortgages and Told a group of the nation's biggest banks to stop charging credit cardholders for useless and unwanted add-on products;

*Marian Cooley  
Muncie, IN*

Get Glass-Steigle passed again.

*Phil Coray  
Holland, MI*

Thanks for helping to deal with the mountain of corruption we face these days!! May democracy prevail!

*Todd Corbett  
Umpqua, OR*

Congratulations! This coming from a banker who is VERY HAPPY that the CFPB is still up and running. I will continue to defend the CFPB and fight for its powers as I put my fellow Americans FIRST, not my employer.

*Jared Cornelia  
Wilmington, DE*

thank you for the \$5.5 billion you have been able to return to us! Keep going!

*Clelia Corona  
Westminster,, CA*

Keep up the good work, we need more watchdog's like the CFPB to watch out for the middle and lower classes. Thanks again.

*Roger Corpolongo  
Detroit, MI*

Student loans are crippling so many, especially those whose degree program will not provide financial means to pay loans back.

*Rev. Kathy Costanzo  
Louisville, KY*

Thanks for taking on the big money in aid of the individuals and families who need every dollar they earn.

*Edward Costello  
Santa Monica, CA*

Stop the insanity

*Bruce Coston  
Sunnyvale, CA*

Keep up the good work and protect average Americans with financial reform.

*Alvin Courter  
San Tan Valley, AZ*

Thank you for taking action on my complaint regarding Experian co-mingling another person's information onto my credit report which resulted in adding a false collection, social security number, address, and names. I hope you will require the 3 bureaus to contact the owner of the credit report before adding another social security number, address, or name change. thank you

*Sheila Coxon  
Corvallis, OR*

Great Work! By fighting dark money you are all heros in my book

*David Cram  
Newport Beach, CA*

Though the CFPB has already done great work, there is one area in which this bureau should be involved - student loans. College loan debt is the worst financial issue this country is currently facing, and problem must be solved in some way to avoid sending millions of Americans, including myself, into debt for the rest of our lives.

*Seth Cramer  
Hays, KS*

urge people to use credit unions

*tom cramer  
watertown, WI*

Bless you.-----El Crary  
*Elbert Crary*  
*CHAGRIN FALLS, OH*

I am grateful for the CFPB and am astonished at the push-back from conservative groups. The part that infuriates me the most, as I am sure it does you, is the lack of criminal punishment for vast crimes committed by Wall Street bankers who seem to have immunity from prosecution for their bad behavior. I think that the creation of this entity is one of the most significant developments of this and the past century. Some day the general population will realize what an amazing accomplishment this is.

*Todd Crawford*  
*Surf City, NC*

I suggest the CFPB tackle the issue of the ever-escalating, usurious interest fees Bank of America charges its credit cardholders for little reason other than it does so because IT CAN (and gets away with it)

*Ramona Crocker*  
*Beaverton, OR*

good job...

*Skip Cross*  
*Baltimore, MD*

Thank you for helping us main street types get a fairer deal from those wall street dudes. THANKS!

*Mary Cross*  
*Covington, WA*

Oppose payday loans.

*Paul Crowley*  
*Marblehead, MA*

Thanks for helping with my father's situation with Sprint. His name is Ron Crown. He finally got them off his back and he owes some of the credit to your agency.

*Deborah Crown*  
*Sharon, VT*

As a "Protection Bureau" your only concern should be protecting all Americans against abuse by the unscrupulous, greedy organizations the consumers cannot protect themselves against.

*Willie Crump*  
*Chicago, IL*

An essential agency which will be faught by every business that wants to scam us.

*Joe Crymes*  
*Ithaca, NY*

Private student load lenders force students to pay their loans back even if the Federal portion considered the student to be earning income at the poverty level. I believe they should all repay

their loans, but not at 8% in today's world. That is excessive interest charge on the private student loan lender.

*Lorna Cuevas  
Lords Valley, PA*

Keep going, they are still trying to get "money"!

*Mark Cullen  
Boise, ID*

Protection against loan sharks would be helpful for many people.

*John Culp  
Richmond Heights, MO*

keep up the good work. I have your back. Glenn

*Glenn Cunningham  
Chapmansboro, TN*

Your work is essential to protect most us from predatory lending practices and scams and the credit bureau unrestrained power over our lives. Thank you!

*Kelly Cunningham  
Plymouth, MN*

WE NEED PROTECTION!

*Peter Curia  
Scottsdale, AZ*

Thank you for you're work in protecting the consumers & keep it up!

*Dorothee Custer  
Merritt Island, FL*

Happy Birthday! keep up the good work. We're depending on you.

*Marina Czapszys  
Portland, OR*

Keep up the good work! This is one agency we really need! Now more than ever!

*John Dabrowski  
Burlington, MA*

Thank you!

*Thomas Dahl  
New Port Richey, FL*

Congratulations on reaching a 5 year milestone. Keep up the good work.

*Sandra Daigneaux  
Overland Park, KS*

The 98% are important, not the 2%. Protect 98% from the 2%. Thank You

*Terry Dailey  
Fargo, ND*

Don't let the turkeys get you down.

*Eli Dale  
Portland, ME*

All the work you do is sooo important for sooo many it is hard to say anything other than THANK YOU SOOO MUCH!

*Marcia Dale-LeWinter  
San Francisco, CA*

Happy birthday. Continue the good fight.

*Deborah Dalrymple  
Carrollton, TX*

Just thankful that someone is looking out for Main Street and protecting average Americans from the predatory practices and consummate greed of Wall Street's "too big to fail" banks.

*John Dalton  
Manasquan, NJ*

Please get rid of "payday" and "car title" loan sharks. People who currently use them should be able to get small loans through state regulated consumer finance companies, if they are unable to get loans through banks.

*Lorene Damewood  
Olathe, KS*

follow through on payday lending predatory practices!

*Elliot Daniels  
Arlington, VA*

You guys rock! FINALLY an advocate for the poor abused poor and working poor in our country, and an ally against the Wall Street fat cats who crushed our economy and threw a big party with their government bailout!

*Michael Daniels  
Albuquerque, NM*

Thanks for the excellent work you've done on mortgages. Now is the time to crack down on payday lending. Keep up the good work benefiting millions of Americans!

*Norman Daoust  
Cambridge, MA*

This country needs you, and I am proud of the work you are doing. Don't be intimidated by those who do not appreciate the work you do! Keep up the good work.

*Wanda Daugherty  
Mesquite, TX*

The CFPB provides a vital service to the American public. May it endure forever. Keep up the good work!

*Frank Daversa  
Houston, TX*

American consumers need the national level protections that you are setting in place.

*Michael C Davie  
Odenton, MD*

Thank you for all the work you do to protect the consumer. Keep it up! Happy Birthday!

*Sha davies  
Hawthorne, CA*

Transparency and Fairness are cornerstones of Democracy. Capitalism without regulation is nothing but piracy. Keep up the good fight. Thank You.

*Stephen & Sheila Davies  
Goleta, CA*

Please continue to protect consumers from payday style, debt-trap loans.

*Richard Davila  
Costa Mesa, CA*

Follow Elizabeth Warren's lead.

*vera davis  
Santa Fe, NM*

Require insurance companies who sell whole life insurance to inform up front that if the policy changes from whole to term and then expires that there may be a taxable event for the policy holder. True.

*B L Davis  
Madison, CT*

Way to go! I know this is a David and Goliath fight but keep it up! We need you and the work you do.

*Michelle Davis  
Santa Cruz, CA*

Without your action, millions of consumers cheated by large or small financial companies would not have received the refunds and restitution they did.

*Vicki Davis  
San Jose, CA*

Thanks for all you do and for all you're trying to do too!

*Sue Dean  
Scottsdale, AZ*

Thank you for the important work you are doing to protect the American people.

*Jeanne Deane  
Monmouth, OR*

Keep up the good work and the pressure to help make America great once again.

*Bartley Deason  
Darby, MT*

Thank you

*Christine DeCarlo  
Buckhannon, WV*

We continue to stand strong for you because you have stood strong for us. Thank you.

*George DeFoe  
Garland, TX*

We need you to continue to STAND STRONG!

*Dorothy DeFoe  
Garland, TX*

Your good work is much appreciated! The challenge you have to rein in these predators (the correct word may cause my comment to be censored) is unprecedented! What they've got by with is a disgrace! Thanks, Leroy

*LeRoy Deichman  
Shelbyville, MO*

Banks and credit card companies are abusive bullies that rely on "legal-eze" to justify their abuses. They must be stopped. Credit reporting agencies need to be held accountable for errors that result in real damages to people.

*Javier Del Valle  
Montebello, CA*

Many thanks for all the work you do! Especially for veterans, African Americans and Hispanics.

*Susan DeLaney  
Chapel Hill,, NC*

I am still dealing with Chase and a subprime mortgage . What a nightmare Chase is to deal with. Road blocks and blaming me, the customer for allowing Chase to steal from me monthly. I will continue to fight for a principal reduction that I am entitled to receive.

*Patricia DeLuca  
Nokomis, FL*

KEEP UP THE FIGHT TO PROTECT INDIVIDUALS AGAINST GREEDY CORPORATIONS. THANK YOU.

*ELLIOT DEMBNER  
SCOTTS VALLEY, CA*

Keep up the good work & if possible, expand it.

*Harold Denenberg*  
*Langhorne, PA*

Thank you for protecting folks from payday lenders. Please keep working on this one so that all states have good laws to protect our citizens from predatory lending.

*Catherine Denham*  
*Davidson, NC*

Thanks for making restitution to the many people who were cheated by financial institutions.

*Isabel Denham*  
*Falmouth, ME*

Your fine efforts to protect consumers from plutocratic financial predators and their political hirelings is most appreciated! Keep up the good work.

*Michael Dervan*  
*Arlington, VA*

Thank you for leading the fight against Wall Street deceptions and predatory lending practices. I hope voters will take your successes and challenges into account when determining for whom they will vote in upcoming elections. More power to you!

*Janet Dickey*  
*Bedford, OH*

Thank you for what you have done. I believe that young people should learn that they need to develop a relationship with a major bank to obtain a line of credit and not even look at short term lenders. The difference is like dogs and wolves.

*William J Diehl*  
*Las Cruces, NM*

Great so far. Any way you can help send some of these b\*\*\*\*\* to jail?

*Robert DiGiovanni*  
*Ann Arbor, MI*

Some people belong in jail. Put them there.

*Milton S Dillon III*  
*Coconut Grove, FL*

I appreciate the new, clear language in credit card contracts and mortgages. I have a master's degree in literature and was a former English teacher - I couldn't understand those documents before because their INTENT was to be opaque! Thank you for demanding clarity in financial documentation.

*Marika Dixon*  
*Washington, DC*

We need a consumer agency who will look out for the middle class and not just those who will take too much money. Thank you for what you do!

*Deb Dohnt*  
*Orangevale, CA*

Thank you on behalf of every citizen that has ever done business with Banks!!!

*Beverly Doman*  
*Kearns, UT*

I am grateful for a noticeable change that was made to personal banking by the Dodd-Frank bill and by the CFPB--banks can no longer charge an overdraft fee (typically \$35) for a bank generated fee or penalty that overdrawn an account. However, Chase, retaliated by unfairly and spuriously reshuffling debits in a way that made it look as if the customer overdrawn the account. I would like the CFPB to address this dishonest and greedy practice. Also please fight to keep the hiring of Wall Street stooges and insiders as government banking regulators. No more revolving doors. Keep Wall Street crooks on Wall Street (or hopefully, send them to federal prison).

*Ronald Domin*  
*San Francisco, CA*

I hope the CFPB can provide meaningful change to the payday lending racket that is leaving millions of low-income people in life long debt and crisis.

*Debbie Dominguez*  
*Malden, MA*

This way the average person has a chance to reach "the American Dream" and maybe more...

*Cathie Donahue*  
*San Jose, CA*

Thank you for ending unaffordable and booby-trapped mortgages among your other accomplishments in the first five years! Congratulations on the 5th anniversary. Please make sure the SEC steps up their process to get the CEO to Worker pay scales out publicly. We need more transparency - not less! - to educate Americans about how poorly this democracy is not working! Thanks for your help in getting it re-straightened out!

*Steve Dorage*  
*Decatur, GA*

thank you, I struggled against bank of america for 2 years before the AG stepped in.

*Maureen T Doran*  
*Sandwich, MA*

Take it to the financial institutions that seek to con us.

*John Dorgan*  
*Chicago, IL*

I wish you could shut down the too big to fail banks.

*Tom Dorsey*  
*santa margarita, CA*

THANK YOU

*Ron Dossey  
Hurricane, UT*

Thank you and please find some way to help combat racism (subtle & unsubtle) in consumer matters.

*Manetric Douglas  
Indianapolis, IN*

Thank you and may you continue to fight the good fight!

*Casimir Drahan  
Maumee, OH*

Please, save the poor, desperate, and ignorant from the predators in the financial services industry.

*Andy Dral  
Redwood City, CA*

Keep up the fight for us.

*Maureen Driscoll  
Beverly, MA*

Don't pay any attention to what the republican idiots say, just keep doing what's right!

*Daniel Duffy  
Delavan, WI*

WHAT WOULD THE 99% DO WITHOUT YOU?! CONGRATULATIONS --- AND KEEP GROWING!

*Alice Dugar  
Independence, OH*

A federal agency that has survived five years often faces a crossroads....between becoming bureaucratic and strongly vertical structured, or committing to serve the public through an accessible, horizontal organization that is integrated with the majority of the people they work for.

*Jack Duggan  
Jacksonville, OR*

Thank you for the many blessings you have brought to regular Americans. Keep up the good work. You are a huge help to the economy.

*Dolly Duke  
Tacoma, WA*

Thanks man. I complain about stuff the govt does a lot but you are part of the solution. Thanks

*Chuck Dukowski  
Venice, CA*

You are helping stressed citizens so much to rescue them from the bad actions in the financial services industry. Your online service is innovative. You need to keep up telephone services for the

many who do not have computer access or good internet service like Texas Rio Grande Valley.  
Thank you!

*Jo Ann Duman  
Texarkana, TX*

Great work! Hold those big guys down so the little ones can get up!

*Don Dumond  
Eugene, OR*

The consumer needs an ally against the big financial scammers.

*Timothy Dunleavy  
State College, PA*

Looking forward to continued work with your very worthwhile organization. We can't thank you enough for all of the hard work! Duste Dunn, CT Citizen Action Group.

*Beverly Dunn  
Oxford, CT*

Thank you for doing what the BBB pretends to do

*daniel dunn  
elkridge, MD*

Protecting consumers from fraudulent practices of Wall Street, Big Banks, and predatory lending should be priority issues to be resolved ASAP (no, PDQ!)

*Diane Duntley  
Indiana, PA*

The Bureau needs to tackle the issue of payday loans that victimize the poor and our armed service personnel.

*Wilbert Durant  
Lansdowne, PA*

Thanks for your hard work. We need people like you! Evelyn

*Evelyn Durham  
Cambria Heights, NY*

thank you for being--- Keep up the good work. WE NEED YOU ! peace

*Mitzi Duxbury  
Madison, WI*

Buying a house should be safe.

*Dr. William 'Skip' Dykoski  
New Brighton, MN*

As the former Director of Information Services for Citi at their Manhattan HQ, I cannot thank you enough for consistently doing the right thing! Please enjoy a well-deserved B'day celebration, and continue your courageous efforts to make life fair and better for all!!

*Cheryl Dykstra  
Niskayuna, NY*

Thank you for all of your hard work. I hope you continue to monitor the lending institutions with much diligence and protect unwitting consumers from their predatory practices. Also, please continue regulating the for-profit colleges and universities.

*Yvonne Dyrda  
Oakland, CA*

I appreciate the job you do for US citizens. Too bad not all legislators appreciate it.

*Mercedes Dzindzeleta  
Racine, WI*

Thanks for the good work you've done so far. Now let's pass a new Glass-Steagall.

*Kathleen Eaton  
Middletown, DE*

Thank You for having our back. Please keep up the good work.

*John Eckler  
Lakewood, CO*

Thank you for standing up for consumers.

*Elizabeth Eckler  
Salida, CO*

Thank you especially for all you have done on behalf those consumers who are not well educated in financial matters such as credit card add-ons & military families trying trying to deal with deceptive student & payday loans. You're a great group of highly professional financial experts!!!

*Lynn Edgar  
Decatur, GA*

It is really refreshing to think that there is a government agency that helps ordinary citizens - rather than simply obeying corporate interests. Among your many areas of interest, I'd like to mention those mediation agreements we all have to sign in order to access many internet features, as well as deal with insurance etc.: the public needs the right to sue, if necessary, and the right to pursue a grievance in an even-handed arena, rather than in a set-up jury-rigged to favor the big business interest.

*Olivia Eielson  
Oakland, CA*

How about no arbitration clauses in consumer contracts?

*Edwin Einstein  
San Antonio, TX*

We need all the protection we can get! Thanks

*don elliker  
Sparta, NJ*

Thank you for all that you do to protect our country's citizens.

*Linda Ellinwood  
Oakland, CA*

I am concerned about "too-big-to-fail" financial entities. I appreciate you looking out for us consumers.

*Jennie Elliott  
Lafayette, CO*

The creation of this agency is one of the most hopeful signs I have ever seen from the U.S. government. The work you are doing is INCREDIBLY important! Thank you so much -- and keep on fighting for us, the American people!

*R Bruce Elliott  
Dallas, TX*

You have accomplished so much for consumers. Please keep it up. As a veteran, I especially appreciate your action to protect those in the military from foreclosures and loan sharks. There is much more to do on behalf of all of us.

*Wallace Elton  
Saratoga Springs, NY*

Help us get a living wage for all U.S. workers enough to cover rent, food, utilities, phone, transportation, education, recreation, for all inhabitants in a household. While working families struggle to survive, CEO earn \$10,000 a minute. This inequality must end. Work to raise taxes to 1930's "New Deal" level, give unemployed jobs fixing infrastructure, close loopholes in the tax structure.

*Anne & Sidney Emerman  
New York, NY*

Thanks for protecting the consumers

*Joann Emerson  
Belhaven, NC*

The little guy has been stepped on long enough. Thanks for giving us a voice.

*Richard Eng*

Keep the pressure on "too big to fail" banks. Minimize unreasonable risk-taking by investment banks. Thank you!

*Bruce Ente  
Shaker Heights, OH*

Liberty!

*David Eppelsheimer  
Wauwatosa, WI*

We so appreciate the critical work your performing on behalf of the American people.

*benj epstein  
eugene, OR*

Well done this year and more of the same next year!

*Judy Epstein  
Minneapolis, MN*

Happy Birthday and thank you for what you do.

*Anne Erikson  
Corinth, VT*

I don't think our legislators should still be employed by us if they sign pledges to Grover Norquist or ALEC ([www.alecexposed.org](http://www.alecexposed.org)) which supersede their pledge of allegiance to the people of the United States. Thank you for your oversight of the financial institutions - we also need oversight of the military financial burden (do we really need hundreds of bases around the world?).

*Al Erwin  
Glendale, AZ*

Keep up the good work, Thank you very much.

*dean esch  
Las Vegas, NV*

THANK YOU .....

*David Escobar  
Brooklyn, NY*

Thanks for all you've accomplished and for all the help you will be to us embattled consumers in the years ahead.

*Richard Esten  
Deer Isle, ME*

Thanks for the hard work and please continue to represent the interests of all Americans!

*Mary Ethridge  
San Diego, CA*

I am going to have to get the CFPB's help w/ a credit card that's trying to rip me off. makes me sick. glad I have somewhere to turn now!

*Pam Evans  
Kemp, TX*

Rein in payday lending, please, and reimpose usury laws. Stop lending to people who cannot repay. It hurts them and us, and benefits only the powerful in the least ethical ways imaginable.

*James Everitt  
Wheat Ridge, CO*

THANKS AND KEEP AT IT!!

*Elizabeth Ezerman*  
VT

What a great job!!! We owe you for all you've done in the past year. We can't thank you enough and encourage you to keep up the good work. We have your back ... depend on it.

*Dirk Faegre*  
Gouldsboro, ME

I know the pressures from banking and financial interests are tremendous, but the fate of millions of the poor, the unsophisticated, students, military, and the elderly rests with you. Stand firm! thanks for all you do.

*Diane Fails*  
Fremont, OH

Thank you for all you've done to protect Americans from the abuses of banks and credit card companies.SWF

*Sara Farneth*  
Yardley, PA

Keep up your good work.

*Jim Fary*  
Silver Spring, MD

Thanks for the good work that you do protecting the economy from the reckless!

*Celine Fatula-Grenier*  
Capitola, CA

Thanks you for helping folks with booby- trap mortgages and getting back unfair charges. We need all the help we can get.

*Roslyn Feldberg*  
Newton, MA

I feel the banks don't have sufficient regulations to stop them from investing in the kinds of securitized or monetized products that Wall St. investment companies deal in. Actually, I wish the Wall St investment firms were more tightly regulated as well. I'm all for making them keep plenty of cash on hand and limiting the investment strategies they can engage in that put mortgages into "play" before the big fiscal crisis. Banks shouldn't be gambling with mortgage money, and Wall St. should be bailed out when their gambles result in losses. And there ought to be taxes applied to every one of their transactions, and special bonus taxes for the obscene way they reward themselves for manipulating money. Also, I wish your agency could penetrate the veil around hedge fund activities, too

*Isabel Feldman*  
Flushing, NY

CFPB--thankful for what you do.

*Charles Felling*  
*Iowa City, IA*

I'm impressed that you have gotten over \$5B in refunds & restitution to 14 million consumers! It would be great if you could look at the credit reporting companies, and see if they could be run more efficiently and provide quicker and more accurate responses to correcting errors and mistakes.

*John Fenker*  
*Seattle, WA*

Do more to represent those of us who are underwater on our mortgages while continuing to make payments on time every month! You only have the backs of those who are or have been delinquent. That is not fair. We have earned the right to have your help!!!

*Sarah Fennell*  
*Stone Mountain, GA*

We need a good cop on this beat.

*william fensterer*  
*DC*

The Mortgage Industry and the Banks are at it again. Remember 1987 then 2007. Toxic assets are now insured to cover the banks, paid for by the home-owners. How come they, "The Home-Owners are not covered for their investment losses"? Something is wrong with that picture; the SYSTEM is rigged.

*William Fenton*  
*Brooklyn, NY*

THANK YOU. KEEP UP THE GOOD FIGHT.

*Patricia Ferrara*  
*SHAKER HEIGHTS, OH*

Thank you for all you've done to protect average Americans. Please keep doing more to protect the disappearing middle class and working poor!

*Adelle Ferreira*  
*Greenfield, MA*

Keep up the good work! Consumer Reports highly recommends consumers take worries to you and we need this public watchdog agency!

*Fred Fischer*  
*Hayden, ID*

Keep up the hugely important good work!

*Steven Fischer*  
*Petaluma, CA*

I am hoping that the CFPB won't be compromised/co-opted like nearly all the other government agencies that were designed to protect us and instead have become allies of the corporate criminal class. Such as the SEC, FDA, FCC, EPA. etc. etc. etc.

*Robert Fischhoff*  
*Tucson, AZ*

Thank you for your hard work.

*David Fish*  
*Brookfield, CT*

Keep up the good work!

*Margaret Fisher*  
*Overland Park, KS*

Please continue to be a watchdog, not a lapdog agency. Thank you for the good work.

*Gregory Fisk*  
*Covington, LA*

Keep up the good work protecting people from the big bank swindlers. AF

*andrew fitch*  
*Croton on Hudson, NY*

We stood together for the creation of the Consumer Financial Protection Bureau and we have stood together to repel attempts to weaken CFPB. May we continue to stand together for people over profits.

*Ellen Fitzgerald Murtha*  
*Santa Cruz, CA*

Thank God you folks are there. We've needed you for a hell of a long time.

*Allan Fix*  
*Albany, CA*

Thank you for all you have already accomplished, and for all you will accomplish in the new future. Thanks for making a difference!

*Marianne Flanagan*  
*Des Plaines, IL*

Keep up the good work.

*Paul Francis Fleege*  
*Saint Paul, MN*

Thank you for all you do in making sure that the consumers get a fair break, stay vigilant and continue to protect the public from big monied interest.

*Patricia Fleming*  
*Glen Allen, VA*

The CFPB helped me save my home from corrupt mortgage loan servicers.

*Darrel Follman  
Forest Park, IL*

Thanks for your good work! Dale

*Dale Fooshee  
Topeka, KS*

We need strong government agencies to provide the needed oversight of the marketplace. We need refs on the field! Thanks for the CFPB!

*Claudia Ford  
New York, NY*

Thank you for your vigilance on our behalf. We are grateful.

*James Fordham  
Coburn, PA*

We the people need you.

*Jeanne Forti  
Edmonds, WA*

Thank you!

*Sharon Fortunak  
Cottage Grove, MN*

Thank you so much for delivering on your mission of consumer protection. Happy Birthday!

*Arlene Forward  
Huntington, NY*

Thanks for all you do!

*Dawn Foster  
Placitas, NM*

You are doing a worthwhile job. Keep up the good work. Thank you.

*Elizabeth Foster  
Hot Springs Village, AR*

Thank you so much for all that you do to combat the current monetary mechanisms that comprise an all-out war on the middle- and lower-income demographic! We need you now more than ever!!!

*Nicole Fountain  
Oakland, CA*

Keep going!

*Stephanie C. Fox  
Bloomfield, CT*

Thanks for all your efforts -- keep it up.

*faith franck*  
*Las vegas, NV*

I hope that student loan debts can be eradicated, so that my son and millions of other recent college graduates can concentrate on their careers, not on paying off their onerous student loans, while bankers have virtually free money at their disposal.

*Lynn Franks*  
*Sacramento, CA*

Need to add telephone marketing to your agenda to stop all the deceptive robo calls we get every day. No real help from other Federal agencies.

*Michael Franz*  
*Grand Rapids, MI*

Keep up your great work!

*Sandra Freund*

Keep up the good work!

*Greta Fridlund*  
*Eugene, OR*

the CFPB is the best federal agency that is clearly for WE THE PEOPLE. LETS KEEP IT THAT WAY!!!

*rick frigo*  
*fond du lack, WI*

Yours is a much needed agency. Bravo to Richard Cordray and all the agency for work done on behalf of the individual citizens!

*James Froelich*  
*Ashland, OH*

As someone who has been crushed by credit card debt and had to file Chapter 11, crawled out from under that and now trying to pay off massive student loan debt that was not dischargeable and continued to grow even while in bankruptcy, I applaud what the CFPB has done so far and also know that there is so much more to do in order to further protect consumers from being legally scammed out of their lifetime earnings.

*Adam Front*  
*Walnut Creek, CA*

This past decade has exposed all of us to the risks associated with our financial institutions. We rely on this agency to protect the people.

*Dolores Furtado*  
*Overland Park, KS*

The average American needs protection, there are way too many "scam artists" out there. I just had 1 use one of my credit cards last month.

*Brian Gaarder*  
*Fargo, ND*

Happy Birthday & Keep Up The Great Work, CFPB!

*Russ Gaines*  
*Overland Park, KS*

Thanks for all you do. As a senior citizen I can no longer read the fine print, let alone understand it.

*Nancy Gale*  
*Seattle, WA*

Great job, keep the good work up.

*Winnie Gallagher*  
*Oakland, CA*

Happy Birthday! Thank you for watching out for the American people's financial well being in this predatory business climate. Keep up the good work! Jeff

*Jeffrey Gamble*  
*Enola, PA*

Oh please keep the darn banks out of speculating w derivatives. and please the person who approves mortgages should care be sure it can be paid back

*Sarah Gannon*  
*New Fairfield, CT*

You have been doing a great job. I feel safer because you exist. Be strong.

*M Garrett*  
*South Jordan, UT*

Thank you for protecting our financial interests.

*Esther Garvett*  
*Miami, FL*

Talk the DOJ into prosecuting Jamie Dimon and other banksters!

*Liz Gaspar*  
*Shelton, WA*

Bravo!

*Merton Gaudette*  
*El Cajon, CA*

Keep up the good work please. Thank You!

*John Gay*  
*Peoria, IL*

Right agency for the times. Please keep fighting; you're doing great!

*Don Geckle*  
*Southington, CT*

forced arbitration is a sham- remove it.

*Charles Geckler  
Indianapolis, IN*

We need protection against the excesses and greed of Wall Street. Thank you for standing up for ethical behavior and fairness.

*Jennifer Gee  
San Francisco, CA*

SPECIAL APPRECIATION FROM AMERICAN HEARTS TO ALL OF YOU!

*Ronald Gelden  
Longmont, CO*

Gov. helps the ordinary guy!!!! That is good news. Can you get a sales tax on every stock buy and sell. What a large sum that would be! Most sellers could well afford it.

*Lyke Gerard  
Lutson, MN*

Please separate commercial and investment banks!!!

*Barbara Gerhardt  
Las Vegas, NV*

The CFPB is THE best agency for consumers in our county. You're responsive, professional and dedicated. Thank you for all your good work. May the Bureau live long so we may all prosper!

*Linda Gerkensmeyer  
Tannersville, PA*

Please continue the excellent work you have done to help protect consumers from a wide range of irresponsible corporate behavior that takes advantage of consumers. Your efforts are crucial in preventing abuse.

*H. Ronald Geyer  
Newark, DE*

Thank you for all you do to protect us from greedy, unscrupulous corporations!

*Pamela Gibberman  
Panorama City, CA*

At least there's some one in the Federal Government who's supporting the individual consumer in the face of Big Banks and other smarmy lenders. Keep up the good work!

*Stephanie Gibert  
Montrose, CO*

Tackling loan sharks and student loan servicers would be good steps. Thank you for what you have already accomplished.

*Theo Giesy  
Norfolk, VA*

You are so important to normal Americans. Please keep up the great work and know that you are doing the right thing for a lot of people.

*Robert Gifford  
Stelle, IL*

Mortgage lenders who sell mortgages to other financial institutions should be required to provide a complete history of all payments (including unapplied financial transfers) made by the consumer/borrower of the mortgage, and all funds transferred between lenders. All disbursements (tax payments, insurance, etc.) should similarly be logged. The mortgage history should be aggregated across all lenders who have held the mortgage, with clear designation of responsibility and transaction semantics. This information should be available on-line or promptly by mail at the request of the borrower.

*David and Helen Gill  
Springfield, VA*

What's needed is to reinstate the Glass-Steagall Act and to break up the unholy marriage between banks and investment companies. Until that's done, your good work is but spitting into the wind.

*Richard Gingras  
Quinton, VA*

I hope you can prevent the deceitful greedy Wall St. sociopaths and our complicit representatives and regulators from causing another meltdown, which would probably be the last straw for government as we know it.

*Tony Giordano  
Howell, NJ*

Keep up the good work.

*Dave Gladstone  
Montague, MA*

Thank you.

*Debra Gleason  
Chicago, IL*

Stop threatening and harassing calls and letters from debt collectors.

*christine glover  
baltimore, MD*

You are helping us thank you

*Fern Gnesin  
NY, NY*

My family appreciates your dedicated hard work to control the greedy, unethical, and immoral financial practices that are an ongoing threat to destroy our country's economic future as well as our personal and collective liberties.

*John Godfrey  
Wake Forest, NC*

Blessings on all you have done and will continue doing.

*Grace Golata  
Milwaukee, WI*

More like you please!!!

*Laura Goldberg  
Arlington, WA*

Bankruptcy proceedings need to allow student loans to be written off or reorganized - the same as other debts! What are we doing to our next generation?! Youth are suffering from huge unprecedented debts from college loans - their future is being tragically impacted. The interest keeps growing while they are unemployed (majority loans are unsubsidized).

*Louise Goldkamp  
Houston, TX*

keep up the good work

*d goldsmith  
portland, OR*

Thank you for ALL you do!

*Beth Goode  
Topanga, CA*

It is way too easy to get into unsustainable debt and many financial companies make it even easier. I appreciate your work to keep the playing field as level as possible for the average consumer. Thank you.

*Brad Goodner  
Garrettsville, OH*

Stop high interest pay day loans!

*Cathy Goodrich  
Verdugo City, CA*

Please keep up this much needed work. The average citizen needs your help. Too many businesses try to take unfair or criminal advantage of consumers.

*Dale Goodson*

WE, the consumers, need all the protection we can get. In this time of no interest on savings, it is essential to reign in the greed of the banks and other lending institutions and limit the maximum rate of interest lending institutions may charge their customers, to comparably low rates. Their charges, and fees are outrageous in the context of such limited returns permitted on savings accounts!

*James Goodwin  
Hollywood, CA*

Everything you do is an immense help and this world needs all the help it can get. Thank you!!

*Suzanne Gordon  
Austin, TX*

I appreciate your good work and effort! Please stay at it!

*David Gorrie  
Windsor Mill, MD*

Hope you will tackle payday loans, rent to own schemes, and the inability to renegotiate student loan rates.

*Laura Gottlieb  
madison, WI*

keep up the great work!

*ANTHONY GOTTLIEB  
Denver, CO*

Having spent over 50 years in the consumer finance industry and working over (15) years to get predatory payday and title pawn lending either eliminated or reformed in the State of Alabama, I believe that CFPB is the ONLY possible answer to this offensive lending practice. CFPB has done more for the american consumer in its existence than all other laws passed by the U.S. Congress. HAPPY BIRTHDAY and MANY MORE TO COME. Don Gowen Decatur, Alabama

*Don Gowen  
Decatur, AL*

THANK YOU CFBH FOR TAKING THE RIGHT, FAIR, JUST, HUMANE AND HEALTHY ACTIONS NOTED BELOW:: Ordering an end to unaffordable and booby-trapped mortgages; Telling a group of the nation's biggest banks to stop charging credit cardholders for useless and unwanted add-on products; Protecting military families against illegal foreclosures and deceptive student and payday-style, debt-trap loans; Setting up a complaint system to help get problems resolved, while helping consumers and the Bureau spot worrisome practices associated with particular products and companies; Delivering more than \$5 billion in refunds and restitution to 14 million consumers cheated by financial companies large and small.

*Mary Ann and Mr. Frank Graffagnino  
Tucson, AZ*

I hope that in the future, the organization remains dedicated to pursuing positive solutions and regulations to predatory payday loans and other parasitic organizations that harm consumers

*marissa gray  
Poland, OH*

My husband and I are in our eighties and are very much dependent on our monthly Social Security check. It would be very helpful to most Sr. if we would get it on the end of the month instead of the third of the month. It doesn't go inside when most bills are due. A standardized grace period would be a boon for all those paying bills! Thank you, Welda GRaybeal

*Welda and Family Graybeal  
Mountain View, CA*

I hope that you can help to stop the "To Big To Fail" bank crisis. We need smaller local banks and we need more credit unions. Small is better so no one gets greedy and takes away our money that's in the bank and our tax dollars to save them from their greed.

*Alice Green  
Wheat Ridge, CO*

Keep up thr good work!

*Mary Catherine Green  
Madison, WI*

We depend on organizations that support the best interests of the PEOPLE. That is government's job. Corporations only have one interest, which is making money in any way they can. You are doing important work. Thank you.

*Judith Green  
Bellingham,, WA*

In my own experience I have witnessed brokers at a major financial company put consumers into inappropriate investments because the broker would gain financially through commissions to do so.

*Joyce Greenberg  
Highmount, NY*

Happy Birthday! Keep up the good work! Barry

*B arry Greenhill  
Reston, VA*

It's so important for those of us who don't have MBA's. Not everyone can, or should, work on Wall Street. We need someone to protect the rest of us from them doing dirty deeds.

*Helen Greer  
Tucson, AZ*

Keep up the good work.

*Martin Gregory  
Two Rivers, WI*

God bless you...Elizabeth Warren!!!!

*Debra Gregston  
Stephenville, TX*

Assure that account holders are the only ones with access to FDIC insurance funds. These funds must not be mixed with the banks trading & investment liabilities when they occur.

*Brett Greisen  
New York, NY*

I know you've a lot of powerful interests against you. Thanks for hanging tough.

*Tom Grenier  
Niagara Falls, NY*

Thanks for helping protect the public from those who want to make money by hurting other people!

*Worth Gretter  
Menands, NY*

Thank you for the valuable work you are doing on behalf of the working class. You have given us a voice.

*Linda Griebisch  
NH*

Keep fighting for our public's' good.

*Leland Griffin Jr  
Trumansburg, NY*

Eliminate usury in our society.

*Tracy Griswold  
Bronxville, NY*

Banks that are too big to fail are too big to exist, and they must be broken up.

*Tim Groeger  
Williamsville, NY*

Stick with it. The more successful you are, the less popular you will become.

*Wayne Groesbeck  
Muskegon, MI*

I hope you prevent another financial crisis from happening. Also please get a handle on the mega banks.

*Jacqueline Grohoski  
Ellsworth, ME*

WI has just passed a budget that gives predatory lenders more opportunity to abuse borrowers. Please, put a stop to this injustice.

*Helga Guequierre  
Milwaukee, WI*

I support your mission and hope that Congress will strengthen your role, rather than restrict or sabotage your role. The banking and financial services industry needs more oversight and progressive rules, not less.

*David R. Guinnup  
Bear, DE*

Don't back off!!

*Selvin Gumbs  
Tinton Falls, NJ*

Delivered more than \$5 billion in refunds and restitution to 14 million consumers cheated by financial companies large and small.

*Robert Gunther*  
*Islip, NY*

Happy birthday CFPB. Hold to your mission to keep financial sharks at bay.

*David Gurarie*  
*Boulder, CO*

I particularly appreciate your work in keeping the Credit Card companies in check.

*Hugh Gurney*  
*Howell, MI*

Keep fighting for pro-consumer protections

*David Gustafson*  
*Moline, IL*

It's a jungle out there. Ordinary people need you to stand up for what's not right for consumers. Predatory lending practices are the main thing which I see in the market place. Thank you for all that you do for all consumers. Sincerely, Richard Gutierrez

*Richard Gutierrez*  
*Santa Fe, NM*

Thank you for all you do! With all the disappointments in our gridlocked government, at least there's an agency looking out for consumers.

*Nancy Gutierrez*  
*palm desert, CA*

Hold Big Banks accountable and insist on regulation that prevents unwise speculative investments that put the whole economy at risk.

*Michelle H*  
*Saint Charles, IL*

I appreciate your standing up for the people of this country!

*B. H.*  
*Nashville, TN*

Protecting Credit card customers, limiting high interest rates, reigning in those who put our money at undue risk, congrats on your progress

*Robert Hachey*  
*Waltham, MA*

Thank you all at CFPB for your courage and stamina to attack these problems!

*Sauna Haines*  
*Berkeley, CA*

Thank you for what you've accomplished so far. I would like to see more progress on dealing with predatory "paycheck" and "auto title" lenders. These lenders take advantage of people of limited means by constantly rolling over their loans and keep them in debt with ever increasing interest payments. They need to be regulated so this stops. It might also be helpful to have incentives for regular banks to make small loans at reasonable interest rates for limited terms with no rollover allowed.

*Caroline Hair  
Columbia, SC*

Keep the spirit, energy, and vision of Elizabeth Warren alive!

*Floyd Hale  
Marietta, GA*

I'm so glad this service exists because I have had frequent questions about possible illegal or just complicated & confusing credit terminology. Thank you.

*Jo Anne Hall  
San Rafael, CA*

The reigning in of corporate power is one of the most critical challenges of the present day. Thank you.

*Jordan Hall  
Vancouver, BC*

I love everything you are doing! You have made a HUGE difference for all consumers in the US, and I know you will continue. KUDOS to you, your director and staff, and to Elizabeth Warren for the hard work and perseverance.!! Thank you!!!

*Janice Hallman  
Saint Paul, MN*

I am glad the CFPB investigates financial companies for fraud and protects the consumer. We really needed this agency!

*Lynne Hancock  
Citronelle, AL*

The best legislation since sliced organic whole grain bread was declared legal. Thanks so much, and especially to Elizabeth Warren who thought up this bureau.

*Yvonne Hansen  
Austin, TX*

If only the financial industry respected the clients/consumer As much as I do you! Thanks!

*Mark Hanson  
missoula, MT*

After numerous attempts by people in Washington and on Wall Street to prevent this agency and then to shut it down - I'm really happy to wish you a HAPPY BIRTHDAY! Elizabeth Warren should get a special greeting as well. She's now my senator, and I'm really proud of her for fighting so hard for those of us who are not rich and powerful. Keep up the good work!!

*Ray Hardin  
Boston, MA*

Keep up the good work!

*Fann Harding  
Washington, DC*

Thanks for the work that has been done so far. But we need to see an aggressive program from you to push for more protections against banks (commercial and investment), payday lenders, mortgage lenders, and others who have taken part in bringing the nation to its knees from financial deregulation.

*Edward Harkins  
Philadelphia, PA*

Holding big banks accountable really matters to me. Thank you!

*S Harrell  
Fort Collins, CO*

Bravo, CFPB, and Elizabeth Warren for creating you. Best of luck in continuing to survive all the right-wing bullying. Your good work is urgently needed.

*Erin Harris  
Albuquerque, NM*

Thank you, thank you, thank you....

*april harris  
concord, CA*

I think that the requirement in agreements that you accept arbitration controlled by an industry created arbitration organization and that you give up your right to sue in court for disputes with the company should be illegal.

*Jeffrey Harrison  
Worley, ID*

Break up the big banks. Separate banking from speculating.

*Dohn Harshbarger  
Camden, DE*

you don't get the credit or recognition you deserve, but for ordinary folks, there couldn't be a more important job. thank you. polly hart

*polly hart  
cumming, GA*

Never doubt that the Americans without a high-priced lobbyist appreciate the function you serve. Don't fail that trust.

*Bob Haslag*  
*Centertown, MO*

The CFPB has helped bring power back to the people, strengthening our democracy. There is still much more to be done to keep banks and other financial enterprises accountable

*Haleh Hatami*  
*Martinez, CA*

Please continue your important work. Payday loans need your attention. Thanks for your action on unrealistic mortgages.

*Daniel Hatch*  
*Colchester, CT*

Thank you for protecting consumers against harmful banking practices. We saw what happened in 2008 when financial institutions wrote liar loans and sold them off with false promises and ratings. It's great that you've gotten restitution for Americans who were cheated or misled. I hope you can help students stuck with high interest loans who are unable to refinance them in the same way all other lenders can.

*Dedra Hauser*  
*Palo Alto, CA*

Protection from payday lenders, perhaps through reinstating postal banking.

*Timothy Havel*  
*Boston, MA*

Break up the giant banks. No unsafe investments with consumer deposits. Investment banks must use only their own money.

*Don Hawkins*  
*Pittsburgh, PA*

Fairness! Not too much to ask. Vigorous discipline for infractions.

*Richard Hayes*  
*Waynesville, NC*

The entire system is being razed. Thank You folks for what you do to protect us from these predators.

*BobbyBaxter HCVeteranMarihuanaFelon*  
*Tucson, AZ*

Help reduce credit card interest rates.

*virginia heard*  
*sandwich, NH*

thank you!

*Yvonne Hedeker  
Deerfield, IL*

Thank you for helping so many solve their financial problems with banks and lenders. We all benefit from your efforts.

*Kathy Heikel  
Burlington, VT*

Keep up the good work

*Gerald Helgeson  
Rogers, AR*

Stop insurance companies & prospective employers from using credit scores for insurance prices and hiring.

*Bernadine Helriegel  
Goodyear, AZ*

Woot woot!!

*Jeffrey Hemenez  
San Ramon, CA*

Thank your for the work that you are doing help the middle class and poor communities against being ripped of these unscrupulous companies. please check out these companies that hurting seniors with the reverse mortgages.

*Rose Henderson  
Los Angeles, CA*

Keep the faith ... and keep the pressure on.

*Donald W. Henderson, Ph.D.  
Ithaca, NY*

From 1982-1987 I worked in State of Alaska's Consumer Protection Section, before it was gutted by our legislature and reduced to little more than a glorified BBB. I suggest that you begin now to do all that you can to track and celebrate your consumer successes to include an email list of those you have helped. You will need to sing your own song of success and refunds and have ready to sing with you the voices of all you have helped. I wish your agency nothing but success and good wishes.

*Barbara Hendricksen  
Eagle River, AK*

Keep up the good work.

*Nancy A Henry  
Tulsa, OK*

Thanks for making a difference.

*Roger Henry  
Fayetteville, AR*

please protect us from the crooks who have been let off the hook too many times...big banks, big corporations, big crooks.

*joan heron  
Fort Bragg, CA*

Thanks

*lyda Hersloff  
Golden, CO*

It's nice to watch a government agency that really serves the people. You guys do a terrific job in very difficult circumstances.

*William Hess  
Edwardsville, IL*

We need our Government agencies to serve the people in fairness and with integrity! Thank you!

.....Richard H.

*Richard A. Hesslein Jr.  
Brownfield, ME*

Please do whatever you can to stop the hate and greed agenda of the Republicans!

*Rebecca Hickey  
Portland, OR*

It seems obvious, but if we want to improve our economy, you must get money into the hands of the poor and middle class for a simple reason: they will spend it and it will dramatically improve our economy. The wealthy don't spend money: they hoard it. If you truly want to improve our economy give money to the poorest...they'll spend it!

*Jerry Hicks  
Oak Park, IL*

US consumers are STILL being scammed, cheated and shorted.... so YOU HAVE A LOT of WORK YET TO ACCOMPLISH for ALL of us !!! THX for what you do !!

*Christine Hicks  
Cuyahoga Falls, OH*

It's nice to feel like somebody is on our side. Thank you.

*Laurel Hieb  
Flagstaff, AZ*

Thank you for all you are doing to help with out of control bankers and payday loan companies.

*James Higgins  
Oil City, PA*

God bless you keep it up.

*Amirah Hill  
Buffalo, NY*

keep up the good work....

*Michael and Barbara Hill  
Elbe, WA*

It seems to me that everyone is on the take, that there are fees for everything and that the customer service is horrible. There is predatory lending, especially those reverse mortgages the elderly take out which are loaded with fees. Also, Payday lenders charge an obscene amount of interest. So many prey on the poor and uninformed. The public needs the CFPB.

*Jill Hinckley  
Cedar Park, TX*

We need you to help out the common people who don't have any clout with the big banks.

*Carol Hinkelman  
Rochester, NY*

Keep up the good work, folks. We DO appreciate it Thanks

*Stephen Hirsch  
Newport News, VA*

It is too bad that car loans were not included in the initial roll out. I have nothing but good things to say about the bureau.

*Jeanne Hirshfield  
Rancho Mirage, CA*

Please keep up the great work!

*Hildegard Hix  
Arvada, CO*

Finally there is a government agency to protect the consumer! Keep up the good work.

*donald hnatowich  
brookline, MA*

We need legislation to regulate the mortgage and banking industry to prevent abuse. Glass-Steagal anyone?

*donald hnatowich  
brookline, MA*

Keep up the fantastic work!

*Tom Hocking  
Mount Gretna, PA*

Thank you for the important assistance this agency provides. May this work continue and become expanded for many generations to come.

*Denise Hok  
Colorado Springs, CO*

Please just keep up the good work. You are a treasure.

*Suzanne Holden  
Vancouver, WA*

Thank you CFPB!! Keep on w/your good work.

*Barbara Hollis  
san antonio, TX*

More regulation of car-title loan sharks, & payday loan sharks.

*Brent Holman  
Madison, WI*

Student debt?

*L.M. Holmes  
Honolulu, HI*

The 99% needs to have redistribution of funds that was heisted by Wall St. back in2008. Period.

*Lisa Holt  
Independence, MO*

Thank you soooo much!!!!!!

*Jason Hoobler  
Cincinnati, OH*

The following issues I'd love to see more with: ~Helping with Student Loan Debt & Credit Card Debt  
~Universal Basic Income for all Americans ~Move towards a Resource Based Economy rather than a  
Monetary Society. Thank you for all that you do!

*Anna Hope  
Rochester, NY*

I am glad to have you looking after our interests to help even the odds against megabanks and greedy lenders.

*Laura Horowitz  
Pittsburgh, PA*

You've met a missing valuable need for the 99%.

*Laurent Hourcle  
Saco, ME*

I'd appreciate moving toward separating traditional banking from the Wall Street casino entirely. I'd appreciate breaking up of big banks so communities could flourish with local banks competing for customers to avoid corporate slavery. Local banks investing locally means a stronger America. .

*Joel House  
Alameda, CA*

Thank you for whistle-blowing on banks charging creditcard holders for add-on products, illegal foreclosures, unaffordable loans, and helping set up a complaint system and giving refunds and resitution to those cheated by financial companies.

*Annie Houston  
Washington, DC*

Keep doing what you are doing. The people need your help. We all need your help; that is, those of us not in the 1%.

*Sarah Howard  
Modesto, CA*

Yes, Thanks!

*Bradford Howard  
Laramie, WY*

Thank you

*David Hribar  
Palmer, AK*

Strong start but more actions, in more areas, are required.

*Jan (Mr.) Hull  
Salt Lake City, UT*

Your work is appreciated by American consumers. I love the fairness and equity you are spreading.

*Elaine Hultengren  
Salem, OR*

I am very fortunate to have my financial affairs being handled with great diligence, but I am happy to see that CFPB is helping to take care of the "little guy" who can least afford to be taken advantage of. It is comforting to know that at least your organization cares enough to advocate for the less fortunate. Thank you for your compassionate efforts on their behalf.

*Jennifer Humiston  
Huntsville, AL*

Americans who are paying attention applaud your efforts and achievements to date.

*Joseph Humphrey  
Nashua, NH*

KEEP the FAITH

*Gilia Humrich  
FORESTVILLE, CA*

Keep up the good work! More, please!

*Don Hunter*  
*Arab, AL*

Congratulations on a job well done. Keep up the good work.

*Cheryl Huntley*  
*Jackson, MS*

Thank you for what you do!

*Haydn Huntley*  
*Makawao, HI*

Happy Birthday! Keep up the good work.

*David Illig*  
*Fair Oaks, CA*

I appreciate your good work.

*Jane Irving*  
*Weddington, NC*

Great stuff--don't stop now--and thanks so much.

*Martin Iseri*  
*Fair Oaks, CA*

GREAT 5 YEARS. Must always continue to be vigilant. Detractors won't stop. Thanks again for all you do.

*Joan luele*  
*Bedford, TX*

Thank you for all the work that you do to institute fairness in the financial world.

*Dehra Iverson*  
*Costa Mesa, CA*

Keep up the good fight!

*John Ivy*  
*College Station, TX*

Thank you for your service.

*Martha Izzo*  
*Evergreen, CO*

Thanks. This is an important agency. Keep up the good work.

*Patricia Jackmn*  
*North Brookfield, MA*

Thank for all you do to help protect ordinary citizens.

*Ann & Kirk Jacobs  
Laramie, WY*

The CFPB does good work! I urge you to educate and to agitate for better laws to enforce. If I had my way, every law that regulated the banks in 1975 would be restored. Big banks would be broken up and would have their records scrutinized. Microsecond transactions would be taxed into nonexistence, both for economic justice and for greater transparency. Blessings to you, Eric Paul Jacobsen

*Eric Paul Jacobsen  
West Saint Paul, MN*

I had a brother-in-law was one of many made homeless by real estate scams that could have been prevented by consumer protection. He died soon after, his death certainly contributed to by this terrible experience. Consumer protection can prevent needless suffering, and even death.

*Edward Jahn  
Leesburg, VA*

Thank you CFPB for watching out for the little guys and gals who are targets of so many financial predators! I along with so many others are very appreciative of your efforts to make it a more fair playing field, bringing the big guys to heel whenever possible. Without you there would be far too little regulation and oversight. Keep up the excellent work--you have many of us behind you!

*Suzanne D. James  
St. Helena, CA*

Thank you for having our backs. Most agencies in the US govt. are only interested in protecting their special interest benefactors which is really bad for the majority of the American people. It's really a shame more people aren't aware of the good work you're doing to protect them from being taken advantage of by Wall Street and the big banks.

*Gayle Janzen  
Seattle, WA*

What is more important than well managed money... only your health!

*Bonnie Jaskolka  
Waukesha, WI*

Keep up your good work. The wolves are always baying at our doors and CFPB is keeping them away. You are making me and Elizabeth Warren proud! It's about time someone was helping us regular people!

*Henrietta Jenrette  
Raleigh, NC*

Ordinary citizens absolutely need your efforts to keep the banks, insurance companies & Wall St. from unceremoniously screwing us into the ground. Thanks & keep up the good work!

*Maynard Jerome  
Channahon, IL*

I'm hoping that the CFPB gets congressional support and can be vigilant for scams like the mortgage crisis that was a part of the latest depression.,

*Allan Johannesen  
Rochdale, MA*

CFPB has been a godsend to so many! Thank you for the wonderful work you do.

*Rachel Johnson  
Naperville, IL*

Curbing pay day lenders will help active duty military families who are often targets of these predators and the major banks who loan the money to the pay day lenders. Stop them.

*Scott Johnson  
Auburn, CA*

I am a retired vet on SS and watching my reverse mortgage plan decimate the house value. I recognize the value RMs have and appreciate this one chance to preserve a senior's chance to live in a place without worrying about payments. However, I am concerned about (in this case) the RM lender AAG being roughshod in its cavalier treatment of my requests for information and relief when served with letters and caustic notices about complying with obscure and sometimes demeaning rules. I suspect that is only icing on the cake. If I were to have continued difficulty maintaining all the paper requirements for RM status, I get the uncomfortable feeling the ax would come down hard and without warning. I suggest a look into AAG's manner of instituting, maintaining and history of terminating RMs for exclusively senior population clients. I am sure that there are others out here that have the same problem; however, I have no anecdotal information on this point, having been on RM for just one year. Respectfully, Phil Johnson

*phil johnson  
boulder creek, CA*

In these times, we need all the protection we can get! Keep up the great work for us all.

*Douglas Johnson  
Hartford, CT*

Thanks for doing what you do. I'm hoping one day you might put an end to schools who conduct predatory lending and give students a useless education that serves no one.

*Greg Johnson  
Wilton Manors, FL*

The 3% foreign transaction fee charged by credit card companies is just another "gotcha" that penalizes travelers and adds to the profit line for banks. Please work to eliminate it on all cards issued in the U.S.

*Jan Johnson  
Cincinnati, OH*

I'm a retired social worker and have seen first hand the way unscrupulous greedy business folks take advantage of desperate people who need your agency to protect them. Take heart in your work. Know you are greatly appreciated. Karen Gulsvig Johnson

*Karen Johnson  
Laporte, MN*

The regular guys out here need someone big enough to be heard. It seems our president, vice president, senators and congressman can't hear us. As much as we try individually they do not see or hear us. You have gathered so many of us together, that combined we are heard. Thanks.

*Alan Johnson  
New Tripoli, PA*

The U S Consumer needs a strong voice. Make it happen!

*Harold Johnson  
Savannah, MO*

We need to protect people from the Big banks. they are not our friends and based on profits can afford to charge less.

*Peter Johnson  
Greenlawn, NY*

You guys are doing a great job. Thank you so much!

*Edwin Johnson  
Ashland, OR*

I think CFPB has done a wonderful job so far. Please continue both getting full restitution (rather than "settlements") for consumers from banks, for-profit education corporations, for-profit prisons, and other such corporations, and continue at the same time fining these institutions. Instead of pennies on the dollar settlements, banks and institutions who prey on their customers need to feel the pain of actually losing not only what they thought they'd gained, they need to lose any interest they've gained, and also need to be fined. Pain and devaluation are all that they understand. Keep up the good work! When I hear negative things in the media about CFPB and from politicians opposed to what you are doing, I know you are on the right track. Wear their displeasure like a badge of honor! T

*Serena Johnston  
Oregon City, OR*

Sad to say, but I think the CFPB is the one & only government agency that has not been corrupted and captured by the moneyed special interests. Happy anniversary, and please be vigilant in representing your true constituents in this ongoing battle to retain our social democracy! "The fortunes amassed through corporate organization are now so large, and vest such power in those that wield them, as to make it a matter of necessity to give to the sovereign--that is, to the Government, which represents the people as a whole--some effective power of supervision over their corporate use. In order to ensure a healthy social and industrial life, every big corporation should be held responsible by, and be accountable to, some sovereign strong enough to control its conduct." -Teddy Roosevelt, address to congress Dec. 1907-

*Todd Johnston  
Oxford, MI*

Thank you!

*Carol Jonda  
Longwood, FL*

Happy Birth, CFPB. Keep up the good work! I had to deal with an interest only mortgage from a predatory company.

*Linda Jones  
Ontario, CA*

Keep up the good work!

*Jeffrey Jones  
La Canada, CA*

Keep up the good work!

*Loch Jones  
Macdoel, CA*

Your hard work in securing the financial security of many Americans is much appreciated...

*Mary Jones-Giampalo  
New Lisbon, WI*

Someone needs to find a way to limit the interest that is charged on credit cards, to get the 7% rate for student loans back to at least half of that and many other reforms that will help to stop the abuses our big bankers have been up to for years now. Whatever you can do, you should do with the authority you have. What seems beyond the pale now should be at least put on the table for debate and discussion. The work that Elizabeth Warren started has just begun! LJJ

*Lawrence Jost  
Cincinnati, OH*

But why have no decision-makers at banks that caused the recession gone to prison? I hope we can accomplish many more forms of justice over the next 5 years.

*Bonnie Juergens  
Farmers Branch, TX*

Wish you were around when I naively got a "rule of 78s" mortgage on my first home in 1981. A very costly lesson for an electrical engineer who thought nobody could fool him... and that's the point of your Bureau. Even the "relatively savvy" people can be taken!

*Sam Juliano  
Austin, TX*

The connection between Wallstreet and Congress is disturbing, and must stop. No more corporate money in our legislative process.

*C K  
Lake Geneva, WI*

Recently I filed a complaint about Chase Bank's abusive interest rate & how/when it is charged. The CFPB sent my complaint to Chase Bank and I was contacted. They reversed some of the interest I was charged. But I still plan to divest fully from any financial institution that got bailed out.

*David Kale*  
*Los Angeles, CA*

Thank you!

*Fred Karlson*  
*Ferndale, WA*

Keep up the good work!

*Martha Kasanow*  
*Washington, DC*

The CFPB needs a more robust regulatory and law enforcement capability. Presently a number of my complaints to the CFPB have been left to wither on the vine despite ample and blatant evidence of the criminal behaviors, and the consequences thereof, that my family has been forced to endure for over ten years. It is one thing to question given behaviors as an intermediary- as is the case with the CFPB, it is something else entirely to bring law enforcement to bear once criminal fraud is proven. The CFPB must take a more proactive stance in prosecuting criminal behavior.

*Michael Keane*  
*Spring Lake Heights, NJ*

You make a really positive difference in so many lives. Keep up your good work!

*robert keenan*  
*mission viejo, CA*

We are in great need of protection from the power brokers of financial institutions which do NOT protect the average citizen.

*Priscilla Keene*  
*SEAL COVE, ME*

Keep up the good work looking out for the best interests of consumers! Nice to have you on our side!

*Lisa Keim*  
*Oak Lawn, IL*

Overhaul Fannie Mae and Freddie Mac Break up too big to fail banks Lobby for regulators who have no ties to Wall Street Stop the phoney post office crisis and closing of rural post offices

*Cheri Keisner*  
*Piercy, CA*

We the people need to see the Glass Steagall Bill reopened and voted on then and only then when the savings and gambling banks are separated Americans can relax and know that the gamblers in this nation cannot and will not be able to force us once again to cover their gambling debt. Let's work very hard to get this passed in congress.

*Marcia Kelce  
Fairhaven, MA*

Despite obfuscation and outright attempts to block the work needed, the CFPB continues to work to provide protections for average American citizens. Keep up the great work. It is good to know that there is an agency that has our backs in the government!!

*Frank Kelemen  
Ann Arbor, MI*

Thanks for all you do and keep up the good work! We need you.

*Robert Keller  
Parsippany, NJ*

In our city payday lenders are considered financial institutions and are allowed in office zoned areas where commercial and retail uses are not allowed. So on a main street in our neighborhood where a coffee shop is not permissible under current zoning laws we have lots of payday lenders. Our city council and state legislature have not made efforts to change this. Is there anything the CFPB can do on a federal level? Pat Kelley

*Patricia Kelley  
Columbia, MO*

Let you be the organization to stand up for middle and lower income families and Americans when no one else in Washington, D.C. is doing that. Great Work

*Maura Kelley  
Belmont, MA*

You are the bulwark against abuse of consumers. Thank you and please keep up the good work!

*Emily Kellendorfer  
Falmouth, MA*

Transparency. There's no free lunch - - but why should banks and hedge funds be driving the bus. Your role is crucial to move on from Enron and disclose other seeming high flyers who are taking huge risks with our money and taking huge salaries. The government "backing" (Freddie and Fannie) is so cloudy. The "federal reserve" appears to be a government agency but I think is actually owned by the banks. It's probably not complicated - -just that money is made by hiding behind a curtain of promises and also gotcha clauses. Good luck - -press hard -- and please don't be discouraged. Congratulations on your 5 years of early efforts and success. Thanks. Dot

*Dot Kelly  
Phippsburg, ME*

An essential protection for consumers in the USA now and in the future!

*Donald Kelman MD  
Marshfield, WI*

We need your work to protect us. Thank you for all you do!

*Leslie Kern  
Morganton, NC*

Bring back Gas Seagle.

*Ollie Keskinen  
McLeansville, NC*

It looks like the CFPB is already serving the American people well. There should be a conflict between the CFPB and industry. So, well done.

*Vern Keskinen  
Neptune Beach, FL*

Contract language that precludes class-action lawsuits should be outlawed!

*Laurence Key  
Stuart, FL*

We need you to regulate the banking system that is taking over lives and governments.

*Margaret Keylin  
Downs, IL*

I applaud the effort to re-instate Glass-Steagle (sp?), though I fear that the corporate globalists, through their political puppets in the Congress, will continue to influence American political decisions that enhance their profits rather than peace in the world. In this case, peace with Iran would undermine the profits of the arms industry. Can't have that, now, can we?

*catherine keys  
medford, OR*

Thank you for all you have done to help Americans gain more information and protection from financial institutions. It is so difficult for the average person to gain financial security or independence. Thank you and Happy Birthday!

*Victoria Kilroy  
Kissimmee, FL*

Thanks for all the great work you do from me and all my family. Please keep up the work of protecting Americans from ruthless greed and corruption.

*Harold Kinchen  
Merced, CA*

Congratulations on a job well done. You are an example for us all.

*Robert King  
Austin, TX*

I think working on the banks and monitoring corporations & their taxation is the most important job from an overall point of view.

*Katharine King  
Santa Fe, NM*

Happy Birthday CFPB and please stop student loan debt ! Thank you.

*Nancy Kingston  
Mission Viejo, CA*

I don't know the entire depth and breath of this agency but , we need to break up big banks .

*donald kirby  
chandler, AZ*

My daughter was told that she was liable for the extra \$25K when she consolidated her loans, even though those \$25K were tacked on fraudulently. If one signs a paper that was designed to commit fraud, why would the signee be responsible? Fraud is fraud. Isn't that why you are in existence?

*Sandra Kirkland  
Chicago, IL*

Thanks for all you do.

*Marylee Kishel  
Janesville, WI*

Thank you for all the good work! Please keep it up.

*David Klass  
New York, NY*

Please take the tough stands while you can!

*Michael Klein  
Akron, OH*

Keep on truckin'!

*Morris Kliegman  
Hyde Park, NY*

Your work gives us some hope that meaningful reform is possible in Washington DC!

*David Klingel  
Pinckney, MI*

I appreciate your watchfulness and tenacity.

*Bob Kloos  
Cleveland Heights, OH*

I am so grateful for the CFPB because right here in our state of Wisconsin funding has been cut for DATCP, Department of Agriculture Trade and Consumer Protection to the point where when something goes wrong in a deal, there is no one there to help you. This is due to the likes of people like Scott Walker! Now, we have contractors who refuse to even give a bid if you are soliciting other bids and an estimate doesn't mean anything. Not to mention the total lack of accountability! The complaint system they have set up should be expanded into all areas besides just banking.

*Mary Kluss  
campbellsport, WI*

Simplifying mortgage documents. Does something need to be done about balloon mortgages?

*Nancy Kneip*

Thank you for your good work. Keep it up!

*Deanna Knickerbocker  
Mountain View, CA*

Don't let the bastards get you down.

*J Justin Knoop  
Bedford, TX*

Thanks for your efforts. Keep up the good work.

*Richard Koda  
Ridgefield, CT*

Keep up the good work

*Linda Kohn*

Thank you for what you do. Retired Disabled Federal Employee.

*Ken Kolbe  
Hudson, WI*

Keep up the good work!

*Joanne Kondratieff  
Shawnee, OK*

Keep up the good work.

*Blanca Kopacz*

Your doing good work,

*Martin Kornbluh  
Port Washington, NY*

Put an end to payday lending!

*David Kornreich  
Syracuse, NY*

Stop credit card companies for charging late fees on late fees (e.g. one is disputing a late fee, paid the primary charges and a late fee is charged on the \$25 late fee -another \$25) resulting in ridiculous past due balances that affect credit scores.

*Jennie Kosko  
Sunnyvale, CA*

We need you... and thanks E Warren can't do more than she is already doing

*Elizabeth Koundakjian  
Cambridge, MA, MA*

Thanks for all you have done and plan to do.

*Dorothy Kraemer  
Pflugerville, TX*

Thank you for all you. I still can't get my house refinanced without \$500 mandatory re-appraisal and appraisers have difficulty finding comps because my property is in an area with very little turnover - mostly rural.

*Id kranz  
NC*

Richard Cordray, We were proud of you when you were Ohio's AG. More proud of you now as you help the 99% stay out of harms way from financial institutions that would do us harm! Bob Krasen

*Bob Krasen  
Columbus, OH*

I commend you for standing up for the consumer. Thanks. Dr. F. F. Krause

*Fayette Krause  
Pt. Townsend, WA*

Thank you for protecting Americans and for safeguarding our life savings from predatory banking practices.

*Evan Jane Kriss  
Sausalito, CA*

Thank you for your past efforts in curbing the usurious and predatory activities of the financial industry in this country. No one would deny it fair profit but fair profits are not what has been coming down since the industry had been deregulated. Victimization of consumers has. Please, please, please continue to expand your efforts to expose and prevent future victimization.

*Brian Krusienski  
Chicago, IL*

Keep banks and Wall Street from functioning solely for the welfare of the wealthy!

*Margot W Krystian PhD  
Santa Barbara, CA*

Support a renewed Glass-Steagall Act!

*James & Leslea Kunz  
New Bern, NC*

Thanks for all your good work in the mortgage & lending industries!

*becky kurth  
ozark, MO*

Protect those who don't know how to protect themselves

*Jane Kusel  
Leesburg, VA*

I would love to hear more about your thoughts on peer to peer lending.

*diana kwon  
new york, NY*

Thank you from one of the "little guys".

*Steven Labore  
Saint Paul, MN*

The CFPB's work in banking reform & credit card regulation has been a huge step forward for average Americans. i hope you are able to rein in payday loan abuses going forward. Please keep up the great work.

*david j. lafond  
Holyoke, MA*

I think all are important! Thank you

*Rose Marie Lagorio  
Sedona, AZ*

Thank you for watching out for the hard-working citizens who cannot afford to give money away to dishonest businesses.

*Pamela Laham  
Houston, TX*

Aloha from Hawaii, I have supported our representatives here in Hawaii who are trying to reduce the amount of interest collected on pay day loans and the pawn business. They are mostly smart women who see the desperate men in their lives ruin all the hard work it has taken to hold on to what they have made of their lives. Some of the reasons for the "need" to use these debt rapers are other problems like low wages, minimum hour jobs, high cost of living, homelessness and drug use. All bad, all difficult problems that need changing. One place I feel the CFPB can help is to create a strong law against usuary. As I recall, once upon a time, the usuary rate was 12%. I think it was illegal for any business, bank, credit card company, etc to charge more than 12%. Usuary is needed to keep a lid on interest rates. But at the end of the day it's GREED that is eating our country to it's end. And within this human tragedy capitalism has killed democracy. CFPB must continue to collect money from those corporations and businesses that have run-amok, and reestablishing usuary laws may be the only way. Being financially responsible does have a minimizing effect on greed. If

corporations have the rights of people they should also share the same responsibilities. Mahalo and Hau'oli La Hanau CFPB! Sally Lambert

*Sally Lambert  
Kailua Kona, HI*

Unless the CFPB works well, it feels like average citizens are doomed.

*Abigail Lang  
Ridgway, CO*

Dear CFPB, Thanks for the good work you have done and are continuing to do. And Happy Birthday! Here are some suggestions keep you busy: End forced arbitration clauses in all financial contracts. The courts must be available to wronged citizens. Student loans should be subject to bankruptcy. Businesses and governments should be accountable financially for losses from negligently losing people's data for at least 5 years. Wrongdoers in large corporations must get punishments sufficient to act as a deterrent - loss of personal wealth and jail time. Executives must be legally accountable for corporate crimes.

*Edward Lasker  
Beverly Hills, MI*

Thank you for all the hard work you have done over the last five years! I am grateful. Respectfully submitted-- VIRGINIA L LATIMER

*VIRGINIA L LATIMER  
BEVERLY HILLS, MI*

There needs to be control and Big Banks/Wall Street are running wild at the cost to the average American. This needs to stop.

*Charlene Lauzon  
Lynnwood, WA*

Thank you!

*ricky lavergne  
los angeles, CA*

I understand things evolve. My HOPE is that the CFPB will evolve to the point where they understand the importance of and DEMAND that bankruptcy protections be RETURNED to STUDENT LOANS!!! I believed all the hype about education being the route out of poverty, and at age 50, took a loan and went back to school. In 2005 I walked off the stage with my diploma and ran smack dab into the agism wall. I have NEVER been able to get a living wage in my "field," and now owe over \$100,000.00 in student loans. If that was a gambling debt, I could discharge it in a bankruptcy. But because I gambled on myself, I have a LIFE SENTENCE of debt! I will NEVER be able to retire! NEVER. Please FIGHT for the return of bankruptcy protection to Student Loans!

*Naida Lavon  
Portland, OR*

Keep caring for those of us who have little, for the bullies want it all.

*Cheryl Lawrence  
Cloquet, MN*

This work is extremely important.

*Joseph Lawson  
New York, NY*

The message says it all. I appreciate your efforts on my behalf.

*Dale Le Fevre  
Mendocino, CA*

CFPB you're on the right track. Please keep up the good work and all of your efforts on behalf and betterment of all Americans. Thank you!

*Tyrone Lecour  
Fayetteville, GA*

It's time that the American economic system worked for ordinary Americans. We are the backbone of this country. Without our spending the wealthy corporations would not exist.

*Marilyn Lee  
Florence, AL*

Sending <3 and thank yous!

*Peter Lee  
San Francisco, CA*

Payday loans are such a horrible trap for so many struggling families...thank you for your work in protecting the finances of the vulnerable...Appreciated! Happy Birthday!

*Kathleen Leenders  
SALINA, KS*

Thank you for your good work, keep it up.

*Donald Leisman  
Ballwin, MO*

I support all the efforts denoted. Thank you.

*Russell LeJeune  
Lafayette, LA*

Too big to fail is bad for America. Big bank are a big problem so long as they can gamble with American taxpayers and their depositors.

*j lemley  
Ithaca, NY*

We have almost no one in Congress who will stand up to Wall Street and Big Money. So you are basically our only hope of getting justice. Thank you so much for standing up for what is right.

*Carol Lenhart  
Winter Park, FL*

THANK YOU for advocating for us 99% who have very few options to get justice and compensation when we need it. Many more years for the Consumer Financial Protection Bureau! PS (Don't let the rich scare you into stopping your jobs--they may have all the money, but We the People are over 315 MILLION strong!)

*Mary A Leon  
San Antonio, TX*

No one else will do the work you are doing . Thank you!

*Norman Leonarczyk  
Yorktown Heights, NY*

It is so rare to have a government agency that has ordinary people's backs! Thank you for your work and for protecting ordinary Americans from the avarice of the financial industry.

*Victoria Leonard  
Berkeley, CA*

Please continue to the tough and sometimes unpopular jobs you are tasked with.

*Roger Leonard  
Albin, WY*

We need to restrict the banks from screwing the consumers in this country.

*Laurel Leslie  
Kailua, HI*

I'd like to see the following situations improved upon: Cheating by financial organizations which steal money from the retirement investments of citizens. Student loan terms, so that our next generation isn't crippled by debt.

*Tim Levatich  
Brooktondale, NY*

Keep up the good work

*Mark Levin  
Plymouth Meeting, PA*

Thank you for protecting the interests of working Americans.

*Ira Steven Levine  
Los Angeles, CA*

Thank you for your vital efforts on the part of ordinary Americans. The CFPB is one of the few positive developments for the middle class in a long time. Keep up the good work!

*Mary Levitt  
Baltimore, MD*

HOORAY! HAPPY BIRTHDAY! Skin the skimmers.

*Michael Lewis  
Grass Valley, CA*

onward and upward!

*louise lewis  
granada hills, CA*

Thank you for the work that you do. Keep up the good fight, we need you!

*Jordan Lewis  
Portland, OR*

Stop 29% interest rates on credit cards if you make several late payments. I know someone who almost went bankrupt from this!

*Laura Liben  
NYC, NY*

Thank you.

*Michael Liebmann  
Atlanta, GA*

For preventing families from being cheated by unscrupulous corporations, I congratulate you.

*Nigel Lim  
SS, WI*

I greatly appreciate tthe Agency looking out for "We The People".

*Carol Limbach  
Pewaukee, WI*

Stay strong and don't allow the naysayers and other divisive individuals to sway you from the important task that you perform; watching out for the American consumer. Your actions are far more than we can expect from the forces allied against you, the ones who care nary a whit about the public.

*Robert Lindberg  
Vancouver, WA*

The CFPB needs to look into the savings account interest rate fixing that is currently rampant throughout the banking industry.

*Drew Lindhoff  
Lilburn, GA*

Thanks for keeping a sharp eye out on businesses. Thanks for working to serve everyday Americans. ALL of your efforts are appreciated!!!

*Lindsey Lindquist  
Hudson, WI*

Please keep up the good work!

*Virgene Link  
Anacortes, WA*

Thank you for doing all you have done. Your fight is an important one and I feel better knowing you are there watching out for us, We The People.

*Michael Lipinski  
San Mateo, CA*

I am glad to know that you exist. It is very helpful when CFPB pass the word along to the other party about my dissatisfaction. Congratulations for your existence and keep up with the much needed improvements on the years to come.

*chris lisboa  
Miami, FL*

It's good to know that there is an agency actually looking out for the people it represents!

*Sonia Liskoski  
Kennedy Twp., PA*

The debt industry is the most obvious place that greed is destroying our society.

*kathryn liss  
asheville, NC*

As the once Chief Enforcement Attorney of the Wisconsin Office of the Commissioner of Securities, I of course lament the fact that the SEC is practically useless .... but I applaud whatever YOU folks have been able to do. Yet I know that you know that it has not been enough. Best wishes for improvement!

*William Lloyd  
Dayton, OH*

so needed

*t logan  
austin, TX*

I fought many consumer battles by myself over the years. I'm so glad I have a powerful ally now.

*Catherine Lohmeier  
Lincoln, NE*

Thanks for your progress toward renewed consumer financial protection. But, whatever happened to the usury laws? How can banks continue to charge such high interest rates on credit cards when the bank discount rates and prime lending rates have remained consistently low?

*Marilyn Long*

With all the corporate interests, we really need you!

*Douglas Long  
Rio Rancho, NM*

Thanks again. Please continue to help those in need. its appreciated!

*Douglas Longl*  
*Indianapolis, IN*

Thank you for protecting us against corrupt financial institutions!

*Stephanie Longo*  
*Woodland Park, CO*

Thanks for helping to protect the average citizen from malicious manipulation by the Financial industry designed to take advantage of the People. Your protection against the Wall Street barons who prey on the middle and lower classes is crucial in preventing another economic crash.

*Debra Lono*  
*Hayfork, CA*

Thank you!

*Katherine Lorencz*  
*Streetsboro, OH*

Thank You.

*Dale Lotreck*  
*Pecos, NM*

Thank you for the great work you are doing to protect those like me from the wealthy. Please keep it up.

*Don Lowery*  
*Colorado Springs, CO*

Keep up the good work!

*Michael Lowry*  
*Chattanooga, TN*

This necessary bureau is a highlight in an often dismal display of daily disregard for the middle class. Thanks for all you do.

*JoAnne Lusk*  
*Tucson, AZ*

I am a foreclosure mediator. Your reforms have made the mediation program much more effective and have made banks be accountable. Thank You!

*Doris Luther*  
*Hollis, ME*

Except for the CFPB everyone has a lobbyist but the average wage earner in America. Good Work.

*Rick Lutz*  
*Grants, NM*

Thank you for providing consumer credit protections especially for protecting consumers from deceitful practices that harm the poorest in our communities.

*Tamara Luz  
Las Vegas, NV*

Keep It Up!

*Jim Lykins  
Scappoose, OR*

THANK YOU SO MUCH FOR THE WORK THAT YOU DO AND HAPPY BIRTHDAY ----SINCERELY KAY M.

*KAY M  
METAIRIE, LA*

Thank You for your work for the American people.

*P. M.  
L. O., OR*

Happy Birthday and congratulations to the CFPB! You do important and valuable work on behalf of consumers, who typically are voiceless and powerless against the onslaught of unethical profiteering. As the United States is a leader in the world economy, any successful strides made by the CFPB can be held up as an example other countries. Please keep up the good work!

*Laurie MacKenzie  
Winnipeg, MB*

I hope you can do something about the terrible threat the PayDay Lenders pose to so many families.

*Sandra Mackie  
Gettysburg, PA*

Thank you for standing with and for the people.

*Mary Mahoney  
Boston, MA*

Keep up the great work!

*Michael Malcheski  
ashwaubenon, WI*

I think the country needs you to help the common person and get our economy on track with a growing middle class.

*Charlotte Maloney  
Eugene, OR*

Work on getting interest rates lower.

*Daniel Manning  
Lewisville, TX*

We need you!

*Larry Manter  
Wheeling, IL*

Thank you for, Ordering an end to unaffordable and booby-trapped mortgages. Telling a group of the nation's biggest banks to stop charging credit cardholders for useless and unwanted add-on products; Protecting military families against illegal foreclosures and deceptive student and payday-style, debt-trap loans; Set up a complaint system to help get problems resolved, while helping consumers and the Bureau spot worrisome practices associated with particular products and companies;

*Walt Marchel  
Newport, OR*

Keep up the fight to provide as much transparency and protection for the small investor.

*Laurence Margolis  
Minnetonka, MN*

KEEP UP THE GOOD WORK.

*Edward Marquart  
STANHOPE, NJ*

Happy birthday! I'm so glad you were born.

*Candice Martin  
Brooklyn, NY*

I am fortunate that I have not needed you. But it is reassuring to know you exist should the need arise. Thanks for all you have done.

*Carole Martin  
North Fort Myers, FL*

Keep up the good work!

*Sandi Martin  
Parkersburg, IA*

Thank you for standing up for the average person! So often our legislators fight for and make laws that benefit corporations and the rich. The poor and middle class are often victims of these actions. Please fight to strengthen the laws that protect consumers. Also, fight to reinstate the Glass-Steagall Act so that our banking will once again be separated.

*Susan Martin  
Mebane, NC*

The CFPB is one of the most important institutions we've created to protect Americans from corporate greed. Too many companies are after one thing: profits. If they need to deceive in order to make money, they will. Your agency continues to look out for us in ways that preserve our credit, keep us safe from financial pitfalls, and insist on the value of transparency in business.

Thank you!! The Martinez Family

*Caron Martinez  
Vienna, VA*

Stay Strong & Keep Up the Good FIGHT!!!!!!!

*Nzingha Masani-Manuel  
Detroit, MI*

Thanks for ordering an end to unaffordable mortgages, for telling banks to stop charging credit cardholders for useless products, and for protecting military families against illegal foreclosures and deceptive student and payday-style debt-trap loans. Please take up payday loan companies, funded by Chase and other large banks, charging up to 400% interest. My friends are often victims of these places. We need affordable credit. Thanks in advance for taking this on.

*Joyce Mast  
Champaign, IL*

Start putting the Financial Crooks in Jail.

*Gerald Masters  
Brandon, FL*

I fought for your creation and am grateful for your work, particularly telling the worst of the nation's biggest banks to stop charging credit cardholders for useless and unwanted add-on products; Setting up a complaint system to help get problems resolved, while helping consumers and the Bureau spot worrisome practices associated with particular products and companies; Delivering more than \$5 billion in refunds and restitution to 14 million consumers cheated by financial companies large and small. Fight on for the 99%

*Patricia Matejcek  
Freedom, CA*

Keep up the good work. The robber barons certainly will continue to do their do diligence to get away with whatever they can.

*Joseph Mauro  
Milwaukee, WI*

Thank you for working on problems that affect the average American consumer. We little people need help to protect ourselves from corporate greed and unethical deals.

*Terry McAnally  
Poplar, MT*

Thank you for ordering an end to unaffordable and booby-trapped mortgages; Thank you for telling a group of the nation's biggest banks to stop charging credit cardholders for useless and unwanted add-on products; Thank you for protecting military families against illegal foreclosures and deceptive student and payday-style, debt-trap loans; Thank you for setting up a complaint system

to help get problems resolved, while helping consumers and the Bureau spot worrisome practices associated with particular products and companies; Thank you for delivering more than \$5 billion in refunds and restitution to 14 million consumers cheated by financial companies large and small.

*Harriet McCleary  
Minneapolis, MN*

Thank you for all you do, keeping the overriding mission of fairness & ethics in business that benefits all citizens, not just a few.

*Barbara McCleave  
Huntington, NY*

Please continue your work by issuing tough regulations on the payday loan industry.

*Michael McClennen  
Madison, WI*

Thanks for working for the average American.

*Robert McCombs  
Arcata, CA*

Finally! Someone working for ME. Thank you CFPB, Elizabeth Warren, and Bernie Sanders!

*Kelly McConnell  
Tigard, OR*

So proud to have the CFPB creator as my senator!!!

*Kathleen McCormack  
Brookline, MA*

Thanks for your support of such a variety of activities. Sam

*Samuel McCulloch  
Buda, TX*

Keep up the good work over the next five years and into the future.

*Ken McEldowney  
San Francisco, CA*

Help make people in trouble with their financing know how & where to find the free appropriate help that is already available. Most people have no idea this service is available or how to access it.

*Mary McGaughey  
Gresham, OR*

Keep up the fantastic work.

*Mary McGilvra  
portland, OR*

YOU ARE VITAL! Thank You.

*Denise McGrew  
Crestwood, IL*

Please stay in control of the suits who won't control themselves.

*David McGuire*  
*New Kensington, PA*

Long live the CFPB. May you grow in strength!

*Jana McKay*  
*Mesa, AZ*

Our financial sector must be productive. Now it is like a cancer, corrupting a healthy life and bleeding off healthy regulation. It can not be trusted. These erodes trust in the law, in govt. and academics. For our less fortunate individuals, it creates tragedies gratuitously simply because craven mavens are greedy and out of touch. Warren is really the enemy of corrective action. Until she gets out of the way she makes it difficult for us to just start shooting the crooks.

*mike mckay*  
*uncasville, CT*

As I read of your breakthroughs, there hasn't been one issue on which I have disagreed. It seems you are one of the few entities that actually moves everything FORWARD for everyday people - no small feat. Thank you, over and over.

*Cynthia McKeen*  
*Saint Paul, MN*

The CFPB is critical for keeping predatory banks and their credit cards in check. It is truly shocking that some AMERICAN corporations have policies of deception, fraud and lying to the public to generate profit. It is more disturbing that these same perpetrators have made repeated and wholly unreasonable attempts to undermine CFPB, to kill the agency that can hold them to account for their corruption. This doesn't disguise their guilt, it confirms it.

*Mark McKennon*  
*Brooklyn, NY*

Let's put some of the worst criminals in this country behind bars and start arresting these bankers and loan sharks now! Thanks for all of your hard work!

*Tina McKim*  
*Bellingham, WA*

Thank you for protecting us against corporate abuse!

*Diane McLaughlin*  
*Culver City, CA*

Years ago, interest paid on credit card debt was tax deductible. The card holder deducted the interest just like he/she would on a mortgage. The banks had to pay taxes on that money as unearned income. Since most car loans are financed through financial institutions (banks), the same policy applied there as well. I do not remember when Congress felt sorry for the "poor banks" and ended this but it would be a great time to bring it back.

*Mara McManus*  
*Acworth, GA*

It seems there are more predators out there then ever and of course they seem always to have yet another scheme ready to try. In spite of being one the do not call list, I am getting ever more calls from these monsters. Those that I see as most onerous are the so-called pay day lenders, mainly because they have an aura of legitimacy about them and thus seem safer to those many folks who need money right now. These predators have proven themselves beyond reform; they are scourge upon the nation and need to be eradicated. I am a 72 year old retired trial lawyer but I am ready to go back to work if the right opportunity became available. If you have an opening on your team, please let me know. Thank you for all you are doing.

*John McNally  
Monroe, NH*

Thank you for the very important work that you do with all the pressure and road blocks that those on Wall Street have put in the way.

*Nancy McRae  
Pepperell, MA*

We 'need', 'Civil Servants', like You, Protecting 'We, The People'. The 'root' of Service is the 'Sanskrit' word, 'SEVA' (SAY-Veh), which 'means', Selfless Service. That you for your 'Seva'.

*Sterling McVay  
Orlando, FL*

Personally, I can think of few issues so important today as consumer protection. Of items that require attention, forced arbitration clauses that deny Americans our right to assemble into a class action and our right to use our courts are intolerable. Such clauses are an abuse of historic proportions and they must be stopped. Thank you for this important work.

*Vince Medlock  
Murray, KY*

Please keep up your important work. Thanks!

*James Melloh  
S Portland, ME*

Thank you Mr. Cordray from Ohio for being such a courageous, ethical, and balanced view and decisions for all of us consumers. I feel so much better there is someone to counter a little the amoral Republicans who do not represent their constituents. You and your organization are soooo important to all of us consumers. So thank you so very much! Happy Birthday.

*Chris Mendel  
Columbus, OH*

Gracias!

*Hugo Mendez  
Decatur, GA*

It is imperative that consumers have someone who will listen to, inform and defend them against a multitude of financial issues. Issues that are increasingly weighted against the average person, whether by corrupt practices of financial institutions, or by ignorant workers who don't even understand their own mistakes. Thank you for being there.

*c menkes  
ny, NY*

Thank you for the work that you do.

*Paul Merrell  
Springfield, OR*

This is an important and long overdue agency. More power to you.

*Sally Merrill  
Acton, MA*

Someone has to look out for the 99%. Thank you.

*Elizabeth Merz  
Fergus Falls, MN*

Thank you!

*Twyla Meyer  
Pomona, CA*

With all the opposition from the powerful elites your task is not an easy one. Please keep making progress against the monied interests.

*Donald Meyerson Sr  
Easton, PA*

Your work is vital. It should especially focus on the needs of the working and middle class. Thanks.

*David Milholland  
Portland, OR*

Thank you for your service.

*Charles Milkewicz  
Richmond, CA*

Every citizen needs protection from the avarice of the 1%. Thanks for the great job you are doing.

*George E. Milkowski  
Chicago, IL*

I would like to see Jamie Dimon from JPMorganChase in an orange prison jumpsuit for the rest of his life. That would sure take that smug little smirk off of his face.

*Deborah Miller  
O'Fallon, MO*

Keep up all the good and great work you have done. Albert Miller

*A.J. Miller  
Irvine, CA*

Keep up the good work CFPB!

*lynne miller*

*malibu, CA*

WE MUST HAVE PUBLIC DEFENDERS WHO STOP THOSE WILLING TO HARM OTHERS IN ORDER TO MAKE MORE MONEY FOR THEMSELVES !!! THANK YOU FOR WHAT YOU ARE DOING, AND CONTINUE TO ACT STRONGLY FOR THOSE WHO CANNOT DEFEND THEMSELVES !!!!!!!!!!!

*Howard Miller  
Ventura, CA*

Stay strong and get stronger!

*Tuck Milligan  
New York, NY*

Thank you for being there for the people!

*Constance Minerovic  
Painesville, OH*

I want to say Thanks to you folks for the billions that you have refunded to American consumers that were cheated by financial companies.

*Julius Mink  
Olalla, WA*

thanks for your efforts

*Adrienne Mirro  
commack, NY*

Keep up the good work.

*Yolanda Mitts  
Scotts, MI*

Alright, you've made it this far, keep going and getting stronger. All of the world's financial institutions need far more manners than they exhibit now, so your work should be firm, fair, and fractious if necessary to obtain fair trades and fair financial transactions in the open. And not only kick some Wall Street shins, shut down the egregious pay-day loan industry, and fine the hell out of all scammers, scum financial dealers of any type, and crappy investment banking crooks you can easily identify by their actions. Thanks.

*kent mollohan  
helena, MT*

Thank you.

*Jeff Moluf  
Urbana, IL*

Thanks for what you have done. Unfortunately, there is a lot still that needs to be fixed.

*Bea Momsen  
Portland, OR*

I think student loan predators should have additional focus!

*Bernadette Monaghan  
Bedford, TX*

This spring my gas company, Natural Fuel, set up a direct pay with my bank(Northwest Savings), which I did NOT authorize. I believe banks should have to be notified by their customers before allowing any company to set up direct pay. And my bank told me I should take up the direct pay issue with Natural Fuel, the very people who abused my account! It was clear to me that my bank wasn't interested in correcting this abuse. So much for caring about customers.

*Joyce Montague  
Gifford, PA*

THANK YOU!!

*Tomas Monter  
Ashland, OR*

You should fight to restore the right of Medicare to negotiate prices with drug companies! This will help all consumers.

*Michael Montgomery  
St Petersburg, FL*

Keep up the good work.

*Ernest Montoro  
Parma, OH*

Your agency is one of great value to life in the US.

*Marilyn/Jeff Moody/Baumann  
Lumberville, PA*

Sure hope this fine agency doesn't eventually find itself wrangled and controlled by the foot-soldiers of Wall Street and major corporations. It would be a very sad thing to see it follow in the footsteps of our many dying toothless tigers, e.g. FDA, EPA, SEC, etc. Thanks for being the real deal.

Citizen Moore

*Jeannine Moore  
Captain Cook, HI*

In an America where government agencies seem to cower in submission to the will of giant corporations, you stand tall as an exemplar of government for the people.

*Thomas Mora  
Leander, TX*

thank you for what you do

*Linda Morero  
Buckeye, AZ*

Much appreciated efforts by all of you - thanks!

*Dan Morgan  
Rosamond, CA*

Thank you for working in the best interests of everyday Americans, the corporations that stand to profit from us never will!

*Rebecca Morgan  
Clermont, FL*

With a 20 month old son, I am glad you are looking out for us! Private companies need a "check and balance" system!

*David Morgan*

Thank you for looking out for the people's best interest to ensure fair and honest financial dealings throughout the industry.

*Henry Morgen  
Los Angeles, CA*

I recently had a reason to contact CFPB. The response was quick and thorough. I got a very personal resource that helped my situation. Kudos on a good job.

*marilyn Morrison  
stone mountain, GA*

We are so thankful of your concrete steps to address the myriad of bank-related issues that became apparent in the months and years of the financial crisis. You did something about it, while banks were content to slide back into the same policies that were seen to be crippling for some members of the economy. You've established your agenda as a foundational pillar in creating systems that can counter the regulation-loosened shenanigans from profit-hungry banking institutions. Thank you! Michael and Ora Morrison, LCSWs

*Michael Morrison  
Bronx, NY*

your work on the mortgage crisis has been invaluable to so many! student debt still needs your attention -- everyone is told they must have a college education, so they go for it-- and many suffer grave consequences for just trying to get ahead!

*rebecca morrison*

Work your way up to the big criminals and punish them.

*Phil Morton  
Eden Prairie, MN*

Thank you for standing with the people. Big business thinks it can do anything it wants. Your showing them they are wrong is great.

*Vivianne Mosca-Clark  
Williams, OR*

Keep up the good work and thank you!

*Margaret Marie Mosher  
San Francisco, CA*

Thank you for helping the majority who believe in you. Keep up the good work as we need it.

*Lynn Moshier  
Saint Petersburg, FL*

I hope that at some point you can tackle auto loans and take more steps around predatory "pay day" loans.

*Eliot Moss  
Amherst, MA*

Yesterday, i received the package "Financial Help for Seniors" from the CFPB. This is only the latest of the good things I have heard from this agency. We want it to continue serving Americans.

*Andrew Moss  
Milwaukee, WI*

Thank you for everything that you do for consumers. I hope that you really press on with bringing the banking executives to trial for their destruction of our economy in 2008 and the continuing economic difficulties the majority of Americans are still facing today.

*Eileen Mothershead  
Mesa, AZ*

Thank you for all you are already doing to help us, the people of this country, achieve equality and a voice in very real ways. I hope you continue to find ways to use the support you have from average Americans to increase pressure on lawmakers and policymakers to build a solid economy and tax base and to minimize the risks for everyday Americans.

*Susan Mumpower-Spriggs  
Atlanta, GA*

THANK YOU FOR EVERYTHING YOU'VE DONE!!! YAY!! WOO HOO!!! GOOD JOB!!!! Keep up the good work!!

*Sherrie munday  
longmont, CO*

Complaint narratives! Best!

*Laura Murray  
Atlanta, GA*

Thank You To All The Great People That Work at The CFPB!!!! You provide a Great Service to the normal Joe and keep the playing field even!! You guys are doing a wonderful job!! Thanks again!!!

*Charles Murray  
Fredericksburg, VA*

Thank you for helping stop the banks.

*Don Myers  
Madison, WI*

You're doing great and thanks.

*Annabel Myers  
Astoria, OR*

THEY ARE DOING A MUCH NEEDED JOB. we are grateful they exist. thx

*mecky,jay,al,linda & semy,skai,aja myers & tower & morales  
redondo beach, CA*

keep up the good fight

*bob nace  
PLEASANT HILL, CA*

I wish every government agency protected Americans as much as you do. Thank you and Happy Birthday!

*Barbara Nadel  
Milford, PA*

Thank you for standing up for regular people like me!

*Barbara Nagy  
Torrance, CA*

always do the right thing!

*Carolyn Nakasato  
Pearl City, HI*

Predatory Pay Day Lending, Student Debt Crisis, Credit Card Debt Crisis and Credit Card Predatory Lending, Predatory Vehicle Financing Bubble, Bank Predatory Lending, illegal Stock Trading that is not overseen by the SEC, & assisting to break-up the "Too Big To Fail" Financial Enterprises.

*Henry Narve Jr  
Thousand Oaks, CA*

Consumers need all the help they can get so more power to the CFPB and happy birthday.

*Patricia Neal  
Depoe Bay, OR*

Americans need you. Don't give up.

*Michael Neeman  
Dayton, OH*

It seems we seniors are a pretty gullible bunch by falling for the same scam over and over again. I think it all has to do with our upbringing when people were more trustworthy.

*Grace Neff  
Albany, OR*

The work you are chartered to do is SO important. Thank you for all you do to protect "the people" from those whose interests are not the same as ours!

*Victoria Neff  
Ann Arbor, MI*

I am thankful for all the people who do this work to protect and help everyone that needs protection and help. The results are impressive. And the gratitude follows. Thanks.

*Corrine Nelson  
Fort Worth, TX*

You are doing a good job

*Nicola Nelson  
Bountiful, UT*

Keep on working on making the banks honest, please.

*Mary Neuendorf  
Salem, OR*

It is ABOUT TIME our own government STAND UP FOR financial reforms and protections for consumer citizens.

*s nicola  
los angeles, CA*

i AM ALL FOR GETTING BIG MONEY UNDER CONTROL.

*Frank Noble  
Anna, TX*

Keep up the good work. Is there any way to change the arbitration agreements from credit card companies? also, is there a way to force anyone adding negative accusations to a credit report to give the consumer a full unabridged copy at the same time (so that any incorrect or old information could be challenged immediately)?

*Darrell Noel  
New York, NY*

Some of the CFPB's accomplishments to date: Ordered an end to unaffordable and booby-trapped mortgages; Told a group of the nation's biggest banks to stop charging credit cardholders for useless and unwanted add-on products; Protected military families against illegal foreclosures and deceptive student and payday-style, debt-trap loans; Set up a complaint system to help get problems resolved, while helping consumers and the Bureau spot worrisome practices associated with particular products and companies; Delivered more than \$5 billion in refunds and restitution to 14 million consumers cheated by financial companies large and small.

*Molly Noland  
Penrose, CO*

Thanks for standing up for the little guy!

*Sarah Norberg  
Greenfield, CA*

Please continue to let people know how to fight back against fraud. Without your agency, we have no way to hold financial institutions accountable for their immoral and unethical behavior. What are the most effective ways to counteract the powerful lobbies of banks and lenders? I get so many emails that sometimes I just feel overwhelmed.

*Joyce Norell  
El Dorado Hills, CA*

So glad Congress managed to get CFPB created. And so glad Mr Richard Cordray was willing to take on guiding the bureau through to successful maturity.

*Linda Norelli  
Austin, TX*

Good work so far. Just pray this agency with teeth can escape what has been the inevitable fate of every other DC "watchdog" : getting defanged, declawed, totally sapped by the sapper lobbyists, bought legislators, revolving doors to industry. Just look at the EPA, FCC (couple recent exceptions noted), and on and on. Anything helping the common good idea will get sapped. Plato was right: a democracy (also our quasi version) ultimately gets taken over by the rabid few.

*Stephen Norman*

I can see the results of CFPB's regulations in the much clearer and more forthright statements I now receive from my creditors. I believe they are trying harder to keep their noses clean and to be open with and accommodating to their customers because they don't want trouble with the CFPB. That's a good thing!

*Laurie Norton  
Durango, CO*

Thank you for having our (we the people) backs. The nature of business is predatory and a lion tamer is necessary as your agency has proven.

*Patrick Norton  
Norton Andover, MA*

Please please please don't destroy payday lending UNTIL AND UNLESS you have alternatives in place. That will just drive the unbanked and underbanked into the arms of illegal loan sharks. Otherwise, keep up the good work!

*Debbie Notkin  
Oakland, CA*

Thanks so much for the work you do. It's a constant and neverending work to keep things reasonable for most of us.

*Pamela Nummela  
Saint Cloud, MN*

Thank you so much. It is good to know that someone is looking out for the average citizen.

*Rebecca Oberlin  
Tulsa, OK*

take no prisoners

*Timothy O'Dell  
Corinth, VT*

Personal consumer credit debt highlights banking practices that trap the consumer into endless debt and little progress toward repayment. We need help!

*Bonnie Odiorne  
Waterbury, CT*

Thanks for everything

*MR-MRS RG ODOM  
LAUDERDALE BY THE SEA, FL*

Thank you for making it less expensive to be poor.

*Susan Offner  
Sudbury, MA*

Please reign in the power and danger of big banks. Restore Glastonbury-Steagall

*Sandra Oliver-Poore  
Salem, OR*

I lost my home by FRAUD need I say more

*Victoria Olsion  
Fort Lauderdale, FL*

Thank you. Your record of working for consumers is exemplary. Please fight the attempts to limit your powers---they actually need to be expanded. There is no other agency protecting us as effectively as you do. Richard Cordray and his staff need a raise

*margo olson  
columbus, OH*

Thank you all for the important work on monitoring Wall Street and the banking system.

*Kevin O'Malley  
Iowa City, IA*

Finally, much needed relief for consumers. Thank you and many more anniversaries to come.

*Douglas Orians  
Marion, OH*

It's great to have someone keeping the "wolves" at bay for ordinary folks and keeping us able to be living our lives without constant struggles to survive. Thank you.

*Patricia Orlinski  
Sun City, AZ*

Thanks for everything you do for us!

*Sissy Orr  
Jackson, TN*

Thank you for protecting the American consumer. You are certainly needed. We appreciate your hard work.

*Rhea Osland  
Laurel, IA*

Thank you for being the watchdog & protector for American consumers as we do not have lobbyists to compete with Wall Street Bankers and their lobbyists.

*Peter and Judith Ostapow  
Las Vegas, NV*

Stay diligent and strong!

*S Owens  
Memphis, TN*

Stop international Tax evasion by big companies. It should be considered as a crime culpable for the International criminal court in The Hague.

*Hans P  
OEGSTGEEST NETHERLANDS*

There is nothing better than keeping an Honest boot on the necks of petty industry crooks, keep it up!

*James Padier  
San Angelo, TX*

Thank you for your hard work on our behalf.

*Monica Page  
Missoula, MT*

Thanks for all you do!

*Scott Painter  
Buena Park, CA*

Thanks for all that you have done!

*Lynn Pajon  
IL*

THANK YOU FOR BEING EXACTLY WHAT I WANT MY TAX DOLLARS TO GO TOWARDS!

*Paul Palla  
Waynesboro, PA*

IT IS GOOD TO KNOW THAT WE HAVE AN AGENCY THAT IS WORKING FOR THE PEOPLE AND WE HAVE CONFIDENCE IN YOU. THANK YOU!

*CHRIS PALLAS  
RANCHO MIRAGE, CA*

thank you now if we can get rid of all the payday loan sharks

*John Palmer  
Tacoma, WA*

I'm just tired of seeing the rich getting richer and the poor getting poorer. Not because of some good reason, but because they can abuse the us and the system.

*Rosiris Paniagua  
Altadena, CA*

people that help consumers manage their personal assets should be fiduciaries, not sales reps. The conflict of interest is too great.

*George Paquin  
Chelmsford, MA*

Please rein in payday lending scammers! They are practicing usury.

*Kate Paradis  
Boulder, CO*

Please stop the PAYDAY Loan Sharks. They get people so far in debt that they will never pay off the loan.

*Joan Parker  
olfax, NC*

KEEP UP THE GOOD WORK ON BEHALF OF CONSUMERS, NOT CORPORATE GREED!!! YOU ARE THE ONLY PROTECTION BETWEEN CORPORATE GREED AND THE AVERAGE AMERICAN CONSUMER. THANK YOU FOR ALL YOUR HARD WORK!!! IT REALLY IS APPRECIATED!!!

*Robert Parker Stellato  
Redwood City, CA*

Thank You CFPB; In a time when so many "boomers" have been striped of their life savings & have had them transferred to the TBTF Banks, I have to reflect that TARP should have been SMSA (save main street America. I realize the grand mistake that shifted billions of dollars in hard earned small business owners & working class people savings into the unwarranted "relief" of the rich who just got richer. This recovery would have been dynamically enacted had the Feds given full relief to Main Street America, rather than the "fat cats" & their political entourage who consistently rob the poor to pay the rich.

*Kenneth Parkhurst  
Topsham, ME*

We started the work that we'd overlooked, what matters is that we continue until the job is done.

*Ed Parks  
Oklahoma City, OK*

Get rid of predatory payday lenders if you can.

*Adina Parsley  
Ferndale, WA*

I don't know if this is in your wheelhouse or not, but some of these robber barons need to do some serious prison time.

*Larry Parsons  
warner, OK*

Congratulations! May we enjoy the benefits of CFPB for decades to come.

*Elizabeth Parziale  
Maple Gen, PA*

We, the ordinary citizens of the USA, have needed and continue to need your good work on our behalf. Thank you!

*Thomas Paxson  
Kennett Square, PA*

I hope the CFPB will look into the practice of employers doing financial background checks on potential employees regardless of the nature of the position for which they are applying.

*S. Janet Payne  
Kathleen, GA*

Thank you for your hard and excellent work!

*Jennifer Payne  
Prescott, AZ*

You need to set a somewhat reasonable interest rate for all the "PayDay" lenders as well as those who do the title loan thing.

*Chester Payne  
Crocker, MO*

Happy Birthday: To all of the dedicated, diligent, and skilled workers and executives of the CFPB for all that you do to help American Consumers whom had previously been left to fend for themselves against business corporations infected with corporate greed to the detriment of their civilian and military United States citizen customers. Thanks to each of you for all that you do for the everyday American Consumer !

*Turhan Payne-Bey  
Clarksville, TN*

It is with great relief that I can track my credit bills easily. Let's go after the predator loan companies who target the poor, same day loan centers and we need to keep working toward fair relief for student loans

*Donna Pedroza  
Alameda, CA*

thank you.

*Susan pelican  
woodland, CA*

I'll be happy with your bureau if you just keep up the Good Work of what you are already doing. Thank you for doing what you have done.

*Daniel Penisten  
Sonora, CA*

I think it's great that the strength of the government is there to protect the consumer so the big businesses that are only interested in money have to think about their customers. Thanks!

*Kathy Penn  
Rockville, MD*

Thank you for striving to make our economic system fairer and work for everyone!

*Greg Pennington  
San Francisco, CA*

Stay strong on payday lending rules!

*Ellie Pepper  
Schenectady, NY*

Keep up the important work you do.

*Thomas Perez  
Mims, FL*

Keep it going!

*Dee Perkins  
Green Bay, WI*

Keep up the great work, folks!

*Stephen Perkins  
Cathedral City, CA*

It is critical to add honesty to the dealings of financial institutions in our country, and the CFPB has done an outstanding job in making this happen. Now if we can only break up the big banks so they cannot transfer their losses to the taxpayers.

*William Perrine  
Chattanooga, TN*

Thank you for taking a stand for those who can not do it alone!! Keep up the great work.

*Ty Petersen  
Vienna, IL*

Just wanted to thank you for all the work done protecting consumers from the scams and misrepresentation allowed to exist in this country.

*patricia peterson*

*White Springs, FL*

Keep up the good work you are all doing!

*Kristina Peterson  
Edmonds, WA*

Re-instate the anti-usury laws that were repealed in the 1970's when it was illegal to charge more than 8% interest for anything. Now it seems like there is no limit to the interest that is charged. It is now legal to be a loan shark!

*John Peterson  
Park Ridge, IL*

Thanks!

*Elizabeth Peterson*

Your protecting America's military families against illegal foreclosures is in itself a miracle. Please continue protecting all of us. Thank you

*Patricia Petit  
Cleveland, GA*

America needs the CFPB.

*Kyle Petlock  
Los Angeles, CA*

Ordered an end to unaffordable and booby-trapped mortgages; Told a group of the nation's biggest banks to stop charging credit cardholders for useless and unwanted add-on products; Protected military families against illegal foreclosures and deceptive student and payday-style, debt-trap loans; Set up a complaint system to help get problems resolved, while helping consumers and the Bureau spot worrisome practices associated with particular products and companies; Delivered more than \$5 billion in refunds and restitution to 14 million consumers cheated by financial companies large and small.

*Anna Petrov  
Beaverton, OR*

I am glad you are there.

*linda petrulias*

Thank you so much for what you do and thank you for fighting for middle class citizens who cannot fight back against big banks on our own.

*Renee Petruzelli  
Norwich, CT*

Thank you for all you do.

*Mary Pettengill  
Port Washington, WI*

Set limits on credit cards of prime plus 5 percent.

*Charles Philips*  
*Phila, PA*

Thank you! We have needed you for a long time. There has been a severe shortage of integrity and accountability since Reagans presidency.

*Marilyn Phillips*  
*Freeland, WA*

Too much is charged when someone inadvertently has a small overdraft on his checking account.

*Betty Phillips*  
*Topeka, KS*

Thank you for fighting for the consumers in America! Please keep up the good work!

*Martha Picard*  
*North Billerica, MA*

Thank you CFPB for protecting our interests. There is still much to do. Be relentless.

*Wayne Piccin*  
*Naperville, IL*

Pay day lenders are a parasite that unfairly is another penalty if one is poor.

*Jim Pinkert*  
*Strandburg, SD*

Thanks for a job well done!

*Charlotte Pirch*  
*Fountain Valley, CA*

Perhaps some more help with predatory lenders :)

*Phyllis Pleasants*  
*Richmond, VA*

I am grateful that the CFPB is still in business considering the forces arrayed against it. You are our knight in dented armor still standing up for those of us who do not have hedge fund accounts or trust funds. Just your work on credit cards alone has made a big difference to millions of Americans and I hope you have many more birthdays to celebrate!

*Carole Plourde*  
*Amesbury, MA*

Set up a complaint system to help get problems resolved, while helping consumers and the Bureau spot worrisome practices associated with particular products and companies

*g pogel*  
*plantation, FL*

The CFPB has helped me resolve all my financial issues fairly and quickly. It has been a godsend. They are also helping me currently with an unscrupulous Native American tribe payday lender-- which turns out to be far worse than the Big Banks and Wall Street.

*Pietro Poggi*  
*San Rafael, CA*

Get those Payday Lenders next

*Joseph Pollock*  
*Buffalo, NY*

Just for giving people hope who come into issues with credit and bad loans.... Thank you, and keep up the good work!!!!

*Christopher Pollock*  
*Port Charlotte, FL*

Consumers can't spend all night checking up on ways they are being ripped off. We need overall protection so big business will not entrap consumers in bad deals.

*Anahata Pomeroy*  
*Ojai, CA*

THANK YOU for all you do to protect Americans from abusive and unethical practices!

*Christine Ponelle*  
*San Francisco, CA*

Wall Street Bankers would look good in jail.

*Vivian Pons*  
*Orem, UT*

CFPB's accomplishments are critical to millions of Americans' lives, and we thank you. I hope you can continue to do the moral thing for all of us.

*Hazel Poolos*  
*Richfield, NC*

Thank you.

*D.B. Pope*  
*Varnville, SC*

Thank you for protecting us. Keep it up.

*Charles Porges*  
*Orinda, CA*

I have not had problems, but I recently retired from my social work position in a mental health facility and I am amazed how poor people are unaware of what they are getting into when they don't understand the nature of the loans they are offered.

*Ruth Porisch*  
*Hutchinson, KS*

I am amazed at all you have been able to accomplish in the face of such persistent assaults. Fight for the underdog; it's the American way! Thank you!

*M Port  
Boynton Beach, FL*

Keep up the good work!

*Brian Porter  
WI*

Thank you for all the work that you do for consumers.

*Shirley Powell  
Johnson Creek, WI*

We regular citizens appreciate your efforts on all of our behalves.

*Connie Powell  
Clanton, AL*

Democracy is about the majority - that's the middle class!

*Carol Pre*

I am glad the CFPB is there to stand up for consumers. Families and students need someone fighting the rip-offs that we face in so many forms of financial products.

*Evan Preston  
Hartford, CT*

Keep up the good work.

*kirk preston  
glen allen, VA*

Thanks for watching consumers backs.

*LL Price  
Kearney, NE*

Keep up the good work.

*Randal Pride  
Arden, NC*

Taking people's money unfairly is robbery.

*Bruce Pringle  
Des Moines, WA*

Thans God for CFPB!

*Roger Pritchard  
Berkeley, CA*

Many thanks for your work in protecting consumers, especially middle class consumers. We appreciate your working to help us. Happy Birthday.

*Barbara Probert  
Gainesville, FL*

Thank you so much for fighting for the rights of the American Citizen!

*Josh Prokes  
Dacula, GA*

Thank You

*Richard Puaoi  
Novato, CA*

Make no bank too big to fail. More consumer protection. Restore Glass-Steagall.

*Richard Pulcher  
Lublin, WI*

Thanks for all your efforts

*til purnell  
Free Union, VA*

Please stop pay day loans.

*A Pyun  
PALOS VERDES ESTATES, CA*

Thanks for your work, aiding citizens in financial distress

*Raquel Quintana  
North Lauderdale, FL*

Continue the great work and you will older, wiser and ever helpful.

*Annette Raetz  
Congers, NY*

Thank you for being a bright healthy spot in our slimy moldy government and parasitic financial system. May you be the first in a sweeping reform to wrest control of our lives away from large moneyed greedy unethical corporations and the sociopathic slimeballs who run them. This country has no use for egomaniacal overlords - our current system is good for no one, not even them in the long run. Make us proud to live in an ethical compassionate society instead of dreading the ugly rocky slippery slope we've been sliding and scraping down for the last 30 years. Your work so far is a wonderful start, and the first sign of hope I've seen in recent history.

*Doraine Raichart  
Bothell, WA*

Do your utmost to bring the directors and administrators of thieving banks to justice in our courts.

*Jacob R. Raitt  
Fairfield, CT*

Thank you for all the great work you've done over the past year and for all the good you will be doing in the coming year. Capitalism breeds greed. We who are the consumers in the capitalist system are vulnerable to sophisticated scams and hidden terms legitimate businesses incorporate into lengthy contracts we may not fully comprehend without the help of a legal expert. You are our "Fire Wall" against those who seek to take advantage of those of us who are in an undesirable or vulnerable situation. Thanks to you, we have a level of protection against those who are lacking a moral compass.

*Richard Ramirez  
Kings Beach, CA*

Thanks for all your hard work.

*Jefferson Ransom  
Austin, TX*

Your goals have been lofty but you have done a magnificent job in attaining them. Keep up the good work.

*Leland Rasmussen  
La Quinta, CA*

I hope the CFPB can survive bought-off Republican Congress critters' attempts to do it in.

*Philp Ratcliff  
Salem, OR*

I sincerely hope you can do something to strictly regulate the ever powerful payday loan and tax preparation industries that victimizes the poorest among us. I can recall the time when these people would have been known as "loan sharks" and would be arrested and sent to prison. Amazing how they have burrowed into mainstream America and bought a sufficient amount of politicians to insure success. Numerous attempts to cap interest rates in my state of KY have all failed.

*Joseph Ray  
, KY*

Break up the "Too Big To Fail" banks and financial system !!!!!

*Joseph Razo  
Camarillo, CA*

Please continue the good work and take up the challenges!

*Beth Redwine  
Covington, KY*

and justice for all, thank you to an agency that works to ensure those virtues we were taught since pre school! Happy Birthday!

*Jeanette Reed  
Chelmsford, MA*

Happy Birthday! ... and many more!

*Rodger Reed  
Long Beach, CA*

Yay!! for the CFPB!!  
*ROBIN REED*  
*SEATTLE, WA*

You rock. You are what we need in this time of corporate greed and fraud. Thank you  
*Dennis Reeser*  
*CONCORD, CA*

KEEP UP THE GOOD WORK! THANKS FOR FIGHTING THE GOOD FIGHT!!!  
*Nora Regan*  
*port Townsend, WA*

Thanks !! Let's get even tougher !!!  
*Tom Reichel*  
*Rochester Hills, MI*

Please immediately stop and eliminate egregious student loan interest deductions from Social Security. I currently have \$166 deducted monthly from my \$1111 gross social security. This \$166, makes it difficult for me to buy food since, additionally, the Governor of New Mexico refuses to pay the state portion of SNAP. On top of that, this same \$166 is payment against \$55,000 (and growing) total interest on a \$5,000 student loan from 1978, which repayment the Bush administration refused to renegotiate. This amount of interest I will be paying the rest of my life if something is not done. It seems to me that it is worse than, if not just another form of, USURY. PLEASE HELP. Thanks, CC Reilly ccrwgn4@yahoo.com. 646.538.1803  
*CC Reilly*  
*ABQ, NM*

Please keep up your work for the middle class-and thanks for your success in obtaining protection for our military families,student loans-returning \$5 billion in refunds and restitution to 14 million consumers cheated by the big boys of financial companies and smaller ones as well.  
*Rae Reilly*  
*Montgomery, AL*

Thank you.  
*Judy Reilly*  
*Caldwell, ID*

Whether I personally benefitted or not I am very glad that you have taken on these issues and hope you continue because it helps people.  
*Margaret Reiter*  
*Saylorsburg, PA*

Thanks for standing up for truth in lending and for helping to curb fraudulent ( even though strictly legal ) lending practices.  
*Don Remington*  
*Bloomfield, NM*

Thank you for looking out for all consumers.

*Jan Rexroth  
Olympia, WA*

Keep up the good work of protecting consumers from predatory lenders!

*Ann F. Rhoads  
Doylestown, PA*

The power of the banks to impact peoples lives overall is too great. The FICO score is nothing more than a hammer used by the banks to extort unjust fees, threaten peoples jobs or ability to get a job, and trapping them in a debt spiral that they could resolve if it weren't for the unjust practices of the banks and mortgage lenders. Also, please help expand the HARP program to mortgage holders who do not have FHA loans. There is a huge demographic who can not re-finance out of these "specialty" loans because of being underwater and not having a loan that meets the restrictive HARP criteria.

*David Rich  
Alexandria, VA*

THANK You for keeping Citizens best interest at heart . Keep it up

*Suzanne Richard  
Houma, LA*

Please focus on Citizens United.

*Roberta Richardson  
Melbourne, FL*

Thank you for all you do for "we the people" ...now if you could just find a way to stop all the hackers from stealing all our personal information...that would be wonderful!!!

*Judi Richardson  
Conway, AR*

The CFPB is not exactly the local sheriff. But then we should only expect the sheriff to knock on our door when all else fails. Economic bullies are an inherent problem. School yards are difficult to manage maybe economic market places are no better. We like to try foreign policy that derives from "walk softly but carry a big stick." It functions in markets also.

*Paul Richey  
Portland, OR*

Hey there, CFPB! Happy Birthday to YOU! I have personally benefited from action taken on the part of the CFPB. They went after my former mortgage holder for NOT providing me within a legally established time-frame with the documentation that indicated that I had repaid my mortgage. I didn't even know there WAS a legally established time frame for that documentation! Thank you, CFPB! I am WAY MORE than just impressed with what you can do and will do for those of us stuck without representation in this serf kingdom! HAPPY BIRTHDAY!

*Patty Ridenour  
Dayton, OH*

Thanks for your work on consumer protection. I know, I received a credit of over \$1200 for unasked for add-ons.

*Eddy Ridgeway  
Paw Paw, WV*

Keep it going !

*Tom Riggins  
Wilmington, NC*

I remember a time when the banker was the most trusted person in town.

*Glenn Rinker  
Hatfield, PA*

Keep up the good work, literally millions of Americans have been helped by the efforts of your organization and I am glad to know we have protections against mortgage and credit card charges.

Thanks again

*Natalie Rios  
Sacramento, CA*

You are critical to our nation's future. Thank you.

*Jody Ripper  
Corona del Mar, CA*

Thank you!

*michele risa  
new York, NY*

Thanks for the work you have done to help millions of Americans! Egregious credit card interest rates and unfair practices are a still problem, and I hope more can be done in this area. Lloyd Ritchey

*Lloyd Ritchey*

Keep at it. This is the work that could save America.

*Calvin Rittenhouse  
Columbus, OH*

I am grateful because as an employee in Mortgage Banking for over 25 years I have been witness to many moves made by the banks to cover their tracks and manipulate a situation in their favor. Someone needs to protect the unsuspecting borrower as they ususally fall in the trap of the bank and someone needs to hold them accountable. Especially when they fraudualety sign documents and pass they off as legitimate signatures.

*Marlenis Rivera- Camacho  
New Milford, NJ*

We need to end all predatory practices where people in the financial industry abuse their knowledge to take advantage of those whose knowledge lies elsewhere.

*Brett Robert  
Coral Springs, FL*

Thank you. It is rare these days that I feel that government is working for all the people. Your work has changed my attitude.

*Ellen Roberts  
Mt. Sterling, KY*

The rich are stealing our democracy. Remember when people had honor?

*Rob Roberts  
Warren, MI*

The purpose of government is to stop suffering. Thank you for stepping up to do what is needed.

*Kenneth Robertson  
Kansas City, MO*

Keep up the good work.

*Allen Robinson  
Frederick, MD*

Thank You!

*S Robinson  
Shelton, CT*

You are doing a great job and stay the course.

*Jacqueline Rocker-Brown  
SPRINGFIELD, NJ*

You're the only protection our most financially vulnerable citizens have--especially the elderly and students. We need you to keep us safe from greed!

*Madelyn Roesch  
Woodhaven, NY*

Thank you!

*Laura Rogers  
Greenville, NC*

Thanks for functioning as the "IG" and "Watch-Dog" for American Consumers on Financial Matters !

From -- Rob R.

*Robert Rogers  
Lincoln, CA*

Don't give up, Davis - against Goliath!

*Gerard Rohlf  
Pittsburgh, PA*

My state has many working poor, so the "easy" pay-day loan and car title loan businesses are rampant. Thank you for your efforts to stop this exploitation!

*Geraldine Rohrkemper  
Albuquerque, NM*

The CFPB's very survival in the face of reactionary assault over the years is itself an achievement! It also attests to the very real threat the CFPB poses to forces of economic oppression.

*Jonathan Rose  
Bellerose, NY*

There is just too much greed and our country seems to be losing its soul. Thank you for standing up for consumers and helping our nation wake up!

*Patricia Rosenblad  
Austin, TX*

We are so impressed at the success of this bureau. One for the people!!!

*Dee Rosenfeld  
San Francisco, CA*

Everything you can do to expose, stop and prosecute financial industry actors who continue to defraud and steal money from citizens is good. Thank you,

*Levi Ross  
Port Townsend, WA*

Thank you!!

*Jeani Roth  
New York, NY*

Protect the 99% against predatory practices.

*Daniel Rous  
NY, NY*

Thanks. Keep on doing good work.

*Kathleen Rubin  
Laguna Woods, CA*

Thank you for helping to protect ordinary people from the depredations of the giant companies.

*Kenneth Ruby  
Salem, NH*

That's easy: Tackle the rampant and growing levels of class warfare our society as a whole suffers. More specifically, all the various mechanisms used to implement increasing levels of inequality (both financial & power/political), where these mechanisms fall under the CFPB's enforcement umbrella.

*Mike Rudnick  
Pittsford, NY*

Happy anniversary, mega-thanks, and best outcomes for you in future!

*Susan Rump*  
*TC, VT*

Do the right thing to curb the excesses of practices like payday lending

*Steve Rundle*  
*Charlotte, NC*

All I can say is GOD BLESS YOU!!!

*SNIEDZE RUNGIS*  
*Kalamazoo, MI*

We must STOP the RNC - the Republican National Communists and the TEA party - The Extreme Asshole party .

*Richard T. Russo*  
*Troy, NY*

Thank you for helping to protect the American people from predators! Blessings on you as you celebrate!

*Mary Ryan*  
*Framingham, MA*

Stop banks from passing fraud losses, due to hacking/identity theft, etc., on to checking/savings account holders

*James Ryder*  
*Oakland, CA*

Keep doing your good work in pursuit of social justice!

*Camille Saade*  
*annandale, VA*

Many thanks for your work.

*Josh Sakon*  
*Fayetteville, AR*

You are supporting actions to hold corporations accountable. Keep up the good work.

*Napoleon Salvail*  
*Titusville, FL*

Your continued work on increasing access to small business lending data, on preventing predatory home loans and mortgage rescue scams, and clamping down on payday loans is particularly welcome and necessary. Thank you for your thoughtful and deliberative approach to safeguarding American consumers.

*Bethany Sanchez*  
*Milwaukee, WI*

Please stop arbitration now!

*Jane Santoni*  
*Towson, MD*

Thanks for representing our best interests!

*Patricia Satterstrom*  
*Cambridge, MA*

It is SO needed!

*Susan Savion*  
*Syracuse, NY*

Banks took great risks, paid loads of money to their executives and then we the taxpayers had to bail them out. Where is the justice?

*Sandeep Saxena*  
*Benicia, CA*

Any agency that supports the best interests of consumers is always under fire from detractors, so I appreciate your fight.

*Patricia Schafer*  
*Vallejo, CA*

Stay strong for average Americans!

*Coralee Schellie*  
*Tucson, AZ*

Bring back an updated Glass Steagal and, where applicable, take away the ability of banks to do risky deals with our savings.

*Carol Scher*  
*Eureka, CA*

We need good watchdogs like you! Thanks for looking out for us!

*Eliot Schickler*  
*Brookline, MA*

As our precious republic devolves into a plutocracy of corporate special interests and millionaires, I take great comfort in the fact that there are still Americans with the convictions, commitment, strength and courage to stand up for what is right for the \*people\*! Thank you from the bottom of my heart for your efforts.

*Francis Schilling*  
*Vail, AZ*

Thank you for protecting America's consumers!

*Sybil Schlesinger*  
*NATICK, MA*

Please keep pushing for prosecution of bank executives who were behind the 2008 collapse. And those who engage in fraudulent mortgage practices. Happy Birthday CFPB! We're glad you're there. Oh yeah - keep after the cable/phone companies lying big time about internet speeds delivered vs fees charged.

*SA Schmidt  
Gladstone, MO*

Please protect Americans from aggressive, greedy banks & bankers. Banks too big to fail need to be broken up & controlled for public good. Try to promote restoration of Glass Stegall Act.

*David Schmidt  
Walnut Creek, CA*

Thank you for the work you do and for your courage and dedication, in refusing to turn a blind eye or shrug "business as usual" when consumers are being badgered or ripped off.

*Terri Schmidt  
Wooster, OH*

Please put payday lenders under strict regulation, including reasonable caps on interest rates.

*William Schoene  
Santa Monica, CA*

Thanks -- now if you could do something to stop all of these nuisance phone calls made from phone numbers that are disconnected. Allene

*Allene Schooler  
San Jose,, CA*

This is a WONDERFUL agency for the good of the "average Joe". Please keep up the good work. We need you more now than ever!

*John Schroeder  
Rio Rancho, NM*

Thanks for all your work....

*Thomas Schroer  
Dayton, OH*

Keep up the great work protecting Americans from bad actors in the financial sector and on Wall Street!!

*Lynne Schrupp  
Troy, MI*

So good to know we finally have protection against those who seem to work day and night trying to find ways to part us from our money. I will forever be grateful to all of you for the crucial work you are doing for us.

*Connie Schuett  
Reno, NV*

Thank you!

*William Schultz  
Plainview, MN*

Stop corporate welfare.  
*Mary Jane Schutzius  
Florissant, MO*

Keep up the good work.  
*Henry Schwartzman  
Corning, NY*

Help clean up the mortgage mess in Detroit and ensure people who want to re-finance can without so much hassle. Don't let banks let these properties become abandoned and worthless  
*Linda Schwelnus  
Northville, MI*

You are helping all of us as we try to stand up to the injustices that have been done by the people who don't want to hold perpetrators responsible!  
*Veronica Schweyen  
Mt. Rainier, MD*

Keep up the good work.  
*Arnold Seidler  
Orange, CA*

Great to have this  
*James Sellers  
St.Louis, MO*

thanks for a little protection from the wolf pack  
*Elizabeth Seltzer  
parkside, PA*

I am so glad we now have an agency dedicated to financial protection of consumers. There are many large, important problems to deal with. One smaller issue that I think is nevertheless important is that of banks adding nickel-and-dime "fees" for everything that used to be free, including access to one's own money. These "fees" charged by banks (and non-financial companies of various kinds-- telecommunications companies are some of the worst offenders) really add up. Meanwhile, for so many of us, wages are back to what we were earning in the 80s, when these "fees" did not exist.

*Nita Sembrowich  
Cambridge, MA*

Thank you for helping eliminate unaffordable and booby-trapped mortgages.  
*Joan Serda  
Macon, GA*

Keep up the good work! Many of us depend on you!

*Paul Servizio*  
*Albuquerque, NM*

I really appreciate you looking out for the consumer particularly in relation to banks. Thanks for telling our biggest banks not to charge cardholders for unwanted add-ons.

*Marilyn Seven*  
*New York, NY*

Happy birthday. Keep up the great work!

*tom sexton*  
*hammond, IN*

The CFPB is our only hope to reign in the excesses of the big banks!!!!

*Francine Shacter*  
*Tuscon, AZ*

I was pleased to read of the more than \$5 billion in refunds and restitution delivered to 14 million consumers that were cheated by financial companies large and small. Thank you for your work on these problems. We need more government agencies to deliver these kinds of results.

*alma shaffer*  
*albemarle, NC*

Why am I paying 6% on my Student Loans when the banks pay 0%? Why are government sponsored Student Loans used to support For Profit "universities"? I have eight years of college, no job, nothing but rent on my Student Loans. Student Loan Forgiveness Now!

*A. M. Shanahan*  
*Ardmore, PA*

Keep up the good work! Our side (citizens, "commoners") needs you. I fear that if it were not for your efforts, we might soon be seeing a violent response to corporate greed.

*E.C. Shanor*  
*Norway, ME*

How can any citizen, except maybe the one making a fortune, be proud of a country that appears to have few ethical standards? The CFPB can do a large part to address the unethical practices that enrich the few and harm the poor - or the soon-to-be-poor and model bad behavior for our future. It takes courage, which we all hope you have. Pretend you are on a playground and dealing with bullies.....but with most of the nation's support behind you.

*ellene shapiro*  
*highland park, IL*

WAY TOO LITTLE is being done about Legalized Loan Sharking & various other Vicious Debt Traps too numerous to mention. A National Usury Law is also badly needed. South Dakota has made a little chump change for it's government out of allowing any & all interest rates on Credit Cards. The exorbitant interest charged as a result nationwide is simply intolerable. 'States Rights' has once

again become the Rallying Cry of wide open abusive laws nationwide & their vicious rich proponents.

*Sterling Sharp  
Susanville, CA*

Please continue to focus on outlawing mandatory arbitration clauses in consumer financial service contracts. It is patently unfair for large financial institutions to strip Americans of their right to form class action suits to defend themselves against large abuses.

*Alex Shatsky  
Las Vegas, NV*

Happy b day! Keep kicking butt on those who would defraud working Americans. Thank you.

*geoff shaver  
Rockford, IL*

Congrats on lasting for 5 years! Despite unrelenting attacks by the financial industry, you've managed to survive so far, albeit a delicate and fragile existence. We out here will continue to support the good work you do.

*David Shaw  
Pahoa, HI*

THANK YOU for all the GREAT WORK you do to protect Americans from financial abuse...from mortgages to credit cards, illegal foreclosures (especially our Vets!) to the complaint desk. WE STAND WITH YOU AND WILL DEFEND YOU from those who would undermine your efforts.

*Carol Sheffield  
Buckhannon, WV*

Forbid bundling mortgages and selling them on to third parties.

*Helen Gale Shehan  
Easton, MD*

Your work is so important and relevant to our democracy! Keep it up! You are appreciated!

*Talley Sherwood  
Glendale, CA*

Go after companies that maintain a wall between themselves and the consumer so that it is impossible to make contact in order to, for example, cancel a membership or subscription. I have had an ongoing problem with Skype over this.

*Susan Shields  
Santa Barbara, CA*

Those of us on Main St. thank you.

*Kathy Shimata  
HI*

We have so little going on in Washington to protect the 99.9 percent. Thank you for all you do.

*Karen Shovein*

*Taylor, MI*

I am a psychotherapist and social worker so I hope you will take on the payday loan industry for the general population similar to the good work you did with the military families.

*Mark Siemens  
Eugene, OR*

The CFPB is one of the few protections the average citizen has against fraud and predatory practices by well organized corporate interests. Thank you for all you do.

*Dean Sigler  
Aloha, OR*

Keep up the good work you do.

*Judith Silver  
New York, NY*

For too long the byword of the financial market has been caveat emptor. Disclosures buried under pages of incomprehensible legal text do not actually inform the people who need information; citizens need an advocate like the CFPB.

*Rick Simkin  
Chicago, IL*

Go get 'em, Tigers!

*Paul Simmons  
Boise, ID*

Keep up the good work-and, thank you

*Mike Simmons  
SAN ANSELMO, CA*

Congratulations! This agency was so badly needed.

*Charlotte Sines  
Colorado Springs, CO*

Really appreciate your work protecting the "little guy" from sophisticated, systematic fraud by large corporations.

*Mike Sipusic  
Hayward, CA*

It is abundantly clear that special interest groups in our country, and in particular in our country's capital, will continue to try to persuade the sitting lawmakers to bend to their wills, and it is absolutely necessary that individual citizens have a watch-dog in place to help stand against the self-serving special interest groups (the banking industry in particular) who have far more money to use in their arsenal for persuasion than we do.

*Gerald Sirmans  
GA*

I applaud your work thus far. Still, the mountain to climb is steep. I'd like to see the pressure versus predatory payday loans continued and increased. We also need a champion against the notion banks and other businesses are "too big to fail." Additionally, America could use a healthy dose of trust busting as free market choices are slowly disappearing per mega-mergers. We also need a return to rules like Glass-Steagall. Ending the predatory practices of for-profit colleges and universities should also be a major priority. Too often students are bamboozled into loans they will never be able to pay, all for a relatively worthless 'education.' Lastly, the ridiculous salaries of the executive class come at a pass-along cost to consumers in more than one form. First we get soaked per the increasing cost of goods and services to pay the suits, then taxpayers foot the bill when workers are paid an unlivable wage and social services have to augment their paltry incomes while the top execs make 50-100 times what their employees do. I urge you to take aggressive action to right these wrongs.

*Joshua Sirt  
Chicago, IL*

Congratulations on 1 year. Hope to see many more returns of the day. Thank you for doing you job well.

*Roseanne Sittler  
Falls City, NE*

With big banks running loose like outlaws in a bad Western movie, Americans need all the protection they can get.

*Robert Skillstad  
Long Beach, CA*

Thank you for standing up for ordinary people who live paycheck to paycheck.

*Eleanor Skinner  
Albany, NY*

You have helped me and I thank you very much!

*Kris Skow  
Martinez, CA*

Great job keep up the good work.

*Edmund Skowronski  
Stroudsburg, PA*

Thank you for watching out for consumers by holding bank and credit card companies accountable for their outrageous fees.

*Eileen Sleva  
Hillsboro, OR*

We must break up the banks. They are continuing to grow--a dangerous situation for our country.

*Jan and Larry Slobin  
Portland, OR*

CONSUMERS NEED YOUR PROTECTION!

*KENNETH SMITH  
Hastings, MI*

It is critical that the CFPB move aggressively against pay day lenders and establish nationwide regulations that create reasonable financial products with interests rates that take into account the risk of the investment rationally. The protections now afforded our military personnel is a good starting point. I look forward to the CFPB's success on this issue.

*Glenn Smith  
Albuquerque, NM*

Keep up the good work!

*Sarah Smith  
Monument, CO*

Please help student loan victims from real universities, not just the for-profit scam schools.

*Sandra Smith  
Seattle, WA*

Please Keep Up The Good Work and Maybe It will rub off on other agencies to do their jobs better.....

*Richard Smith  
Arkport, NY*

Please try to do something to stop the userus rates payday lenders are charging. They are a millstone around the necks of honest and struggling underpaid workers trying to create productive lives for themselves.

*Courtenay Smith  
Renton, WA*

Require larger print and the use common English in purchase contracts and warranties.

*Clarence Smith  
Phoenix, AZ*

Thank you, CFPB, for protecting American consumers. Thank you for making the reforms that are necessary to prevent another Great Depression. Thank you for combatting abusive financial practices.

*Louis Smith  
Mount Pleasant, SC*

Thanks for all your hard work and efforts to protect the little guys (us!)

*GORDON SMITH  
EDMOND, OK*

thanks for doing a great job. keep up the good work.

*Michael Smith  
Harrisburg, IL*

Thanks.

*Linda Smith  
IL*

Warren's initial dream has grown despite all attacks from those she wished to regulate. It's time to break up the banks and put regulations in place that never allow them to take monetary risks again like they've done since the demise of Glass Steagall in 99.

*Stephen Smith  
Portland, OR*

My 42 year old grandson is shackled by student loans. It is so sad to see him struggling to make payments that only go to pay on interest.. His life has been on hold for years and he is unable to get ahead. This indentured servitude must be addressed. I hope (pray) that this awful situation with so many people of my grandson's age can be resolved. Thank you.

*Janet R Snow  
Presque Isle, ME*

Thank yous for defending the average consumer from all the fictional corporate persons that live in the Amerikan ghetto!?!

*Allen Snow  
Tonasket, WA*

YAAAAAAAAAAAAAAAAAY!!!!!!!!!!!! I`m glad y`all are here. THANK YOU FOR CARING, & GOD BLESS!!!!!!!!!!!! :-)

*Elizabeth Snyder~Baldonado  
Winston-Salem, NC*

Help those with student loan debt by working with greedy loan providers to offer lower interest rates and refinancing options. Getting a law passed to dropping all debt owed to some of these toxic loans would be a blessing as well. Thanks again for all of your hard work!

*Jon Solmos  
Chesterton, IN*

Please let me once again be able to safely save money in a bank! To put some of my life savings in a FDIC-insured bank account that earns a decent rate of interest. All Americans deserve the opportunity to protect they hard-earned savings from unscrupulous Wall Street brokers AND from inflation. Your agency is all we have. My husband and I urge you to get some teeth into policies and speak up for the little guy in America! Stay the course!

*Eleanor Sommer  
Gainesville, FL*

Thanks for "trying" (the best anyone can do!) to rebalance this derelict economy serving o-one but the "grossly" rich!

*Jiohn S. Sonin  
Juneau, AK*

Keep up the fine job that you are doing . I am most impressed by what you have recently accomplished!

*Nancy Sordetto  
Camarillo, CA*

Thank-you! It`s about time that someone is finally standing up for all of us who are not a member of the top 10%

*Marian Soriano  
annaplois, MD*

Hang in there and keep fighting for financial accountability, transparency, and an end to Wall Street "ownership" of politicians and institutions.

*Jon Spangler  
Alameda, CA*

CFPB I see we share the same Birthday. Thanks for being. And for all you do. Scott

*Scott Species  
Seattle, WA*

The work of the CFPB is essential to counterbalance the deceptive, unfair and predatory lending practices of big banks, credit card companies, and payday lenders.

*Robert Spector  
Somerset, NJ*

Happy Birthday...keep up the good work...!!

*Brent Spencer  
Long Beach, CA*

Thanks for standing up for the little guy, the guys without numerous lobbyists and money for lawsuits. We NEED YOU BADLY. NOW IF WE COULD ONLY BRINB BACK GLASS STEAGALL!

*Susan Spengler  
Palatine, IL*

Needs to curtail credit card holders from setting dates when payment is to be received and when that date is not met allowed to charge large amounts of late fees.

*George Spillers  
The Villages, FL*

Don't celebrate too much -- there is still lots of work to be done to get after the villans as the banks still find ways to get at you with fees, etc. Thanks for the accomplishments so far and happy anniversary. Regards, Barbara S-NJ

*Barbara Spina  
Maple Shade, NJ*

Thank you for your work on our behalf.

*Karen Spradlin  
Jacksonville, AL*

CFPB helped me deal with an unscrupulous mortgage servicer that I was forced to do business with, due to corporate sale of servicing rights.

*Carolyn H. Srivastava*  
*Indianapolis, IN*

Among those worst affected by the wrongful actions of the big banks, mortgage companies, and lending agencies were homeowners and student with loans. Whatever you can do to continue to help them and hold these lenders fully accountable will be greatly appreciated.

*Earl Staelin*  
*Englewood, CO*

I applaud the CFPB for all the good work it has done since its inception. Sincerely, Richard M. Stafford

*Richard Stafford*  
*Clarksville, MD*

When I was behind with my credit cards, I experienced several of the worrisome practices of collection agencies. They demanded my boss's phone number and the number of my Human Resources department. They wanted to phone my retired sisters and my elderly mother to collect from them! They called my son-in-law's parents, harassing and threatening them for my debt, even though I had ALREADY paid that collector by cashier's check from my bank. Consumer Financial Protection Bureau, I deeply appreciate your good work!

*Kathryn Mary Stahl*  
*Clinton, MI*

THANK YOU FOR THE IMPORTANT WORK YOU DO...!

*Jedediah Staley*  
*Encinitas, CA*

Thank you for what you have accomplished so far. Please continue to fight to protect consumers from financial abuse. Please continue to hold Wallstreet and all financial institutions accountable to the people they are suppose to serve.

*madonna stallmann*  
*leonardville, KS*

keep up the good work

*patricia stamm*  
*west branch,mi., MI*

Thank you for your efforts to help the common people.

*Brian Stanley*  
*Roanoke, VA*

It is nice to have one government agency that does what it is supposed to!

*Tom Stark*  
*Colorado Springs, CO*

Happy birthday CFPB.

*Chuck Steacy  
Centerville, MA*

Thanks for going to bat for the ordinary citizen of the USA.

*Robert Stearns  
Santa Fe, NM*

Happy birthday, and thank you for all you've already accomplished on consumers' behalf. Keep on fighting the good fight--we're behind you!

*Monica Steinisch  
San Francisco, CA*

It is good that we have a watchdog for the average consumer. Thank you for your work.

*Ruth Stemper  
Boise, ID*

because of you I found out that I was paying for accidental life insurance at my bank for the past 15 years without my knowledge. I stopped it as soon as I received the letter informing me. Thank you.

*Suzanne Stewart  
Rutledge, PA*

Stopping the mortgage scams. Can we please bring back usury!

*June Stewart*

Thanks you for EVERYTHING! You have change our world!!

*Sandy Stewart  
RANDALLSTOWN, MD*

Thanks for helping regular people. Very good work. Keep on the GOOD ROAD. Happy Birthday.

*Ann Stockdale  
Gig Harbor, WA*

Thank you for your efforts at curbing the unfair practices of payday loan establishments. Our church is lobbying such places in Indiana and Kentucky.

*Theodore Stoneberg  
McCordsville, IN*

We need u desperately, thank you for you good work

*Gregory Straub  
Rio Grande, NJ*

It is wonderful to be able to send one of these actions in a positive vein. Please keep up the good work of fighting for us, the consumer.

*Wesley Struebing  
Aurora, CO*

Keep up the great work  
*Larry Sukut*  
*Port Orchard, WA*

When are the corrupt bankers and hedge fund managers who have perverted our financial system for their profits go to Jail? Please investigate and prosecute these criminals. We can't afford another financial catastrophe.

*Susan Sulc*  
*Rohnert Park, CA*

Americans can save more for RETIREMENT when they & their employers, income, cash, assets, retirement systems are afforded careful, effective OVERSIGHT & ENFORCEMENT. THANK YOU FOR WORKING TO PROVIDE INFORMATION, OVERSIGHT & ENCOURAGING ENFORCEMENT OF LAWS.

*Dianne Sullivan*  
*Modesto, CA*

Keep up the good work!!  
*Linda Sullivan*  
*Huntington Beach, CA*

I hope that CFPB will take a strong stance on payday/car title loans--I am beginning to see the incidence of these increase in my own neighborhood, and it looks very like the 'take out your home-equity' merchants are back in business. These are the symptoms that broke out into the LAST financial crash. Many of these issues are the remit of the SEC, but I sincerely hope that CFPB will do everything possible for those portions which are in your cognizance.

*Amy Sullivan-Greiner*  
*El Cajon, CA*

Two of the most vulnerable groups of Americans are students and the elderly. They are the most frequent targets for unscrupulous scammers. Your protection is most vital. We appreciate your efforts to do so.

*Roxanne Summers*  
*Lexington Park, MD*

I think the CFPB should look at credit card interest rates. They should all be under 18%. AT one time, at least in Wisconsin, anything over 18% was against the law.

*Alan Sundby*  
*Madison, WI*

I know that you hear this a lot but I must say on behalf of my family we thank you for keeping the faith. Stay strong and let nothing change your ideas. Stuart

*Stuart Sussman*  
*Jackson, NJ*

Finally a govt agency whose got our backs! Congrats!

*Ruth Susswein  
Washington DC, DC*

Please continue to work for the people and what's right! THANK YOU

*Heather Sutherland  
Raeford, NC*

I am counting on your leadership.

*Susan Swan  
Carlsbad, CA*

We have a military base locally and appreciate the work you have done to protect military families.

*Nancy Swartwout  
South Hadley, MA*

CFPB: Thank you for protecting consumers' rights, and please continue your good work. Too many regulatory oversight agencies get cozy with the entities they are policing, to a point where they no longer honor their mission. The CFPB has remained true to its mission to protect consumers, and that's why we consumers have confidence in the CFPB. Please work to eliminate payday and other high interest loans that keep poor people in an endless cycle of debt.

*Eloise Swenson  
Brookfield, CT*

Keep on working for us, please. Lost three quarters of my retirement funds to investors who invested in what gave THEM the best return. That's wrong. Thank you for fighting for us.

*Mary N. Swersey  
F, AZ*

Thank you for policing the financial industry. You are incredibly important to consumers. Without you, there is no one to watch our backs. The more than \$5 billion you snatched from the jaws of the financial sharks and gave back to consumers who were cheated speaks volumes. Keep up the good work.

*Jackie Swift  
Ithaca, NY*

Blessings on your continued and certainly worthwhile work for the average citizen!

*Mary Margaret Switlik  
Wichita, KS*

It's rare that I have an opportunity to say thanks--so THANK YOU.

*Joan Szechtman*

All of your work is important. I am especially concerned about student debt issues. My children are affected by this and are doing their best to pay a large debt off. So sad that so many of our best and brightest young people are saddles with this debt. The CFPB IS so much appreciated and needed. Thank you.

*Susan Szott  
Saginaw, MI*

Thanks for the work you do  
*Troy Tackett  
Proctorville, OH*

Keep up the good work which is ongoing as the "sharks" are continually looking for ways to bite the unsuspecting!

*Mary Taddiken  
Lucas, TX*

Your Bureau is needed now more than ever. The banks, etc. don't seem to care that they Wrecked our economy & savings because of their irresponsible actions leading up to 2008 - they're up to their old tricks AGAIN! We NEED your Protection. Thank you & Happy Birthday!

*Lois Tague  
Dayton, OH*

Happy Birthday and keep up the good work!

*Ronald Talbert  
Seattle, WA*

Businesses can earn a good income by operating in a legal and ethical manner. Those operating otherwise should be shut down!

*Paul Talkington  
Des Moines, IA*

Helping families achieve stability through homeownership...decent mortgages, no tricks...helps whole communities thrive. Thank you!

*Beth Tamminen  
Duluth, MN*

Ordered an end to unaffordable and booby-trapped mortggages

*charlotte Tannheimer  
Marblehead, MA*

Thanks for your good work so far.....keep it up!

*Barbie Tapp  
Tulsa, OK*

Every day Americans need someone one who will look out for them and not large often greedy and corrupt corporations.

*Angela Taylor  
Hot Springs Village, AR*

Thank You for bringing integrity to those without.

*Todd Templeton  
Sunland, CA*

Be aggressive, please.

*David Teplica  
Chicago, IL*

Thank you for all that you do!

*Cindy Terrell  
Hortense, GA*

A "buyer beware" economy is dysfunctional and unfair -- thank you for changing things for the better.

*Michael Terry  
Santa Monica, CA*

I am impressed with, and grateful for, the progress the CFPB has made in protecting consumers. The mortgage process, for example, has tightened up in mostly a good way, making it very hard for those who are not qualified or may be trying to use of a straw buyer to misrepresent themselves, etc. to put us all at risk for a mortgage that should never have been issued. However, for those of us who are solidly middle class and have excellent credit ratings, etc. the amount of time in underwriting and the volumes of information requested can slow a loan process considerably and seems like an overcorrection which causes us serious problems and delays. The process is currently horrible, both for the seller and the buyer; at least mine was. I think the pendulum has swung too far and we normal folks need some slack as to what is needed to prove eligibility. Thank you so much for what you do.

*Patricia Tescher  
Folsom, CA*

Thanks for being a watch dog. As a credit card holder I did not want add on products. Thanks for telling them to stop. Thanks for protecting consumers by setting up a complaint system to help resolve problems associated with some products and companies. We need your services. Keep fighting. The American consumer appreciates it.

*Mary E & Paul Teshima  
Towaco, NJ*

Keep up the good work. Let's do something about the title / payday loan sharks. Keep their interest rates reasonable.

*Daniel Thayer  
Rio Rancho, NM*

Very important work for the 99.9% of American people. Keep up the great work.

*Paula Thoburn  
Bend, OR*

Thank you for all the work you have done for Main St.!

*Lisa Thomas  
Issaquah, WA*

THANK YOU FOR THE WORK THAT YOU DO !!!

*Bruce Thomas  
San Francisco, CA*

Thanks for all you do in protecting the public from unscrupulous businesses.

*Robert Thomas  
San Francisco, CA*

The CFPB's offensive against predatory lenders is much needed to protect the most vulnerable and needy. Also, contracts of adhesion which force consumers to give up legal protections when getting a mortgage or other type of loan need to be stopped. These contracts, while harming consumers, are especially hard on members of the military who have additional rights they must sign away to get a loan.

*debra thomas  
West Chicago, IL*

Sad to think that in America, we need to protect ourselves from the businesses who run off our backs and with our money. Keep up the good work.

*Trula Thompson  
Gig Harbor, WA*

Please look into Cache LLC. Based out of Denver Colorado. How is it legal for a credit card company to write off someones debt then sell it to a company who then sues a person for the complete amount. This has and is happening everyday. I know this has and is happening to me!

*Rob Thorden  
Hackensack, NJ*

Thank-you, for the good work you are doing to help all Americans.

*Nigel Thornell  
Roseburg, OR*

Consumers have rights that some corporations want to deny by influencing rules and regulations. That's why CFPB is so incredibly necessary as a counterbalance. The corporations won't police themselves, so CFPB has got to do it.

*Edward Thornton  
Swarthmore, PA*

Happy Birthday!!! Thank you for the hard work you do to protect the American people from unsavory financial business practices.

*Linda Tift  
Chapel Hill, TN*

Just continue the good fight to keep all of better off than big banks and business would want for us.

*Arlene Tilly*

*Grand Rapids, MI*

Excellent work - keep the faith - the majority of the people are for your organization - we will whip the Neanderthals eventually Retired career banker

*William Tilson  
Plano, TX*

Please address the impact payday lenders are having on those who can least afford their outrageous fees.

*Albert Tindall  
COPPELL, TX*

I am stunned by the amount of money defrauded and impressed with the amount of money returned. CONGRATULATIONS

*Dilla Tingley  
Lincoln, MA*

Stay strong

*Rebecca Tippens  
Colrain, MA*

Your hard work is well appreciated. Protecting military families against illegal foreclosures and other repulsive misdeeds is a deed that deserves statue.

*Diane Toberman  
Hudson, WI*

My spouse was victim of a payday-style, debt-trap loan and we are still dealing with the aftermath. Thanks for all you're doing to prevent this sort of thing.

*George Tolleson  
Asheville, NC*

Without your work us ordinary citizens are doomed. Our elected officials seem to cower to the rich and that new 'type' of person-corporations. Wonder if they have a gender?

*Joanne Tollison  
Petersburg, MI*

Thanks for all you do !

*Margaret Tommaso  
FLUSHING, NY*

Let's put an end to payday loans, structured settlement loans, and underhanded loan service companies.

*Robert Toop  
Stow, MA*

We are much relieved and hopeful now that you are in Washington. Reasons too many to list but your group along with Elizabeth Warren know all too well what they are. Thank you, Thank you.

*Carl/Ruth Townsend  
Cedaredge, CO*

Thank you for protecting the forgotten majority. Theresa Tredwell  
*Theresa Tredwell  
Jersey City, NJ*

It's about time an agency in our government watched out for the nefarious dealings of the banks, credit card companies etc. Thank you!  
*Bunny&Norm Trepal  
Chagrin Falls, OH*

Keep up the good work. Big banks should not have a monopoly on our lives.  
*Shirley Trevino  
Gilroy, CA*

Your work is appreciated!! You are all beautiful jewels wading through muddy greed!! Thank You All for everything you are doing!! Sincerely, Jan Trevino.  
*Janice Trevino  
Sparks, NV*

Keep up the good work. I hope payday loans die a deserved death, for example, and regulators don't revolve to the corporations they've regulated or vice versa.  
*Brenda Troup  
Bolton, MA*

Your work setting up a complaint system is very helpful and necessary. As well as your strides to protect military families against illegal foreclosures and protection against student and pay day-style debt -trap loans. Thank you.  
*Stephanie Trudeau  
Lake Worth, FL*

Why is it that the Republican Party always supports those who want to cheat the less fortunate?  
*Adrian Truini  
New York, NY*

Take all of these steps. We need you.  
*Joel Trupin  
Marshfield, VT*

Great work so far, now its time to go deeper and get tougher!  
*Camille Tschaggeny  
Beaverton, OR*

Thanks for looking out for consumers. Please keep up the good work!  
*Nick Tsihlis  
Buffalo Grove, IL*

All your hard work in very much appreciated!

*Michael Tucker  
Berkeley, CA*

Keep up the good work

*Nancy Tulley  
Fort Bragg, CA*

Thank you!

*Theodora Turula  
Moton Grove, IL*

Thank You for what you do.

*Marlin Tusha  
Yankton, SD*

Thanks for protecting us. I was trapped in one of those "booby trapped mortgages". If the CFPB had been around when we did this refinance, we would not have been sold a sub-prime instead of a conventional loan, for which we clearly had qualifications. It took a short sale to get out from under it. Interest rate went from 7% to more than 15% and was still climbing every 3 months when we did the short sale. We're back on track now. Thank you.

*Bonnie Tyler  
Cincinnati, OH*

Thank you for all of your important, fabulous work. You are doing a tremendous job.

*Kimm Tynan  
Philadelphia, PA*

KEEP UP THE GOOD WORK

*Carl Tyndall  
Bronx, NY*

I actually had occasion to use your services two years ago in a dispute with my lender. Just the mere mention of CFPB was enough for them to back off from trying to screw me ! Kudos to you! and have a Happy, Happy ! Craig

*Craig Vale  
Orange City, FL*

Keep up the good work!

*John Valney  
Reno, NV*

Appreciative thanks for acting in the public interest of social and economic justice.

*Elizabeth E.R. & Duncan W. Van Dusen  
Bryn Mawr, PA*

As a consumer, I suffer from bad credit. Not because of any credit default, but because I do not engage in credit transactions. This has unfairly prejudiced me and others in the marketplace. Credit reporting agencies should be required to make this distinction: no credit history does not equate with a bad credit history.

*grace van hulsteyn  
cochection, NY*

Thank you each one and All, and God bless you for helping so many who were taken advantage of. Keep up the good work and keep your light shining into the darkness of greed! Godspeed.

*Matt Van Slyke*

Keep at the banks and corporate cheats!

*Ardys Van Stavern  
Brookfield, WI*

Nice to have an agency that's looking out for the little people!!!

*phil vanasse  
High Bridge, NJ*

This agency speak to the consumer and they've done an excellent job. Let's keep up the excellent work.

*Edward B Velasquez  
Bakersfield, CA*

Thank you. Keep up the good work.

*James Verberkmoes  
Roseburg, OR*

Please continue your work of nailing all these greedy bastard companies to the wall. Senator Warren is my congressmen!

*Dennis Vieira  
North Dartmouth, MA*

I am so happy that consumers have someone on their side.

*Julie Viergutz  
Parma, OH*

Thanks ever so much.

*Carolyn Villanova  
Pittsfield, MA*

Please prosecute the perpetrators.

*Julia Villars  
Bath, MI*

I've had some exposure to government and politics. I know it's hard work. Thank you for your doing it. Internet and computer security are areas where we are all vulnerable. Please get after the

entities under your jurisdiction and insist that they do more to protect the identities and information of the public. JP Morgan and others have been hacked. They're making money hand over fist and doing far to little to protect people from grave harm. Please hold their feet to the fire.

*Jerald Vinikoff  
Mechanicville, NY*

We need you now, more than ever!

*Lucinda Voien  
Whittier, CA*

I'm so happy that some part of our government is standing up against predatory practices of the monied class. Please keep up the good work and know that you are needed and appreciated.

*Alan Vojtech  
Chicago, IL*

With our electoral processes so corrupt, and corporations and their super-rich owners taking over, we need all the help we can get from just such a bureau as yours. Thank you very much.

*Robert Volk  
Syracuse, NY*

Keep fighting for us, the consumer

*Karl von Heimburg  
Brookfield, IL*

College expenses

*SueAndTom W.  
Rochester, NY*

Keep up the good work!

*Rick Wackernagel  
Burlington, VT*

Thanks so much for all you do. We really need you! Happy Birthday!

*Caryn Wagner-McPherson  
Glen Carbon, IL*

Keep on Keeping on

*Thomas Walker  
Monroe, NY*

Thank you for fighting for all Americans.

*Jami Walkins  
Medford, OR*

Reinstate Glass-Steagal Act and eliminate any and all derivative trading

*W Walsh  
San Antonio, TX*

The rich need to pay more of their share of taxes. the middle class pay too much.

*Holly Ward  
San Diego, CA*

You are truly one of the best and most important federal agencies. Please keep up the good work.

*Diana Ward  
St. Petersburg, FL*

You are doing some of the most important work in our country. Please stand strong, and keep doing that work.

*Patricia Warden  
Newcastle, WA*

Thanks for all you're doing & keep on with your important work 'cause we have you back!!

*Nancy Warlick  
Orlando, FL*

Happy Happy Birthday, CFPB! Keep on keeping on you are the Best.

*Timothy Warner  
Brooklyn, NY*

Thank you for your service to protect the citizens of America

*thomas warner  
Loveland, OH*

Beautiful work -- many thanks !!!

*Roxanne Warren  
New York, NY*

Keep up the good work on bringing rabid capitalism under control. The next most important step is to take on campaign finance reform. It is obscene for big money to be able to buy elections in this country!!!

*Catherine Warrick  
St. Paul, MN*

Credit Bureaus end up being Collection Bureaus, lest turn to assisting the parties in a debt conflict by providing them with an Arbitration solution.

*Kurt Wasserman  
Sonoma, CA*

I think all you've done so far is really important. My biggest concern is that I don't think the CFPB is getting enough public attention, which means that there is little public appreciation for your work, which makes you vulnerable to future attempts to cut funding or erode your power. It also means that there must be many people out there who don't know how to access your complaint system.

*Dell Waterhouse  
Worcester, VT*

Thank goodness for the Consumer Financial Protection Bureau. Keep up the good work!

*Carmell Waters  
Union,, MO*

Thank you for your efforts. Is there a web site where we can educate ourselves as to your efforts and successes? If not, please consider creating one. If these suggestions have already been addressed, please excuse my ignorance. Do away with flexible loan rates. Have the government take back control of student loans from profiteering financial institutions. Release information to the internet regarding efforts to clamp down on financial companies. Use this same effort to solicit consumer complaints.

*John Watt  
Melbourne, FL*

We need a watchdog agency such as yours to ensure Americans are not unfairly bilked of their hard earned dollars. Please keep up the good work!

*Kathleen Wattle  
Scottsdale, AZ*

It's about time someone is protecting the people.

*William Watts  
Athens, GA*

Thank you for your consumer protection regulations and regulations to control our out of control banking system. More work is needed.

*Kathleen Weaver  
Clermont, FL*

What you are doing is great and it shouldn't be a thankless job.

*Dorothy Weaver  
Sheffield, MA*

Thank you so much for representing The People since our "representatives" don't. Blessed Be!

*Bernadette Webster  
Whitethorn, CA*

Keep up the great work!

*Carla Weil-Martin  
Prescott Valley, AZ*

Thanks.

*Sherry Weise  
Walnut creek, CA*

Protected military families against illegal foreclosures and deceptive student and payday-style, debt-trap loans;

*Meredith West*

*Chicago, IL*

Keep up the excellent work!

*Jake Westerhof  
McFarland, WI*

In this country today the rights of the consumers take second place to the megalith banks and corporations. It is so important to have one governmental agency that is looking out for us and not the moneyed interests.

*Ronald Wharton  
Columbus, OH*

Keep pressure on the broken mortgage system and continue to keep people in their homes.

*Thomas Whatley  
AKRON, OH*

this is what the founding fathers had in mind. thanks for getting us back to these roots.

*Jeanette Wheat  
Cross Plains, WI*

Keep the two systems of banking separated and keep regulations in place. Don't risk another 2008 debacle.

*Jean White  
Raleigh, NC*

My grown children are financially inept, and it is helpful to know someone else is concerned about how they are treated.

*Donald White  
Rexford, NY*

Providing consumers redress for practices that amount to fraud has been sorely needed, and will continue to be needed until these practices are outlawed by Congress, or regulated by the Executive branch.

*Edwina White  
Sacramento, CA*

There are more of us supporting your work than the politicians and media want to admit!

*Pat Whiteside  
Austin, TX*

Keep up the good work. I think most Americans think Wall Street and the big banks have tremendously un-due influence on legislators, and I believe our best hope to counteract that is the CFPB.

*Sandy Whitley  
Mesa, AZ*

Hang in there guys. Your work is important and appreciated.

*Robert Whitney  
Cudahy, WI*

The first priority of banks and other lenders should be service to people. They still can make enough money. I hope that you will ensure that people can easily pay down the principle on loans of all types.

*Emily Whitney*

Thank you for providing a safeguard service that is badly needed. Your presence offers some hope against a culture of corruption.

*Lola Wilcox  
Denver, CO*

Just thank you for being sentient and responsible.

*Dorothy Wilkinson  
Hollywood, CA*

You are the last protection for many.

*Lee Wilkinson  
Wichita Falls, TX*

You're doing important work. You knew that, but I wanted to be sure you realized we know it, too.

*Eileen Wilks  
Norman, OK*

Keep on keeping on, we are being robbed from DC to the local elected elite.

*Linda Willett  
Grapevine, TX*

It is shocking to learn that military families are being subjected to all of these illegal maneuvers. Shame, shame on those who perpetuate such heinous crimes.

*Joseph and Diane Williams  
Lacey, WA*

Thank goodness. I just learned of some of the things you've been doing to save consumers. This is such critically important work that you are doing. Thank you, thank you. Please keep it up. It gives us all real hope again.

*Patricia Williams  
Lewes, DE*

Thank you for your good work, and here's to many more years of keeping the financial industry honest (or at least of making them pay when they aren't)!

*Christopher Williams  
Westland, MI*

We are very grateful that, finally, in this Republican dominated nation, there is some 'official' sanity at work.

*George V. & Linda M. Williams  
Hudson,, FL*

Thank you for standing up for the American consumer. We need an agency willing to take on corporations. Thank you for doing your job.

*Elizabeth Wilmerding  
Pullman, WA*

I have a credit report that actually 'dings' me for only having two kinds of credit...credit cards and a car loan. It says I don't have enough 'varied' credit usage. (Although my credit is Excellent.) It says I should have more...like a mortgage, school loan, etc. This is crazy! One's credit worthiness should be based on what you do have, and do well with. Not for NOT having more debt. This attitude punishes folks who handle their finances well and don't require more 'credit' and debt. Thanks for all your work.

*Lois Wilson  
novato, CA*

I'm so grateful that this "Big Brother" is watching over us!

*Doris (Jody) Wilson  
Kirkland, WA*

It's long seemed to me that our financial institutions have adopted the playbook of organized crime to continually fleece honest, hard working folk. Purchased legislation has coddled this bullying, predatory attack but most folks, if asked, would proclaim this morally corrupt. We're depending on the CFPB to do the right thing.

*Mike Wilson  
Iowa City, IA*

Thanks for the good work. We (the people) really needed you and are so glad that you are up and running.

*Laurie J. Wilson  
New York, NY*

The CFPB is a watchdog that actually DOES the tireless work and investigation it promised to do and standing up for The People who are powerless and at the mercy of Big Business and Corporations who use the system to their advantage with their vast wealth, political ties and powerful lobbyists. This is rare and does not go unnoticed. Thank you, thank you!! You are all so appreciated! Sincerely, John and Lynnley Wilson

*Lynnley Wilson  
Richton Park, IL*

I'm very grateful for the actions of the CFPB. We need this agency to stand up for consumers. I hope in the future Congress gives you more power to do the things consumers need to protect them from vulture capitalism.

*Frankie Winchester  
Columbia, MD*

Pay day loans are targeted to the people who can least afford them. The corporate backers should be treated as criminals because according to the supreme court, corporations are people. I would like to see them jailed.

*Annetta Winkle  
Kenosha, WI*

Keep up the good work!

*Elizabeth Wobus  
Rough and Ready, CA*

Thank you for the steps you've taken to try and make the big banks respect the little investor! Please continue your work to make Wall Street work for all the people and not just for the rich.

*Dorothy Wolters  
Atchison, KS*

The GOP's continued efforts to defund the CFPB indicates that the bureau is doing something very right. Getting 14 million consumers scammed by financial companies more than \$5 billion in refunds is an accomplishment worth praising.

*Peter Wong  
San Francisco, CA*

Good job...please keep it up &#55357;&#56842;

*Ann Wood  
Raleigh, NC*

I had personal experience with your effectiveness when I was locked in a dispute with my bank and your agency convinced them to do the right thing by me. Thank you!

*Robert Wood  
Shaker Heights, OH*

You offer hope!

*Mary Wood  
San Luis Obispo, CA*

We will continue to need protection from the big banks at least until Congress brings back the Glass Steagall Act!

*Charlene Woodcock  
Berkeley, CA*

Thank you for your efforts addressing the complete lack of accountability corporations and the financial industry have enjoyed in regards to abusing, extorting, and stealing from consumers. Please keep at it!

*Eric Woodward  
Battle Ground, WA*

Keep up the good work of protecting Americans from the financial miscreants who have no issue stealing money from others using deceptive practices and outright lies.

*Robert Woolfolk  
#106, MD*

All of the below. This is a very important agency to highlight corrupt practices of Wall Street banks. Hang their dirty laundry in public. Thank you Elizabeth Warren and staff.

*Agnes Woolsey  
Mendocino, CA*

Thank you for reforming mortgages to help assure they are fair and affordable.

*John Wozniak  
Minneapolis, MN*

An end to unaffordable mortgages was a wonderful achievement. Congrats for that, but I read that they are creeping back! Stop them! Please also tackle the ridiculous interest rates on student loans.

*Sandra Phillips Yaggy  
Pittsboro, NC*

Regular people need government agencies to stand up for us!

*Lea Yancey  
Oakland, CA*

Usury is a crime and should be punished. We need a reliable enforcement policy!

*E C YARTER  
MARANA, AZ*

Thank you so much for the work that you do for all consumers

*Julian Yerena Jr  
Parlier, CA*

Don't let them defund you! Hopefully we can grow you some teeth!

*Nick Yoho  
Lawrence, KS*

Thank you for ordering an end to unaffordable and booby-trapped mortgages; for telling a group of the nation's largest banks to stop charging credit cardholders for useless and unwanted add-on products; for protecting military families against illegal foreclosures and deceptive student and payday-style, debt-trap loans; and for delivering more than \$5 billion in refunds and restitution to 14 million consumers cheated by financial companies large and small.

*Cindy Yokem  
Heber Springs, AR*

GETTING RID OF THE CLOSING DATE ON CREDIT CARD STATEMENTS. THE DUE DATE ON CREDIT CARD STATEMENTS SHOULD BE THE CLOSING DATE, NOT AN OPTION OF BOTH. JUST ANOTHER WAY THE BANKS ARE INCREASING THE REMAINING BALANCE OWED ON CREDIT CARDS, EVEN AFTER THE PREVIOUS BALANCE HAS BEEN PAID IN FULL.

*NANCY YOKSZA  
West Hartford, CT*

Thank you for making my bank return fees it should not have charged me! Keep up the good work.

*Rachel Youdelman  
Brookline, MA*

Continue to explore the financial fee load imposed on small investors, in contrast that to the inequity of zero transaction costs on volume trades. IRA's are severely underperforming the retirement sectors needs - why?

*Gregory Young  
San Francisco, CA*

Keep up the good work. No more "Too Big To Fail"

*Dennis Young  
Shell Beach, Ca., 93449, CA*

Reinstate Glass-Steagall!

*Tippy Young  
4017 Hancock Dr., Sacramento, CA*

Thank you for helping the consumer rights

*Mary Zachariadou  
Indio, CA*

It is heartening to know there is a government agency fighting for the 98%.

*Marilyn Zack  
San Carlos, CA*

GOOD WORK, THANKS!!! DON'T STOP NOW, KEEP IT UP!!

*Shirley Zanders  
College Park, GA*

So glad you exist!

*Mary Zawoysky  
Woods Hole, MA*

Congratulations and my gratitude for your 5 years of existence. We really need you.

*Howard Zazove  
LOS ANGELES, CA*

Keep up the good work, everybody is better off for it!

*John Zeggert  
Concord, NC*

Keep up your good work.

*James Zeman  
Deadwood, SD*

Thank you to the CFPB for all the excellent work. I hope that someday the CFPB will take on the legalized discrimination and theft that is credit score system.

*Kim Ziegelmayer  
Smithfield, RI*

Keep up the good work, and do more to protect consumers.

*Larry Zim  
Des Plaines, IL*

You helped me when I had a problem with a credit bureau and I am grateful.

*Kathryn Zimmerman  
JACKSONVILLE, FL*

Keep up the good work, we're counting on you.

*John Zimmermann  
Long Beach, CA*

How about reducing and capping the monthly interest fees on credit card for consumers? When I started my credit cards eight years ago the interest rate was 7%. It's now over 23%. Why? Why is it that big banks and big business always get to make huge profits off the little guy? How is it that big banks partner with big business to make record profits on the peoples money yet the people don't get any good deals? Give people the same great deal banks and corporations give each other.

*Donna Zoll  
San Diego, CA*

Mahalo from Hawaii for all you do. Please keep saving the endangered American citizen!!!

*Mary TRUE  
Pepe'ekeo, HI*

Banksters need to go to prison

*Basil abbott  
Postal code: 75189*

Though my issues fall under FDA 'oversight' - or perhaps because of that - I really appreciate ANYONE who fights for the consumer! The fact that you win gives me hope that someday the FDA may also hear us 'little' voices.

Keep up the AWESOME work!

Best regards,

G D Abbott

*G D Abbott  
Postal code: 98506*

Keep on truckin...

*mary ablondi  
Postal code: 1095*

Bravo to you ~ Happy Birthday & many more.

Keep up the good work (vis a vis payday, car title & other absurdly high cost lending; forced arbitration clauses before a "judge" the company has chosen; student loan servicers who give borrowers the run-around; credit reporting agencies who make it difficult to correct information; overly aggressive debt collectors who can't be bothered to verify legitimacy of the debt). I understand you've had a lot of work to do & have to fight very powerful interests in the private & Congressional realms. Keep it up! Your work is invaluable.

*Linda Acosta, J.D.*  
*Postal code: 98204*

Thanks for really supporting the American people.

*Marty Adams*  
*Postal code: 98258*

Keep up the great work!

*Michael Ahern*  
*Postal code: 44026*

Nice try!

*Anthony Albert*  
*Postal code: 97330*

Im so grateful that you're out there, fighting for my financial well-being against the many shysters including big banks.

*Jay Albrecht*  
*Postal code: 10591*

Thank you for your good work. Regretfully, I can help only with petition signatures. For us seniors, income shrinks daily and I must seriously limit charitable giving, no matter how worthy the cause.

*Johnnie Aldrich*  
*Postal code: 88011*

Keep up the good work for the people of the USA! Fight for us because so few care about what happens in our little world.

*Esther Allman*  
*Postal code: 60423*

Thank you for doing all you can to protect consumers from corporate exploiters!

*Alejandro Almirola*  
*Postal code: 33129*

Thank you, CFPB and Elizabeth Warren!

*Louise Amyot*  
*Postal code: 1301*

Good for you! Now keep going.....

*Radley Anderson*  
*Postal code: 2809*

Keep up the good work! We will keep covering your back and press for even more progress including real enforcement teeth to create a real deterrent to unethical and illegal behavior.

*Barry Anderson*

*Postal code: 27948*

Happy Birthday.

Keep up the great and noble fight against the three-piece-suited Big Bank mafia and shut down their organized crime syndicate.

*Billy Angus*

*Postal code: 59840*

so glad you exist!

*Tina Ann*

*Postal code: 94924*

Thoughts & prayers with you for continuing the good fight. Happy Birthday.

*Patrick Annabel*

*Postal code: 99362*

Thank You!

*Lisa Annecone*

*Postal code: 95407*

Stay strong!!! Thank you for your efforts on behalf of us all.

*Susaan Aram*

*Postal code: 92651*

I appreciate your watchfulness to protect us!

*Rosita Aranita*

*Postal code: 96819*

The CFPB has finally revealed -- and acted meaningfully against -- the staggering level of fraud, fast practice, and corruption found everywhere in our financial institutions. You are the only agency that keeps fighting for us without pulling its punches. I send you lots more grit for the coming years!

*Sigrid Asmus*

*Postal code: 98199*

Continue to stand for Main Street people and not Wall Street

*Matthew Atterberry*

*Postal code: 78541*

Please continue your efforts in support of, in Lincoln's words, government of the people, by the people, for the people - and irrespective of what five zealots on the SCOTUS may have opined, corporations are manifestly NOT people.

*A.J. Averett*  
*Postal code: 91942*

Thanks for fighting the good fight.

*Carla Babrick*  
*Postal code: 63301*

I counting on you!

*tb Bailey*  
*Postal code: 29678*

Some years ago there was a TV show called "The Equalizer" about a person who got justice for those who were wronged but had no one else to turn to. That is what I think of when I think of the CFPB. In many cases you are the only hope people have for fairness and justice. Thank you.

*Jean Bails*  
*Postal code: 48081*

Happy birthday. Thanks for what you do.

Now, if more of the bank fines and restitution can go to the people they cheated, instead of to government agencies? That'd be great.

*susan baird*  
*Postal code: 33709*

Thank you. Appreciate all your work. I am clearing up my credit cards now from excessive interest.

*Demetra Bakas*  
*Postal code: 27455*

Keep up your good work!

*Patricia Baker*  
*Postal code: 80220*

This country needs you! Keep up the good work.

*Dorlan Bales*  
*Postal code: 67214*

Keep up the good work! And thank you to the changes that you've been able to make. If you can do anything to simplify the Ts & Cs of OS and applications that we download, I would greatly appreciate it. Even if companies were required to put a summary of changes at the beginning of each update.

*Marcia Bandes*  
*Postal code: 15217*

I am now being charged \$25 per month for nothing on my CitiBank checking account. I opened the account just to have an automatic payment on my CitiBank HELOC. I deposit money into this account and CitiBank takes the interest payment out each month. That's all.

*Catherine Barnes*  
*Postal code: 10003*

Congratulations! Stay the course.

*Allans Baroni*

*Postal code: 91302*

Keep up the good work and continue to fight strong!

*DONALD BARRETT*

*Postal code: 93901*

Keep up the good work!!

*Joyce Bartels*

Keep up the good work!

*Joyce Bartels*

Thanks so much for all your great work and accomplishments on behalf of the U.S. people!

*Jeanette Battista*

*Postal code: 48462*

Thank you!

*Jeanette Battista*

*Postal code: 48462*

Grateful!

*David and Betty Batty*

Thank you

*Jane Beattie*

*Postal code: 83340*

Wishing you a happy birthday.

*Richard Beaulieu*

*Postal code: 33317*

With gratitude. It's about time!

*Patrice Beck*

Keep going after Banksters!

*Elaine Becker*

Keep up the GOOD WORK!!

*Barrett Belveal*

*Postal code: 98582*

I just wish you could be more aggressive with prosecution of Wall street CEO's...We need to see Jamie Dimon and Lloyd Blankfein behind bars for their blatant misdeeds.

*Richard Benfield*

*Postal code: 44260*

Good job so far, but serious effort needs to be taken to send Wall St CEO;s to jail for what they've done to the US.

*Richard Benfield*

*Postal code: 44260*

In this "dog-eat-dog" political atmosphere, recreated by the Republicans (c.f. "the roaring twenties" [the 1920s]), we are bombarded from every angle with shoddy goods, unsafe comestibles, vulture-like banking systems & loan sharks' offers with their forced arbitration clauses, hidden away in fine print. Now more than ever, we need legislation to protect us from this onslaught and much stronger, forceful leadership from the Consumer Protectin Bureau.

*Virginia Bennett*

*Postal code: 96822*

We need much more government involvement in protecting us from all of the criminals, who work for our financial institutions out there & who are hiding under a veil of respectability. Thousands of Americans are "brought to their knees" by these crooks, and a great deal more must be done to rid our economy of their crimes!

*Virginia Bennett*

*Postal code: 96822*

TG for CFPB. The American people are preyed upon by so many unscrupulous business. And with little recourse.

*Carol Bennett*

*Postal code: 91207*

Keep up the good work - we are all behind you!

*Henry Bennett*

*Postal code: 97214*

Thanks for your work. But don't worry, there are still plenty of cheating crooks for you to stop.

*Stan Benton*

*Postal code: 78073*

Keep up the good work! Thanks for all you have done to make our lives better.

*Susan Benton*

*Postal code: 85255*

Thank you for all you do to protect financial consumers.

*Lawrence Berardi*

*Postal code: 17602*

Thank what you have done so far, please keep up the good work.

*Pat Berezcki*

*Postal code: 98684*

Private student loans should be dismissed in bankruptcy. Payday and car title loans should be illegal. Credit reports too tough to correct and utility bill payments should help rebuild one's credit after bankruptcy. Mortgage loan modifications should be easier to get and be legitimate, with a lower interest rate. BOA just tacked on 14 more years for me. Stop debt collectors from calling at all hours. They called as many as 8 times a day.

*Janice Bergeron*  
*Postal code: 6471*

keep doing your job!

*Richard Berggren*  
*Postal code: 7040*

Keep up the good work!

*Jean Berman*  
*Postal code: 2151*

Thank you and keep fighting.

*Sarah Bickley*  
*Postal code: 27713*

Happy Birthday you do-gooders, you.

*Robert Biehl*  
*Postal code: 92117*

This is a vital service to consumers and must be protected.

*Jerry Bierens*  
*Postal code: 48381*

So glad CFPB exists.

*Kate Bini*  
*Postal code: 10011*

Keep up your good work!!

*Melissa Bishop*  
*Postal code: 13754*

The harder you fight for ordinary Americans, the more we appreciate you. We wish you the courage and determination to achieve what Elizabeth Warren envisioned.

*Judith Blair*  
*Postal code: 14850*

Great job, thanks for the hard work!

*Suzanne Blake*  
*Postal code: 2052*

You have your work cut out for you, trying to provide some "balance" to the Corporate Profits Protection Bureau, otherwise known as the current Congress

*richard blake*  
*Postal code: 48118*

America needs your strong leadership. We are depending on you.  
*Arvin Blakeney*

America needs your strong leadership. We are depending on you>  
*Arvin Blakeney*

One part of government not bought and sold by the one percent.  
*Tim Blaker*  
*Postal code: 94928*

Pls keep up your rigorous work of safeguarding Americans from the greedy, unscrupulous financial entities and their deceptive practices.  
*Carole Boka*  
*Postal code: 89117*

Good job! More! More!  
*Barbara Bondurant*  
*Postal code: 91750*

Thank you for setting up protection for the military families, but what about ALL citizens? Don't we ALL deserve the same?  
*Wes Boone*  
*Postal code: 29732*

Ad multos annos!  
*Anne Borreggine*  
*Postal code: 4401*

Thank you for your work and happy birthday!  
*Jennie Bowen*  
*Postal code: 18801*

Thank you for protecting Americans from financial organizations that would exploit them.  
*Mark Boyd*  
*Postal code: 20030*

Thanks for protecting Americans from financial disasters.  
*Mark Boyd*  
*Postal code: 20030*

HAPPY BIRTHDAY  
*KENNETH BOYLE*  
*Postal code: 72712*

Wall Street banks are driving this country into disaster. Please continue to prosecute them and include jail time in addition to larger fines. They are arrogant and are unafraid of breaking the law. So called unethical actions should be changed to illegal. They are so rich and it's still never enough to satisfy their endless greed. The rest of this country is living paycheck to paycheck.

*james bradley*

*Postal code: 19074*

Help prevent a YES vote on the final passage of TPP in the Congress.

*Jane Brandes*

*Postal code: 10538*

Help prevent a Yes vote in Congress on final passage of the TPP.

*Jane Brandes*

*Postal code: 10538*

Thank you so very much. When government works as it should, it is a very fine thing.

*Mary Brey*

*Postal code: 10024*

Bailout all struggling homeowners with predatory loans living below poverty line in order to pay their house payments - we are not hard to find - homeowners are the taxpaying supporters of this country, our taxes pay for schools, roads, etc.

*William Briggs*

*Postal code: 95536*

Go Get'em!

*susan Brinkley*

*Postal code: 73644*

Politicians, Ceo's & Judges = CROOKS, LIARS & TRAITORS!!!!

Politicians, Ceo's & Judges = CROOKS, LIARS & TRAITORS!!!!

*KENNETH BRINSON*

*Postal code: 10603*

You are the final fire wall that we all have to count on for protection. Thank you.

*Marilyn Britton*

Be on your guard. So many want to take advantage.

*Marilyn Britton*

Heartfelt Thanks for being the official voice of the silent majority!!

*Ken Brooker*

*Postal code: 97031*

Happy Birthday!

Keep fighting for us because no one else will.

*Donald Brown*  
*Postal code: 90603*

God bless you for the work you have done and continue to do. You may feel like this is a David and Goliath situation. Remember that you are David. David beat Goliath., though Goliath looked bigger and stronger. So too, the big banks and Wall Street seem bigger and stronger but you are fighting for us-the people of America. You have our support. With you fighting for us, we will all win. Thank you.

*Phyllis Browne*

Keep up the good work!  
*Parker Brown-Nesbit*  
*Postal code: 29483*

Your support is absolutely vital. Thanks.  
*Cort Brumfield*  
*Postal code: 97220*

Happy Birthday !  
*Gerald Bukosky*  
*Postal code: 44637*

Congratulations on four successfully  
years; may there be many, many more.  
*Barbara Burke*  
*Postal code: 95531*

Hope you have many more! Keep after them!  
*Patricia Burkett*  
*Postal code: 43056*

Happy 4th Birthday!  
*Don Burkhart*  
*Postal code: 61550*

Thanks for being there to protect us from financial harm!  
*Cecilia Burns*  
*Postal code: 80013*

You've had to operate in a hostile environment lately. I wish that weren't so. Thank you for all you do on the people's behalf.  
*Kathryn Burns*  
*Postal code: 78727*

Keep on doing it.  
*Vic Burton*  
*Postal code: 64113*

¡Lo te pido que seas muy fuerte y valiente!

*Cynthia Bushnell*  
*Postal code: 44470*

Thanks for stopping excess interest mortgages, add on products on credit cards, protect military families, complaint system, and refunds to consumers. Keep up this good work.

*Martha W D Bushnell*  
*Postal code: 80303*

Happy Birthday CFPB; keep up your exemplary work for the benefit of all of us rather than the few!

*William Buss*  
*Postal code: 87048*

Thanks for all you do to help the little people who can be overwhelmed by the big banks.

*Kathy Byers*  
*Postal code: 47408*

HAPPY BIRTHDAY!!

*Toni Caldwell-Clark*  
*Postal code: 66103*

Thanks for all you do.

*Jennifer Calvert*  
*Postal code: 99206*

WOW ! Simply amazing !

*Gloria Cameron*  
*Postal code: 16101*

Thank you for your hard work for consumers

*Allan Campbell*  
*Postal code: 95132*

Thanks for all your help in making our economy work for all of us despite the un-American, greedy capitalists who've gamed the system and try to undermine any regulation that makes your mission possible.

*Benita J. Campbell*

I'd still like to see more of those crooks behind bars.

*Robert Carnevale*  
*Postal code: 7848*

I'd still like to see those crooks behind bars.

*Robert Carnevale*  
*Postal code: 7848*

Congratulations and keep up the good work!

*larry carney*

*Postal code: 48216*

Congratulations!

*larry carney*

*Postal code: 48216*

KEEP UP THE GOOD WORK

*MICHAEL CARPENTER*

*Postal code: 54212*

Thank you for your services (and Senator Warren).

*Deborah Carroll*

*Postal code: 10032*

more !!!!!!!!!!!

*Jeremy Carter*

*Postal code: 24141*

Thank you so much for swimming against the currents that have bought and paid for most of the Senate and House!

*amelia caruso*

*Postal code: 97115*

Happy Birthday! Long may you reign!

*Susan Castelli-Hill*

*Postal code: 11747*

I am absolutely grateful for your presence. There are SO FEW agencies/people who stand between us, the American consumers, and those GREEDY, ABUSIVE big banks, credit card companies, etc! Please continue to help us and keep these CROOKS from taking advantage of people who don't deserve to be cheated by these SLIMY, UNSCRUPULOUS CROOKS!

*Judith Castiano*

*Postal code: 85345*

Stay Strong.....and Stronger Still! Americans need a viable watchdog!

All the Best, CFPB!

*John Catherine*

*Postal code: 10016*

Keep up the good work and get together with like organizations for the strength needed for the coming rounds of challenges.

*Dorothy Chambless*

*Postal code: 98116*

Keep up the good work and merge with other like organizations to make the ongoing fight stronger

*Dorothy Chambless*  
*Postal code: 98116*

Just a simple and heartfelt Thank You for looking out for us.

*John Champine*  
*Postal code: 34241*

Thanks for all that you do!

*Diane Chatigny*  
*Postal code: 1950*

Eternal Vigilance is what it takes! Keep up the scrutiny.

*allen chazin*  
*Postal code: 11367*

Keep up the good work. We desperately need it to protect consumers.

*Robert Chimis*  
*Postal code: 60707*

We FINALLY have a government for the PEOPLE!

*Karen Christian*  
*Postal code: 85641*

Glad you are there!

*Karen Christian*  
*Postal code: 85641*

Keep up the good work!

*Marilyn Clark*  
*Postal code: 45005*

Next step: re-enact, word for word (i.e. no loopholes) Glass-Steagle.

*Carol Clark*  
*Postal code: 12801*

Keep on keepin' on. We have your back.

*Wayne Clark-Elliott*  
*Postal code: 98057*

Ill-gotten gains should at least be shared by our richest masters for their hard-working serfs.

*Standley Claussen*  
*Postal code: 98226*

For the billions of us who struggle to get by and are frequently victimized by the financial industry, thank you!

*Gloria Clements*

Keep up the good work for the regular citizen and resist the big banks. Thanks

*Marjorie Clough*

*Postal code: 48169*

Thx for all the good things you are doing. Stay Strong!

*Rickie Coleman*

Keep up the great work.

*William Collier*

*Postal code: 32118*

Hello and happy birthday I live in Australia but keep trying to explain that what happens to one of us the workers of the world happens to us all. e need to stand together to be listened to and explain that it is only through us working that the economies grow so strong. So why does it protect the wealthy and level the poor workers abandoned.

*Mark Collins*

*Postal code: 50017*

You're doing a good job. Congratulations and keep up the great work.

*John Comella*

Keep curbin' those greedhounds!

*Pete Cooper*

*Postal code: 72019*

Keep curbin' them greedhounds!

*Pete Cooper*

*Postal code: 72019*

So sad that we need you. Thanks for a great job.

*Carlann Capps*

Thank you for your efforts on the behalf of the people!

*Jerry Corbin*

*Postal code: 87144*

People R counting on U 2represent us vigorously & with determination. Happy birthDay!

*mercedes cortez*

*Postal code: 94110*

Keep up the good work

*Edward Costello*

*Postal code: 90402*

I experienced a bank overdraft fees of \$36 for a \$1 overdraft. That seems predatory to me. OD fees should be proportional to the OD, which is a form of loan.

*Katharine Cotrell*  
*Postal code: 97219*

STAY TOUGH

*Wayne Counts*  
*Postal code: 31709*

Keep up the good work!  
*Marlyn Couture*

Prosecute the pay day lenders.  
*mary cox*  
*Postal code: 48316*

Keep on with the job of protecting consumers. 4 years and counting on the CFPB  
*Donna Crane*  
*Postal code: 85140*

Keep up the good work and don't let the bastards get you down!  
*Michael John Cross*  
*Postal code: 50703*

RIGHT ON -- KEEP UP THE GOOD WORK  
*Peter Cross*  
*Postal code: 94002*

The people of this country have more integrity than the self-serving politicians in Washington, D.C.  
*Robert Crowder*  
*Postal code: 98642*

Happy Birthday! Really glad you are there for me.  
*Thomas Crown*  
*Postal code: 15201*

The only ones who oppose regulation are the thieves who have hidden for all these years.  
Every day that CFPB can do its work leaves fewer of those in circulation.  
*Robert Cruder*  
*Postal code: 80107*

Keep up the great work!  
*John Culp*

good luck in waking people up  
*jake culver*  
*Postal code: 97202*

Good work.

*Frederick Cummings*

*Postal code: 94939*

PROTECT US PLEASE!

*Peter Curia*

Thanks

*John Curtiss*

*Postal code: 85749*

Continue what Elizabeth Warren had begun & congratulations!

*Elizabeth Czajka*

*Postal code: 8527*

Congratulations ! May your next four years be as productive as the last four.

*Sandra Daigneaux*

*Postal code: 66223*

Congratulations! May the next four years be as productive as the last four have been.

*Sandra Daigneaux*

*Postal code: 66223*

Congratulations and thank you so much!

*Marcia Dale-LeWinter*

*Postal code: 94115*

Dear Consumer Financial Protection Bureau:

Thank you for all your efforts to safeguard American consumers, families, and communities against the deceptive and abusive practices of big banks, credit card companies, and unscrupulous lenders. Happy Birthday, CFPB. Stay strong. Keep up the good fight.

*Deborah Dalrymple*

Hang in there, gang!

*Gerald Dalzell*

*Postal code: 7070*

you do good work!!!!!!

*Joseph Dangelo*

*Postal code: 11731*

Keep up the good work.

*Judih Daniel*

*Postal code: 55107*

Thanks for your efforts in financial protection for the American consumers. We appreciate it!  
*Norman Daoust*

Thanks for all you do.  
*Charlene Davies*  
*Postal code: 99201*

Good Job!  
*Bruce Dean*  
*Postal code: 19804*

Happy Birthday - I wish you were older and could have been there when I needed help with these issues myself. I'm very happy for all the people you've been able to help but my life has never righted itself since the foreclosure of my home.  
*Christine DeCarlo*  
*Postal code: 26201*

Happy Birthday - I wish you were older and could have been there when I needed help with these issues myself. I'm very happy for all the people you've been able to help but my life has never righted itself since the foreclosure of my home. Seems like a long time to be in the dog house.  
*Christine DeCarlo*  
*Postal code: 26201*

Thanks for safeguarding the rights of THE PEOPLE!!  
*Regina DeFalco Lippert*

Thank you for having our backs.  
*Dorothy Defoe*  
*Postal code: 75043*

Thank you for protecting people's financial futures.  
*Joanne DeHart*  
*Postal code: 80031*

As a member of the general public, I need you to continue looking out for our best interests. It is OK for businesses to make profits, but not by shortchanging the consumer, not by the use of fraud, deception, or other inappropriate means. Please continue to ensure that corporations and industries act fairly, honestly, and transparently so that the consumers can make informed, fair, and consistent choices.  
*Steve Deibele*  
*Postal code: 53042*

Many thanks to the CFPB.  
*Patricia DeLuca*  
*Postal code: 34275*

HAPPY BIRTHDAY! And congratulations on all the wonderful things you have achieved so far!

*Mel Deo*

*Postal code: 97788*

Keep on fighting the big guys on behalf of the little guys.

*Al DeRoy*

All the credit should go to Senator Elizabeth Warren, our future first female president! Feel the BERN 2016!

*Susan Detato*

*Postal code: 5860*

We need you!! Keep up the great work!

*Felicity Devlin*

*Postal code: 98406*

Go get 'em !!!!!

*Gary Di Donato*

Thank you & keep fighting ~ it is a MUST !!!

*Donald Di Russo*

*Postal code: 2136*

Keep up the good work and much more of it.

*Janet Dietrich*

*Postal code: 45069*

Thank you for all you do. Keep up the good work.

*Mary Dixon*

Keep up the good work!

*S.M. Dixon*

*Postal code: 85203*

Thank you, Elizabeth Warren!

*Carol Dodson*

*Postal code: 29045*

Thank you for safeguarding consumers!!!!

*Gary Dominick*

*Postal code: 97062*

Finally someone on Our side

I'm just a US person not a corporation

*Cathie Donahue*

*Postal code: 95117*

So many people are awaiting justice - keep up and expand your good work.

*Hannah Doress*

*Postal code: 94070*

Good Job, Keep it Up.

*Ralph Drake*

Thank you for you work to protect average people from financial pretitors.

*Phyllis Drakeford*

Please continue to look out for the best interests of working class people who do not have the money to hire their own special interest lobbyists.

*Kevin Drever*

*Postal code: 60642*

Thank you for keeping us financially safe.

*Jason Duba*

*Postal code: 54701*

FELIZ CUMPLEANOS!!!

*Sara DuBois*

KEEP ON TRUCKIN'!

*Dolly Duke*

Onward!

*Don E. Dumond*

*Postal code: 97403*

Keep Up the Excellent Work!!!

*Roger Duncan*

*Postal code: 92014*

Rock steady!

*Dave Dunkak*

*Postal code: 97215*

Now we need to break up the big banks ... and the largest corporations whose size serves virtually none of us.

*Dr. William 'Skip' Dykoski*

Thank you for doing the people's work. You are all that stands between the majority and their complete financial ruin at the hands of a few whose greed is the very definition of evil. To that end, please know that your courage and effort are greatly appreciated and applauded! Please keep

fighting the good fight - and remember to stop every now and then to pat yourselves on the back and to smell the roses - because you truly deserve to! Thank you, a former Citibanker

*Cheryl Dykstra*

*Postal code: 12309*

Keep 'policing' for us. I appreciate all you do.

*Mercedes Dzindzeleta*

*Postal code: 53403*

Continue to do a great job fighting for us.

*Cheryl Dzubak*

*Postal code: 8620*

Keep on keepin on.....you have support amongst consumers....

*Elizabeth Eckler*

*Postal code: 81201*

Thank you for all you've done these past 4 years. Could you work on helping seniors remain in their homes over the next 4?

*Lynn Edgar*

*Postal code: 30030*

Thanks for all you've done these last 4 years. Could you possibly start helping seniors remain in their own homes (which they may not fully "own" yet) over the next 4?

*Lynn Edgar*

*Postal code: 30030*

Thank you for your good work! Please maintain your efforts. We need you!

*Thomas Edmonds*

*Postal code: 24073*

This is an agency that has helped me with a somewhat minor problem yet without it the difficulties resolving this problem would have been too many.

The CFPB is a long-awaited and necessary agency to help the public with sometimes nearly insurmountable problems.

Message to Republicans: hands off!!!

*Nancy Eichler*

A great and necessary agency which has helped me.

Message to Republicans: hands off!!!

*Nancy Eichler*

Keep up the good work. Thank you for all that you do.

*eugene ekaitis*

*Postal code: 15063*

Thank you all of the important work you do. WE NEED YOU.

*Susie Elleman*  
*Postal code: 81647*

Thanks for existing. Keep up the good work.

*Jean Elliott*  
*Postal code: 60630*

Keep up the good work!

*Dee Emrich*  
*Postal code: 76017*

Thanks for the greatly needed protection.

*Dee Emrich*  
*Postal code: 76017*

The greedy are always searching for ways to separate us from more of our money. little do they know how little the working class has left. Thank You for keeping a constant watch against the unscrupulous.

*Richard Eng*  
*Postal code: 13783*

Be brave, be courageous, because it's up to you.

*Jim Engelking*

CFPB has helped me too! Congratulations!!

*Constance Engle*  
*Postal code: 28739*

CFPB has helped me too! Congratulations!

*Constance Engle*  
*Postal code: 28739*

Thank You ALL for ALL that Do!

ALL equals Grand.

*I. Engle*  
*Postal code: 88352*

Thanks.

*Elizabeth Enright*

Happy Happy Birthday and keep up the good work.

*Toddie erikson*  
*Postal code: 5039*

Thanks for all you've done for those less advantaged. Keep up the good work!!

*Richard Esten*

Happy Birthday!!!

*David Etter*

*Postal code: 38637*

Thank You. Please remember that you work for the American consumers, first, last and always.

*Earl Eubanks*

*Postal code: 78217*

Keep up the good work! The American people are depending on you!

*Ann Ewing*

*Postal code: 38305*

THANK YOU!! Keep up the good work!

*Nancy Farha*

*Postal code: 67211*

Thanks for a job well-done.

*Shari Farrar*

Good work!

*Dolores Farrell*

*Postal code: 99835*

Putting the people in the streets, this is where our voices can be heard and where leaders can emerge! Keep it going. & Happy Birthday.

*William Fast*

*Postal code: 66070*

Happy birthday! Thank you for all of your hard work and dedication!

*Femi Fatusin*

*Postal code: 33025*

Thank you, keep up the good work!

*John Felmey*

*Postal code: 8085*

We need you badly.

*Robert H. Feuchter*

*Postal code: 11432*

Great work! Thank you.

*Robert Findlay*

*Postal code: 7836*

The Student Loans Services are a pain, there one company that has called me every day for over a month, the name she gives is Sally Mayfield. This phone has changed phone numbers (3) times, but with same name. This call comes in 10 per day. I want an end to this.

*Dr. Fannie Finney*  
*Postal code: 23504*

Keep going, and thank you for all your hard work!

*Allan Fix*  
*Postal code: 94706*

Thank you and keep it up !

*ed flanagan*  
*Postal code: 19602*

Thanks!!!

*Wayne Flick*  
*Postal code: 81220*

Happy Birthday!!!

*Wayne Flick*  
*Postal code: 81220*

Thanks for all you have been doing!

*Kimberly Flynn*  
*Postal code: 10021*

Long may you stand, protecting Americans from greedy un-American corporate sociopaths.

*Daniel Fontes*

Keep up the good work !!

*Robert Frank*

Keep up the good work.

*Florence Friedman*  
*Postal code: 98193*

THANK YOU!

*Donna Frye*  
*Postal code: 66944*

Be more assertive--like Sen. Warren! We're with you.

*Jack Frymire*

Keep up the good work!

*Laura Gabbert*  
*Postal code: 19904*

Thank you.

*Esther Garvett*  
*Postal code: 33186*

Thank you!

*Eva Gasser-Sanz*  
*Postal code: 34110*

There is no worthwhile reason to not drop the hammer on GREEDY BANKS, Corporate polluters and toxic food producers. Far from utopian, it's common sense to end the rotten aspects of our American systems that reward some, at the expense of the majority.

*Walter Gauler*

Thanks for protecting the American citizens from unscrupulous money lending tactics being undertaken by huge banks and lending institutions and compounded by debt collectors.

*Nina Gegenheimer*

You're all doing yeoman's work! I hope it's exciting, challenging, and fun for you! Thank you so much!

*Carol Gerl*  
*Postal code: 97367*

so far, so good. keep up the good work!

*john giese*  
*Postal code: 53209*

Keep up the good work. We appreciate your efforts and results!

*Katherine Gilbert*  
*Postal code: 20815*

We continue to need your protection. Thank you!

*Ayesha Gill*  
*Postal code: 94609*

We need you. Thank you!

*Ayesha Gill*  
*Postal code: 94609*

Thank you!

*Ayesha Gill*  
*Postal code: 94609*

Thanks for working to protect us.

*ron gilliland*  
*Postal code: 20170*

Thanks for your past work on helping the working class citizens. I believe the next step would be to put limits on debt collectors who harass people as well as credit reporting agencies who do not care if there is false information that negatively effects the everyday lives of ordinary citizens.

*Ruth Gillmor*

*Postal code: 54843*

happy birthday

*MIKE GILMORE*

*Postal code: 68005*

Thank you

*Ed Glick*

Happy Birthday!

*Stephen Gliva*

*Postal code: 60202*

Keep up the good work!

*Margaret Goodman*

*Postal code: 19342*

Keep up the good work. We are with you.

*Cathy Goodrich*

*Postal code: 91046*

THANK YOU!!! Your hard work IS appreciated.

*Michael Gorfain*

*Postal code: 92648*

Banks exist to serve the people, not to fleece them. If Congress fails to revive Glass-Stiegel we need the CFPB to use executive action to protect us from marauding Wall Street banks. Keep up the good work!

*Fred Granlund*

Keep on keeping on!

*James Green*

*Postal code: 32218*

Without organizations like yours, we would have no voice in what happens to consumers. Thank you for your hard work.

*Roberta Green*

*Postal code: 60031*

Thanks for taking on those battles that seem too large and elusive for most of us to tackle! It all results in making our lives more manageable and our culture more fair-minded, and it makes a huge difference to millions of individual hard-working citizens.

*Dru Greene*

*Postal code: 34229*

Happy Birthday! Barry

*Barry Greenhill*  
*Postal code: 20191*

You are to be applauded for your fine work and constant efforts to make life and living better.

*Ken Greenwald*  
*Postal code: 90404*

Press on ! Press on !

*Richard Greenwod*  
*Postal code: 52245*

Press on ! Press on !

*Richard Greenwod*  
*Postal code: 52245*

don't let the bastards water you down.

*wright gregson*  
*Postal code: 2125*

don't let the bastards water you down!

*wright gregson*  
*Postal code: 2125*

Keep going strong. Rein in the big banks.

*Mark Hayduke Grenard*

Thank you!

*Deborah Greymoon*  
*Postal code: 80809*

You are doing a great job. Happy Birthday

*Reginald Grier*  
*Postal code: 20747*

I appreciate your work. So much more to do!

*Anne Griffin-Lewin*

keep it up ....

*marguerite guarisco*  
*Postal code: 28715*

I'm so thankful we have you!

*Annabel Gunsallus*

RanknFile--Send, Share, File

*bob gutermuth*  
*Postal code: 32608*

Happy Birthday! Have a wonderful day!

*Julie Guzman*  
*Postal code: 10989*

Thank you for going after the big guys and delivering more than \$10 billion in refunds and restitution to 17 million consumers cheated by financial companies large and small!

*Shauna Haines*  
*Postal code: 94703*

Keep up the good work and keep trying to expand your authority to protect the middle and lower classes.

*Mike Hale*  
*Postal code: 3044*

Thanks for the great job done so far.

*loren hall*  
*Postal code: 95472*

Happy Birthday and congratulations on your good works.

*Janice Hall*  
*Postal code: 8831*

Don't stop now ~ there's still so very much wrong . -Nate

*Nathan Hall*  
*Postal code: 90012*

Keep up the good work!

*Thomas Hamilton*  
*Postal code: 28326*

Happy Birthday CFPB

Thanks for all you've done.

Keep up the great work.

*Jennifer Haney*  
*Postal code: 24069*

Thank you, CFPB, for all you do and hopes for what remains on your agenda. I wish you energy and fortitude and more as you continue to do 'good works' in spite of R resistance. And thank you, Elizabeth Warren, for thinking up such a fine idea for a bureau - of many drawers.

*Yvonne Hansen*  
*Postal code: 78745*

OH wouldn't it be great if financial institutions practiced ethics that made CFPB unnecessary.

Thanks keep up the good work!

*Mark Hanson*  
*Postal code: 59802*

Please work to end the abuses of payday, car-title and other forms of high-cost, debt-trap lending.

*Art Hanson*  
*Postal code: 48917*

Please end the abuses of payday, car-title and other forms of high-cost, debt-trap lending.

*Natalie Hanson*  
*Postal code: 48917*

The very important and much-needed work you are doing is greatly appreciated.

*Terry Harmon*  
*Postal code: 66604*

Stay Focus Thanks

*William Harnage Sr*  
*Postal code: 92563*

Thank you all and keep up the good work!

*Diane Harper*  
*Postal code: 90814*

Thanks for your work.

*Lis Harris*  
*Postal code: 10027*

Keep fighting! Remember who you represent.

*Gregory Harris*  
*Postal code: 94608*

Thank you for standing for US.

*William Hart*  
*Postal code: 63116*

There is so much to be done and the CFPB is all we have to get it done.

*Robert Haslag*  
*Postal code: 65023*

Happy birthday.

*William Hassig*  
*Postal code: 60056*

Please continue being a force for the people.

*Shari Hawk*  
*Postal code: 50021*

Keep up the good work  
*John Heckler*  
*Postal code: 14609*

Robin Hood Tax to fund election campaigns. Please  
*P Helm*  
*Postal code: 95605*

Thanks for standing up to the moneyed interests that never seem to get enough!  
*Robert Henderson*  
*Postal code: 48854*

Happy birthday, and continue this important work ...  
*Dr. Alexander Henrich*  
*Postal code: 22457*

Thank you!  
*Doug Herren*  
*Postal code: 19122*

Thanks for what you are doing on behalf of the 99%  
*Susanne Hesse & Doug Dyer*  
*Postal code: 32615*

Thanks for doing all you can to protect us from Republicans and the Big banks and insurance companies.  
*Steven Hibshman*  
*Postal code: 94404*

Keep up the good work. And Thanks!  
*Francis Higgins*  
*Postal code: 95831*

You are achieving a lot. Keep up your great work!  
*James Higgins*

Thanks for protecting the 'least of those among us' from predatory lenders.  
*Dwight Hilpman*  
*Postal code: 66044*

Thank you for your work on behalf of citizens who have been victims of fraud. Please continue your efforts to help citizens obtain relief when they are victimized. Hope you prosecute the banks rather than just fine them.  
*Randy Hinthorn*  
*Postal code: 98146*

I hope you will focus next on exposing and correcting the conflict of interest inherent in forced arbitration clauses where the consumer must accept the company under complaint's choice of private firm as their "independent" judge.

*Heidi Hoffmann*  
*Postal code: 21793*

THANK YOU for all that you are doing to help!!!

*Karen Holgersen*  
*Postal code: 7470*

Good work

*Chris Holleman*  
*Postal code: 85623*

Happy Birthday!!!

*Dorothy Holtzman*  
*Postal code: 8701*

Keep up the great work!

*Nancy Hoop*  
*Postal code: 3904*

Thanks!

*William Hosp*  
*Postal code: 22192*

Keep up the good work. Lord, knows we need you at your best with the billionaires controlling the Congress!

*Leon Houston II*  
*Postal code: 78163*

We needed you and now you're here doing the job.

Thanks!

*Linda Howe*  
*Postal code: 2478*

Happy Birthday, and may you live a long and healthy life!

*Yu-Kuang Hu*  
*Postal code: 44313*

Thank you for watching our backs. We have yours. Please keep up the good fight.

*Chow-chi Huang*  
*Postal code: 45069*

Thank you for being watchdogs on the behalf of the American people, since our own elected officials as a majority could care less, unless it effects their pockets.

*TeriLee Huff*

*Postal code: 98662*

Thanks for being one of the few watchdogs to help protect Americans. The fact that you have delivered \$10 billion in refunds and restitutions speaks for itself.

Looking ahead, perhaps the use of forced arbitration clauses can be addressed.

*Elaine Hughes*

*Postal code: 19002*

CFPB. Stay strong. Keep up the good fight.

*Patricia Hughes*

*Postal code: 12144*

Keep up the good work.

*Kenneth Hundzinski*

Keep up the good work.

*Kenneth Hundzinski*

*Postal code: 90293*

Thanks for your great work. Your priorities are my priorities!

*Elizabeth Iglesias*

*Postal code: 33146*

Keep up the good work.

*Sonia ImMasche*

*Postal code: 80524*

Keep it up!

*Richard Ingraham*

*Postal code: 8757*

You're going great. Don't stop now.

*Martin Iseri*

*Postal code: 95628*

Yes, yes, yes! Thank you.

*Lawrence Jacksina*

*Postal code: 22902*

Thanks. Keep up the good work.

*Lawrence Jacksina*

*Postal code: 22902*

Hang in there, guys.

*Ed Jackson*

*Postal code: 36109*

Your efforts on our behalf are appreciated.

*Ann & Kirk Jacobs*  
*Postal code: 82070*

Thank you for protecting us as consumers!

*Matthew J. Jadud*  
*Postal code: 44028*

Thank you !!

*Matthew J. Jadud*  
*Postal code: 44028*

Keep up the necessary work! Well done!

*Robert Janusko*  
*Postal code: 18018*

Keep up the good work!! It is vitally important to all Americans.

*G Joan Jarvis*  
*Postal code: 97007*

Keep up the good work. Happy birthday.

*Paul Jefferson*

Happy Birthday

*Martin Jennings*  
*Postal code: 10025*

I hope the banksters get the fair trials they deserve

*David Jodrey*  
*Postal code: 20886*

Keep up the good fight!

*Greg Johnson*  
*Postal code: 33305*

Keep on working for us!!

*Esther Johnson*  
*Postal code: 33440*

Thanks

*George Johnson*  
*Postal code: 55803*

Keep up the good work. There is no shortage of further, similar tasks down the road.

*Matthew Johnson*

*Postal code: 94070*

Great job! Thank you.

*Edwin Johnson*

*Postal code: 97520*

Keep up the good fight for the people! Don't let greedy/powerful interfere with your mission to keep the financial markets fair & accessible to all. Thank you!! Happy Birthday - here's to MANY more years of defeating unscrupulous lenders & credit reporting agencies whose errors (bona fide or on purpose) have ruined so many people's lives.

*Tracy Johnston*

*Postal code: 44685*

Happy Birthday!

*C K*

*Postal code: 53147*

Cracked in on abusive overdraft rates by banks

*Lisa Kagan*

*Postal code: 12414*

Keep up the great work, Happy Birthday!

*Barbara Kantola*

*Postal code: 49120*

Happy Birthday!!

*Marjorie Kantor*

*Postal code: 11215*

Thank you for all you've done!

*Stephanie Kasprzak*

*Postal code: 87106*

Great job!

*Elizabeth Kauffman*

*Postal code: 14201*

Thank you for your great accomplishments! Enjoy your birthday. Looking forward to your solving more problems for American consumers, families, and communities.

*Shirley Keen*

Keep fighting for US!

*Lisa Keim*

*Postal code: 60453*

Happy birthday!

*Carol Keller*  
*Postal code: 63119*

Keep up the great work...  
*Billy Kemp*  
*Postal code: 98411*

Thank you for protecting us regular citizens from the robber barons that seem to lurk in every alley of our lives anymore...how about some long term jail sentences and all personal properties of said persons impounded for perpetuity so they have to struggle for years like we have had to do...tired of wrist tappings...I want Icelandic justice for these thieves!!!!

*Carol Kern*  
*Postal code: 44074*

It is very important that the financially naive be protected from predators.  
*John Kesich*  
*Postal code: 34293*

Arbitration clauses are my pet peeve. They should be unlawful.  
*Laurence Key*  
*Postal code: 34997*

Happy birthday, and many more!  
*Victoria Kilroy*  
*Postal code: 34744*

Bless you for the courage of your convictions.  
*Marilyn King*  
*Postal code: 94945*

Keep up the good work.  
*Ben Kjelskus*  
*Postal code: 64034*

Thanks for your work this far. Please continue to protect citizens from financial abuses!  
*mavbknight@aol.com Knight*  
*Postal code: 75232*

Keep up the good work!  
*Bill Koch*  
*Postal code: 54650*

HAPPY BIRTHDAY!!!  
And keep up the good work!  
*Joann Koch*

Lets getHillary to endorse the All Generations Plan of Social Security Works passed.

*Tom Kociemba*

*Postal code: 28803*

Keep up the good work!

*David Kornreich*

*Postal code: 13202*

Happy Birthday stick it to the Banks

*John Kotarski*

*Postal code: 0*

Please continue to look out for individuals and groups of people who are exploited by unscrupulous businesses. You know that you are doing the right thing when your critics are the very people who are have recently been cited by the Pope as those who pose the greatest danger to a civil society.

Thanks for what you are doing. Jerod

*Jerod Kratzer*

*Postal code: 0*

Keep up the great work. We are all very grateful for all you do.

*Carol Krez*

*Postal code: 98260*

Thank You.

*Robert Krikourian*

*Postal code: 95762*

Thank you for protecting consumers from predatory banks, corporations and financial institutions!

The American people are grateful for your work, and we will continue to support your efforts.

*Evan Jane Kriss*

*Postal code: 94965*

Keep up the good work!

*Patricia Kriz*

*Postal code: 95762*

THANK YOU!!!

*James Krueger*

*Postal code: 53092*

Thank you!

*Karen Laakaniemi*

*Postal code: 32534*

There is red tape that is tied up with the mortgage crises that may not be resolved anytime soon, and when my short-sale fell through, I learned that many people, citizens, & immigrants have been getting over in our system & almost living here for free for some time.

*Elizabeth M. LaBue*  
*Postal code: 10301*

Thank you for fighting the good fight!  
*Cary Lafaye*  
*Postal code: 29205*

Keep up the good work, republican efforts to undermine the CFPB notwithstanding.  
*david j. lafond*

You've done some good things to help the average citizen. So much more to do. Keep it up. This practice gets my attention. The abuses of payday, car-title and other forms of high-cost, debt-trap lending. Shut it down. Thank you and Happy Birthday. Hope there are so very many more.  
*Michael LaGasse Sr.*  
*Postal code: 33603*

Keep up what you are doing - and expand it! We all need protection against the megabanks.  
*Barbara Langan*  
*Postal code: 16652*

Keep up what you are doing - and expand it, please We all need the most protection we can get against the mega-banks and wall-street insiders.  
*Barbara Langan*  
*Postal code: 16652*

Keep up the good work!!  
*Larry Lapuyade*  
*Postal code: 94979*

This has been a tough environment to get any positive protective legislation for consumers, since the fall of '08-'09, but through activism from your organization, and others, we've managed to keep the financial institutions "more honest" than in a long while. Thanks so much for being a part of the process. T. Larkin San Francisco, Ca.  
*Timothy Larkin*

Please take care of the rascals on Wall Street  
*pat larson*  
*Postal code: 95818*

Happy Birthday, Keep fighting the wrong-doings of some of the establishments  
*Vincent Lasak*  
*Postal code: 49444*

Good work.  
*Martin Laufe*  
*Postal code: 19106*

Thank you to the CFPB and most particularly thank you to Senator Elizabeth Warren who fought the hardest to create this agency!

*Frances Lawren*  
*Postal code: 98027*

Next on the TODO list: Credit reporting agencies that make it difficult to correct obsolete or inaccurate information

Fraud, pure and simple.

*David Lawson*  
*Postal code: 19460*

Thank you so much and keep it up!!!!

*julie lawyer*  
*Postal code: 94510*

Forced arbitration clauses should be banned from contracts.

*Barbara Laxon*  
*Postal code: 33025*

Forced arbitration clauses should be banned from contracts

*Barbara Laxon*  
*Postal code: 33025*

Thanks for all you do!

*Elizabeth Layfield*  
*Postal code: 20005*

Keep protecting us.

*Dale Le Fevre*  
*Postal code: 95437*

Dear CFPB,

Please stay the course because your agency is working tremendously for average Americans. In fact, for all Americans. Because, our financial stability as a nation is dependent upon stability of all the various groups in our country. Thank you!

*Tyrone Lecour*  
*Postal code: 30214*

Stay-Focused !

*Cordell Lee*  
*Postal code: 85041*

Keep helping consumers including those in Indian country who are subjected to border town payday lenders aggressively preying upon low income and fixed income elders.

*Calvin Lee*  
*Postal code: 87375*

Thanks for being there!

*lynda leigh*

*Postal code: 95062*

Your work is incredibly important.

Stay strong. Keep up the good fight.

*Paul Lerman*

*Postal code: 19095*

Have a wonderful birthday, and thank you for your work!

*Judy LeTourneau*

*Postal code: 32043*

Congratulations and keep up the great work.

Now let's focus on the outrageous student debt problem. Student debt should be dischargeable by bankruptcy.

*Pamela Lichtenwalner*

*Postal code: 94970*

You are truly for the people!! You are my kind of agency; thank you for what you DO!

*Mark Lickerman*

Thank you.

*Al Liebeskind*

*Postal code: 21045*

Thank you for protecting our consumer rights.

*Al Liebeskind*

*Postal code: 21045*

Keep up your good work of keeping corporations honest.

*Nigel Lim*

*Postal code: 53072*

Thank you and keep up the good work that you do. We citizens can use all of the help we can get against the corporate profit zealots who will stop at nothing in their quest for the legal tender.

*Robert Lindberg*

Keep up the good work!!

*STEVE Lindstrom*

*Postal code: 53207*

Thank you - as an elder I appreciate you.

*Renee Locks*

*Postal code: 94941*

Attack the problems yet to be tackled, which include:

- The abuses of payday, car-title and other forms of high-cost, debt-trap lending;
- The use of forced-arbitration clauses that require consumers who think they have been cheated to accept the judgment of a private firm chosen by the company theyâ€™re complaining against;
- Student loan servicers who give borrowers the run-around when they try to repay;
- Credit reporting agencies that make it difficult to correct obsolete or inaccurate information;
- Debt collectors who harass people with calls at home and work, sometimes without verifying the legitimacy of the debt.

*Michael Lombardi*

*Postal code: 19054*

Thanks for the great work protecting us!

*Stephanie Longo*

*Postal code: 80863*

Whatcha doing for college loans? You next project!!

*Carol Lopez*

*Postal code: 8065*

Thank you for all that you have done in the past 4 years. Happy Birthday CFPB!

*Len Lorette*

*Postal code: 73644*

Stay strong!

*Janie Lucas*

*Postal code: 94110*

We definitely need you to protect us as I feel greed is taking over caring about people!

*Donna Lucero*

*Postal code: 80120*

Happy Birthday& many more!

*CJ Lutzke*

*Postal code: 22312*

Stop the abuse

*Michael Lyman*

Happy birthday and many many returns .With evan more success. Could you point out the corperate congressional slaves?

*Charles Lynch*

*Postal code: 60404*

Happy Birthday! You are doing a great service!

*Nancy Lyon*  
*Postal code: 20816*

Keep it up!  
*H M*  
*Postal code: 48198*

Happy birthday!  
*T Mac*  
*Postal code: 98116*

Keep up the good work!  
*Nilah M. MacDonald*  
*Postal code: 2066*

Stay strong!  
*Eileen MacDougall*

Keep up the good work!  
*Larry Macey*  
*Postal code: 64118*

KEEP UP THE GOOD WORK! Thanks for fighting for Main St.!  
*n macnaughton*  
*Postal code: 77030*

Keep up the good work!  
*Rebecca Maddox*  
*Postal code: 75229*

Keep up the great work!  
*Victor Magana*  
*Postal code: 93710*

I think the CFPB and the SEC need to have more power and money to jail fraudulent financial advisors.  
*Kathy Magne*  
*Postal code: 55105*

keep up the good work  
*Janet Maker*

Thank you!  
*Peter Maniscalco*  
*Postal code: 11949*

Thank you for your important work so far. Please keep advocating for fair treatment of the everyday citizen and of those who are most vulnerable, including our injured veterans and students. Please continue to fight, especially for college students who take out student loans to attend college, only to be saddled, once they finish, with debt from excessive interest rates that interfere with their ability to get married, start a family, or obtain post-graduate degrees. Since a college education is a near-necessity not only for the students' own futures, but also for the future competitiveness of the nation in the global economy, I personally think any interest rate over 5% is excessively discouraging to potential college students. Similarly, please continue to fight against predatory lenders that charge high two digit and three digit interest rates and against banks and investment firms that create "investments" like credit-default swaps (by any name) that pretend to create profit out of debt. Any money-making scheme that, while technically legal, is based on making huge profits in an unethical manner by opportunistically exploiting the needy, poor, indebted, or otherwise vulnerable, or by making false claims, is dangerous to our national economic security because it helps create and then helps burst another economic bubble. Please work on making all such schemes illegal. Again, thank you for fighting for regular citizens like me, and please keep up the good work!

*Anuj Mankad*  
*Postal code: 7095*

Thank you.

*Leo Mara*  
Congress needs to further empower this agency!  
*Robert March*  
*Postal code: 44483*

Keep up the good work, we need you to be ever vigilant.  
Thanks.

*John Margerum*

Keep up the good work.

*Dominic Marino*

I know you are there and trying hard. But we both know millions of homes were lost and far too little has been done to punish the banks and nothing at all to stop the derivatives which will one day probably crash the market again

*Mary Ellen Marino*  
*Postal code: 8540*

We are SO glad that you exist! Thank you for protecting us little guys from the multitude of sharks out there!

*Doris Marshall*  
*Postal code: 28054*

Stay strong and continue to shine the bright light on the corporate vultures. A must is to restore democracy for We The People.

*Franklin Marshall*

God Bless

*Fred W. Martin*

*Postal code: 93721*

Happy birthday!

*Omar Martin*

*Postal code: 46208*

While of the intended safeguards and protective provisions of Dodd-Frank continue to be fought and resisted by the shameless and egregious GREED-machine (and its stooges) in this country, most of us HONEST AMERICANS can at least be thankful and sincerely grateful that the CFPB is performing its functions to some degree. I still have trouble believing how flagrantly TREASONOUS and TREACHEROUS the forces of corporate criminal subterfuge and corruption were (and still are for that matter!) in waging their GRAFT, AVARICE, and DELIBERATE CRIMINAL CORRUPTION against the body politic! They all belong in jail, FOREVER! Please keep up your efforts to help prevent their FANATICAL 'FREE-MARKET' FASCISM from taking total control over this country! You're about all that good has going for it, these days. THANK YOU FOR ALL YOU DO!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

*Steve Marvin*

*Postal code: 95605*

Thank you for acting on behalf of "The Little People" as Leona Hensley referred to us. She was describing our bank accounts of course and it has always been the goal of people like her and those in power to bleed us dry

*N.C. Mason*

*Postal code: 85016*

Please start sending the BIG Bank Crooks to Jail.

*Gerald Masters*

*Postal code: 33510*

Keep up the good work.

*Kerin Matthews*

*Postal code: 98366*

Keep up the good work!

*Reuben Matthews*

*Postal code: 32703*

Happy Birthday and MANY MORE!

*Hillary Maurer*

*Postal code: 52358*

Thanks for standing up for the little guys and gals.

*Persephone Maywald*

*Postal code: 94563*

Thanks CFPB for cracking down on some of the worst industries that extract wealth from our communities. Please do more on student debt. And not just for those taking our loans now. Do it for the folks like me who already have the debt and don't qualify for any of the new student loan assistance programs.

Student loans are a scam.

*Jess Mazour*

*Postal code: 50311*

Thank you for looking out for us!

*Robert W McAllister*

try to help college kids outrageous student Federal interest rates on there loans

*James McCarthy*

*Postal code: 11357*

Thank you!

*Julie McCarthy*

*Postal code: 80021*

Thank you for starting to make it possible for many people to not placed so they always will owe money.

*Baileen McCune*

*Postal code: 67114*

Thank you for all your efforts to safeguard American consumers, families, and communities against the deceptive and abusive practices of big banks, credit card companies, and unscrupulous lenders. Happy Birthday, CFPB. Stay strong. Keep up the good fight.

*William McGinnis*

Keep up the very good work!

*Eugenia McGrath*

Keep up the good work!! Thank you for your hard work.

*Linda McIntosh*

*Postal code: 94568*

Now, please add to your list: requiring every mortgagee (or its successor(s) or assign(s)) to return the mortgagor's wet-ink promissory note, with all allonges, at payoff of a mortgage, and to give a discharge of the mortgage (or, depending on the state, the mortgage lien) that is effective under state law again to vest title in fee simple in the homeowner.

*Sarah McKee*

Keep after financial institutions that cheat consumers.

*Leslee McPherson*

*Postal code: 94403*

Important work. Please keep doing it.

*Erik McWilliams*  
*Postal code: 20850*

Happy Anniversary/Birthday!  
*Larry Meersman*  
*Postal code: 46544*

Keep up the good work.  
*Maureen Mehler*  
*Postal code: 92637*

keep up the good work  
*Maureen Mehler*  
*Postal code: 92637*

Onwards and upwards!  
*Ella Melik*

We knew from the get-go that your new agency would come under relentless attacks from the regressive right. We've watched you wage a righteous fight and are proud of your actions and strongly support your mission. Happy #4!

*fran merker*  
*Postal code: 11235*

Keep up the good work!!!!  
*Sally Merrill*

Thanks  
*Claudia Lee Miller*  
*Postal code: 98844*

Keep up the good work  
*Loren Miller*  
*Postal code: 47345*

Happy Birthday. Glad you care.  
*Martha Miller-Hampton*  
*Postal code: 74016*

Fantastic work! Congratulations and Happy Birthday!  
*Kathleen Mireault*

put the Bankers in jail!!!!!!  
*Robert D. Missimer Jr.*  
*Postal code: 19355*

Thank You!

*Jude Misurelli*  
*Postal code: 19707*

Thanks for your public service and the important work you do!  
*Dr. T. Randall Mock, M.D., Ph.D.*

Thank heaven for our guardian angels who do what's best for the silent unarmed honest taxpayers  
*Jean Molinari*  
*Postal code: 90731*

Thank you. Thank you for being active, thank you for resolving problems, thank you for protecting us from predators. Just -- THANK YOU!  
*Bernadette Monaghan*

This country needs financial regulation. There are far too many greedy and immoral individuals running our financial institutions.  
*DAVID MONDEJAR*  
*Postal code: 12472*

Mahalo Nui Loa! Forced arbitration seems tilted toward corporate advantage as it is now practiced.  
*Patti Montgomery*  
*Postal code: 96790*

Thank you keep up the good work  
*THOMASINE Montoya*

Thank you for doing the right thing.  
*Carole Moore*  
*Postal code: 33541*

Stop pushy Debt collectors!  
*Linda Moore*

Anything and everything you do to help Americans is very much appreciated.  
*Barbara Moore*  
*Postal code: 18017*

Thank you for your efforts to safeguard American consumers.  
*Mary Moore*  
*Postal code: 94805*

I really believe in your agency. I don't understand why republicans in Congress want to undermine the CFPB and give financial companies a license to cheat. I hope your actions and policies create trust in the marketplace.

*Lorraine Moore*  
*Postal code: 78210*

Thank you so much for all you do. We stand with you. Happy birthday.

*Claudia Moorman*  
*Postal code: 90044*

Keep up the good work.

*CHRISTOPHER MORAN*  
*Postal code: 19333*

Thanks!

*Linda Morgan*  
*Postal code: 96737*

Good luck - you're in the gunsights of the corporate-funded candidates - but you probably knew that. I'll do whatever I can to support you.

*Simone Morgen*  
*Postal code: 43202*

Stay focused on your mission and don't be intimidated by the financial sector's blustering. In the long run, if you do your job, it will be better for the ethical members of that community, too.

*Henry Morgen*  
*Postal code: 90019*

Thank you for protecting consumers!

*C. Morrison*  
*Postal code: 8540*

Stand strong Mr. Cordray. We desperately need you to protect our families and neighborhoods from predatory practices!! My neighborhood in Des Moines, Iowa is surrounded by store front pay day lenders.

*Cherie Mortice*  
*Postal code: 50317*

Keep up the good work. You are appreciated.

*Lynn Moshier*

Keep at it!

*Lindsay Mugglestone*  
*Postal code: 94705*

I have been the victim of B of A so it is too late to help or protect me but I want to help others and stop banks from robbing them.

*betty mukerji*  
*Postal code: 94559*

Thank you for all your hard work trying to help Americans!

*Linda Mulder*

HAPPY BIRTHDAY!! YAY!! WOO HOO!!! Keep up the good work!! You're doing a GREAT job....Thank you!

*sherrie munday*

*Postal code: 80503*

Happy anniversary!

*Michael Murphy*

*Postal code: 10512*

Excellent. Please keep spreading the word.

*Theresa Murphy*

*Postal code: 10708*

So much to do, so little time. Slowly but surely we can take back America from the rich corporate idiots!

*S Joy Murphy*

*Postal code: 80026*

Keep up the good work!

*Doug Musick*

*Postal code: 94597*

Thanks for all that you have accomplished. It seems that an important next step would be stopping debt-trap lending, where inexperienced borrowers could easily be victimized.

*Mary Mutch*

*Postal code: 54601*

Regardless of what the GOP members of Congress think, this is too important a part of the federal government to protect the American consumer.

*Sandra Myers*

Thanks

*charles myers*

Keep up the good fight...

*bob Nace*

*Postal code: 94523*

Keep up the good work

*E. James Nedeau*

*Postal code: 49441*

Thanks for keeping watch over the diminished line between the financial barracudas of Wall St. and the Commoners struggling to keep their heads above water.

*Dirk Nelson*

A BIG THANK YOU!

*ROBERT NERGER*

*Postal code: 96772*

Keep up the good work !!

*Eric Newman*

*Postal code: 10475*

Stop the "Pay Day Loan Sharks" from stealing hard working people's money.

*Stephen Nickels*

*Postal code: 62985*

Thank you. The consumer marketplace in today's world is so complex that an average person is in constant danger of being hoodwinked. We need the help of CFPB.

*John Nickum*

*Postal code: 85268*

Thank you and Happy Birthday for a job well done!

*Betty Noakes*

*Postal code: 73121*

Keep up the good work!

*Sandi Noble*

*Postal code: 58444*

Keep up the good work.

*Robert Noble*

*Postal code: 98296*

Congratulations! Keep up the people's work.

*Darrell Noel*

*Postal code: 10027*

HB! Good Luck to you and us.

*Mark Nolan*

*Postal code: 87110*

Thank you for all you do.

*Beth O'Brien*

*Postal code: 14617*

You fight for the little guy, and stand up to the financial bullies. Well done! Keep up the good work. We appreciate you and thank you. Happy anniversary. I'm glad something in government is working the way it should!

*Mary O'Brien*  
*Postal code: 0*

Congratulations for giving people a serious, reasonable presence in what is way too frequently a corrupt, unregulated gambling casino.

*daniel oconnor*  
*Postal code: 2062*

Thank you for a job well done

*Elizabeth ODear*  
*Postal code: 77401*

Thank you for being vigilant with the already hugely flawed credit and banking industry that manipulates consumers into impossible debt situations. I am trying to get out from under...

*Bonnie Odiorne*

Happy Birthday, keep up the good work!

*Dawn ODonnell*  
*Postal code: 12833*

Thanks!

*Kevin Oldham*  
*Postal code: 11967*

GREAT WORK. CONGRATS

*DAN O'LEARY*

Good to see a government agency that actually works the way it was intended.

*Joseph Olivas*  
*Postal code: 92106*

Keep up the great work! The payday loan racket needs attention.

*Carl Olson*

Thanks for watching out for ordinary folks like me.

*Patricia Orlinski*

keep sticking it to the MAN! :)

*kevin orme*

Thank YOU for being there for US!!! All Americans MUST have PROTECTION!!

*Karen Ornelas*

Birthday wishes. Thank you for your tireless efforts. They are appreciated.

*Robert Ortiz*  
*Postal code: 94945*

Thank You CFPB for looking out for the little guy. Happy Birthday and many more.  
*maxine osborne-baston*  
*Postal code: 64127*

Thank you for protecting Americans from predators.  
*Alex Oshiro*  
*Postal code: 96814*

Thank you for protecting us!  
*Linda Ott*  
*Postal code: 44240*

Many happy returns!  
*Tom Otte*  
*Postal code: 10627*

Thanks all.  
*Larry Ottinger*  
*Postal code: 20815*

Thank you for protecting American consumers!  
*Marilyn Overton*  
*Postal code: 98020*

Keep up the good work!  
*Anthony Owen*  
*Postal code: 95521*

Keep protecting families, individuals, consumers!  
*s Owens*  
*Postal code: 38109*

Thanks for everything!  
*Anne Padilla*  
*Postal code: 87505*

Thanks!  
*Nieba Paige*  
*Postal code: 97215*

Way to go!  
*Elizabeth Palme*  
*Postal code: 45236*

Happy 4th birthday! So glad you're around and I look forward to even greater accomplishments in the future.

*Jesus Pantel*

*Postal code: 78745*

Thanks

*Don Parker*

*Postal code: 80401*

WELL DONE!!! KEEP UP THE GOOD WORK ON BEHALF OF THE AMERICAN PEOPLE!!!

*ROBERT PARKER STELLATO*

*Postal code: 94063*

Thanks and keep up the good work.

*Ed Parks*

*Postal code: 73118*

Keep up the good work -standard credit cards have what used to be called usury level interest rates too but that probably requires another act of Congress to solve.!

*Judith Patt*

*Postal code: 94705*

WOO HOO!!!!

*Lesley Patton*

*Postal code: 96755*

Thank you for standing up, speaking out, and acting for what's right. Keep up the good work!

*Don & Linda Patzke*

*Postal code: 54162*

People, such as yourselves keep this nation great!

*Edgar Payne*

*Postal code: 90807*

Congratulations on what you have accomplished up to this point. Keep truckin' for there's a lot more!

*Tia pearson*

*Postal code: 96786*

Happy Birthday CFPB!

*Maria Carmen Pedroza*

*Postal code: 60453*

I know many people who have suffered and continue to suffer because of these abuses in their past. Your work will make it harder to exploit people in the future.

*Anne Peiffer*

*Postal code: 55412*

I realize you're fighting an uphill battle due to all the corruption and money flowing freely in our government, but we need you to do all you can to correct at least some of the wrong doings going on everyday in our financial lives. I, as well as hopefully more than imagined, other people, support you. Thank you

*Enrico Pelausa*

*Postal code: 20111*

Keep up the good work!!

*Howard & Carol Pellett*

Stay on it!

*David Perkins*

*Postal code: 87501*

I'm thankful that you exist, grateful for the patches to our tattered economic structure, and hopeful for success in overcoming the problems not yet tackled.

*carolyn Perkins*

*Postal code: 78641*

You know what to do!

*David Perkins*

*Postal code: 87501*

Thank you for all that you have and are doing.

Happy Birthday.

*p perry*

*Postal code: 95467*

Thank you for all that you have and will do.

Happy Birthday.

*p perry*

*Postal code: 95467*

Keep it up!

*MaryAnn Peters*

*Postal code: 90057*

It is truly heartening to know that there is a government agency that is making an enormous and successful effort to protect common citizens from powerful, unethical, predatory financial agents. Thank you for your fine work on our behalf.

*Grace Peters*

*Postal code: 2144*

keep working.

*Carolyn Peters-Eckel*

*Postal code: 19053*

Thank you for fighting for the people.

*patricia peterson*

*Postal code: 32096*

Keep up the good work!

Save consumers!

*karen peterson*

*Postal code: 60625*

Save consumers! Keep up the good work!

*karen peterson*

*Postal code: 60625*

Happy 4th Birthday and many more!

*Ronald Peterson*

Happy Birthday

Keep up the good work

*Hugh Phillips*

*Postal code: 85282*

Congrats!

*Ina pillar*

*Postal code: 53575*

Thank you

*Alva Pingel*

*Postal code: 55068*

Happy Birthday CFPB ! Stay strong and keep up the great fight for the people !

*Sherrie Pizzo*

*Postal code: 14904*

Congrats....Take No Prisoners, Folks

*joseph podrasky*

*Postal code: 48170*

Fix this: The use of forced-arbitration clauses that require consumers who think they have been cheated to accept the judgment of a private firm chosen by the company they're complaining against. Keep up good work.

*g pogel*

*Postal code: 33325*

Fix this: The use of forced-arbitration clauses that require consumers who think they have been cheated to accept the judgment of a private firm chosen by the company they're complaining against. Keep up the good work.

*g pogel*

*Postal code: 33325*

If you have any influence in the area, please push for people's banking at the US Post Office.

*Dean Poirier*

*Postal code: 30096*

Keep fighting the good fight. Average Americans are counting on you! Congratulations on all you have accomplished!

*Beverly Poncia*

I'm sure you are dealing with growth issues. Keep it up.

*Fred Ponder*

*Postal code: 77068*

Thanks for getting refunds and restitution for consumers cheated by financial companies. I hope you can stay strong to fight forced-arbitration clauses--like "forced pooling" associated with fracking.

*Hazel Poolos*

*Postal code: 28137*

I'm glad you're here! Can you look into charges by small town hospitals in the lowcountry?

*D.B. Pope*

*Postal code: 29944*

Happy Birthday. Keep doing great work.

*Tom Porpiglia*

*Postal code: 14580*

Keep on pushing, never give up! Happy Birthday!

*Susan Porter*

Congratulations!

*Harry Post*

*Postal code: 99504*

Thanks!

*paul potts*

*Postal code: 98577*

Keep up the good work!

*Aaron Poukkula*

*Postal code: 98902*

Happy Birthday

*Judi Poulson*  
*Postal code: 56031*

Great work people! Keep on holding the banks feet to the fire!

*Robert Pound*  
*Postal code: 94518*

Keep up the good work. If our legislators cared half as much about the regular people as you do, we could accomplish a lot. Since they don't care about us, you stand between us and those who want to take advantage of us. Thank you so much.

*Shirley Powell*  
*Postal code: 53038*

Give'm hell.

*Fred Powell*  
*Postal code: 43611*

Thank you for fighting for families threatened by foreclosure, including securing refunds for so many people who were cheated by the financial industry.

*Julie Prandi*  
*Postal code: 61701*

Thank you for all you do!

*Steven Prow*

Thank you and Happy Birthday!!

*Mary Puffenberger*  
*Postal code: 17022*

Congratulations. keep on keeping on!!!

*John Pulvino*  
*Postal code: 90713*

Thank You !

From the bottom of our hearts.

*Charles Rabaut*  
*Postal code: 93433*

Thank you, and Happy Birthday!

*Carol Rahbari*  
*Postal code: 48197*

Bless you! Never lose your original purpose.

*Doraine Raichart*  
*Postal code: 98011*

Keep up the good work and STAY CLEAN!

*John Ramos*  
*Postal code: 95124*

We are grateful for your work and the layer of protection you offer us, the little guys!  
*Jo and Joe Reasons*

Keep up the good work for consumers!  
*Beth Redwine*  
*Postal code: 41011*

Keep up the good work and continued success in looking out for us.  
*Carolyn Reedy*  
*Postal code: 48187*

We need more people covering our backs and stronger legislation! Yea Bernie Sanders and Elizabeth Warren! ! ! !  
*Timothy Reese*  
*Postal code: 98640*

We the consumers need you now more than ever. Thanks for what you have done and will continue to do.  
*Janet Regenold*  
*Postal code: 81201*

Thanks for doing all that the Politicians allow you to do. Keep up the good work.  
*Janet Rexroth*  
*Postal code: 98512*

Happy Birthday, CFPB  
*Michael Ribordy*  
*Postal code: 67152*

It's nice to have someone on the PEOPLE'S side for a change. Now we just have to work on "repopulating" Congress so you can get the tools to do your job better! Restore the 7th Amendment (with the 20 dollar threshold; see how the big corps like THAT).  
*Allan Richardson*  
*Postal code: 32244*

Happy Birthday to the CFPB. After 2008 it is a breath of fresh air. We know the Republicans will do everything they can to destroy it. But they now realize that we're all watching and responding!  
*Paul Richey*

Keep up the good work. I look forward to your good work on the other debt trap lenders that deface our communities.  
*Gloria Rickel*

*Postal code: 22630*

You are such an important consumer protection service!

Thank you for all you do.

*Dorothy Riley*

*Postal code: 85715*

We need to close down payday lending companies and look into limiting credit card interest rates.

*Douglas Risedorf*

*Postal code: 98237*

Thank you for all that you do. Keep up the good work.

*Robert Rivera*

*Postal code: 10025*

Thank you for all you do.

*Ella Robson*

*Postal code: 59037*

Thank you for being the best new U.S. government program for real people, since Social Security and Medicare!

*Hank Rodgers*

*Postal code: 92676*

Thanks for all the positive work being done and accomplished.

*Bobby Joe Rogers*

*Postal code: 32503*

We must put an end to debt trap pay day lending. It hurts those that are struggling to make ends meet even more so.

*Christine Rohde*

*Postal code: 44512*

So far, so good. Now, let's strengthen it. We'll have to vote out a bunch of bought-and-paid Toadies, before we can make any more progress, though!

*Gerard Rohlf*

*Postal code: 15218*

Financial decisions and the prospect for wrong decisions that can break the entire economy nationally if not worldwide should not be entrusted to a few greedy non-risk-averse (after all, its not THEIR money) individuals.

*Terry Roller*

*Postal code: 76643*

Thank you!

*Pat Rorex*

*Postal code: 85637*

WAY TO GO!!!!!!!

*Paul Roseenberger*

*Postal code: 0*

WAY TO GO!!!!!!!

*Paul Roseenberger*

*Postal code: 0*

Please don't bend to political pressure! Try on the mocassins of the victims.

*Paul Roseenberger*

*Postal code: 0*

God bless the CFPB!! Finally, an agency to protect the common folk from rapacious businesses.

*Nivo Rovedo*

*Postal code: 12540*

God bless the CFPB ! Finally, an agency that stands up for and protects the common folk.

*Nivo Rovedo*

*Postal code: 12540*

Now, if you just deport McConnell, Trump, Cruz, and Scott Walker- what a birthday celebration that would be.

*Allen Royer*

*Postal code: 95125*

Thank you for all you've done to safeguard Americans.

*Sherrie Rozniecki*

*Postal code: 43015*

Keep up the great work - We're all counting on you.

*John Ruhl*

*Postal code: 8822*

Keep up the good work.

*Alberta Sabin*

*Postal code: 48118*

Thank you for all that you do to help protect working class Americans like myself. You folks are my heroes!

*Lisa Sanetra*

*Postal code: 11385*

For the many years we enjoyed the Parks

*Phyllis Satterfield*

*Postal code: 66614*

Thank you, and Happy Birtthday.

*Thomas Savino*

*Postal code: 91506*

Keep fighting for us. I appreciate you!

*Michael Savino*

*Postal code: 27572*

keep up the good work!

*jane scantlebury*

*Postal code: 94703*

Keep fighting for the American people.

*Rachel Scarlata*

*Postal code: 80814*

SHALOM!!

*Dave Scherer*

*Postal code: 23185*

Do your utmost to follow all the law and to protect ALL the people not only the few!

We are waiting and watching!

*Ralph "Jerry" Schlagenhauf*

*Postal code: 0*

Hang on Bernie's coming.

*Ramona Schmidt*

*Postal code: 55126*

Congradulations.

*Randolph Schoedler*

*Postal code: 53208*

Everyone knows how important your work is--or almost everyone. As for the rest, illegitimi non carborundum (\*Latin)

*wendy Schoener*

*Postal code: 2140*

Happy Birthday and keep the fire burning

*Chris Scholl*

*Postal code: 7753*

Keep it going

*kristine schroeder*

*Postal code: 11565*

We must remain ever vigilant against efforts of crooks in the financial industries to cheat & rob the American people.

*wayne schucker*  
*Postal code: 33618*

Thank you for your actions.

*Susan Scott*  
*Postal code: 22727*

Keep up the good fight, don't lose your reason for being.

*Nicholas Seaman*  
*Postal code: 1025*

Thanks for all you do!

*Tamara Sedakow*  
*Postal code: 60077*

You in Congress get behind this as the people are

*James Sellers*  
*Postal code: 63116*

Happy Birthday, CFPB.

*Cheryl Sheldon*  
*Postal code: 75248*

Hang in there! Your work is sorely needed in today's world. I'm part of a group in Plattsburgh, NY, called People For Positive Action, that just celebrated our 3rd birthday

*Mary-Alice Shemo*  
*Postal code: 12901*

And many more!!!!

*Dodie Shepard*  
*Postal code: 91505*

Well done. Keep your spine in tact. Cheers.

*Craig Shisler*  
*Postal code: 45419*

We need you to protect us all from the wolves of Wall Street. Thank you for being there.

*Dean Sigler*  
*Postal code: 0*

Keep up the great work! Next maybe something in the student debt area.

*Jimmy Silin*  
*Postal code: 4353*

Thanks



*DEBORAH SMITH*  
*Postal code: 73112*

JOB WELL DONE!!  
*DEBORAH SMITH*  
*Postal code: 73112*

HAPPY BIRTHDAY!  
*DEBORAH SMITH*  
*Postal code: 73112*

Keep doing the important work you do.  
*Victor Smithers*  
*Postal code: 32547*

We NEED you! Keep up the good work on behalf of the American people.  
*Nancy Snell*  
*Postal code: 0*

Great job!  
*Mark Solovey*  
*Postal code: 10706*

Regular people deserve financial services in plain English! Thanks for your good work.  
*Angela Sommers*  
*Postal code: 16801*

Good work! Keep it up -- we really need you!  
*Julie Spickler*  
*Postal code: 94025*

Thank you Eliz. Warren for all you do on behalf of the middle class and less fortunate!  
Happy Birthday CFPB!!  
*Barbara Spina*  
*Postal code: 8052*

Keep up the GREAT work  
*Lee St.Jonn*  
*Postal code: 0*

Thank You  
*Lee St.Jonn*  
*Postal code: 0*

happy birthday  
*Erica Stanojevic*  
*Postal code: 95060*

You have made our lives better!!

*Jahnavi Stenflo*

*Postal code: 80304*

Happy Birthday! We are glad you are here to protect consumers. Please help us with predatory lending. Rates are very high here in Idaho with APR averages of 582%.

*terri sterling*

*Postal code: 83524*

How much "we the people" need your work against the abuses of the unscrupulous.

*Mary Ann Stewart*

*Postal code: 66071*

Thank you for this important work, and I hope the 1% doesn't get in your way.

*Karen Stingle*

*Postal code: 97401*

Thank you.

*stephen stoker*

*Postal code: 78209*

Stop and reverse the rise of fascism in America! Stop and reverse the rise of the American fascist capitalist military/police state!

*John and Martha Stoltenberg*

*Postal code: 0*

hooray for the great lady's work

*jonathan stone*

*Postal code: 10021*

hooray for the great lady's work!

*jonathan stone*

*Postal code: 10021*

Keep up the good (excellent) work!

*Marjorie Streeter*

*Postal code: 94501*

We don't need smaller government, we need good government. You are an example of what good government looks like.

*Deanna Stropes*

*Postal code: 0*

Thank you for protecting us from the big financial institutions.

*Stephen Stuczynski*

*Postal code: 24127*

Thank you for continuing to work for all of us.

*Maria Studer*  
*Postal code: 0*

This is a perfect time for you to help protect the American people. THANK YOU.

*J Stufflebeam*  
*Postal code: 97045*

Don't let politicians interfere with your work.

*David Stutsman*  
*Postal code: 85302*

Thank you for your great work!

*Mariu Suarez*  
*Postal code: 76123*

Great!

*Joseph Sullivan*  
*Postal code: 14210*

Thank you for all that you do!

*Tesia Swanstrom*  
*Postal code: 80203*

Happy Fourth Birthday, CFPB--and here's wishing you many, many, many more! The banksters and their supporters would like this to be your last birthday, but we consumers love you and want you to go on forever. You've gotten some important work done, and there's a lot more awaiting your attention. Let's restore Glass-Steagall!

*Eloise Swenson*  
*Postal code: 6804*

Very happy birthday

*Michael Swiger*  
*Postal code: 49431*

Thank God and democratic good sense we have you! Happy Birthday!

*Paulette M. Switzer-Tatum*  
*Postal code: 97078*

thanks for all you do for US consumers.

*Oleh Sydor*  
*Postal code: 60137*

Keep up the fight!

*Peggy Szymeczek*  
*Postal code: 0*

Happy birthday, CFPB! Keep fighting for us little guys! Someone has to (in addition to Sen. Elizabeth Warren)!

*J. T.*

*Postal code: 1073*

Thank you for being the Consumer's watchdog!

*Adrian Tafolla*

*Postal code: 92410*

Thank you! And keep it up we need protection.

*Joan Tangen*

*Postal code: 55414*

Thanks for the Good Work!

*Mark Tardif*

*Postal code: 33176*

Thank you for all you do to protect Americans from the disgusting and immoral practices of banking institutions whose leadership and Boards of Directors don't respect either the rules or our citizens.

*MARC TASLIT*

*Postal code: 34655*

Good work! Keep Going!

*Ann Tattersall*

*Postal code: 97402*

Please continue to fight for us...no one seems to be interested in the job!.

*Melvin Taylor*

*Postal code: 95823*

Keep up the good work. Grow, thrive, prosper! Don't let the bad guys win.

*Jennifer Taylor-Ide*

*Postal code: 26807*

Happy Birthday and thanks for all you do!

*Cindy Terrell*

*Postal code: 31543*

Thanks for all you do & Happy Birthday!

*Cindy Terrell*

*Postal code: 31543*

Although I've never needed your help, I want to thank you for helping to solve problems other Americans have had(and will have) in the future.

*Judith Terry*

*Postal code: 2871*

Thanks for past efforts. But, we need more help!!!

*Lawrence Tetenbaum*

*Postal code: 11803*

Thank you for your honorable service on behalf of all Americans who are increasingly being "legally" being exploited, lied to, and betrayed by the unregulated policies of the global capitalism criminal empire.

*Gary Thaler*

*Postal code: 2151*

Thanks!!!

*Dennis Thayer*

*Postal code: 43551*

It is time that you look into credit card companies that sell their debts to companies for pennies on the dollar. Then those companies sue consumers (who could not pay) for the total amount. The biggest of those companies is Cache LLC based in Denver, Colorado.

*Rob Thorden*

*Postal code: 7601*

Thank-you, for protecting all Americans.

*Nigel Thornell*

*Postal code: 97470*

Thank you so much for your dedication and the successes at returning money on loans, mortgages, etc. We need you in our government. Peace and Love,

Sarah Tiers

*Sarah Tiers*

*Postal code: 0*

Fraud and foreclosure practices used by banks and USDA FSA in illegal forfeitures of land and/or proceeds. There are many "high-ups" involved in this process. Kansas City FDIC is currently investigating such a case. Their jurisdiction may need your help. Contact me.

*Vern Tigges*

*Postal code: 50003*

This our voice in our government which is our Democracy !

*Gerard Timmons*

*Postal code: 32118*

Keep up the good work!

*rebecca tippens*

*Postal code: 1340*

Good work!

*George Tolleson*

*Postal code: 28803*

You are the best source of reason in our capitalist financial system. May your success continue forever. I want you there for my family and this whole country. Happy Birthday

*Stanley Tomkiel*

*Postal code: 0*

Thank you. I am grateful for you!

*MICHAEL TOOBERT*

*Postal code: 95945*

Thank you. I am grateful to you!

*MICHAEL TOOBERT*

*Postal code: 95945*

Happy 4th birthday! Keep up the good work!

*James Tornatore*

*Postal code: 63128*

Thank you for your hard work!

*Susan Torres*

*Postal code: 10512*

Thank you!

*Carolyn Treadway*

*Postal code: 98503*

Trenier

*Bea Trenier*

*Postal code: 93458*

Happy Birthday & thanks for all the good work, keep it up.

*William Tucker*

*Postal code: 85705*

Need break up the big banks and clean out Wall Street.

*R Umeda*

*Postal code: 96789*

In this day and age when everybody is out to scam the little people; and our elected representatives are too busy fighting amongst each other as to who has the better solution to the problem, Thank you Consumer Financial Protection Bureau for being there for us.

*Felipe D. Valdez*

*Postal code: 49508*

Big banks & wall street are above the law and should pay for the Great Recession. \$\$\$\$\$  
Happy Birthday for you who work for the workers!

*pete van*  
*Postal code: 80517*

Do much more!!  
*Duncan van Arsdale*  
*Postal code: 0*

Break 'em up. Bank of America should not own Merrill Lynch.  
*James Vander Poel*  
*Postal code: 1532*

THANK YOU for all the work you do!  
*Joanne Vannatter*  
*Postal code: 0*

Jeep pushing  
*Alex Vazquez*  
*Postal code: 19107*

Thanks for all your good work. Keep on doing what you are doing.  
*Joanne Veith*  
*Postal code: 45208*

Happy Birthday  
*Eusebio vestias*  
*Postal code: 71501*

Keep up the good fight!  
*John Viacrucis*  
*Postal code: 56560*

Thanks millions. \$\$\$\$\$ that is.  
*Carolyn Villanova*  
*Postal code: 1201*

Thanks a million. \$\$\$\$\$ that is.  
*Carolyn Villanova*  
*Postal code: 1201*

Congratulations on a job well done!!  
*Robert Voelker*  
*Postal code: 28146*

Keep doing what you're doing, and thanks.  
*steve vogt*  
*Postal code: 94705*

Keep up the good work and don't let Congress take away your independence by trying to control your budget

*Gunther Von Hoffman*

*Postal code: 96130*

Keep up the good work!

*Ted Voth Jr*

*Postal code: 53714*

Keep up your great work.

Sincerely,

Angeline Walczyk

*Angeline Walczyk*

*Postal code: 46750*

Thanks for all that you do. Not likely that many CEOs are saying this, but the rest of us are sure glad you are here.

*Aloysius Wald*

*Postal code: 43214*

Glad you are here. Long may you protect Americans from the greed of corporations and their gerrymandered representatives.

*Aloysius Wald*

*Postal code: 43214*

Thanks for being there to defend us against corporate greed.

*Aloysius Wald*

*Postal code: 43214*

Thanks for being there to defend us, real, individual Americans from the financial terrorists.

*Aloysius Wald*

*Postal code: 43214*

Please keep fighting !

*Joan Walker*

*Postal code: 32619*

Thank you for all the good work you do daily.

*Wendy Walker*

*Postal code: 3842*

Happy birthday and Congratulations!

*Robert Walling*

*Postal code: 98125*

Thank you for your advocacy and vigilance.

*Peggy Walsh*

*Postal code: 0*

Thanks

*Kim Steven Waltz*

*Postal code: 15236*

Thank you for what you have accomplished, and your willingness to continue to protect our most vulnerable citizens. I hope your family is proud of your efforts on our behalf.

*John Watt*

*Postal code: 32904*

May you continue to work for us, for many more years. Thank you!

*Helen Webb*

*Postal code: 0*

Please - Keep the corporations in their caves!

*Eldon Wedlock*

*Postal code: 46203*

Keep the pressure on the big banks, Koch Brothers, Karl Roves, Dick Cheney, all the Republican candidates for the presidential election of 2016.

*J.D. Weinberg*

*Postal code: 87124*

Thanks

*Sherry Weise*

*Postal code: 98033*

Congrats and Many Returns !

*Arielle Weisshaar*

*Postal code: 43215*

Thank You!!

*Tom Wenzel*

*Postal code: 86303*

Thank you, and keep working to protect average people.

*Bill Whelan*

*Postal code: 41042*

Your continued help is badly needed. Stay healthy!

*Thamar Wherit*

*Postal code: 96067*

Keep up the good work!

*Rodney Whisenhunt*

*Postal code: 97471*

Why not take down one of the "too big to fail" banks. That would be nice.

*Jeffrey White*

*Postal code: 97116*

Keep up the good work.

*Dan Wicht*

*Postal code: 0*

Keep up the good work.

*John Wienert*

*Postal code: 30328*

Thanks for helping citizens of our fair republic.

*roger wiesmeyer*

*Postal code: 37206*

Happy Birthday & keep up the good work!

*C. Wilcox*

*Postal code: 60050*

We have to keep constantly alert to bad business practices. You have done so much in this area.

*Susan Wilke*

*Postal code: 95814*

Keep up the good work!

*Richard Wilkins*

*Postal code: 32792*

Good Job!

*Quinta Wilkinson*

*Postal code: 76302*

Many happy returns!

*Dorothy Wilkinson*

*Postal code: 0*

Happy anniversary. Keep going. You are making a difference in so many people's lives. Thank you.

*Patrick Williams*

*Postal code: 94086*

Thank you for fighting the good, strong fight, despite all the obstacles against you.

*Emily Willoughby*

*Postal code: 0*

Keep up the good work, More power to you. Thanks,

*John Wilson*

*Postal code: 31064*

We need you more than ever now!

*Patricia Wilson*

*Postal code: 0*

Thanks for your hard work to prevent the victimization that hurt so many and damaged the world economy!

*Paula Wilt*

*Postal code: 44320*

Dear CFPB

Congratulations is surviving all the wild and unbelievable cuts in Federal Government . Those of us who know what the tasks are for

the CFPB will always consistently support your work as it affects people from all 50 states.

Keep up the good work that you do! Your very beginning established with our Senator Warren

from MA I am sure created much stir and controversy but we in MA are excited for each

year you are funded and more importantly perform the "people's agenda".

Thank you Senator Warren for continually

funding this extremely needed bureau.

Sincerely,

judy wisboro

*judy wisboro*

*Postal code: 1606*

As an American who had financial difficulties, trouble paying our mortgage & going through bankruptcy, I have seen the benefits of the CFPB and know that is helping citizens in the area of banking and credit.

*David Wise*

*Postal code: 97221*

Keep goin!

*Jay Wolfe*

*Postal code: 1463*

your work is essential. thank you and keep on keeping' on.

*Diana Woodbridge*

*Postal code: 44106*

Happy Birthday CFPB!

*Carol Woodruff*

*Postal code: 7005*

Thank you for standing with consumers.

*Susan Wright*

*Postal code: 92683*

Happy anniversary - keep it up!

*Katherine Wright*

*Postal code: 92656*

THANK YOU!!!

*Betty Wurtz*

A great record. Please keep up the good work and thank you.

*Dennis Young*

*Postal code: 93449*

Great job! Keep it up. Everyday Americans need you!

*Lori Young*

*Postal code: 50312*

Thank you for all you do to protect hundreds of millions of Americans.

*Branden Youssef*

*Postal code: 7423*