

America needs the CFPB.

*Kyle Petlock*

*Los Angeles, CA*

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 so happy that consumers have  
someone on their side.

*Julie Viergutz*

*Parma, OH*

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*

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

*Donald Kelman MD*

*Marshfield, WI*

A "buyer beware" economy is dysfunctional and unfair -- thank you for changing things for the better.

*Michael Terry*

*Santa Monica, CA*

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*

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*

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*

All I can say is GOD BLESS YOU!!!

*SNIEDZE RUNGIS*

*KALAMAZOO, MI*

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*

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*

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*

All your hard work in very much appreciated! *Michael Tucker*  
*Berkeley, CA*

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*

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*

always do the right thing!

*Carolyn Nakasato*

*Pearl City, HI*

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

*Michael C Davie*

*Odenton, MD*

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*

Americans need you. Don't give up.

*Michael Neeman*

*Dayton, OH*

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

*Joseph Humphrey*

*Nashua, NH*

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*

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*

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

*Joe Crymes*

*Ithaca, NY*

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*

And thank you, CFPB founder US Senator Elizabeth Warren.

*Julia Brown*  
*Nutley, NJ*

Another look at old student loan debts and the ruthless collection practices from elderly seniors is a must. Paying exorbitant interest rates and unable to reduce size of payments extracted is

hurting,

*Eleanor Castle*

*Kalamazoo, MI*

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*

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

*Patricia Schafer*  
*Vallejo, CA*

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

*Marianne Amann*  
*Ingleside, IL*

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 "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*

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  
cochecton, NY*

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*

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*

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*

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*

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*

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*

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*

Back in Sunday school, a long time ago, we where 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*

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*

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*

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

*Tim Groeger*  
*Williamsville, 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*

Be aggressive, please.

*David Teplica*

*Chicago, IL*

Beautiful work -- many thanks !!!

*Roxanne Warren*

*New York, NY*

because of the lack of good education system in america, the poor people of america are easy pray *nando a.*

*des moines, WA*

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*

Bless you.-----El Crary

*Elbert Crary*

*CHAGRIN FALLS, OH*

Blessings on all you have done and will  
continue doing. *Grace Golata*

*Milwaukee, WI*

Blessings on your continued and  
certainly worthwhile work for the  
average citizen!

*Mary Margaret Switlik*

*Wichita, KS*

Bravo on a job well done!

*Curt Chiarelli*

*McMinnville, OR*

Bravo!

*Merton Gaudette*

*El Cajon, CA*

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*

Break up the big banks. Separate banking from speculating.

*Dohn Harshbarger*

*Camden, DE*

Break up the giant banks. No unsafe investments with consumer deposits.

Investment banks must use only their own money. *Don Hawkins*

*Pittsburgh, PA*

Break up the 'too big to fail' banks.

*Patrick Bosold*

*Fairfield, IA*

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

*Joseph Razo*

*Camarillo, CA*

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*

Bring back Gas Seagle.

*Ollie Keskinen*

*McLeansville, NC*

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*

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*

Buying a house should be safe.

*Dr. William 'Skip' Dykoski*

*New Brighton, MN*

Can the CFPB do anything about improving election campaign financing?

*Stephen Senft*

*Lexington, KY*

CFPB a few of my future hopes you will individually or partner with other Federal agencies to tackle or as follows:  
Credit Information - It is so very confusing to find out what your FICO score is without having to apply for a major loan. Also it is confusing when different credit companies supposedly retrieve scores from the 3 major bureaus; but yet the scores are different at times.

*Anthony McCradic*

*Grand Prairie, TX*

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

*Rachel Johnson*

*Naperville, IL*

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*

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

Scott

*Scott Species*  
*Seattle, WA*

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*

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

*Judith Allen*  
*Inman, SC*

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*

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*

CFPB? Yea Elizabeth Warren!... and Yea Bernie Sanders too. Keep up the good work.

*Randpolph Gaul*

*Baltimore, MD*

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*

CFPB--thankful for what you do..

*Charles Felling*  
*Iowa City, IA*

College expenses

*SueAndTom W.*  
*Rochester, NY*

Complaint narratives! Best!

*Laura Murray*  
*Atlanta, GA*

Congradulations! This agency was so badly needed. *Charlotte Sines*  
*Colorado Springs, CO*

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*

Congratulations and my gratitude for your 5 years of existence. We really need you.

*Howard Zazove*

*LOS ANGELES, CA*

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*

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

*Jackson, MS*

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

*Robert King*

*Austin, TX*

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

*Sandra Daigneaux*

*Overland Park, KS*

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

*Elizabeth Parziale*

*Maple Gen, PA*

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*

Congratulations, and thank you!

*Michael Clark*

*Eugene, OR*

Congratulations, looking for lots of good  
things to come. HOW ABOUT STOPPING  
THE CREDIT BUREAU FROM DESTROYING  
LAID OFF PEOPLE CREDIT SO THEY  
CANNOT GET ANOTHER JOB?

*Barbara Kantola*

*Niles, MI*

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*

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*

Consumers must be protected as individuals and a society. Without them there will be no taxpayers or nation. How would corporations, Wall Street, et al exist with out consumers. Finally, who would support our never ending wars - the corporations, Wall Street, big banks, etc. Destruction of the consumer may be the path to world peace. Just a thought.

*sharon conn*

*sandy, OR*

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

*Patricia Neal*

*Depoe Bay, OR*

CONSUMERS NEED YOUR PROTECTION!

*KENNETH SMITH*

*Hastings, MI*

consumers should be able to claim interest rates as long as companies gain exuberant profits from consumer loans. (2.) Time Shares the biggest fraud, time share companies can advertise and offer all kinds of deals to the public to increase their profits, yet the time share owners have no outlet for selling because they are being undermined by companies. We need HELP!      *helen stafford*

*southfield, MI*

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

*Annette Raetz*

*Congers, NY*

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*

Contract language that precludes  
classaction lawsuits should be outlawed!

*Laurence Key*

*Stuart, FL*

Control the ability of "payday lenders" to charge usurious interest on simple loans - the best solution is to allow the Postal Service to make those loans. Reform the credit agencies' rules for data held in their proprietary databases; they didn't CREATE THE DATA, just collected it. Split the banks different divisions - consumer savings MUST NOT be subject to risky investment practices. That's a start.

*David Lawson*

*Phoenixville, PA*

Credit Bureaus end up being Collection Bureaus, last turn to assisting the parties in a debt conflict by providing them with an Arbitration solution.

*Kurt Wasserman*

*Sonoma, CA*

Credit card companies like Capital One , Credit One Bank are not posting timely transactions made , giving consumers false info as far as our credit limit , making consumers pay additional fees ( payments ) , because their website does not have up to date transactions available to their consumers !!!! Cause & effect , customers going over their credit

limit & making them make additional payments !!!!

*Mr & Mrs Dennis Roderigues  
Pinellas Park, FL*

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*

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*

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*

Dear Oligarchy Giants : Lets get something straight. We, the 99%, want you to know that we are not the least bit jealous of what you have, we especially do not admire the way that most of you

got what you have nor do we want to be you. It is your own twisted fantasy that makes you think we want what you have. You, on the one hand, for the most part : . . . . Have stolen trillions of American's Tax Dollars from our Financial system through Wall Street Fraud and Corporate Fraud just to name a few of your bogus activities; . . . . Seem to think that Corporate Welfare in the form trillions of dollars in subsidies and tax breaks you have not earned is okay for you, but a working, single mom who needs SNAP benefits to feed her children is a lazy bum; . . . Believe that War Mongering, War Profiteering and War Crimes Against Humanity are an

acceptable way for you to make money - stealing trillions of American Tax Dollars through the Military Industrial Complex and murdering millions and millions of innocent people, including our own soldiers, for decades in the process; . . . Deliberately and knowingly harm our planet and her inhabitants with toxins, carbon based products and illegal shipping and dumping of toxic chemicals, and you are deliberately in denial of human caused climate change; These are just a few of your depraved and deadly actions that not only do not make us want to be you, but absolutely make us abhor what you do. And, by the way, you can stop telling yourselves that

we do not want Capitalism and Commerce . . . What we do not want is Fascism and/or an Oligarchy " Plantation Nation " which is what you represent. We, on the other hand, for the most part are satisfied : To get College/University educations without going bankrupt; To have our diversity and our civil rights respected; To have homes to raise our families in that we own; To own small or large businesses; To have more than minimum wages to help us thrive; To have decent and healthy food to eat and clean drinking water; To have a planet to live on that is not being destroyed; To exist in an environment that is not toxic to all living things; To have medical

benefits so we can stay healthy; To have the time to take a vacation each year; To be able to retire without fear of living on cat food; To have a Government and Politicians that represent all of us instead of stepping on our necks, stealing our tax dollars, and only representing billionaires. We just want to live simple, good lives. So . . . no, we are not jealous and envious of you and your ill gotten gains, nor do we want to be you. To quote @GrayManGary on Twitter : " Capitalism Should Be A Mechanism To Support Democracy . . . .Not An Ideological Tool To Destroy It . . . ! "

*Theresa Shamanka-Holstrom*

*Las Vegas, NV*

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

*Islip, NY*

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

*Carol Pre*

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*

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*

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

*Steve Rundle*

*Charlotte, NC*

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

*Jacob R. Raitt*

*Fairfield, CT*

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

*Peter Clawson*

*Nashville, TN*

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*

Don't back off!!

*Selvin Gumbs*

*Tinton Falls, NJ*

Don't celebrate too much -- there is still lots of work to be done to get after the villains 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*

Don't give up!

*Sherron Collins*

*Spring Lake, MI*

Don't give up, Davis - against Goliath!

*Gerard Rohlf*

*Pittsburgh, PA*

Don't let the bastards get you down.

*J Justin Knoop*

*Bedford, TX*

Don't let the turkeys get you down.

*Eli Dale*

*Portland, ME*

Don't let them defund you! Hopefully we can grow you some teeth!

*Nick Yoho*

*Lawrence, KS*

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

*Delavan, WI*

Economic justice is crucial to the strength of our entire country. How possibly can a family support the US's goals when it is impossible to meet their own. And, what's worse, these actions are STEALING -- illegal and immoral.

*Carol-Jean Teuffel*

*San Luis Obispo, CA*

Elect more senators like Elizabeth Warren even in WA as ours voted for TPP.

*Martin Meyer*

*Seattle, WA*

Eliminate usury in our society.

*Tracy Griswold*  
*Bronxville, NY*

Elizabeth Warren is my ideal of a hero.

*Jim Fritz*  
*Ashland,, OR*

Elizabeth Warren This isn't a critique of you, but of the RePUKiCRATS on the board that have still NOT JAILED ANY WALL ST OR BANK EXECS for their CRIMINAL acts

*brian laddy*  
*ft mill, SC*

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

*George E. Milkowski*

*Chicago, IL*

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*

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*

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

*Austin, TX*

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*

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

*Rick Lutz*

*Grants, NM*

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

*Richard Hayes*

*Waynesville, NC*

Finally a govt agency whose got our backs! Congrats! *Ruth Susswein*

*washington dc, DC*

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

*donald hnatowich*

*brookline, MA*

Finally! A government agency that actually regulates!

*James Amory*

*LeRaysville, PA*

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

*Kelly McConnell*

*Tigard, OR*

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

*Douglas Orians*

*Marion, OH*

Follow Elizabeth Warren's lead.

*vera davis*

*Santa Fe, NM*

follow through on payday lending predatory practices!

*Elliot Daniels*

*Arlington, VA*

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*

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

*Nigel Lim*

*SS, WI*

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*

Forbid bundling mortgages and selling  
them on to third parties.  
*Helen Gale Shehan*  
*Easton, MD*

forced arbitration is a sham- remove it.  
*Charles Geckler*  
*indianapolis, IN*

Fraudulent contractors  
*Peggy Brown*

*Largo, MD*

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*

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*

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

*P Bagley*

*Marquette, MI*

Get Glass-Steigle passed again.

*Phil Coray*

*Holland, MI*

Get rid of predatory payday lenders if you can.

*Adina Parsley*

*Ferndale, WA*

Get those Payday Lenders next

*Joseph Pollock*

*Buffalo, NY*

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*

Give 'em HELL

*Len Conrad*

*san antonio, TX*

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 of subscription. I have had an ongoing problem with Skype over this.

*Susan Shields*

*Santa barbara, CA*

Go get 'em, Tigers!

*Paul Simmons*

*Boise, ID*

God bless you keep it up.

*Amirah Hill*

*Buffalo, NY*

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

*Debra Gregston*

*Stephenville, TX*

Good for you and good for Sen. Warren  
for your vision. Lots more to  
accomplish. Never give up. *ray bellamy*  
*Tallahassee, FL*

Good job. Keep Goliath running for cover  
*James Briggs*

*Ann Arbor, MI*

good job...

*Skip Cross*

*Baltimore, MD*

Good job...please keep it up

*Ann Wood*

*Raleigh, NC*

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*

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*

GOOD WORK, THANKS!!! DON'T STOP NOW, KEEP IT UP!! *Shirley Zanders*  
*College Park, GA*

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*

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*

Government help in consumer protection is important. I have used local government to get non-performing and fraudulent contractors to return my funds that they did not earn. It is also

important to have a organization in the Federal Level to catch these shysters, put them out of business, and send them to jail.

*Philip Smiley*

*Kirkland, WA*

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*

Gracias!

*Hugo Mendez*

*Decatur, GA*

GREAT 5 YEARS. Must always continue to be vigilant. Detractors won't stop.

Thanks again for all you do.

*Joan luele*

*Bedford, TX*

Great job keep up the good work.

*Edmund Skowronski*

*Stroudsburg, PA*

Great job!! Keep it up!

*Sandra Anderson*  
*Los Angeles, CA*

Great job, keep the good work up.

*Winnie Gallagher*  
*Oakland, CA*

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

*Robert DiGiovanni*  
*Ann Arbor, MI*

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

*Fair Oaks, CA*

Great to have this

*James Sellers*

*St.Louis, MO*

Great work !

*Charles Alexander*

*Lutherville, MD*

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*

Great work so far, now its time to go deeper and get tougher!

*Camille Tschaggeny*

*Beaverton, OR*

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

*David Cram*

*Newport Beach, CA*

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

*Don Dumond*

*Eugene, OR*

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*

greed

*a vs*

*s.d., CA*

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*

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*

Hang in there guys. Your work is important and appreciated.

*Robert Whitney*

*Cudahy, WI*

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

*Susan Rump*

*TC, VT*

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

*geoff shaver*

*Rockford, IL*

Happy B> day-----Dennis

*Dennis Burge*

*Ridgecrest, CA*

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*

Happy Birthday & Keep Up The Great Work, CFPB!

*Russ Gaines*

*Overland Park, KS*

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*

Happy Birthday and keep up the good work!

*Ronald Talbert*

*Seattle, WA*

Happy Birthday and thank you for what you do.

*Anne Erikson*

*Corinth, VT*

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

*Nancy Kingston*

*Mission Viejo, CA*

Happy birthday CFPB.

*Chuck Steacy*

*Centerville, MA*

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

*David Gurarie*

*Boulder, CO*

Happy Birthday! ... and many more!

*Rodger Reed*

*Long Beach, CA*

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

*Candice Martin*

*Brooklyn, NY*

Happy Birthday! Keep up the good work!

Barry

*Barry Greenhill*

*Reston, VA*

Happy Birthday! Keep up the good work.

*David Illig*

*Fair Oaks, CA*

Happy Birthday! keep up the good work.

We're depending on you.

*Marina Czapszys*

*Portland, OR*

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*

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*

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*

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*

Happy birthday. Continue the good fight.

*Deborah Dalrymple*

*Carrollton, TX*

Happy birthday. Keep up the great work!

*tom sexton*  
*hammond, IN*

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

*Brent Spencer*  
*Long Beach, CA*

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*

Happy Happy Birthday, CFPB! Keep on  
keeping on you are the Best.

*Timothy Warner*  
*Brooklyn, NY*

hard work.

*Lopamudra Mohanty*  
*St.Peters, MO*

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*

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*

Help Americans see the financial crooks get prosecuted.  
*Susan Ackerberg*  
*santa rosa, CA*

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*

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*

Help reduce credit card interest rates.

*virginia heard*

*sandwich, NH*

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*

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*

Helping families achieve stability through homeownership...decent mortgages, no tricks...helps whole communities thrive. Thank you!

*Beth Tamminen*

*Duluth, MN*

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*

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*

Holding big banks accountable really matters to me. Thank you!  
*S Harrell  
Fort Collins, CO*

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*

HOORAY! HAPPY BIRTHDAY! Skin the  
skinnners.

*Michael Lewis*  
*Grass Valley, CA*

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

*Laura Gottlieb*  
*madison, WI*

HOW ABOUT ALSO CLOSEING PRIVATE  
BANKS THAT IS ANOTHER FRAUD JOB  
NOT TO PAY TAXES

*john dougherty*

*BLAIRSVILLE, GA*

How about no arbitration clauses in  
consumer contracts? *Edwin*

*Einstein*

*San Antonio, TX*

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*

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*

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*

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*

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*

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*

I am a Veteran, Active Voter and TaxPayer. As a Veteran I put my life on the line for Democracy. This missive is Democracy in action. It is a sad fact that

national socialist philosophy now drives  
the republican party.

*James K Hadcroft*

*N. Falmouth, MA*

i AM ALL FOR GETTING BIG MONEY  
UNDER CONTROL.

*Frank Noble*

*Anna, TX*

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*

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 am compelled to use a drug for control of chronic asthma. It costs nearly a hundred dollars a month in the USA. Got from New Zealand, same product, same manufacturer, it costs SEVEN TIMES less on a per dose base. I see little excuse for this difference. One has to believe the

company makes a decent profit selling it in New Zealand; they wouldn't be giving it away from kindness.

*Sam Collins*

*Omaha, NE*

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

*Jennie Elliott*

*Lafayette, CO*

I am counting on your leadership.

*Susan Swan*

*Carlsbad, CA*

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*

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

*Lynne Hancock*

*Citronelle, AL*

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*

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

*Laura Horowitz*

*Pittsburgh, PA*

I am glad you are there.

*linda petrulias*

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*

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 overdrew an account. However, Chase, retaliated by unfairly and spuriously reshuffling debits in a way that made it look as if the customer overdrew 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 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 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*

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 usually fall in the trap of the bank and someone needs to hold them accountable.

Especially when they fraudulently sign documents and pass them off as

legitimate signatures.      *Marlenis  
Rivera- Camacho  
New Milford, NJ*

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 Fischehoff  
Tucson, AZ*

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*

I am pleased that the CFPB has: Ordered an end to unaffordable and boobytrapped 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 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*

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*

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*

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*

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*

I am stunned by the amount of money defrauded and impressed with the amount of money returned.

CONGRATULATIONS

*Dilla Tingley*

*Lincoln, MA*

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*

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*

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

Richard M. Stafford

*Richard Stafford*

*Clarksville, MD*

I applaud the effort to re-instate  
GlassSteagle (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*

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 50100

times what their employees do. I urge you to take aggressive action to right these wrongs. *Joshua Sirt*  
*Chicago, IL*

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*

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

*Racine, WI*

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*

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

*David Gorrie*

*Windsor Mill, MD*

I appreciate your good work.

*Jane Irving*

*Weddington, NC*

I appreciate your standing up for the  
people of this country! *B. H.*

*Nashville, TN*

I appreciate your watchfulness and  
tenacity.

*Bob Kloos*

*Cleveland Heights, OH*

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*

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*

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

*Fayette Krause*

*Pt. Townsend, WA*

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*

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*

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

*donald kirby*

*chandler, AZ*

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*

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*

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*

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

*Catherine Lohmeier*

*Lincoln, NE*

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

*Carol Limbach*

*Pewaukee, WI*

I had a brother-in-law who 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*

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*

I hate that it is practically impossible to find a fixed rate credit card anymore. I'd rather pay a reasonable annual fee and have a fixed rate card with no bells and whistles than a variable rate card with a lot of "incentives" = trying to get even more money out of me. I am looking for good service. I think they are looking to get their hands into my wallet.

*Anne Peiffer*

*Minneapolis, MN*

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 have had my share of disappointments at a greater scale than resolutions by using the assistance from CFPB. Regardless of my unfavorable

experiences, 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*

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 have registered all my phones to the do not call list. I am still getting calls with bogus caller ID information. I answer the call, get silence then a click as the call disconnects. When I try to call the number back, I get a recording "the number you have dialed has been disconnected or is no longer in service! Or I get your call cannot be completed as dialed, please check the number and try your call again! This recording indicates that the Area code and prefix combination does not exist! These calls are fraudulent and

*John Wirts*

*Livermore, 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*

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

*Eliot Moss*

*Amherst, MA*

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 homeequity' 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*

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*

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*

I hope that you can help to stop the "Too 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*

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*

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

*Philp Ratcliff*

*Salem, OR*

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*

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

*Sandra Mackie*

*Gettysburg, PA*

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*

I hope you can keep after the SEC to do its job. Also the banks' lending practices and their investment practices. They are banks first and foremost!

*eugenie jenkins*

*Baltimore, MD*

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*

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

*Jacqueline Grohoski*

*Ellsworth, ME*

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*

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*

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*

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

*Tom Grenier*

*Niagara Falls, NY*

I lost my home by FRAUD need I say more

*Victoria Olsion*

*Fort Lauderdale, FL*

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 perserverance.!!

Thank you!!!

*Janice Hallman*

*Saint Paul, MN*

I own shares in Enstar Corporation that I've been trying for months to sell. Stockbrokers all over seem to be unable to trade US shares unless you can prove the SOURCE of the funds. I bought KinderCare shares in the 70s from Merrill Lynch, and KinderCare was

swallowed by First Union Bank, which was swallowed by somebody else, which was swallowed by Enstar. I sold most of the shares with no difficulty whatever a few years ago, now I am being given a hard time by AST, who controls the shares, and invites me to shareholders' meetings, but has made me go to great expense and time wasting and I still haven't sold my shares. Is there any recourse you can suggest? Many thanks for your attention.

*eileen osmond savdi*

*Salt Lake City, UT*

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

*Hugh Gurney*

*Howell, MI*

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*

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*

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

*Glenn Rinker*

*Hatfield, PA*

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*

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*

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

*Bill Camp*

*Raleigh, NC*

I support all the efforts denoted. Thank  
you.

*Russell LeJeune*

*Lafayette, LA*

I support Elizabeth Warren, also.

*gwynn o'neill*

*richmond, CA*

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*

I think all are important ! Thank you

*Rose Marie Lagorio*

*Sedona, AZ*

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*

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*

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*

I think student loan predators should have additional focus!

*Bernadette Monaghan*

*Bedford, TX*

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*

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 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*

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*

I think you should tackle the issue of companies producing products that are in packaging that is virtually impossible

to open. The products themselves are not made of strong material at all nowadays - all the strong material goes only into the packaging. I will spend as much as an hour or two trying to open a simple food package or a package for something like a flash drive! It's obvious the companies care only about the retail shop that the product is shipped to, not the final customer. The retail shops should remove the extra-tough packaging if it is annoying to consumers.

*Jenny Barbara Lincoln*

*Clayton, GA*

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*

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*

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*

I was unknowingly caught up in years of credit card companies scams and unsavory practices which became oppressively burdensome. My credit card purchases became increasingly onerous from month to month. There was no limit to the gall and guile that they practiced with impunity on millions! I cannot tell you how much time I spent in fighting them on their bombastic "mistakes." I had virtually no recourse.

Yet, I was not going to allow them to beat me on an individual level. My credit was and is important to me because for those of us not born with silver spoons, it can mean the difference between a substantial or insubstantial lifestyle. It took five years of my life for me to pay off every cent to three credit cards that started innocently. I opened only when my children started off to college. With the hidden fees, usury interest rates and bogus late charges, I was soon underwater. Filing bankruptcy was never a consideration for me. Unlike Donald Trump and those that are given the keys to the kingdom regardless of their defaults, I was determined to free myself

from their deceptive and impracticable yoke. Every single dollar, after household mandates were met went to pay off these Citi Banks, Capital One's, and Bank of America's. When my children had finished their collegiate education, and my expendable income was no longer tied up, I cut up each credit card with satisfaction. I sacrificed my wardrobe, personal entertainment, and all discretionary spending to pay these unscrupulous rogues off. I wanted the return of my financial peace of mind. I have that now. The Consumer Financial Protection law came a bit late for me. I know that it will save many people from the bondage that I and millions of others

suffered under the unsparing thumbs of these white collar racketeers. I expected to pay for the purchases that were made, but the violable, disproportionate, and superfluous overcharges were of loan shark proportions with unacceptable recourse. I personally, will never trust these companies again, despite the changes new consumer advocacy. Until these too big to fail and too big to jail companies are adequately regulated on all accounts, they remain a threat. You must be ever vigilant as I see them trying to usurp lost ground. I appreciate the work that the Bureau is doing, while much more needs to be done.

*Pamela Elmore*  
*Denver, CO*

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

*Barbara Nadel*  
*Milford, PA*

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

*Tom Dorsey*  
*santa margarita, CA*

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*

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*

I would like to see legislation or regulations which: (a) authorize

Medicare to negotiate pricing for drugs; (b) require pharmaceutical companies to disclose how much of their income is spent on R&D; and (c) require investment brokers to disclose on quarterly statements the commissions and other income which they earn from their customer's accounts.

*Cathy Schiff*

*Irvine, CA*

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

*diana kwon*

*new york, NY*

I wrote a letter to CFPB and complained about Wells Fargo bank for their predatory lending practices that I was subjected to. All the CFPB did , was to forward my letter to the bank. When bank refused my claim, the CFPB apparently dropped my case, since I have not heard from them. I am very disappointed in the way they handled my case *hamid ejlali*  
*charlotte, NC*

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*

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*

*Alemeda, CA*

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*

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*

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

*Mark Hanson*  
*missoula, MT*

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'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*

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*

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*

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*

I'm so grateful that this "Big Brother" is watching over us! *Doris (Jody) Wilson*  
*Kirkland, WA*

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*

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*

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*

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*

In a robust and just democracy, it is vital that the interests of the disenfranchised be protected from those who have disproportionate power, gleaned from whatever justified or unjustified source. The liberty and justice for all refers to the right to a decent life without personal, religious, financial or other types of bullying, threatening or enslavement. Liberty in the United States of America is not a free ticket to bulldoze over the lives and interests of

others, simply because one has the means to do so. Feudal systems and their ways of raping/ruling people and countries are ancient, and need to remain in the distant past in relation to our democracy. *Elizabeth Krainer*  
*Albany, CA*

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*

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*

*Hightmount, NY*

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*

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

*Douglas Johnson*  
*Hartford, CT*

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*

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*

Is there any solution to end the tsunami of unwanted telephone solicitations we contend with? *martha rowe*

*hebron, CT*

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*

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*

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

*s nicola*

*los angeles, 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*

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*

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*

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

*Boise, ID*

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*

It is heartening to know there is a  
government agency fighting for the 98%.

*Marilyn Zack*

*San Carlos, CA*

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*

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

*Tom Stark*  
*Colorado Springs, CO*

It is nice to know that one regulatory agency takes their job seriously. Thanks for a job well done. *Jerry Chilson*  
*Enumclaw, WA*

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*

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*

It is SO needed!

*Susan Savion*

*Syracuse, 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*

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*

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*

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*

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*

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*

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*

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*

It seems that it should be against the law for a bank to require one's fingerprint in order to cash a check ((less than \$50, in this case) drawn on its OWN bank. In this case, I had a valid picture driver's license and lived two blocks from the bank. I had gone there because I was in urgent need of the cash, as I was unemployed. I left without cashing the check because I think a bank has no more right to my fingerprint than to my DNA! There was NO justifiable reason for their demand. Banks have managed for years without this invasive "identification." The culprit, as so often is the case, was Bank of

America. This fingerprint policy should be made illegal! And the BIG BANKS need to be broken up before they destroy our economy again!

*Melinda Gale*

*Burlington, VA*

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*

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*

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*

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*

It's a tough job so thanks!

*DANIEL ATER*

*Asheville, NC*

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*

It's about time someone is protecting the people. *William Watts*

*Athens, GA*

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

*Kennedy Twp., PA*

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*

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

*Karen Boehler*  
*Roswell, NM*

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*

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

*Flagstaff, AZ*

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

Thank you

*Linda Battoni*

*Wapwallopen, PA*

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*

It's rare that I have an opportunity to say thanks--so THANK YOU.

*Joan Szechtman*

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*

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*

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 too little to protect people from grave harm. Please hold their feet to the fire.

*Jerald Vinikoff*

*Mechanicville, NY*

Jail the to "Big to Jail"

*Peter Broderson*

*Tallahassee, FL*

Just 2 days ago, my bank in Santa Fe alerted me by phone that my Visa CC

had been compromised - several unknown transactions had been found & were quickly disallowed...I'm very grateful for that!

*Frank Ettenberg*

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*

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*

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

*Gillian Anderson*

Just thank you for being sentient and  
responsible.

*Dorothy Wilkinson*

*Hollywood, CA*

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*

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*

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

*Mame Aument*

*Fraser, CO*

Keep at it. This is the work that could  
save America. *Calvin Rittenhouse*  
*Columbus, OH*

Keep at the banks and corporate cheats!  
*Ardys Van Stavern*  
*Brookfield, WI*

Keep banks and Wall Street from  
functioning solely for the welfare of the  
wealthy!  
*Margot W Krystian PhD*  
*Santa Barbara, CA*

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*

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

*Cheryl Lawrence*

*Cloquet, MN*

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*

Keep doing your good work in pursuit of social justice!

*Camille Saade*

*annandale, VA*

Keep fighting for our public's' good.

*Leland Griffin Jr*

*Trumansburg, NY*

Keep fighting for pro-consumer

protections *David*  
*Gustafson*  
*Moline, IL*

Keep fighting for the individual. Each of us is just one person, but with your support we can create a more fair financial system. The suggestions I have are all legislative: \$1 fee on all broker generated stock transactions; Removing the cap on Social Security taxes for people earning over \$110,000/year....etc. Thanks for all you do for us.

*Linda Avinger*  
*Bellingham, WA*

Keep fighting for us, the consumer

*Karl von Heimborg*

*Brookfield, IL*

Keep from defrauding the elderly, disabled individuals, sick, out of work individuals - esp who have a worthy history. Stop banks arranging checks set up to make multiple overdrafts. Lower overdraft fees. Way overcharging interest once a payment is late- 0-1.99% to over 25%. Need a scale for repeat problem people: ie, 5%, 7%, 10%. 25% for always behind people. Have better systems for once in debt, to consolidate to get out. Totally immoral, wrong

agreements where the lender has total power. Borrower has little say to their circumstances, real life. Legal corruption. Laws need to be changed exactly the other way around. People are of more value and HAVE the POWER if they will execute it. Get rid of the credit bureau, a totally rigged system, for banking protection. Not fair or logical. Rigged to keep people in debt. There can be records kept to determine credit worthiness for community commerce, not a Monopolistic structure. You asked for my opinion. *Demetra Bakaa*  
*Greensboro, NC*

Keep going!

*Stephanie C. Fox*  
*Bloomfield, CT*

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

*Mark Cullen*  
*Boise, ID*

Keep it going !  
*Tom Riggins*  
*Wilmington, NC*

Keep it going!  
*Dee Perkins*  
*Green Bay, WI*

Keep It Up!

*Jim Lykins*

*Scappoose, OR*

KEEP IT UP, we need you!!!

*Terry Bostedt*

*South Bend, IN*

Keep kicking butt and taking names

*sarah apfel*

*new york, NY*

Keep on Keeping on

*Thomas Walker Monroe,*

*NY*

Keep on keeping on!

*Gloria Anderson*

*Birmingham, AL*

Keep on keeping on, we are being  
robbed from DC to the local elected  
elite.

*Linda Willett*

*Grapevine, TX*

Keep on pushing straight ahead!

*Michael C*

*Kennebunk, ME*

Keep on truckin'!

*Morris Kliegman*

*Hyde Park, NY*

Keep on working for everyday  
Americans!

*Charlotte Alexandre*

*Thornton, CO*

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*

*, AZ*

Keep on working on making the banks honest, please.

*Mary Neuendorf*

*Salem, OR*

keep pounding them!!! I hope you do something about the credit bureaus; their so-called services have hurt and are still hurting many, many people. You may also want to look at the racket going on with the auto insurance usurers. You pay them money monthly, usually more than necessary. When you submit a claim, they cover it and then they raise your premiums to get back the money they paid to cover damages. Usurers, that is what the religious nuts

of the world call their ugly habit. Please, if you can do something about it, a great many would appreciate it.

*Jose Gonzalez*

*Waterbury, CT*

Keep pressure on the broken mortgage system and continue to keep people in their homes. *Thomas Whatley*

*AKRON, OH*

keep shareholders informed of their inadvertent support of officers who are fleecing them by rewarding top officers with outside options

*Maurice Babb*

*New York, NY*

Keep strong!

*Henry Neal` Camp*

*Tempe, AZ*

KEEP the FAITH

*Gilia Humrich*

*FORESTVILLE, CA*

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

*Donald W. Henderson, Ph.D.*

*Ithaca, NY*

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

*Bruce Ente*

*Shaker Heights, OH*

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

*Floyd Hale*

*Marietta, GA*

Keep the two systems of banking  
separated and keep regulations in place.  
Don't risk another 2008 debacle.

*Jean White*

*Raleigh, NC*

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

*A.J. Miller*

*Irvine, CA*

Keep up the excellent work!

*Jake Westerhof      McFarland,*

*WI*

Keep up the fantastic work!

*Tom Hocking*

*Mount Gretna, PA*

Keep up the fantastic work.

*Mary McGilvra*

*portland, OR*

Keep up the fight for us.

*Maureen Driscoll*

*Beverly, MA*

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

*ELLIOT DEMBNER*

*Scotts Valley, CA*

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

*Laurence Margolis*

*Minnetonka, MN*

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

*Nancy Sordetto*

*Camarillo, CA*

keep up the good fight  
*bob nace*

*Pleasant Hill, CA*

Keep up the good fight!

*John Ivy*

*College Station, TX*

keep up the good work

*d goldsmith*

*portland, OR*

Keep up the good work

*Gerald Helgeson*

*Rogers, AR*

Keep up the good work

*Linda Kohn*

Keep up the good work

*Mark Levin*

*Plymouth Meeting, PA*

keep up the good work

*patricia stamm*

*west branch,mi., MI*

Keep up the good work

*Nancy Tulley*

*Fort Bragg, CA*

KEEP UP THE GOOD WORK

*Carl Tyndall*

*Bronx, NY*

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

*Jon Buck unincorporated,*

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

*Harold Denenberg*  
*Langhorne, PA*

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

*Alvin Courter*  
*San Tan Valley, AZ*

Keep up the good work and thank you!

*Margaret Marie Mosher*  
*San Francisco, CA*

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

*Bartley Deason Darby,*  
*MT*

Keep up the good work and you might  
well put Elizabeth Warren in the  
whitehouse... *Rex Roberts*  
*Corvallis, OR*

Keep up the good work CFPB!  
*lynne miller*  
*malibu, CA*

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*

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  
, MD*

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

*Ann F. Rhoads  
Doylestown, PA*

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*

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*

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

*Ken McEldowney*

*San Francisco, CA*

Keep up the good work please. Thank You!

*John Gay*

*Peoria, IL*

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

*andrew fitch*

*Croton on Hudson, NY*

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

*A Adams*

*Cupertino, CA*

Keep up the good work which is ongoing  
as the "sharks" are continually looking  
for ways to bite the unsuspecting!

*Mary Taddiken*

*Lucas, TX*

Keep up the good work you are all  
doing!

*Kristina Peterson*

*Edmonds, WA*

Keep up the good work you do.

*Judith Silver*

*New York, NY*

Keep up the good work!

*Michael Bertrand*

*Carlsbad, CA*

Keep up the good work!

*Ken Box*

*Austin, TX*

Keep up the good work!

*David Breed*

*Tucson, AZ*

Keep up the good work!

*L Breshan*

*Ballwin, MO*

Keep up the good work!

*Dale Cannon*

*Monmouth, OR*

Keep up the good work!

*Margaret Fisher*

*Overland Park, KS*

Keep up the good work!

*Greta Fridlund*

*Eugene, OR*

Keep up the good work!

*Fann Harding*  
*Washington, DC*

Keep up the good work!

*Jeffrey Jones*  
*La Canada, CA*

Keep up the good work!

*Loch Jones*  
*Macdoel, CA*

Keep up the good work!

*Martha Kasanow*  
*Washington, DC*

Keep up the good work!

*Joanne Kondratieff*

*Shawnee, OK*

Keep up the good work!

*Michael Lowry*

*Chattanooga, TN*

Keep up the good work!

*Sandi Martin*

*Parkersburg, IA*

Keep up the good work!

*Brian Porter*

*, WI*

Keep up the good work!

*Sarah Smith*

*Monument, CO*

Keep up the good work!

*Rick Wackernagel*

*Burlington, VT*

Keep up the good work!

*Elizabeth Wobus*

*Rough and Ready, CA*

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 good work! Many of us  
depend on you! *Paul Servizio*  
*Albuquerque, NM*

Keep up the good work! More, please!  
*Don Hunter*  
*Arab, AL*

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*

KEEP UP THE GOOD WORK! THANKS FOR  
FIGHTING THE GOOD FIGHT!!! *Nora  
Regan*

*port Townsend, WA*

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

*John Dabrowski  
Burlington, MA*

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

*Dot Brockway*

*Rapid City, SD*

Keep up the good work!!

*Linda Sullivan*

*Huntington Beach, CA*

KEEP UP THE GOOD WORK!!!

*Joyce Bartels*

*East Lansing, MI*

Keep up the good work, and do more to  
protect consumers.

*Larry Zim*

*Des Plaines, IL*

Keep up the good work, folks. We DO

appreciate it Thanks

*Stephen Hirsch*

*Newport News, VA*

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*

Keep up the good work, Thank you very much.

*dean esch*

*Las Vegas, NV*

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*

Keep up the good work, we're counting on you.

*John Zimmermann*

*Long Beach, CA*

Keep up the good work, everybody is better off for it!

*John Zeggert Concord,*  
NC Keep up the good  
work.

*Amy Armistead*  
*Los Angeles, CA*

Keep up the good work.

*Paul Francis Fleege*  
*Saint Paul, MN*

Keep up the good work.

*Dave Gladstone*  
*Montague, MA*

Keep up the good work.

*Martin Gregory*

*Two Rivers, WI*

Keep up the good work.

*Nancy A Henry*

*Tulsa, OK*

Keep up the good work.

*Blanca Kopacz*

KEEP UP THE GOOD WORK.

*Edward Marquart*

*STANHOPE, NJ*

Keep up the good work.

*Yolanda Mitts*

*Scotts, MI*

Keep up the good work.

*Ernest Montoro*

*Parma, OH*

Keep up the good work.

*kirk preston*

*glen allen, VA*

Keep up the good work.

*Randal Pride*

*Arden, NC*

Keep up the good work.

*Allen Robinson*

*Frederick, MD*

Keep up the good work.

*Henry Schwartzman*

*Corning, NY*

Keep up the good work.

*Arnold Seidler Orange, CA*

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*

Keep up the good work. Big banks should not have a monopoly on our lives.

*Shirley Trevino*

*Gilroy, CA*

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*

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

*Glenn Cunningham*

*Chapmansboro, TN*

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*

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*

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*

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*

Keep up the good work. No more "Too Big To Fail"

*Dennis Young*  
*Shell Beach, Ca., 93449, CA*

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

*Donny Cherf*  
*San Diego, 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*

keep up the good work....

*Michael and Barbara Hill*

*Elbe, WA*

Keep up the good work-and, thank you

*Mike Simmons*

*SAN ANSELMO, CA*

Keep up the good work!

*John Valney*

*Reno, NV*

Keep up the great work

*Larry Sukut*

*Port Orchard, WA*

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

*Lynne Schrupp*

*Troy, MI*

keep up the great work!

*ANTHONY GOTTLIEB*

*Denver, CO*

Keep up the great work!

*Michael Malcheski*  
*ashwaubenon, WI*

Keep up the great work!

*Carla Weil-Martin*  
*Prescott Valley, AZ*

Keep up the great work! :^)

*Pat Blackwell-Marchant*  
*Castro Valley, CA*

Keep up the great work, folks!

*Stephen Perkins*  
*Cathedral City, CA*

Keep up the hugely important good  
work!     *Steven Fischer*

*Petaluma, CA*

Keep up the important work you do.

*Thomas Perez*

*Mims, FL*

Keep up the needed fine work.

*David Addison*

*Arlington, VA*

Keep up thr good work!

*Mary Catherine Green*

*Madison, WI*

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*

Keep up your good work.

*Jim Fary*

*Silver Spring, MD*

Keep up your good work.

*James Zeman*

*Deadwood, SD*

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*

KEEP UP YOUR GOOD WORK.....but  
WATCH YOUR BACKSIDE.....the wealthy sociopaths want to deregulate & annihilate organizations like yours so we can go back to the middle/dark ages where the wealthy controlled the churches (which controlled the poverty stricken "great unwashed" serfs (another word for slaves) while the wealthy owned ALL the land & wealth.  
WE ARE ALMOST THERE NOW!!!!!!

*Geri Benner*

*-2, CA*

Keep up your great work!

*Sandra Freund*

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 Bezbora*

*Irvine, CA*

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*

Let's put an end to payday loans,  
structured settlement loans, and  
underhanded loan service companies.

*Robert Toop*

*Stow, MA*

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*

Liberty!

*David Eppelsheimer*  
*Wauwatosa, WI*

Long live the CFPB. May you grow in strength!

*Jana McKay*  
*Mesa, AZ*

Look into 'adjustments' in medical bills that have already been paid by the consumer(patient). I recently experienced an 'adjustment' on a

medical bill from over a year ago. The billing office stated that even a bill that was paid in full could at any future date be 'adjusted' and the consumer would have to pay the additional charges.

*Cynthia Betts*

*Kenosha, WI*

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*

Mahalo from Hawaii for all you do.  
Please keep saving the endangered  
American citizen!!!

*Mary TRUE*

*Pepe'ekeo, HI*

Make no bank too big to fail. More  
consumer protection. Restore  
GlassSteagall.

*Richard Pulcher*

*Lublin, WI*

Many thanks <3

*Vicky Bauer*

*Mount Airy, MD*

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

*Susan DeLaney*  
*Chapel Hill,, NC*

Many thanks for your good work!

*Susan Bistline*  
*Hayden, ID*

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*

Many thanks for your work.

*Josh Sakon*

*Fayetteville, AR*

More like you please!!!

*Laura Goldberg*

*Arlington, WA*

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

*Brent Holman*

*Madison, WI*

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

*L Boyle*

*Manasquan, NJ*

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*

Much appreciated efforts by all of you - thanks!

*Dan Morgan*

*Rosamond, CA*

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*

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*

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*

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*

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*

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*

My request for your agency's assistance to stop a credit reporting bureau from reporting inaccurate information was met with the response of an email from the CFPB and contained no teeth. The CFPB is just another worthless bureacratic agency formed to suck off of the taxpayer's teat.

*Deborah Carter*

*, CA*

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*

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*

N/A

*Francisco Dacosta*

*Willingboro, NJ*

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*

Need to continue addressing any and all issues that keeps the Feds out of the pockets and faces of We The People and the abusive practices they engage in along with curtailing the big banks and their entities as well.

*JB Marks*

*Tehachapi, CA*

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*

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

*Bob Haslag*

*Centertown, MO*

Nice to have an agency that's looking out for the little people!!! *phil vanasse*

*High Bridge, NJ*

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

*Norman Leonarczyk  
Yorktown Heights, NY*

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

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

Now remove for-profit insurance companies from our health care system. We need a single payer system. Everyone in the same plan, no one left out. Listen to Bernie Sanders!!!

*Nancy O'Hagan*  
*Portland, ME*

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*

Okay .

*Allycia Godbee*  
*Cecil, AL*

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*

onward and upward!  
*louise lewis*  
                  *granada hills, CA*

Oppose payday loans.  
                  *Paul Crowley*  
                  *Marblehead, MA*

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*

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*

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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*

Ordered an end to unaffordable and booby-trapped mortgages

*charlotte Tannheimer*

*Marblehead, MA*

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*

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*

Our country based on fair play and opportunity for all. Only by allowing everyone to participate in building the American dream can our economy grow and our civilization prosper. We must all have the means to be consumers in order for our economy to work. The CFPB is vital in getting us to this goal.

*J M Lieder*

*New York, NY*

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*

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*

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

*Jim Pinkert*

*Strandburg, SD*

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*

Payday lenders need to be addresses

*Larise Boughner*  
*Cedar park, TX*

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*

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*

Perhaps some more help with predatory lenders :)

*Phyllis Pleasants*

*Richmond, VA*

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*

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 address the impact payday lenders are having on those who can least afford their outrageous fees.

*Albert Tindall*

*COPPELL, TX*

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*

Please continue the good work and take up the challenges!

*Beth Redwine*

*Covington, KY*

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*

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

*Covington, LA*

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

*Carol Claus*

*Marietta, GA*

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*

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*

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*

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

*Richard Davila*  
*Costa Mesa, CA*

Please continue to protect consumers,  
especially the most vulnerable ones, the  
poor and uneducated. *Nelleke Bruyn*  
*Indianapolis, IN*

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

*Roger Leonard*  
*Albin, WY*

Please continue to work for the people  
and what's right! THANK YOU  
*Heather Sutherland*

*Raeford, NC*

Please continue your important work.

Payday loans need your attention.

Thanks for your action on unrealistic mortgages. *Daniel Hatch*

*Colchester, CT*

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

*Michael McClennen*

*Madison, WI*

Please continue your work of nailing all these greedy bastard companies to the

wall. Senator Warren is my  
congressmen! *Dennis Vieira*  
*North Dartmouth, MA*

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

*Rebecca Hickey*  
*Portland, OR*

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

*Danny Cackler*  
*Montrose, CO*

Please focus on Citizens United.  
*Roberta Richardson*

*Melbourne, FL*

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*

Please help student loan victims from real universities, not just the for-profit scam schools. *Sandra Smith Seattle, WA*

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 just keep up the good work. You  
are a treasure. *Suzanne Holden*  
*Vancouver, WA*

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 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*

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 keep up the good work!

*Virgene Link*

*Anacortes, WA*

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

*Elizabeth Adams*

Please keep up the great work!

*Hildegard Hix*

*Arvada, CO*

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*

Please keep up your important work. Thanks!

*James Melloh*  
*S Portland, ME*

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*

Please keep your lights on as you Godspeed straight ahead. If not, darkness will take us down. We are grateful for you All. Shine on!

*Matt Van Slyke*

*Grayslake, IL*

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*

Please look into Cache LLC. Based out of Denver Colorado. How is it legal for a credit card company write off someones debt then sell it to a company who then

sues a person for the compleye  
amount.This has and is happening  
everyday. I know this has snd is  
happening to me! *Rob Thorden*  
*Hackensack, NJ*

Please pay attention to the way that  
banks trick and pester customers into  
accepting electronic statements and  
then require an ongoing relationship as a  
condition of access to records.

*James Heard*  
*Falls Church, VA*

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*

Please prosecute the perpetrators.

*Julia Villars*

*Bath, MI*

Please Prosecute the Seutsche Bank, Hypo-Vereinesbank, BGF Bank, and Sparkasse Meisen for Fraud and Conspiracy to DeFraud for the sale of Junk Realestate under the RICO Act!

*Martin Washington*

*Frankfurt am Main, CA*

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*

Please protect hard working families from corrupt corporate entities.

*Leo Barrera*

*Corpus Christi, TX*

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*

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

*William Schoene*

*Santa Monica, CA*

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

*Sandra Oliver-Poore*

*Salem, OR*

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

*Kate Paradis*

*Boulder, CO*

Please separate commercial and  
investment banks!!! *Barbara*  
*Gerhardt*

*Las Vegas, NV*

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

*New Kensington, PA*

Please stop arbitration now!

*Jane Santoni*

*Towson, MD*

Please stop pay day loans.

*A Pyun*

*PALOS VERDES ESTATES, CA*

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*

Please support the proposed renewal of

Glass Stegall. Why not also support bringing those CEO's of Banks before the bar...could you add this to your good work? We are all grateful for all that you have accomplished and your dedication to the common good. *Deborah*

*Andrew*

*Shelburne, MA*

Please take on the Federal Reserve. According to Senator Sanders, the Federal Reserve has provided 16 Trillion Dollars as of May . 2014 to the Wall Street Bankers which they have used used for Gambling.only. Not a cent has been used to build America. At the same time the Federal Reserve claims an

inflation rate at approximately 2 %, while food prices alone has increased between 200 to 300 % here in California Every thing has gone through the roof., since Obama took over .while the Federal Reserve get away with reporting inflation rate next to zero . Something is very wrong.

*Tore Wessel-Daae*

*San Bernardino, CA*

Please take the tough stands while you can!

*Michael Klein*

*Akron, OH*

Please try to do something to stop the user 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*

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

*Andy Dral*

*Redwood City, CA*

Poc would be greTyforbeach area

*Bonbbi Ball*  
*Chicago, IL*

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*

Private student loan 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*

problems; predatory lenders ,loan servicers,credit bureau`s,lawyers all destroyed my life as a real estate investor,all 3 letter gov`t. agencies that did nothing ,except invest in wall street, instead of arrest wall street ! i have been put out of business 3-5 times by these

animals, they commit felonies ,fraud  
,nondisclosure, bait and switch,extortion  
,and they are seen as mere violations of  
the F.C.R.A. that protects them from  
arrest and accountability ! THIS IS THE  
LAND OF THE LIARS ,THIEVES, A WHITE  
COLLAR CRIMINAL HAVEN,LAND OF THE  
SLAVE.....

*robert kral*

*clearwater, FL*

Protect the 99% against predatory  
practices. *Daniel Rous*

*NY, NY*

Protect those who don't know how to

protect themselves

*Jane Kusel*

*Leesburg, VA*

Protected military families against illegal foreclosures and deceptive student and payday-style, debt-trap loans;

*Meredith West*

*Chicago, IL*

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*

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*

Protection against loan sharks would be  
helpful for many people.

*John Culp*

*Richmond Heights, MO*

Protection from payday lenders, perhaps  
through reinstating postal banking.

*Timothy Havel*

*Boston, MA*

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*

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*

Put an end to payday lending!

*David Kornreich*

*Syracuse, NY*

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*

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

*Mike Sipusic*

*Hayward, CA*

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*

Regular people need government agencies to stand up for us!

*Lea Yancey*

*Oakland, CA*

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*

Reinstate Glass-Steagal Act and eliminate any and all derivative trading

*W Walsh*

*San Antonio, TX*

Reinstate Glass-Steagall!

*Tippy Young*

*4017 Hancock Dr., Sacramento, CA*

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*

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*

Require larger print and the use of common English in purchase contracts and warranties. *Clarence Smith*

*Phoenix, AZ*

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*

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

*Don Geckle*

*Southington, CT*

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*

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*

Sending <3 and thank yous!

*Peter Lee*

*San Francisco, CA*

Set limits on credit cards of prime plus 5 percent. *Charles Philips*

*Phila, PA*

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*

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

*Nancy Kneip*

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*

So glad you exist!

*Mary Zawoysky*

*Woods Hole, MA*

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*

so needed

*t logan*

*austin, TX*

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*

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

*Kathleen McCormack*

## *Brookline, MA*

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*

Some people belong in jail. Put them there.

*Milton S Dillon III*

*Coconut Grove, FL*

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

*Elizabeth Merz*

*Fergus Falls, MN*

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*

SPECIAL APPRECIATION FROM  
AMERICAN HEARTS TO ALL OF YOU!

*Ronald Gelden*

*Longmont, CO*

Special thanks to Senator Elizabeth Warren for implementing government protections truly in line with the adage, a government of the people by the people and for the people.

*Jason Allen*

*Dover, NH*

Special thanks to Senator Elizabeth Warren, our future VP with President Sanders! Hopefully she'll be our first FEMALE PRESIDENT!

*Susan Detato*

*Brownington, VT*

Start putting the Financial Crooks in Jail.

*Gerald Masters*

*Brandon, FL*

Stay diligent and strong!

*S Owens*

*Memphis, TN*

Stay strong

*Rebecca Tippens*

*Colrain, MA*

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

*Nzingha Masani-Manuel*

*Detroit, MI*

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*

Stay strong and get stronger!

*Tuck Milligan*

*New York, NY*

Stay strong for average Americans!

*Coralee Schellie*

*Tucson, AZ*

Stay strong on payday lending rules!

*Ellie Pepper*

*Schenectady, NY*

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

*Wayne Groesbeck*

*Muskegon, MI*

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*

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

*James Ryder*

*Oakland, CA*

Stop corporate welfare.

*Mary Jane Schutzius*

*Florissant, MO*

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*

Stop high interest pay day loans!

*Cathy Goodrich*

*Verdugo City, CA*

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

*Bernadine Helriegel*

*Goodyear, AZ*

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, None*

Stop the insanity .

*Bruce Coston*

*Sunnyvale, 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*

Stop the sale of people's personal info.

*a w*

*delray beach, FL*

Stop threatening and harassing calls and letters from debt collectors.

*christine glover*

*baltimore, MD*

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

*June Stewart*

Strong start but more actions, in more areas, are required. *Jan (Mr.) Hull*

*Salt Lake City, UT*

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

*Naomi Cohen*

*Gap Mills, WV*

Student debt?

*L.M. Holmes*  
*Honolulu, HI*

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*

Support a renewed Glass-Steagall Act!  
*James & Leslea Kunz*  
*New Bern, NC*

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*

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

*Theo Giesy*

*Norfolk, VA*

Take all of these steps. We need you.

*Joel Trupin*  
*Marshfield, VT*

Take it to the financial institutions that  
seek to con us.     *John Dorgan*  
*Chicago, IL*

take no prisoners  
*Timothy O'Dell*  
*Corinth, VT*

Taking people's money unfairly is  
robbery.  
*Bruce Pringle*  
*Des Moines, WA*

Talk the DOJ into prosecuting Jamie Dimon and other banksters!

*Liz Gaspar*

*Shelton, WA*

Thank for all you do to help protect ordinary citizens. *Ann & Kirk*

*Jacobs*

*Laramie, WY*

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

*Allan Fix*

*Albany, CA*

Thank goodness for the Consumer  
Financial Protection Bureau. Keep up the  
good work! *Carmell Waters*  
*Union,, MO*

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  
*Christine DeCarlo*

*Buckhannon, WV*

THANK YOU

*Ron Dossey*

*Hurricane, UT*

Thank you

*David Hribar*

*Palmer, AK*

Thank You

*Richard Puaoi*

*Novato, CA*

THANK YOU .....

*David Escobar*

*Brooklyn, NY* Thank you all at CFPB  
for your courage and stamina to attack  
these problems!

*Shauna Haines*

*Berkeley, CA*

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

*Kevin O'Malley*

*Iowa City, IA*

Thank You and Keep Fighting For Us!

*Jay Cimino*

*Holyoke, MA*

Thank you and keep up the important work. *Laila Atallah*

*Lutherville, MD*

Thank you and may you continue to fight the good fight! *Casimir Drahan*

*Maumee, OH*

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

*Douglas*

*Indianapolis, IN*

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*

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

*Wayne Piccin  
Naperville, IL*

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 CFPB!! Keep on w/your good work.

*Barbara Hollis*

*san antonio, TX*

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*

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*

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

*Froukje Brouwer*

*Santa Cruz, CA*

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*

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 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*

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 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*

Thank you for all of your important, fabulous work. You are doing a tremendous job.

*Kimm Tynan*

*Philadelphia, PA*

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

*Alejandro Almirola*

*Miami, FL*

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

*Linda Ellinwood*

*Oakland, CA*

Thank you for all that you do!

*Cindy Terrell*

*Hortense, GA*

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

*David Klass*

*New York, NY*

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*

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 with out 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*

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*

Thank you for all the work that you do for consumers. *Shirley Powell*

*Johnson Creek, WI*

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

*Dehra Iverson*

*Costa Mesa, CA*

Thank you for all the work you have  
done for Main St.!

*Lisa Thomas*

*Issaquah, WA*

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

*James Higgins*  
*Oil City, PA*

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*

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*

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

*Christine Ponelle*

*San Francisco, CA*

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

*Pamela Gibberman*  
*Panorama City, CA*

Thank you for ALL you do!

*Beth Goode*  
*Topanga, CA*

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*

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*

Thank you for all you do.

*Mary Pettengill*

*Port Washington, WI*

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*

thank you for all you have done

*Kimberly Carter*

*Mayer, AZ*

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* 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*

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*

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

*Sara Farneth*

*Yardley, PA*

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*

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 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*

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

*Paul Palla*  
*Waynesboro, PA*

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

*Mitzi Duxbury*  
*Madison, WI*

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*

Thank you for being there for the people!

*Constance Minerovic*

*Painesville, OH*

Thank You for being there for us!

*Fidencio Campos*

*Rock Falls, IL*

Thank You for bringing integrity to those without.

*Todd Templeton*  
*Sunland, CA*

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*

Thank you for doing a great job for consumers. *Allan Campbell*  
*San Jose, CA*

Thank you for doing what the BBB  
pretends to do     *daniel dunn*  
                  *elkridge, MD*

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

*Sherrie munday      longmont, CO*

Thank you for fighting for all Americans.

*Jami Walkins*

*Medford, OR*

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

*Martha Picard*

*North Billerica, MA*

Thank you for fighting for us.

*Robert Anzaldua*

*Mission, TX*

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*

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

*John Eckler*

*Lakewood, CO*

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*

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

*Macon, GA*

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

*Kathy Heikel*

*Burlington, VT*

Thank you for helping stop the banks.

*Don Myers*

*Madison, WI*

Thank you for helping the consumer rights

*Mary Zachariadou*

*Indio, 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*

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

*Salem, NH*

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

*Mary Ryan*

*Framingham, MA*

Thank you for helping us main street types get a fairer deal from those wall street dudes. THANKS! *Mary Cross*  
*Covington, WA*

THANK You for keeping Citizens best interest at heart . Keep it up  
*Suzanne Richard*  
*Houma, LA*

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 looking out for all consumers. *Jan Rexroth*

*Olympia, WA*

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*

Thank you for looking out for the ordinary man. These big financial companies need to know their underhand practices are not acceptable. Keep up the good work. Andrea Kingston Northland NZ

*Andrea Kingston*

*R D 2 Kaeo NEW ZEALAND, None*

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*

Thank you for making credit card  
statements easier to read and  
understand! *christine amick*  
*naperville, IL*

Thank you for making it less expensive to  
be poor.

*Susan Offner*  
*Sudbury, MA* Thank you  
for making my bank  
return fees it should not  
have charged me! Keep  
up the good work.

*Rachel Youdelman*  
*Brookline, MA*

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*

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*

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 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*

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

*Evan Jane Kriss*

*Sausalito, CA*

Thank you for protecting America's consumers!      *Sybil Schlesinger*

*NATICK, MA*

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*

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*

Thank you for protecting our financial interests. *Esther Garvett*

*Miami, FL*

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

*Osland*

*Laurel, IA*

Thank you for protecting the forgotten majority. Theresa Tredwell

*Theresa Tredwell*

*Jersey City, NJ*

Thank you for protecting the interests of working Americans. *Ira Steven Levine*

*Los Angeles, CA*

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

*Franklin Adkinson*

*Baltimore, MD*

Thank you for protecting us against  
corporate abuse! *Diane*

*McLaughlin*

*Culver City, CA*

Thank you for protecting us against  
corrupt financial institutions!

*Stephanie Longo*

*Woodland Park, CO*

Thank you for protecting us.

*Beth Birnbaum*

*Flushing, NY*

Thank you for protecting us. Keep it up.

*Charles Porges*

*Orinda, CA*

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*

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*

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

*Gretchen Andrews*

*Redlands, CA*

Thank you for reforming mortgages to help assure they are fair and affordable.

*John Wozniak*

*Minneapolis, MN*

Thank you for standing up against payday lenders. *Robert Argue*

*Bridgman, MI*

Thank you for standing up for  
consumers. *Elizabeth Eckler*  
*Salida, CO*

Thank you for standing up for ordinary  
people who live paycheck to paycheck.  
*Eleanor Skinner*  
*Albany, NY*

Thank you for standing up for regular  
people like me! *Barbara Nagy*  
*Torrance, CA*

Thank you for standing up for the "little  
guy".  
*Louisa Beckett*

*South Portland, ME*

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*

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 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*

Thank you for standing with and for the people.

*Mary Mahoney*

*Boston, MA*

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*

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

*Greg Pennington  
San Francisco, CA*

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

*Vienna, IL*

Thank you for taking action on my complaint regarding Experian comingling 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*

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

*Clelia Corona*

*Westminster,, CA*

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*

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*

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

*Jeanne Deane*  
*Monmouth, OR*

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

*Jedediah Staley*  
*Encinitas, CA*

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*

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*

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

*Linda Griebisch*

*, 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*

THANK YOU FOR THE WORK THAT YOU  
DO !!!

*Bruce Thomas*  
*San Francisco, CA*

Thank you for the work that you do.

*Paul Merrell*  
*Springfield, OR*

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

*Jordan Lewis*  
*Portland, OR*

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*

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*

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

*Hillsboro, OR*

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

*Pamela Laham*

*Houston, TX*

thank you for what you do

*Linda Morero*

*Buckeye, AZ*

Thank you for what you do!

*Haydn Huntley      Makawao, HI*

Thank You for what you do.

*Marlin Tusha*

*Yankton, SD*

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

*Ken Kolbe*

*Hudson, WI*

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*

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*

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*

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

*Annie Houston*

*Washington, DC*

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*

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 your consumer protection regulations and regulations to control our out of control banking system. More work is needed. *Kathleen Weaver*  
*Clermont, FL*

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*

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*

Thank you for your efforts to help the common people. *Brian Stanley*

*Roanoke, VA*

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*

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

*South Tamworth, NH*

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*

Thank you for your good work, keep it  
up.

*Donald Leisman*

*Ballwin, MO*

Thank you for your good work. Keep it up!

*Deanna Knickerbocker*

*Mountain View, CA*

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*

Thank you for your hard and excellent work!

*Jennifer Payne*

*Prescott, AZ*

Thank you for your hard work on our behalf.

*Monica Page*

*Missoula, MT*

Thank You for your hard work!

*Bruce Bauer*

*Medford, OR*

Thank you for your hard work!

*Dolores Congdon*

*Maryknoll, NY*

Thank you for your hard work.

*David Fish*

*Brookfield, CT*

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*

Thank you for your service to protect the citizens of America

*thomas warner*

*Loveland, OH*

Thank you for your service.

*Martha Izzo*

*Evergreen, CO*

Thank you for your service.

*Charles Milkewicz Richmond, CA*

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

*James Fordham*

*Coburn, PA*

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*

Thank you for your work curbing these nefarious lenders! I think the Credit Bureaus also need to be looked into. A bad credit score is the major reason people are forced to turn to these payday, car-title, and other high interest lenders. Unless your credit score is in the 700 or 800 range, no legitimate lender will let you through the door. These bureaus hold a lot of power and I think they need to be checked out.

*Rose Riker*

*Sioux City, IA*

Thank You for your work for the American people. *P. M.*

*L. O., OR*

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 for your work on our behalf.

*Karen Spradlin*

*Jacksonville, AL*

Thank you for your work!!

*Dinah Adler*

*Lake Balboa, CA*

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

*Dorothee Custer*

*Merritt Island, FL*

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*

Thank you from one of the "little guys".

*Steven Labore*

*Saint Paul, MN*

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*

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

*John Palmer*

*Tacoma, WA*

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

*Beverly Doman*

*Kearns, UT*

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

*Patrick and Connie Berry*

*Los Lunas, NM*

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*

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

Happy Birthday!

*Arlene Forwand*

*Huntington, NY*

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

*Josh Prokes*

*Dacula, GA*

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 so much for representing The People since our "representatives" don't.

Blessed Be!

*Bernadette Webster*  
*Whitethorn, CA*

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

*KAY M*  
*METAIRIE, LA*

Thank you so much for the work that  
you do for all consumers

*Julian Yerena Jr*

*Parlier, CA*

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

*Rebecca Oberlin*

*Tulsa, OK*

Thank you so very much for helping my family.

*Kirk Bails*

*Harrison Twp, MI*

Thank you soooo much!!!!

*Jason Hoobler*

*Cincinnati, OH*

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*

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 to Elizabeth Warren for getting you started. The American public has lost a lot of faith in the gov't and in the banks and Wall Street. But Elizabeth and the CFPB are two things we can believe in! It's time for Wall Street and too big to fail banks to get their

comeppance. We need to reactivate  
antitrust laws and reign the fat cat  
corporations in. *Mary O'Brien*  
*Sacramento, CA*

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 Ziegelmayr*  
*Smithfield, RI*

Thank you!  
*Thomas Dahl*  
*New Port Richey, FL*

Thank you!

*Sharon Fortunak*

*Cottage Grove, MN*

thank you!

*Yvonne Hedeker*

*Deerfield, IL*

Thank you!

*Carol Jonda*

*Longwood, FL*

Thank you!

*Fred Karlson*

*Ferndale, WA*

Thank you! *ricky*

*lavergne los*

*angeles, CA*

Thank you!

*Katherine Lorencz*

*Streetsboro, OH*

Thank you!

*Twyla Meyer*

*Pomona, CA*

Thank you!

*michele risa*

*new York, NY*

Thank You!

*S Robinson*  
*Shelton, CT*

Thank you!

*Laura Rogers*  
*Greenville, NC*

Thank you!

*William Schultz*  
*Plainview, MN*

Thank you!

*Theodora Turula*  
*Moton Grove, IL*

Thank you! Keep up the great work!

*Jose Beltran*

*Yuma, AZ*

Thank you! Thank you! Thank you!

*Anne Borreggine*

*Bangor, ME*

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*

THANK YOU!!

*Tomas Monter*

*Ashland, OR*

Thank you!!

*Jeani Roth*

*New York, NY*

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*

Thank you, Elizabeth.....Please stay in the Senate forever. You are a fitting replacement for Ted Kennedy.

*Norma Unger*

*Henderson, NV*

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

*Maureen T Doran*

*Sandwich, MA*

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

*Chris Anderson*

*Lancaster, OH*

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

*april harris*

*concord, CA*

Thank you, Thank you!!!!

*Joseph Boni*

*Canton,, OH*

Thank you.

*Giacomo Bertolini*

*Williamstown, VT*

Thank you.

*Debra Gleason*

*Chicago, IL*

Thank you.

*Michael Liebmann*

*Atlanta, GA*

Thank You.

*Dale Lotreck*

*Pecos, NM*

Thank you.

*Jeff Moluf*

*Urbana, IL*

thank you.

*Susan pelican*

*woodland, CA*

Thank you.

*D.B. Pope*

*Varnville, SC*

Thank you.

*Judy Reilly*

*Caldwell, ID*

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*

THANK YOU. KEEP UP THE GOOD FIGHT.

*Patricia Ferrara*  
*SHAKER HEIGHTS, OH*

Thank you. Keep up the good work.

*James Verberkmoes*  
*Roseburg, OR*

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 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*

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

*Allen Snow*

*Tonasket, WA*

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

*Sha davies*

*Hawthorne, CA*

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

*Allene Schooler*

*San Jose,, CA*

Thanks !! Let's get even tougher !!!

*Tom Reichel*

*Rochester Hills, MI*

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

*Douglas Longl*

*Indianapolis, IN*

THANKS AND KEEP AT IT!!

*Elizabeth Ezerman*

*, VT*

Thanks and keep on fighting the good fight.

*helen agent*

*baltimore, MD*

Thanks ever so much.

*Carolyn Villanova*

*Pittsfield, MA*

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*

Thanks for a job well done!

*Charlotte Plrch*

*Fountain Valley, CA*

thanks for a little protection from the

wolf pack

*Elizabeth Seltzer*

*parkside, PA*

Thanks for all that you have done!

*Lynn Pajon*

*, IL*

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*

Thanks for all you do !

*Margaret Tommaso*  
*FLUSHING, NY*

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

*Sue Dean*  
*Scottsdale, AZ*

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

*Robert Keller*  
*Parsippany, NJ*

Thanks for all you do in protecting the  
public from unscrupulous businesses.

*Robert Thomas*

*San Francisco, CA*

Thanks for all you do!

*Dawn Foster*

*Placitas, NM*

Thanks for all you do!

*Scott Painter*

*Buena Park, CA*

Thanks for all you do.

*Marylee Kishel*

*Janesville, WI*

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*

Thanks for all you have done and plan to do.

*Dorothy Kraemer*  
*Pflugerville, TX*

Thanks for all your efforts  
*til purnell*  
*Free Union, VA*

Thanks for all your efforts -- keep it up.  
*faith franck*  
*Las vegas, NV*

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

*becky kurth*  
*ozark, MO*

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

*GORDON SMITH*  
*EDMOND, OK*

Thanks for all your hard work.

*Jefferson Ransom Austin,*  
*TX*

Thanks for all your work....

*Thomas Schroer*

*Dayton, OH*

Thanks for all you're doing & keep on  
with your important work 'cause we  
have you back!! *Nancy Warlick*

*Orlando, FL*

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 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*

Thanks for doing a good job in protecting consumers.

*Mark Boyd  
Washington, DC*

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

*Harrisburg, IL*

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*

Thanks for everything

*MR-MRS RG ODOM*

*LAUDERDALE BY THE SEA, FL*

Thanks for everything you do for us!

*Sissy Orr*

*Jackson, TN*

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

*Bo Baggs*

*Port Arthur, TX*

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

*Robert Rogers*

*Lincoln, CA*

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*

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

*Robert Stearns*

*Santa Fe, NM*

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

*Worth Gretter*

*Menands, NY*

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

*Ann Stockdale*

*Gig Harbor, WA*

Thanks for helping the little people!

*George Busse*

*Waynesboro, PA*

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

*Todd Corbett*

*Umpqua, OR*

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*

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*

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*

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

*Patricia Brennan*

*Providence, RI*

Thanks for looking out for consumers.  
Please keep up the good work!

*Nick Tsihlis*

*Buffalo Grove, IL*

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 everpresent vultures out there!

*Camilla Bowman Lebanon,  
IN*

Thanks for looking out for the real  
people!

*sonja chan  
kankakee, IL*

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*

Thanks for making a difference.

*Roger Henry*  
*Fayetteville, AR*

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

*Isabel Denham*  
*Falmouth, ME*

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*

Thanks for protecting the consumers

*Joann Emerson*

*Belhaven, NC*

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*

Thanks for representing our best interests!

*Patricia Satterstrom*

*Cambridge, MA*

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*

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

*Suffern, NY*

Thanks for standing up for the little guy!

*Sarah Norberg*

*Greenfield, 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*

Thanks for standing up for the public.

*Chris Antaki*

*San Francisco, CA*

Thanks for standing up for truth in  
lending and for helping to curb

fraudulent ( even though strictly legal )  
lending practices.

*Don Remington*  
*Bloomfield, NM*

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*

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*

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

*Celine Fatula-Grenier*

*Capitola, CA*

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

*Kathleen Eaton*

*Middletown, DE*

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*

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

*Mary Ethridge*

*San Diego, CA*

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*

Thanks for the work you do

*Troy Tackett*

*Proctorville, OH*

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*

Thanks for watching consumers backs.

*LL Price*

*Kearney, NE*

Thanks for what you have done.

Unfortunately, there is a lot still that needs to be fixed.

*Bea Momsen*

*Portland, OR*

Thanks for working for the average American.

*Robert McCombs*

*Arcata, CA*

Thanks for working hard on these  
important issues!

*Linda Bonnett*

*Arnold, MD*

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*

thanks for your efforts

*Adrienne Mirro*

*commack, NY*

Thanks for your efforts. Keep up the good work.

*Richard Koda*

*Ridgefield, CT*

Thanks for your good work so far.....keep it up!

*Barbie Tapp*

*Tulsa, OK*

Thanks for your good work! Dale

*Dale Fooshee*

*Topeka, KS*

Thanks for your hard work. We need

people like you! Evelyn

*Evelyn Durham*

*Cambria Heights, NY*

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*

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

*Samuel McCulloch*  
*Buda, TX*

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*

Thanks for your work, aiding citizens in financial distress

*Raquel Quintana*  
*North Lauderdale, FL*

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

solution. Thanks  
*CHuck Dukowski*  
*Venice, CA*

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

*Chris Casper*  
*Stevens Point, WI*

Thanks so much for all you do. We really  
need you! Happy Birthday!

*Caryn Wagner-McPherson*  
*Glen Carbon, IL*

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*

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*

Thanks you for EVERYTHING! You have  
change our world!! *Sandy Stewart*  
*RANDALLSTOWN, MD*

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*

THANKS!

*Joe Collazo*  
*Houston, TX*

Thanks!

*Elizabeth Peterson*

Thanks! Keep up the good work! :D

*Anthony Baldwin*

*New Haven, CT*

Thanks.

*Linda Smith*

*, IL*

Thanks.

*Sherry Weise*

*Walnut creek, CA*

Thanks. Keep on doing good work.

*Kathleen Rubin*

*Laguna Woods, CA*

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

*Patricia Jackmn*

*North Brookfield, MA*

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*

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 Thank-you, for the*  
*good work you are doing*  
*to help all Americans.*

*Nigel Thornell*  
*Roseburg, OR*

Thans God for CFPB!

*Roger Pritchard*  
*Berkeley, CA*

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

*john canepa*  
*warner, NH*

Thanx for your commitment and  
Happiest of Birthdays!!!

*Nancy Chismar*

*Edison, NJ*

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*

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*

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

*Terry Dailey*

*Fargo, ND*

The 99% needs to have redistribution of funds that was heisted by Wall St. back in 2008. Period.

*Lisa Holt*

*Independence, MO*

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*

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*

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*

The Big Banks are total crooks who do not play by any Rules! *C. Roy Argall*

*Palm Desert, CA*

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

*Wilbert Durant*

*Lansdowne, PA*

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*

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*

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*

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

*Darrel Follman*

*Forest Park, IL*

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*

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*

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*

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*

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*

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

*Francine Shacter*

*Tuscon, AZ*

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 Gerkenmeyer*

*Tannersville, PA*

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*

The CFPB needs a more robust  
regulatory and law enforcement  
capability. Presently a number of my  
complaints to the CFPB have been left to

whither 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*

The CFPB needs to look into the savings account interest rate fixing that is

currently rampant throughout the banking industry.

*Drew Lindhoff*

*Lilburn, GA*

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

*Frank Daversa*

*Houston, TX*

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*

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*

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*

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

*CK*

*Lake Geneva, WI*

The consumer needs an ally against the big financial scammers.

*Timothy Dunleavy*  
*State College, PA*

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*

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

*kathryn liss*

*asheville, NC*

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

*BobbyBaxter*

*HCVeteranMarihuanaFelon*

*Tucson, AZ*

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*

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*

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*

The list below represents many important steps you all have taken to safeguard the American public. 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 little guy has been stepped on long enough. Thanks for giving us a voice.

*Richard Eng*

The message says it all. I appreciate your efforts on my behalf. *Dale Le Fevre*

*Mendocino, CA*

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 homeowners. How come they, "The HomeOwners are not covered for their investment losses"? Something is wrong with that picture; the SYSTEM is rigged.

*William Fenton*

*Brooklyn, NY*

The paycheck lenders should be monitored and more tightly regulated.

*John Comella*

*Philadelphia, 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*

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

*Kansas City, MO*

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

*Jordan Hall*

*Vancouver, BC*

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

*Rob Roberts*

*Warren, MI*

The rich need to pay more of their share of taxes. the middle class pay too much.

*Holly Ward*

*San Diego, CA*

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

*Harold Johnson*  
*Savannah, MO*

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*

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*

The work you do is very much needed.

Thanks

*Jim Babinski*  
*Oak Hills, CA*

There are more of us supporting your work than the politicians and media want to admit!

*Pat Whiteside*  
*Austin, TX*

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*

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*

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

*James Padier*

*San Angelo, TX*

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*

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*

THIS AGENCIES IS OF THE UTMOST  
IMPORTANCE. I ONLY WISH IT COULD BE  
EXPANDED TO OVERSEE THE  
CORRUPTION FOUND IN OTHER  
GOVERNMENT AGENCIES THAT HAVE  
BECOME OVER RUN BY CORPORATE  
MONEY SUCH AS THE FDA, CDC, USDA.  
AND OH SO MANY MORE.

*MARILYN OSBORNE  
BAY CITY, MI*

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

Thank you.

*Rodney Arent*

*Little Rock, AR*

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*

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*

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*

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

*Sally Merrill*

*Acton, MA*

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

*Robert Chimis*

*Elmwood Park, IL*

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*

This is such important work!

*Celeste Birkeland*

*Robbinsdale, MN*

this is what the founding fathers had in mind. thanks for getting us back to these roots.

*Jeanette Wheat*

*Cross Plains, WI*

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*

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*

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*

This remains a vexing problem primarily due to the banking industry's ability to curry favor with elected officials. The corrupting influence of money in our

political system is undermining our democratic traditions and discouraging Americans from voting and/or running for office. This ominous development may well end our experiment in representative democracy unless we alter this decades-long trend. For the sake of the republic, we must amend the US Constitution to state that corporations are not people (and do not have constitutional rights) and money is not speech (and thus can be regulated by state and/or federal campaign finance laws). Short of accomplishing this, no other reform of significance will be achieved. The moneyed interests will

turn any reform to their benefit, often at the expense of the nation as a whole.

*James Klein*

*Corpus Christi, 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*

This way the average person has a  
chance to reach "the American Dream"  
and maybe more... *Cathie Donahue*  
*San Jose, CA*

This work is extremely important.  
*Joseph Lawson*  
*New York, NY*

Those of us on Main St. thank you.  
*Kathy Shimata*  
*, HI*

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*

Thx.

*Jennifer Ashworth*

*Paso robles, CA*

Thyanks *lyda*

*Hersloff*

*Golden, CO*

TOO BIG to Exist NATIONALIZE the banks  
if they PERSIST IN GOUGING Lying, and  
Fraud. on the Citizens

*David Field*

*, CA*

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*

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

*Betty Phillips*  
*Topeka, KS*

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*

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" (Freddy 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*

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*

ty

*Misty McIntyre*  
*Alameda, CA*

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

*Abigail Lang*  
*Ridgway, CO*

Until such time that there is a widespread understanding of money in all its its seemingly-simple complexities, that its [money's] implementation is no longer relegated to high finance - bitcoin?, something along the lines of McNary-Haugen? - we should, at the very least!, keep such high finance in our

sights, constrained, regulate. We see, over and over, many would say continuously, the fallout, the terrible consequences of NOT doing this. The CFPB might be a step removed from such hope for widespread understanding, but what about government isn't; perhaps it is the ubiquity of commercial transactions that false propaganda about its regulation is spread and any such regulation resisted - I don't think putting our heads in sand is the best way to live.

*Jeffrey Juran*

*Ithaca, NY*

urge people to use credit unions

*tom cramer*

*watertown, WI*

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

*Christine Hicks*

*Cuyahoga Falls, OH*

USED AUTO LOANS

*AL BADERTSCHER*

*ST CLAIR SHORES, MI*

Usury is a crime and should be punished.

We need a reliable enforcement policy!

*E C YARTER*

*MARANA, AZ*

Very important work for the 99.9% of American people. Keep up the great work.

*Paula Thoburn*

*Bend, OR*

Wall Street Bankers would look good in jail.

*Vivian Pons*

*Orem, UT*

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

*Bay City, MI*

War must be a last resort. If negotiated agreements fail, war or the threat of war can always be put back on the table.

Negotiated agreements are always preferable.

*John Nickum*

*Fountain Hills, AZ*

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*

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*

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*

WAY way too littole

*Stanley Langbein*

*Parkland, FL*

WE AMERICANS MUST HAVE YOU AS

OUR GUARDIAN TO MAKE SURE THE BIG BANKS (TOO LARGE TO FAIL) DON'T KEEP PUTTING THE AMERICAN PEOPLE DEAD LAST, UNLESS YOUR THE 1% THEN THEY WILL LIE, CHEAT AND STEAL OUR MONEY, MAKE BAD DECISIONS AND MAKE THE AMERICAN PEOPLE BAIL THEM OUT!!!! NEVER AGAIN!! SEND THEM TO JAIL THIS TIME AND THEY STILL NEED TO BE PROSECUTED FOR WHAT THEY CAUSED YEARS AGO!!

*Karen Ornelas*

*San Pedro, CA*

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*

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

*SEAL COVE, ME*

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

*Warner Christie*

*Knoxville, TN*

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*

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*

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*

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*

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

*Dee Rosenfeld*

*San Francisco, CA*

We are so thankful of your concrete steps to address the myriad of bankrelated 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*

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*

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

*George DeFoe*  
*Garland, TX*

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*

We have a military base locally and appreciate the work you have done to protect military families.

*Nancy Swartwout*

*South Hadley, MA*

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*

We have so little going on in Washington to protect the 99.? percent. Thank you for all you do.

*Karen Shovein*

*Taylor, MI*

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

*Larry Slobin*

*Portland, OR*

WE MUST HAVE PUBLIC DEFENDERS WHO STOP THOSE WILLING TO HARM OTHERS IN ORDER TO MAKE MORE MONEYI FOR THEMSELVES !!! THANK

YOU FOR WHAT YOU ARE DOING, AND  
CONTINUE TO ACT STRONGLY FOR  
THOSE WHO CANNOT DEFEND  
THEMSELVES !!!!!!!!!!!

*Howard Miller*

*Ventura, CA*

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

*Richard T. Russo*

*Troy, NY*

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

*Deb Dohnt*  
*Orangevale, CA*

We need a good cop on this beat.

*william fensterer*  
*fairfield, DC*

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*

we need all the protection we can get!

Thanks *don elliker*  
*Sparta, NJ*

We need and appreciate your work!

*Bruce Cole*

*Hampden, ME*

We need good watchdogs like you!

Thanks for looking out for us!

*Eliot Schickler*

*Brookline, MA*

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*

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

*donald hnatowich*

*brookline, MA*

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

*Richard A. Hesslein Jr.*

*Brownfield, ME*

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*

WE NEED PROTECTION!

*Peter Curia*

*Scottsdale, AZ*

We need some short time lenders for people without the funds to access banks. A friend with only a part time job borrows her tax bill and pays it back to a payday lender thereby keeping herself and other adult family members from being homeless each year. NOT ALL PAY

DAY LOANS ARE BAD>

*Helen Steely*

*Harrisburg, PA*

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*

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*

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 need to keep the Banks from scheming against Americans and no

more bailouts,  
*martha cano*  
*el paso, TX*

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

*Sharon Camfield*  
*San Angelo, TX*

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*

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

*Laurel Leslie*

*Kailua, HI*

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

*Thomas Blaney*

*Oklahoma City, OK*

We need u desperately, thank you for  
you good work

*Gregory Straub*

*Rio Grande, NJ*

We need you now, more than ever!

*Lucinda Voien*

*Whittier, CA*

We need you to continue to STAND  
STRONG!

*Dorothy DeFoe*

*Garland, TX*

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

*Rochester, NY*

We need you to regulate the banking system that is taking over lives and governments. *Margaret Keylin Downs, IL*

We need you!  
*Larry Manter Wheeling, IL*

We need you... and thanks E Warren can't do more than she is already doing  
*Elizabeth Koundakjian Cambridge, MA, MA*

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

*Morganton, NC*

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*

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

*Connie Powell*

*Clanton, AL*

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

*benj epstein*

*eugene, OR*

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

*Parks*

*Oklahoma City, OK*

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*

We The People KNOW that Overturning Citizens United is a MUST DO in order for Your Continued and Improved Success in Financial Reform to become a Reality.

Keep Up the Great Fight!!

*Dale Prillaman*

*Hollywood, FL*

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*

We the people need you.

*Jeanne Forti*

*Edmonds, WA*

We will continue to need protection from the big banks at least until

Congress brings back the Glass Steagall Act!

*Charlene Woodcock*  
*Berkeley, CA*

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*

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*

Well done this year and more of the  
same next year! *Judy Epstein*

*Minneapolis, MN*

We've begun and participated in enough  
wars! We must use diplomacy to resolve  
conflicts and spend our funds on  
rebuilding our infrastructure.

*Brian Kaye*  
*Brooklyn, NY*

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*

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

*Bonnie Jaskolka*  
*Waukesha, WI*

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

*Alice Dugar*

*Independence, OH*

What you are doing is great and it  
shouldn't be a thankless job.

*Dorothy Weaver*

*Sheffield, MA*

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

*Patricia Brech*

*Elkton, MD*

What's needed is to reinstate the GlassSteagall 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*

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*

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*

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*

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*

Why can you not deal with state pensions that were harmed by banks actions of 2008 to help them be strengthened. If banks had to put the money back it fraudently stole retirement benefits would be shoref up, i realize lawsuits done already but unaware actually benefited everyday pensioner. Also need crack down on states that are not putting required moneys into state pension funds

*Elizabeth Kelley*

*Duluth, MN*

Why is it that the Republican Party always supports those who want to cheat the less fortunate?

*Adrian Truini*

*New York, NY*

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*

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*

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*

With all the corporate interests, we really need you! *Douglas Long*

*Rio Rancho, NM*

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*

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*

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*

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*

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*

Wonder what would happen if they were in our shoes? We should pay them \$7.25 per hour and see how they live. Let's see them getting up at 3:30am and drive 180 miles round trip. Why is it ok for them to do what they want to do, how they want to do and when they want to do BUT not the rest of us? This country has gone so far backward that our grandchildren won't know what hit them. Anyone, in this great country, who thinks they're better because they have

money or power is lower than pond  
scum.

*Priscilla Jovais*

*Tobyhanna, PA*

Woot woot!!

*Jeffrey Hemenez*

*San Ramon, CA*

Work on getting interest rates lower.

*Daniel Manning*

*Lewisville, TX*

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

*Eden Prairie, MN*

Ya done good! Keep it up.

*David Conlon*

*Carrollton, VA*

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

*Elizabeth Snyder~Baldonado*

*Winston-Salem, NC*

Yay!! for the CFPB!!

*ROBIN REED*

*SEATTLE, WA*

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*

Yes, Thanks!

*Bradford Howard*

*Laramie, WY*

Yes, we care.

*Bradley Clark*

*Saint Augustine, FL*

yes, I have even written them about a  
scam operation//impressed by what I  
read *robert roth*

*shaker hts., OH*

Yesterday we may have begun the  
process of bringing about detente and  
even peace with Iran, after decades of  
calamity begun by big oil. This makes the  
national catastrophe of TPP and its

relatives assault on democracy less discouraging. CFPB may not work on such colossal scales, but it may be all the more important as a place to start fighting back against rampant and triumphalist plutocracy. A partner in success with the negotiations with Iran rather than the national disgrace and assault on consumers of Fast Track and TPP.

*Karl Young*

*Kenosha, WI*

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*

You are a clearly needed agency and function for America.

*Vic Burton*

*Kansas City, MO*

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

*Jody Ripper*

*Corona del Mar, CA*

You are doing a good job

*Nicola Nelson*

*Bountiful, UT*

You are doing a great job and stay the course.

*Jacqueline Rocker-Brown*

*SPRINGFIELD, NJ*

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

*Hot Springs Village, AR*

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*

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*

You are doing some of the most important work in our country. Please stand strong, and keep doing that work.

*Patricia Warden*

*Newcastle, WA*

You are great! It would be nice if you could also crack down on jail time for those who cannot afford to pay for fines. See Ferguson. MO for just one example.

*Sandra Muckinhaupt*

*Santa Rosa, CA*

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*

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*

You are helping us thank you

*Fern Gnesin*

*NY, NY*

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

*Al Benford*

*Manchester, CT*

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

*Karen Christian*

*Vail, AZ*

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*

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

*Titusville, FL*

You are the bulwark against abuse of consumers. Thank you and please keep up the good work! *Emily Kellndorfer*  
*Falmouth, MA*

You are the child of Senator Elizabeth Warren, and I trust that you will continue to make her proud, while she continues to fight for the middle class values that the 1% has long forgotten. We are all indebted to her energetic and enlightened insights into the monkey business of big banks.

*Peter Hickey*  
*Winterville, NC*

You are the last protection for many.

*Lee Wilkinson*

*Wichita Falls, TX*

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 VITAL! Thank You.

*Denise McGrew*

*Crestwood, IL*

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*

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

*Ashland, OR*

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*

You have a tough job but it is way important. Thank You for all you do and keep up the Great Work and remember, if you get stumped on rigorous stubborn people in the way, check out No Labels Group. They are dedicated to help the political back log of work getting done. Many Senators and congress people are involved and more are coming in every day. They are working on how to get working through all the problems. Thousands of citizens are joining, also. go to [nolabels.com](http://nolabels.com) No Labels refers to

working across the aisle just focusing on getting things done for the nation!

Happy Birthday. We'll Get 'er Done!

*Shirley Schlichter*

*Leander, 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*

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*

You have been doing a great job. I feel safer because you exist. Be strong.  
*M Garrett*  
*South Jordan, UT*

You have done a great job!  
*Karen Britton*  
*Albuquerque, NM*

You have helped me and I thank you  
very much! *Kris Skow*

*Martinez, CA*

You helped me when I had a problem  
with a credit bureau and I am grateful.

*Kathryn Zimmerman*

*JACKSONVILLE, FL*

You know better than I what your  
Bureau's priorities are. Thanks and  
Happy Birthday.

*John Carle*

*Springfield, VA*

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

*robert keenan*

*mission viejo, CA*

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*

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*

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*

You offer hope!

*Mary Wood*  
*San Luis Obispo, CA*

You rock. You are what we need in this time of corporate greed and fraud.

Thank you

*Dennis Reeser*  
*CONCORD, CA*

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*

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

*Marilyn/Jeff Moody/Baumann*

*Lumberville, PA*

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*

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*

Your doing good work,

*Martin Kornbluh*

*Port Washington, NY*

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 lowcost 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*

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

*Chris Berg*

*Flat Rock, NC*

your expertise is greatly appreciated

*gillian brown*

*san mateo, CA*

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*

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*

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*

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

*Mary Jones-Giampalo*

*New Lisbon, WI*

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*

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*

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*

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*

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

*Jerry Bates*

*Morrisonville, NY*

Your work does not go unnoticed Thx W  
*willy aenlle*

*altadena, CA*

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

*David Klingel*

*Pinckney, MI*

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

*Gary Andrew*

*Davidson, NC*

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

*Elaine Hultengren*  
*Salem, OR*

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*

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*

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

*Glendale, CA*

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

*Milholland*

*Portland, OR*

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*

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 daystyle debt -trap loans. Thank you.

*Stephanie Trudeau*

*Lake Worth, FL*

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

*Alice Carnahan*  
*Marietta, GA*

You're doing a great job!

*Sarah Barrett*

You're doing a wonderful job! Never worry that Congress will steal your thunder by solving a consumer problem before you get to it. Thanks!

*Robert Wheeler*  
*Hampton, NH*

You're doing great and thanks.

*Annabel Myers*  
*Astoria, OR*

You're doing important work. You knew that, but I wanted to be sure you realized we know it, too.

*Eileen Wilks*

*Norman, OK*

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*

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*

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

*Saco, ME*