

# House Financial Services Republicans Criticizing CFPB Lawsuit Against Predatory Lender Have Received Over \$200,000 From Industry Opponents

**Summary:** In January 2023, the Consumer Financial Protection Bureau (CFPB) along with the New York Attorney General [filed a lawsuit](#) against "predatory auto lender," Credit Acceptance Corporation (CAC). The complaint accused the lender of "[tricking its customers into high-cost loans on used cars](#)" at a time when defaults on subprime auto loans are rising at "[a record rate.](#)" CAC previously [settled a lawsuit for \\$27 million](#) with the Massachusetts Attorney General for "lur[ing] [consumers] into high-cost loans" and has [faced thousands of CFPB consumer complaints](#).

On March 21, 2023, [four House Financial Services Committee Republicans sent a letter](#) to the CFPB opposing its lawsuit against CAC on the very same day the U.S. Chamber of Commerce [filed an amicus brief along](#) with the American Financial Services Association (AFSA) and Consumer Bankers Association (CBA) in support of CAC in the lawsuit. As of May 2022, [CAC was also a member of the AFSA](#).

An Accountable.US review of campaign finance records shows Republican lawmakers going after the CFPB have received **\$216,500 in career contributions** from these three industry trade groups opposed to this lawsuit, including:

- **Rep. Andy Barr (R-KY)**—who led the letter criticizing the CFPB lawsuit—has received at least **\$97,000** in career contributions from the U.S. Chamber of Commerce, the AFSA, and the CBA, all of which signed onto the amicus brief in support of CAC.
- **Rep. Bill Huizenga (R-MI)**—who signed onto the letter to the CFPB—has received at least **\$98,500** from the AFSA and CBA, both of which signed onto the amicus brief.
- **Rep. Andrew Garbarino (R-NY)**—who signed onto the Republican letter criticizing the CFPB—has received at least **\$18,500** from the U.S. Chamber of Commerce and the American Financial Services Association, both of which supported CAC against the CFPB suit.
- **Rep. Mike Lawler (R-NY)**—who also signed onto the letter to the CFPB—has received at least **\$2,500** from the U.S. Chamber of Commerce.

**In January 2023, The CFPB Sued "Predatory Auto Lender" Credit Acceptance Corporation For "Tricking Its Customers Into High-Cost Loans On Used Cars"—The Company Previously Settled A \$27 Million Lawsuit In 2021 For The Same Conduct And Has Received Thousands Of Complaints Within The CFPB's Consumer Complaint Database.**

**In January 2023, Credit Acceptance Corporation Was Sued By The CFPB, Which Called The Company A "Predatory Auto Lender," Accused It Of "Tricking Its Customers Into High-Cost Loans," And Sought To End Its "Illegal Practices."**

**January 2023: The CFPB And New York State's Attorney General Sued Credit Acceptance Corporation, A "Predatory Auto Lender," For "Tricking Its Customers Into High-Cost Loans On Used Cars."** "Today, the Consumer Financial Protection Bureau (CFPB) and the New York State Office of the Attorney General

sued a predatory auto lender, Credit Acceptance Corporation, for misrepresenting the cost of credit and tricking its customers into high-cost loans on used cars. The car-buying experience turns into a nightmare for many of Credit Acceptance's borrowers, who face unaffordable monthly payments, vehicle repossessions, and debt collection lawsuits." [Consumer Financial Protection Bureau, [01/04/23](#)]

**The CFPB And New York Attorney General's Joint Complaint Alleged That Credit Acceptance Corporation "Hides Costs In Loan Agreements And Sets Consumers Up To Fail" And Sought To Stop The Company's "Illegal Practices, Reimburse Harmed Consumers, Pay Back Wrongfully Earned Gains, And Pay A Penalty."** "The joint complaint alleges that, among other things, Credit Acceptance hides costs in loan agreements and sets consumers up to fail. The complaint also alleges that Credit Acceptance violated New York usury limits and other consumer and investor protection laws. The lawsuit seeks to force Credit Acceptance to stop its illegal practices, reimburse harmed consumers, pay back wrongfully earned gains, and pay a penalty." [Consumer Financial Protection Bureau, [01/04/23](#)]

### **In September 2021, Then-Massachusetts Attorney General Maura Healey Reached A \$27 Million Settlement With Credit Acceptance Corporation, Requiring The Financer To "Provide Debt Relief And Credit Repair" To Consumers "Who Put Their Faith" In The Company "But Were Instead Lured Into High-Cost Loans" And "Fell Deeper Into Debt."**

**September 2021: Then-Massachusetts Attorney General Maura Healey Reached A \$27 Million Settlement With Credit Acceptance Corporation Over Its "Unfair Practices" "Relating To The Company's Role In The Origination, Collection, And Securitization Of Subprime Auto Loans."** "In the largest settlement of its kind, national subprime auto lender Credit Acceptance Corporation (CAC) will pay more than \$27 million to settle a lawsuit brought by Massachusetts Attorney General Maura Healey over a variety of alleged unfair practices relating to the company's role in the origination, collection, and securitization of subprime auto loans." [Massachusetts Office of the Attorney General, [09/01/21](#)]

- **Credit Acceptance Corporation Agreed To Also "Provide Debt Relief And Credit Repair To Thousands Of Massachusetts Borrowers" With 3,000 Residents Eligible For Settlement Funds, "Including Many Residents Of Marginalized Communities."** "The settlement, which was filed today in Suffolk Superior Court, requires CAC to pay a total of \$27.2 million, and provide debt relief and credit repair to thousands of Massachusetts borrowers. Over 3,000 borrowers across the state are expected to be eligible for settlement funds, including many residents of marginalized communities in Springfield, Boston, Worcester, and Brockton. The settlement also requires CAC to make changes to its loan handling practices." [Massachusetts Office of the Attorney General, [09/01/21](#)]
- **Attorney General Healey Said Consumers Were "Lured Into High-Cost Loans, Fell Deeper In Debt, And Even Lost Their Vehicles," After "Put[ting] Their Faith In CAC To Help Them With An Auto Loan."** "Thousands of Massachusetts consumers, many of them first-time car buyers, put their faith in CAC to help them with an auto loan, but were instead lured into high-cost loans, fell deeper in debt, and even lost their vehicles," said AG Healey." [Massachusetts Office of the Attorney General, [09/01/21](#)]

### **Consumers Have Filed Approximately 4,687 Complaints With The CFPB Against Credit Acceptance Corporation.**

**Consumers Have Filed Approximately 4,687 Complaints With The CFPP Against The Credit Acceptance Corporation.**

Filters applied: CREDIT ACCEPTANCE CORPORATION × [X Clear all filters](#)

Filter results by...  
 Date CFPB received the complaint Hide ⊖

**Showing 4,687 matches out of 3,454,530 total complaints**

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[Consumer Financial Protection Bureau, accessed [03/23/23](#)]

**In March 2023, Axios Reported The Number Of Consumers With Low Credit Scores Falling Behind On Their Auto Loans Had Risen "At A Record Rate" With More Than 6% Failing To Pay Their Loans In December 2022, Thanks Largely To "Exorbitant" Interest Rates Charged By Companies Like Credit Acceptance.**

**In March 2023, Axios Reported The Number Of Consumers With Low Credit Scores Are Falling Behind On Auto Loans "At A Record Rate," Highlighting The CFPB And NY AG Lawsuit Against Credit Acceptance Corp For Charging "Exorbitant" Interest Rates.**

**March 2023: According To Axios, "Consumers With Low Credit Scores Are Falling Behind On Their Auto Loans At A Record Rate."** "Consumers with low credit scores are falling behind on their auto loans at a record rate." [Axios, [03/01/23](#)]

- **Subprime Auto Loan Payments "At Least 60 Days Late" "Rose More Than 6% in December [2022]."** "The share of payments on so-called 'subprime' auto loans that were at least 60 days late rose to more than 6% in December. Subprime loans have high interest rates and are typically made to people with low credit scores." [Axios, [03/01/23](#)]
- **Axios Highlighted The CFPB's Suit Against Credit Acceptance Corp In Their Report, Writing That The CFPB "Accuses CAC Of Making 'Predatory Loans To Millions Of Financially Vulnerable Consumers,' By Charging 'Exorbitant' Interest Rates And Socking On Expensive Add-On Products."** "Just last month the CFPB and the New York Attorney General sued one of the largest subprime auto lenders, Credit Acceptance Corp (CAC). [...] The complaint accuses CAC of making 'predatory loans to millions of financially vulnerable consumers,' by charging 'exorbitant' interest rates and socking on expensive add-on products — resulting in 'debts that even CAC believes the borrowers often cannot afford to repay.' (The company says the suit is without merit.) The complaint accuses CAC of making 'predatory loans to millions of financially vulnerable consumers,' by charging 'exorbitant' interest rates and socking on expensive add-on products — resulting in 'debts that even CAC believes the borrowers often cannot afford to repay.' (The company says the suit is without merit.)" [Axios, [03/01/23](#)]

**In March 2023, A Group Of Four House Financial Services Committee Republicans—including Rep. Andy Barr (R-KY) And Bill Huizenga (R-MI)—Sent A Letter To The CFPB In Opposition To Its Suit Against Credit Acceptance Corporation Arguing The CFPB Sought To "Impose Industry-Wide Changes" "Through Litigation Against A Single Auto Finance Company."**

**In March 2023, A Group Of Four House Financial Services Committee Republicans—Led By Rep. Andy Barr (R-KY) And Bill Huizenga (R-MI)—Sent A Letter To CFPB Director Chopra In Opposition To The Agency's Suit Against Credit Acceptance Corp. Arguing The CFPB Has Sought To "Impose Industry-Wide Changes" "Through Litigation Against A Single Auto Finance Company."**

March 21, 2023: Rep. Andy Barr (R-KY) And Rep. Bill Huizenga (R-MI) Sent A Letter To CFPB Director Chopra "To Express Concerns" The CFPB Sought "To Impose Industry-Wide Changes To Longstanding Practices In The Auto Finance Industry Through Litigation Against A Single Auto Finance Company." "We write to express grave concerns with the Consumer Financial Protection Bureau's recent efforts to impose industry-wide changes to longstanding practices in the auto finance industry through litigation against a single auto finance company." [Rep. Andy Barr via Twitter, [03/22/23](#)]

- **Barr And Huizenga Argued The CFPB's Lawsuit Against Credit Acceptance Corp. Failed To "Follow Notice And Comment Rulemaking" Which "Diminishes Important Market Safeguards."** "The dangers of the Bureau's 'legislation by lawsuit' approach to regulation in the auto finance space are manifest in the lawsuit it recently filed against Credit Acceptance Corporation with the New York Attorney General (NYAG). The Complaint in that case highlights where the failure to follow notice and comment rulemaking diminishes important market safeguards by disallowing contributions from important market participants." [Rep. Andy Barr via Twitter, [03/22/23](#)]
- **The Letter Further Argued The CFPB Made A "Hypothetical" Argument To "Reach The Conclusion" The Auto Industry Inflates Prices And Engages In "'Abusive' And 'Deceptive' Behavior.** "First, the Bureau has sought to disregard market transactions and compare vehicle sale prices with a hypothetical 'cash price proxy' to reach the conclusion that a 'hidden finance charge' arises any time a dealer sells commercial paper to a finance company at a discount. Specifically, you argue in the Complaint that it is 'abusive' and 'deceptive' for the dealer to record the actual vehicle sales price negotiated between the dealer and the consumer as the 'cash price' in a consumer's contract. It appears you believe that dealers across the country have been 'incentivized' to inflate prices and that the 'true cash price' must be disclosed to consumers [...]" [Rep. Andy Barr via Twitter, [03/22/23](#)]

**The Letter Was Signed By Representatives Andy Barr (R-KY), Bill Huizenga (R-MI), Andrew Garbarino (R-NY), And Mike Lawler (R-NY):**



Rep. Andy Barr   
@RepAndyBarr

...

I was pleased to join my colleagues [@RepMikeLawler](#), [@RepGarbarino](#), and [@RepHuizenga](#) to hold [@chopracfpb](#) accountable.

6:01 PM · Mar 22, 2023 · 792 Views

[Rep. Andy Barr via Twitter, [03/22/23](#)]

**A Coalition Of Industry Groups—including The U.S. Chamber Of Commerce And American Financial Services Association—Filed An Amicus Brief In March 2023 Defending Credit Acceptance Corporation "Urging" The District Court To Dismiss The Case, Arguing The CFPB Will "Subject" Consumers To "Severe And Unintended Consequences."**

**In March 2023, The U.S. Chamber Of Commerce And American Financial Services Association Filed An Amicus Brief "Urging" The District Court To Dismiss The CFPB's Lawsuit On The Grounds Dodd-Frank "Excludes Dealerships" From CFPB Rulemaking And Enforcement, Claiming It Will "Subject" Consumers To "Severe And Unintended Consequences"**

March 21, 2023: The U.S. Chamber Of Commerce—Along With The American Financial Services Association—Filed An Amicus Brief "Urging District Court To Dismiss" The Lawsuit Brought On By The CFPB And New York Attorney General Against Credit Acceptance Corp. "U.S. Chamber files coalition amicus brief urging district court to dismiss a lawsuit brought by the CFPB and New York Attorney General against an indirect auto lender." [U.S. Chamber Litigation Center, [03/21/23](#)]

- **The Amicus Brief Argued That "The Dodd-Frank Act Expressly Excludes Dealerships From The [CFPB's] Rulemaking, Enforcement, And Supervisory Authority."** "The Dodd-Frank Act expressly excludes dealerships from the Bureau's rulemaking, enforcement, and supervisory authority, but the Bureau attempts to contravene the statute and indirectly regulate an exempted industry by attempting to impose liability on finance companies for the alleged actions of dealerships." [U.S. Chamber Coalition Amicus Brief, [03/21/23](#)]
- **The Brief Also Argued The Lawsuit Would "Subject" Consumers To "Severe And Unintended Harms."** "The consequences of Plaintiff's attempt to regulate by litigation are a lack of transparency, the failure to gather necessary data and input from key industry stakeholders, and the potential for consumers to be subject to severe and unintended harms." [U.S. Chamber Coalition Amicus Brief, [03/21/23](#)]

**House Financial Services Republicans That Signed Onto The Congressional Letter In Support Of Credit Acceptance Corp Have Received \$216,500 In Career Contributions And Other Disbursements From The American Financial Services Association (AFSA), The U.S. Chamber Of Commerce, And The Consumer Bankers Association—All Of Which Signed Onto An Amicus Brief Supporting AFSA Member Credit Acceptance Corp. In The CFPB’s Lawsuit.**

**Over His Congressional Career, Rep. Andy Barr (R-KY) Has Received \$97,000 In Contributions And Other Disbursements From The American Financial Services Association (AFSA), The U.S. Chamber Of Commerce, And The Consumer Bankers Association (CBA)—All Of Which Signed Onto An Amicus Brief Supporting AFSA Member Credit Acceptance Corp. In The CFPB’s Lawsuit.**

**Over His Congressional Career, Rep. Barr Has Received \$72,500 In Contributions And Other Disbursements From The American Financial Services Association:**

| <b>Spender</b>                              | <b>Recipient</b>                                 | <b>Description</b>                          | <b>Disbursement Date</b> | <b>Amount</b> |
|---|--|---|--------------------------|---------------|
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                                       | 07/05/22                 | \$2,500.00    |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                                       | 06/15/21                 | \$1,000.00    |
| American Financial Services Association PAC | Building America's Republican Representation PAC | CONTB                                       | 03/16/21                 | \$5,000.00    |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                                       | 02/02/21                 | \$1,000.00    |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                                       | 08/31/20                 | \$2,500.00    |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | 2019 PAC CONTB                              | 06/13/19                 | \$2,000.00    |
| American Financial Services Association PAC | Building America's Republican Representation PAC | 03/07/19 BARR PAC KICK OFF AC               | 03/18/19                 | \$5,000.00    |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | 02/13/19 BARR MCHENRY BRKFST AC             | 03/18/19                 | \$500.00      |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | 02/13/19 BARR MCHENRY BRKFST AC             | 03/18/19                 | \$1,500.00    |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     |   | 02/01/19                 | \$3,500.00    |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | 09/27/2018 BARR RECEPTION W/ PAUL RYAN (AC) | 09/26/18                 | \$2,500.00    |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | 4.18.18 BARR                                | 03/20/18                 | \$2,500.00    |

|   |  |                             |          |              |
|---|--|-----------------------------|----------|--------------|
| Association PAC                             | Inc.   | BOOK CLUB LUNCH (WH)        |          |              |
| American Financial Services Association PAC | Building America's Republican Representation PAC | CONTB                       | 03/09/18 | \$5,000.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | 02/05/2018 BARR DINNER (WH) | 02/05/18 | \$1,500.00   |
| American Financial Services Association PAC | Building America's Republican Representation PAC | 11/02/17 REP LUNCHEON (AC)  | 11/10/17 | \$500.00     |
| American Financial Services Association PAC | Building America's Republican Representation PAC | 18.07.19 RECEPTION AC       | 08/25/17 | \$1,000.00   |
| American Financial Services Association PAC | Building America's Republican Representation PAC | 2017-05-17 RECEPTION AC     | 06/17/17 | \$1,000.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | RECEPTION (CW)              | 05/15/17 | \$1,000.00   |
| American Financial Services Association PAC | Building America's Republican Representation PAC | 2017-02-27 DINNER (BILL)    | 03/17/17 | \$2,500.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | 2017-03-28 DINNER (BILL)    | 02/27/17 | \$2,500.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                       | 06/03/16 | \$2,000.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | REDESIGNATE:                | 02/22/16 | \$3,000.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | REDESIGNATE: CONTB          | 02/22/16 | (\$3,000.00) |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                       | 02/22/16 | \$3,000.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTRIBUTION                | 12/23/15 | \$3,000.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                       | 09/18/15 | \$1,000.00   |
| American Financial Services Association PAC | Building America's Republican Representation PAC | CONTB                       | 08/12/15 | \$3,500.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                       | 08/12/15 | \$1,000.00   |
| American Financial Services Association PAC | Building America's Republican Representation PAC | CONTB                       | 03/03/15 | \$1,000.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONT                        | 09/30/14 | \$3,500.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                       | 09/30/13 | \$1,500.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                       | 03/14/13 | \$2,500.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | CONTB                       | 03/04/13 | \$1,000.00   |
| American Financial Services Association PAC | Andy Barr For Congress, Inc.                     | DEBT                        | 12/12/12 | \$3,000.00   |

|  |                                 |                    |          |            |
|--|---------------------------------|--------------------|----------|------------|
| Association PAC                                | Inc.                            | RETIREMENT<br>2012 |          |            |
| American Financial Services<br>Association PAC | Andy Barr For Congress,<br>Inc. | CONTB              | 08/29/10 | \$2,000.00 |
| <b>TOTAL: \$72,500.00</b>                      |                                 |                    |          |            |

[FEC, accessed [03/23/23](#)]

- **Credit Acceptance Corporation Was An AFSA Member, As Of May 2022.** [American Financial Services Association, accessed [03/07/23](#)]

**Over His Congressional Career, Rep. Barr Has Received \$5,000 In Contributions From The U.S. Chamber Of Commerce:**

| Spender  | Recipient                       | Description  | Disbursement<br>Date | Amount     |
|--|---------------------------------|--------------|----------------------|------------|
| Chamber of Commerce of the<br>United States of America PAC<br>(US Chamber PAC) | Andy Barr for<br>Congress, Inc. | CONTRIBUTION | 09/15/20             | \$1,500.00 |
| Chamber of Commerce of the<br>United States of America PAC<br>(US Chamber PAC) | Andy Barr for<br>Congress, Inc. | CONTRIBUTION | 04/22/19             | \$1,000.00 |
| Chamber of Commerce of the<br>United States of America PAC<br>(US Chamber PAC) | Andy Barr for<br>Congress, Inc. | CONTRIBUTION | 05/10/18             | \$2,500.00 |
| <b>TOTAL: \$5,000.00</b>   |                                 |              |                      |            |

[FEC, accessed [03/23/23](#)]

**Over His Congressional Career, Rep. Barr Has Received \$19,500 In Contributions From The Consumer Bankers Association:**

| Spender   | Recipient   | Description              | Disbursement<br>Date | Amount       |
|---|---|--------------------------|----------------------|--------------|
| The Consumer Bankers<br>Association Political Action<br>Committee | Andy Barr For<br>Congress, Inc.                           | CONTRIBUTION             | 09/20/22             | \$2,000.00   |
| The Consumer Bankers<br>Association Political Action<br>Committee | Building America's<br>Republican<br>Representation<br>Pac | CONTRIBUTION<br>FOR 2022 | 06/22/22             | \$3,000.00   |
| Consumer Bankers Association<br>Political Action Committee, The   | Building America's<br>Republican<br>Representation<br>Pac | VOID OF 3/12/20          | 10/20/20             | (\$3,000.00) |
| Consumer Bankers Association<br>Political Action Committee, The   | Andy Barr For<br>Congress, Inc.                           | CONTRIBUTION             | 09/03/20             | \$2,000.00   |
| Consumer Bankers Association<br>Political Action Committee, The   | Building America's<br>Republican<br>Representation<br>Pac | CONTRIBUTION<br>FOR 2020 | 03/12/20             | \$3,000.00   |
| Consumer Bankers Association<br>Political Action Committee, The   | Andy Barr For<br>Congress, Inc.                           | CONTRIBUTION             | 10/16/19             | \$1,000.00   |
| Consumer Bankers Association<br>Political Action Committee, The   | Andy Barr For<br>Congress, Inc.                           | CONTRIBUTION             | 04/25/18             | \$1,000.00   |



|  |  |                       |          |                    |
|--|--|-----------------------|----------|--------------------|
| Consumer Bankers Association Political Action Committee, The | Andy Barr For Congress, Inc.                     | CONTRIBUTION          | 05/16/17 | \$1,000.00         |
| Consumer Bankers Association Political Action Committee, The | Andy Barr For Congress, Inc.                     | CONTRIBUTION          | 03/28/17 | \$1,000.00         |
| Consumer Bankers Association Political Action Committee, The | Building America's Republican Representation Pac | CONTRIBUTION          | 04/05/16 | \$2,500.00         |
| Consumer Bankers Association Political Action Committee, The | Andy Barr For Congress, Inc.                     | CONTRIBUTION          | 04/05/16 | \$2,500.00         |
| Consumer Bankers Association Political Action Committee, The | Building America's Republican Representation Pac | CONTRIBUTION          | 10/06/15 | \$3,500.00         |
| The Consumer Bankers Association Political Action Committee  | Andy Barr For Congress, Inc.                     | CONTRIBUTION          | 09/20/22 | \$2,000.00         |
| The Consumer Bankers Association Political Action Committee  | Building America's Republican Representation Pac | CONTRIBUTION FOR 2022 | 06/22/22 | \$3,000.00         |
| Consumer Bankers Association Political Action Committee, The | Building America's Republican Representation Pac | VOID OF 3/12/20       | 10/20/20 | (\$3,000.00)       |
| Consumer Bankers Association Political Action Committee, The | Andy Barr For Congress, Inc.                     | CONTRIBUTION          | 09/03/20 | \$2,000.00         |
| Consumer Bankers Association Political Action Committee, The | Building America's Republican Representation Pac | CONTRIBUTION FOR 2020 | 03/12/20 | \$3,000.00         |
| Consumer Bankers Association Political Action Committee, The | Andy Barr For Congress, Inc.                     | CONTRIBUTION          | 10/16/19 | \$1,000.00         |
| <b>TOTAL:</b>  |  |                       |          | <b>\$19,500.00</b> |

[FEC, accessed [03/23/23](#)]

**Over His Congressional Career, Rep. Bill Huizenga (R-MI) Has Received \$98,500 In Contributions And Other Disbursements From The American Financial Services Association, Which Signed Onto An Amicus Brief Supporting Its Member Credit Acceptance Corp. In The CFPB's Lawsuit.**

**Over His Congressional Career, Rep. Huizenga Has Received \$75,500 In Contributions And Other Disbursements From The American Financial Services Association:**

| Spender                                     | Recipient             | Description | Disbursement Date | Amount     |
|---|-----------------------|-------------|-------------------|------------|
| American Financial Services Association PAC | Huizenga For Congress | CONTB       | 11/03/22          | \$2,500.00 |
| American Financial Services Association PAC | Upper Hand Fund       | CONTB       | 10/12/22          | \$1,000.00 |
| American Financial Services Association PAC | Huizenga For Congress | CONTB       | 09/07/22          | \$2,500.00 |
| American Financial                          | Huizenga For          | CONTB       | 03/31/22          | \$3,000.00 |

|   |                       |   |          |              |
|---|-----------------------|---|----------|--------------|
| Services Association PAC                    | Congress              |   |          |              |
| American Financial Services Association PAC | Huizenga For Congress | CONTB                                     | 06/22/21 | \$2,000.00   |
| American Financial Services Association PAC | Upper Hand Fund       | CONTB                                     | 02/16/21 | \$5,000.00   |
| American Financial Services Association PAC | Upper Hand Fund       | CONTB                                     | 03/09/20 | \$5,000.00   |
| American Financial Services Association PAC | Huizenga For Congress | CONTB                                     | 01/24/20 | \$5,000.00   |
| American Financial Services Association PAC | Huizenga For Congress | 2019 DISB REI                             | 07/02/19 | \$5,000.00   |
| American Financial Services Association PAC | Huizenga For Congress | VOID - REISSUE - 19 DISB                  | 07/01/19 | (\$5,000.00) |
| American Financial Services Association PAC | Upper Hand Fund       | 2019 PAC CONTB                            | 06/19/19 | \$5,000.00   |
| American Financial Services Association PAC | Huizenga For Congress | REISSUE - 19 SLVR DNR PGRM                | 03/22/19 | \$5,000.00   |
| American Financial Services Association PAC | Huizenga For Congress | VOID - HUIZENGA 2019 SILVER DONOR PROGRAM | 03/21/19 | (\$5,000.00) |
| American Financial Services Association PAC | Huizenga For Congress | HUIZENGA 2019 SILVER DONOR PROGRAM        | 02/01/19 | \$5,000.00   |
| American Financial Services Association PAC | Huizenga For Congress | 11 2018 COMP EVENT AC                     | 10/29/18 | \$1,500.00   |
| American Financial Services Association PAC | Huizenga For Congress | ONEMAIN DINNER WH                         | 06/20/18 | \$2,500.00   |
| American Financial Services Association PAC | Huizenga For Congress | 5/28/18 BREKFAST AC                       | 04/03/18 | \$1,500.00   |
| American Financial Services Association PAC | Huizenga For Congress | 5/28/18 BREAKFAST AC                      | 04/03/18 | \$1,000.00   |
| American Financial Services Association PAC | Huizenga For Congress | 10/10/17 REP. HUIZENGA GOLF OUTING        | 10/19/17 | \$1,000.00   |
| American Financial Services Association PAC | Upper Hand Fund       | RECEPTION BILL                            | 07/28/17 | \$1,000.00   |
| American Financial Services Association PAC | Upper Hand Fund       | 2017-03-27 CONTB                          | 03/28/17 | \$2,500.00   |
| American Financial Services Association PAC | Huizenga For Congress | 2017-03-27 CONTB                          | 03/28/17 | \$2,500.00   |
| American Financial Services Association PAC | Huizenga For Congress | CONTB                                     | 07/13/16 | \$2,500.00   |
| American Financial Services Association PAC | Huizenga For Congress | CONTB                                     | 06/03/16 | \$2,500.00   |
| American Financial Services Association PAC | Upper Hand Fund       | CONTB                                     | 09/18/15 | \$2,000.00   |
| American Financial Services Association PAC | Huizenga For Congress | CONTB                                     | 06/19/15 | \$1,000.00   |
| American Financial Services Association PAC | Huizenga For Congress | REDESIGNATE:                              | 08/14/14 | \$2,000.00   |
| American Financial Services Association PAC | Huizenga For Congress | REDESIGNATE: CONTB                        | 08/14/14 | (\$2,000.00) |
| American Financial Services Association PAC | Huizenga For Congress | CONTB                                     | 08/14/14 | \$2,500.00   |

|   |                        |       |          |                    |
|---|------------------------|-------|----------|--------------------|
| Services Association PAC                    | Congress               |       |          |                    |
| American Financial Services Association PAC | Huizenga For Congress  | CONTB | 02/14/14 | \$2,500.00         |
| American Financial Services Association PAC | Upper Hand Fund        | CONTB | 01/13/14 | \$3,000.00         |
| American Financial Services Association PAC | Upper Hand Fund        | CONTB | 09/27/13 | \$2,000.00         |
| American Financial Services Association PAC | Huizenga For Congress  | CONTB | 06/20/13 | \$1,000.00         |
| American Financial Services Association PAC | Huizenga For Congress  | CONTB | 03/04/13 | \$1,000.00         |
| American Financial Services Association PAC | Huizenga For Congress  | CONTB | 09/12/12 | \$1,000.00         |
| American Financial Services Association PAC | Huizenga Majority Fund | CONTB | 09/06/12 | \$1,000.00         |
| American Financial Services Association PAC | Huizenga For Congress  | CONTB | 07/26/12 | \$2,000.00         |
| American Financial Services Association PAC | Huizenga For Congress  | CONTB | 05/11/12 | \$1,000.00         |
| American Financial Services Association PAC | Huizenga For Congress  | CONTB | 03/04/11 | \$1,000.00         |
| <b>TOTAL:</b>                               |                        |       |          | <b>\$75,500.00</b> |

[FEC, accessed [03/23/23](#)]

- **Credit Acceptance Corporation Was An AFSA Member, As Of May 2022.** [American Financial Services Association, accessed [03/07/23](#)]

**Over His Congressional Career, Rep. Huizenga Has Received \$23,000 In Contributions From The Consumer Bankers Association:**

| Spender  | Recipient             | Description           | Disbursement Date | Amount          |
|--|-----------------------|-----------------------|-------------------|-----------------|
| The Consumer Bankers Association Political Action Committee  | Team Huizenga         | CONTRIBUTION FOR 2022 | 1/18/22           | \$5,000.00      |
| The Consumer Bankers Association Political Action Committee  | Team Huizenga         | CONTRIBUTION          | 10/20/21          | \$5,000.00      |
| Consumer Bankers Association Political Action Committee, The | Huizenga For Congress | CONTRIBUTION          | 5/28/19           | \$1,000.00      |
| Consumer Bankers Association Political Action Committee, The | Huizenga For Congress | CONTRIBUTION          | 6/25/18           | \$2,000.00      |
| Consumer Bankers Association Political Action Committee, The | Huizenga For Congress | CONTRIBUTION          | 5/15/18           | \$1,500.00      |
| Consumer Bankers Association Political Action Committee, The | Huizenga For Congress | CONTRIBUTION          | 2/6/18            | \$1,000.00      |
| Consumer Bankers Association Political Action Committee, The | Huizenga For Congress | CONTRIBUTION          | 1/31/17           | \$2,500.00      |
| Consumer Bankers Association Political Action Committee, The | Huizenga For Congress | CONTRIBUTION          | 3/23/16           | \$5,000.00      |
| <b>TOTAL:</b>  |                       |                       |                   | <b>\$23,000</b> |

[FEC, accessed [03/23/23](#)]

**Over His Congressional Career, Rep. Andrew Garbarino (R-NY) Has Received \$18,500 In Contributions From The American Financial Services Association (AFSA) And The U.S. Chamber Of Commerce—Both Of Which Signed Onto An Amicus Brief Supporting AFSA Member Credit Acceptance Corp. In The CFPB’s Lawsuit.**

**Over His Congressional Career, Rep. Garbarino Has Received \$8,500 In Contributions From The U.S. Chamber Of Commerce:**

| <b>Spender</b>                              | <b>Recipient</b>       | <b>Description</b> | <b>Disbursement Date</b> | <b>Amount</b>     |
|---|------------------------|--------------------|--------------------------|-------------------|
| American Financial Services Association PAC | Garbarino For Congress | CONTB              | 11/03/22                 | \$2,500.00        |
| American Financial Services Association PAC | Garbarino For Congress | CONTB              | 05/11/22                 | \$500.00          |
| American Financial Services Association PAC | Garbarino For Congress | CONTB              | 06/15/21                 | \$2,000.00        |
| American Financial Services Association PAC | Garbarino For Congress | CONTB              | 03/11/21                 | \$1,000.00        |
| American Financial Services Association PAC | Garbarino For Congress | CONTB              | 12/17/20                 | \$2,500.00        |
| <b>TOTAL:</b>                               |                        |                    |                          | <b>\$8,500.00</b> |

[FEC, accessed [03/23/23](#)]

**Over His Congressional Career, Rep. Garbarino Has Received \$10,000 In Contributions From The U.S. Chamber Of Commerce:**

| <b>Spender</b>   | <b>Recipient</b>       | <b>Description</b>        | <b>Disbursement Date</b> | <b>Amount</b>      |
|--|------------------------|---------------------------|--------------------------|--------------------|
| Chamber of Commerce of the United States of America PAC (US Chamber PAC) | Garbarino For Congress | CONTRIBUTION TO COMMITTEE | 02/28/22                 | \$2,500.00         |
| Chamber of Commerce of the United States of America PAC (US Chamber PAC) | Garbarino For Congress | CONTRIBUTION TO COMMITTEE | 10/22/21                 | \$1,500.00         |
| Chamber of Commerce of the United States of America PAC (US Chamber PAC) | Garbarino For Congress | CONTRIBUTION TO COMMITTEE | 09/16/21                 | \$1,000.00         |
| Chamber of Commerce of the United States of America PAC (US Chamber PAC) | Garbarino For Congress | CONTRIBUTION              | 09/22/20                 | \$3,000.00         |
| Chamber of Commerce of the United States of America PAC (US Chamber PAC) | Garbarino For Congress | CONTRIBUTION              | 04/24/20                 | \$2,000.00         |
| <b>TOTAL:</b>  |                        |                           |                          | <b>\$10,000.00</b> |

[FEC, accessed [03/23/23](#)]

*Over His Congressional Career, Rep. Mike Lawler (R-NY) Has Received \$2,500 From The U.S. Chamber Of Commerce, Which Recently Filed An Amicus Brief Supporting AFSA Member Credit Acceptance Corp. In The CFPB’s Lawsuit.*

**Over His Congressional Career, Rep. Mike Lawler Has Received \$2,500 In Contributions From The U.S. Chamber Of Commerce:**

| <b>Spender</b>   | <b>Recipient</b>    | <b>Description</b>        | <b>Disbursement Date</b> | <b>Amount</b> |
|--|---------------------|---------------------------|--------------------------|---------------|
| Chamber of Commerce of the United States of America PAC (US Chamber PAC) | Lawler For Congress | CONTRIBUTION TO COMMITTEE | 12/14/22                 | \$2,500.00    |
| <b>TOTAL: \$2,500.00</b>   |                     |                           |                          |               |

[FEC, accessed [03/23/23](#)]