

## House Financial Services Republicans Set To Defend Industry Donors While Attacking The Consumer Financial Protection Bureau's Fight Against Junk Fees And Predatory Practices

**Summary:** On November 29, 2023, the House Financial Services Committee (HFSC) will hold a [hearing](#) titled "The Semi-Annual Report of the Bureau of Consumer Financial Protection" in which Consumer Financial Protection Bureau (CFPB) director Rohit Chopra will testify before the committee on the measures the consumer watchdog has taken to save consumers money. Republicans are expected to grill the agency, siding with big banks and predatory financial services companies. This is in the wake of rulemaking and enforcement measures that have already [saved](#) Americans billions and are expected to save billions more.

In 2023, the CFPB introduced several new rules and enforcement measures to protect consumers from junk fees and other harmful practices, including:

- [Barring](#) banks and credit unions from charging fees for basic services such as "checking bank account balances, obtaining a payoff amount for a loan, or getting information needed for applications."
- [Requiring](#) banks to allow customers to send transaction data to other banks so consumers can more easily switch and ensure companies will compete to provide better service and be up-front in pricing.
- [Removing](#) medical debt from consumer credit reports, which are often "plagued with inaccuracies and mistakes."
- [Limiting](#) most credit card late fees to \$8. The rule would also [prevent](#) this fee from rising with inflation and [cap](#) any late fee charge to 25% of the required minimum payment.

Industry groups, including the American Bankers Association (ABA), the Independent Community Bankers of America (ICBA), the Consumer Bankers Association (CBA), the U.S. Chamber of Commerce, and the American Financial Services Association (AFSA) have been quick to rebuke the CFPB for these efforts, [arguing](#) the new rules would lead to "reduced competition and limited access to credit" and amount to "[price-controls](#)."

The CFPB issued several major enforcement actions this year against financial firms accused of illegally withdrawing funds from customer accounts, discriminating against credit card applicants, and double-dipping on overdraft and non-sufficient funds fees—resulting in over \$140 million returned to consumers.

- November 2023: Online lender **Enova International Inc.** was [fined](#) **\$15 million** by the CFPB, banned from specific short-term loan practices, and ordered to reform executive compensation and provide redress to customers after the lender illegally withdrew funds from customers' bank accounts without their permission. This comes after Enova was [fined](#) **\$3.2 million** for the same illegal practices in January 2019.
- November 2023: The CFPB [ordered](#) **Citigroup to pay \$25.9 million** in fines and consumer redress for illegally discriminating against credit card applicants identified as Armenian Americans.
- October 2023: The CFPB and the Federal Trade Commission [fined](#) **TransUnion \$23 million** for illegal rental background check and credit reporting practices. This is the [fourth](#) time the CFPB has taken action against TransUnion and the third time since Katherine Clark [joined](#) TransUnion's board

in 2017. Katherine Clark has [served](#) as the President and CEO of the U.S. Chamber of Commerce since March 2021.

- July 2023: The CFPB [ordered](#) Bank of America to suspend exploitative practices of “double-dipping” on consumer overdraft fees and **pay over \$100 million to affected customers** and another \$150 million in fees to the CFPB and the Office of the Comptroller of the Currency.
- May 2023: The CFPB [ordered](#) OneMain Financial, an [installment lender](#) for “nonprime customers,” to **pay \$20 million in redress and fines** after it failed to refund interest charged to 25,000 customers who canceled a purchase within its “full refund period.” As part of the order, OneMain was also required to [adjust](#) its cancellation policies, improve clarity, double cancellation time, and include interest in refunds going forward.
- March 2023: The CFPB [ordered](#) debt collector Portfolio Recovery Associates to [clean up](#) collection practices and **pay over \$12 million in redress** to consumers and an additional \$12 million in penalties after it violated a 2015 order and continued to collect on unsubstantiated debt and threaten consumers with legal action without required documentation.

**So far in 2023, House Financial Services Republicans have received \$559,000 from entities that had CFPB enforcement actions against them this year or spoke out against the CFPB's rulemakings and regulatory actions, while they themselves joined industry in their attacks:**

- **Chairman Patrick McHenry (R-NC) has received \$71,000.** In February 2023, McHenry released a statement [attacking](#) the CFPB's proposed credit card late fee rule claiming it would “limit[ing] consumer options, benefits, and punish[ing] borrowers in good standing.” He vowed that under his leadership “the House Financial Services Committee [would] not allow Director Chopra to punish consumers solely to placate progressive activists.”
- **Rep. Blaine Luetkemeyer (R-MO) has received \$53,000.** In October 2023, Luetkemeyer [argued](#) that the CFPB is using the “vague” term “junk-fees” to “attack any bank that doesn't bow to a progressive agenda.”
- **Rep. Andy Barr (R-KY) has received \$30,500.** In October 2023, Barr [claimed](#) the CFPB's guidance was “overly vague,” adding “it appears to be aimed mostly at continued promotion of a political campaign to disparage the private sector.”

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**In 2023, The CFPB Announced Several Measures And Rulemakings To Protect Consumers From Predatory Junk Fees And Other Harmful Practices, Including Barring Banks And Credit Unions From Charging Fees For Basic Services, Removing Medical Debt From Consumer Credit Reports, And Limiting Most Credit Card Late Fees To \$8.**

**In October 2023, The CFPB Announced Two Actions Aimed At Barring Banks And Credit Unions From Charging Fees For Basic Services And Requiring Banks To Send Transaction Data To Other Banks To Make It Easier To Switch To Banks That Offer Better Perks.**

On October 11, 2023, The Consumer Financial Protection Bureau (CFPB) Issued Guidance "Requir[ing] Large Banks And Credit Unions To Provide Basic Information To Consumers Without Charging Fees," Such As Fees For Obtaining A Payoff Amount For A Loan, Getting Account Information, And Fees For Checking Account Balances. "The CFPB is taking action to require large banks and credit unions to provide basic information to consumers without charging fees—meaning no more fees for basic services like checking bank account balances, obtaining a payoff amount for a loan, or getting account information needed for applications." [The White House, [10/11/23](#)]

The CFPB Also Announced It Would Propose A Rule That Would "Allow Customers To Safely, Securely, And Reliably Send Their Banking Transaction Data To Other Companies And Banks," In An Effort To Make It Easier For Consumers To Switch To Banks With Better Offerings. "Later this month, the CFPB will propose a rule that, if finalized, would require financial companies to allow customers to safely, securely, and reliably send their banking transaction data to other companies and banks. The proposal would make it easier for people to break up with their bank, switch to banks with better offerings, and to manage accounts from multiple providers. This reform will ensure financial companies compete based on service quality and up-front pricing, deterring junk fees." [The White House, [10/11/23](#)]

Data Released By The CFPB Also Found Bounced Checks Fees Had Decreased By More Than 86% Since 2021, "Saving Consumers Nearly \$2 Billion," And "Add[ing] To The \$5.5 Billion Annual Reduction In Banking Junk Fees Achieved By The Biden-Harris Administration." "CFPB finds that bounced check fees are down more than 86 percent since 2021—saving consumers nearly \$2 billion—and that nearly two-thirds of large banks have eliminated these fees entirely. Previous CFPB studies have shown that bounced check fees, which can cost \$30-40 per transaction, hit low income and minority Americans the hardest. This new finding adds to the \$5.5 billion annual reduction in banking junk fees achieved by the Biden-Harris Administration, for a total of an average of \$170 in annual savings for the 33 million households that pay these fees." [The White House, [10/11/23](#)]

**In September 2023, The Biden-Harris Administration Announced The Consumer Financial Protection Bureau (CFPB) Began Rulemaking Seeking To "Remov[e] Medical Debt From Consumer Credit Reports In An Effort To Lessen The Impact Unexpected Medical Costs Can Have On People," After The Bureau Had Already Helped Remove The Medical Debt Of 8.2 Million Americans From Their Credit Reports**

September 21, 2023: The Biden-Harris Administration Announced The Consumer Financial Protection Bureau Had Started Rulemaking To "Remov[e] Medical Debt From Consumer Credit Reports In An Effort To Lessen The Impact Unexpected Medical Costs Can Have On People." "The Biden-Harris administration announced Thursday it has begun looking into removing medical debt from consumer credit

reports in an effort to lessen the impact unexpected medical costs can have on people and help them recover from the expenses, which can be immense. In a press release, the Consumer Financial Protection Bureau (CFPB) said the proposal would help to 'stop debt collectors from coercing people into paying bills they may not even owe, and ensure that creditors are not relying on data that is often plagued with inaccuracies and mistakes.'" [The Hill, [09/21/23](#)]

- **Under The CFPB's Proposal, "Consumer Reporting Companies Would Be Blocked From Using Medical Debts And Collection Information On Consumer Reports," While Debt Collectors Would Be Barred From Using "'Coercive Collection Practices'" To Collect On Medical Debts.** "Under the proposal, consumer reporting companies would be blocked from using medical debts and collection information on consumer reports. Creditors would also be barred from using medical debt for underwriting decisions and debt collectors would no longer be able to use what the CFPB referred to as 'coercive collection practice.'" [The Hill, [09/21/23](#)]

### **February 2023: The CFPB Released Data Showing "The Number Of Americans With Medical Debt On Their Credit Reports Fell By 8.2 Million From The First Quarter Of 2020 To The First Quarter Of 2022."**

"Today, the Consumer Financial Protection Bureau (CFPB) released a new report that shows that the number of Americans with medical debt on their credit reports fell by 8.2 million from the first quarter of 2020 to the first quarter of 2022. Today's report is consistent with a recent report from the Centers for Disease Control and Prevention (CDC) that found that the number of Americans who are part of families having trouble paying their medical bills declined by 5.5 million between 2020 and 2021." [The White House, [02/14/23](#)]

**"One Driver Of These Declines Is The Significant Increase In Number Of Insured Americans," And The "Continued Actions By The CFPB To Highlight Problems With Inaccurate Reporting Of Debt In Collections."** "One driver of these declines is the significant increase in the number of insured Americans over this period, a result of the President's strategy of protecting and strengthening the Affordable Care Act (ACA) and lowering health care costs. The decline also reflects continued actions by the CFPB to highlight problems with inaccurate reporting of debt in collections and put the industry on notice to correct their behavior." [The White House, [02/14/23](#)]

**The White House Touted The Benefits Reducing Medical Debt Will Have For Americans, Including "Improving Credit Scores And Access To Credit," And Also Improving Access To Medical And Mental Health Services.** "These reductions in medical debt will provide real benefits to many Americans. Reducing medical debt directly impacts household finances by improving credit scores and access to credit. And research shows that households that have their medical debt relieved see improvements in access to medical care, and in physical and mental health outcomes. Since medical debt is disproportionately held among low-income communities, reductions in the burden of medical debt helps advance financial and health equity." [The White House, [02/14/23](#)]

### **In February 2023, The Consumer Financial Protection Bureau Proposed A New Rule That Would Limit Most Credit Card Late Fees To \$8, Eliminate Automatic Inflation Adjustments For Late Fees, And Restrict Any Late Fee Charge To 25% Of The Credit Card's Minimum Payment.**

**February 1, 2023: The Consumer Financial Protection Bureau Proposed A New Rule "Curb[ing] Excessive Credit Card Late Fees That Cost American Families About \$12 Billion Each Year" Which The Bureau Estimated Would Save Consumers "As Much As \$9 Billion Per Year."** "Today, the Consumer Financial Protection Bureau (CFPB) proposed a rule to curb excessive credit card late fees that cost American families about \$12 billion each year. Major credit card issuers continue to profit off late fees that are protected by an expansive immunity provision. Credit card companies have also relied on this provision to hike fees with inflation, even if they face no additional collection costs. The proposed rule would help ensure that over the top

late fee amounts are illegal. Based on the CFPB's estimates, the proposal could reduce late fees by as much as \$9 billion per year." [Consumer Financial Protection Bureau, [02/01/23](#)]

**Although Exorbitant Credit Card Fees Were Banned Under The 2009 Credit CARD Act, Federal Reserve Created An Immunity Provision Allowing Credit Card Companies To Charge Late Fees As High As \$41.**

"The Federal Reserve Board, by regulation, created the immunity provisions to allow credit card companies to avoid scrutiny of whether their late fees met the reasonable and proportional standard. Over time, those provisions have risen with inflation to \$30 for an initial late payment and \$41 for subsequent late payments. The CFPB estimates that the income generated by the largest issuers from late fees is approximately five times greater than the collection costs that the companies incur for late payment violations. In 2020, for example, credit card companies charged approximately \$12 billion in late fees, which represented more than 10% of all credit card interest and fees charged to consumers." [Consumer Financial Protection Bureau, [02/01/23](#)]

- **According To CFPB Director Rohit Chopra, The 2009 Credit CARD Act Nominally Banned Exorbitant Credit Card Fees.** "Congress banned exorbitant credit card fees under the Credit CARD Act in 2009, but an immunity provision instituted by the Federal Reserve Board of Governors enabled card companies to dodge enforcement standards, said Rohit Chopra, director of the Consumer Financial Protection Bureau." [CNBC, [02/01/23](#)]

**The CFPB's Proposed Rule Would Lower The Immunity Provision's Fee Limit From \$41 To \$8.** "Lower the immunity provision dollar amount for late fees to \$8: The CFPB has preliminarily found that late fee income exceeds associated collection costs by a factor of five. Because the immunity provision currently allows issuers to charge late fees of up to \$41, the CFPB believes that a late fee of \$8 would be sufficient for most issuers to cover collection costs incurred as a result of late payments. The \$8 immunity provision would apply to any missed payment. Companies would be able to charge above the immunity provision so long as they could prove the higher fee is necessary to cover their incurred collection costs." [Consumer Financial Protection Bureau, [02/01/23](#)]

**The CFPB's Proposed Rule Would Also "Eliminate The Automatic Annual Inflation Adjustment For The Immunity Provision Amount."** "End the automatic annual inflation adjustment: The CFPB's proposal would eliminate the automatic annual inflation adjustment for the immunity provision amount. This adjustment is not required by law, nor is it necessarily reflective of how collection costs change over time. The CFPB would instead monitor market conditions and the immunity provision amount for potential adjustments as necessary." [Consumer Financial Protection Bureau, [02/01/23](#)]

**Lastly, The CFPB's Proposed Rule Would "Restrict Any Late Fee Charge To 25% Of The Minimum Payment To Be More Consistent With Congress's Intent To Authorize Only Reasonable And Proportional Late Fee Amounts."** "Cap late fees at 25% of the required minimum payment: The current rule allows a card issuer to potentially charge a late fee that is 100% of the minimum payment owed by the cardholder. The CFPB proposes to restrict any late fee charge to 25% of the minimum payment to be more consistent with Congress's intent to authorize only reasonable and proportional late fee amounts." [Consumer Financial Protection Bureau, [02/01/23](#)]

**Banking And Credit Industry Trade Groups Have Been Resolute In Their Opposition To CFPB Actions Defending Consumers From Junk Fees And Other Predatory Practices, Slamming The Efforts As "Price Controls" Diminishing Consumers' Access To Credit.**



## **In February 2023, Major Banking Trade Groups—including The American Bankers Association (ABA), The Independent Community Bankers Of America (ICBA), And The Consumer Bankers Association (CBA)—Came Out Against The CFPB's Proposed Credit Card Rule Just Hours After Its Announcement.**

**February 2023: The American Bankers Association Came Out Against The CFPB Proposed Rule, With Its President And CEO, Rob Nichols, Saying The Rule Would "Harm Consumers By Reducing Competition And Access To Credit."** "Against strong objections from the American Bankers Association, the Consumer Financial Protection Bureau and the White House today proposed to eliminate a longstanding safe harbor that banks of all sizes rely upon when setting late fees on credit card payments. Citing "excessive credit card late fees," the CFPB proposed slashing the safe harbor dollar amount for late fees from \$30 to \$8 and eliminating a higher safe harbor dollar amount for late fees for subsequent violations of the same type; eliminating the annual inflation adjustment for the safe harbor amount that was provided by the Federal Reserve Board in 2010; and capping late fee amounts at 25% of the required payment. [...] ABA President and CEO Rob Nichols blasted the agency's decision, saying it would harm consumers by reducing competition and access to credit. 'If the proposal is enacted, credit card issuers will be forced to adjust to the new risks by reducing credit lines, tightening standards for new accounts and raising APRs for all consumers, including the millions who pay on time,' he said." [ABA Banking Journal, [02/01/23](#)]

**February 2023: Independent Community Bankers Of America (ICBA) President And CEO Rebeca Romero Rainey Issued A Statement Voicing Opposition To The CFPB's Proposed Rule, Stating The Association "'Caution[s] Against Adversely Affecting Small Issuers, Needlessly Restricting Access To Credit In Local Communities, And Misrepresenting How Community Banks Meet The Credit Card Needs Of Their Customers.'** "Independent Community Bankers of America (ICBA) President and CEO Rebeca Romero Rainey issued the following statement on today's Consumer Financial Protection Bureau proposed rule on credit card fees for late payments. 'While ICBA and the nation's community banks review today's Consumer Financial Protection Bureau proposed rule on credit card late fees, we caution against adversely affecting small issuers, needlessly restricting access to credit in local communities, and misrepresenting how community banks meet the credit card needs of their customers.'" [ICBA, [02/01/23](#)]

- **Romero Rainey Went On To Defend Credit Card Late Fees As "'Deter[ring] Late Payments And Help[ing] Offset The Significant Costs To Issuers.'" "As relationship bankers, community banks offer credit cards as a service to their customers under contracts voluntarily entered into by these consumers. Credit card late fees — which are clearly disclosed and represent a small portion of the cost of credit cards to customers — deter late payments and help offset the significant costs to issuers. Considering these costs, current practices are appropriate and do not constitute 'junk fees,' despite the CFPB's misrepresentation of the community bank business model."** [ICBA, [02/01/23](#)]

**February 2023: Consumer Bankers Association (CBA) President and CEO Lindsey Johnson Slammed The CFPB's Proposed Rule As "'The Latest Example Of The Bureau Seeking To Advance A Political Agenda That Will Harm, Rather Than Help, The Very People They Are Responsible For Serving,'" Adding That "'It Is Deeply Unfortunate And Puzzling That Policymakers Would Take Action That Could Ultimately Limit Consumers' Access To [Credit Cards] At A Time When They Are Needed Most.'" "Consumer Bankers Association (CBA) President and CEO Lindsey Johnson today released the following statement after the Consumer Financial Protection Bureau (CFPB) announced a Notice of Proposed Rulemaking (NPRM) that would limit the safe harbor amount credit card issuers can charge consumers for overdue payments: 'This announcement is just the latest example of the Bureau seeking to advance a political agenda that will harm, rather than help, the very people they are responsible for serving. Millions of Americans rely on credit cards to make everyday purchases and cover emergency expenses. It is deeply unfortunate and puzzling that policymakers would take action that could ultimately limit consumers' access to these valued financial products at a time when they are needed most.'" [Consumer Bankers Association, [02/01/23](#)]**

**In October 2023, The U.S. Chamber Of Commerce And Banking Trade Groups Came Out Against The Biden Administration's Push Against Junk Fees In The Banking Sector, Arguing That "The Reality Is Banks Operate In One Of The Most Highly Regulated And Competitive Markets" And That The Move Amounted To "Price Controls."**

**October 2023: The Consumer Bankers Association President And CEO Lindsey Johnson Said, "Nobody Likes To Pay Unnecessary Fees And The Reality Is Banks Operate In One Of The Most Highly Regulated And Competitive Markets," Adding The Biden Administration Is "Once Again Us[ing] Rhetoric That Fails To Reflect This Reality And Mischaracterizes" The Banking Sector.** "Consumer Bankers Association (CBA) President and CEO Lindsey Johnson today released the following statement after the White House Rose Garden event with officials from the Consumer Financial Protection Bureau (CFPB) and other agencies focused on efforts to curb fees across various industries. [...] 'Nobody likes to pay unnecessary fees and the reality is that banks operate in one of the most highly regulated and competitive markets in the world. It is deeply concerning to see this Administration once again use rhetoric that fails to reflect this reality and mischaracterizes an industry whose central mission is to strengthen the financial well-being of millions of Americans on Main Streets across this nation.'" [Consumer Bankers Association, [10/11/23](#)]

**October 2023: Independent Community Bankers Of America President And CEO Rebeca Romero Rainey "Caution[ed]" The CFPB On Its Proposed Rulemaking Affecting Community Banks, Claiming It Would "Interfere With Community Banks' Ability To Serve Their Customers."** "Independent Community Bankers of America (ICBA) President and CEO Rebeca Romero Rainey issued the following statement on today's guidance from the Consumer Financial Protection Bureau. 'While today's guidance purportedly recognizes community banks' unique relationship-based business model, ICBA cautions that it must not interfere with community banks' ability to serve their customers. Community banks work one-on-one with their customers and provide a wide range of products and services to meet their unique needs. Consumer protection is inherently part of their relationship banking business model and has been for generations.'" [Independent Community Bankers of America, [10/11/23](#)]

**October 2023: U.S. Chamber Of Commerce Executive Vice President And Chief Policy Officer Neil Bradley Claimed The White House And CFPB's Proposed Actions Were Price Controls That "Will Only Stifle The Innovation That Leads To More Choices And Lower Prices For Consumers."** "The U.S. Chamber of Commerce's Executive Vice President and Chief Policy Officer, Neil Bradley, released the following statement in response to the White House's announcement of new government regulations on pricing of goods and services. 'Every minute of every day, Americans engage in close to 400,000 transactions, buying and selling goods and services. It is baffling that the administration believes it is going to help consumers by regulating how businesses price all of those transactions. The reality is this attempt at price controls will only stifle the innovation that leads to more choices and lower prices for consumers.'" [U.S. Chamber of Commerce, [10/11/23](#)]

**The American Financial Services Association Slammed The CFPB's Advisory Opinion On Junk Fees As "Fundamentally Misunderstand[ing] How The Consumer Credit Market Operates" And Urged The Agency To Cancel Its Credit Card Late Fee Rulemaking As Late Fees Are "Crucial To Managing Credit Risk And Maintaining A Safe And Sound Credit System."**

**October 2023: The American Financial Services Association Released A Statement Criticizing The CFPB's Advisory Opinion On Junk Fees As "Fundamentally Misunderstand[ing] How The Consumer Credit Market Operates," While Misportraying What Junk Fees Are.** "Yesterday, the Consumer Financial Protection Bureau (CFPB) issued an advisory on what it calls 'junk fees.' AFSA has long been engaged on this

issue and has argued that the pejorative term 'junk fees,' while sure to get headlines, fundamentally misunderstands how the consumer credit market operates and in many cases mis-portrays to consumers and the media what those fees address." [American Financial Services Association, [10/12/23](#)]

**May 2023: The American Financial Services Association Criticized The CFPB's Credit Card Late Fee Rule As "Fundamentally Misunderstand[ing] The Role Of Late Fees," While "Negatively Impact[ing] Customers And The Market."** "Today, AFSA commented on the CFPB's proposal to radically reduce the safe harbor dollar amount for late fees. AFSA asked the CFPB not to proceed with rulemaking, as the proposal fundamentally misunderstands the role of late fees, would negatively impact customers and the market, ignores a bevy of consumer protections already in place, and violates several rulemaking requirements." [American Financial Services Association, [05/03/23](#)]

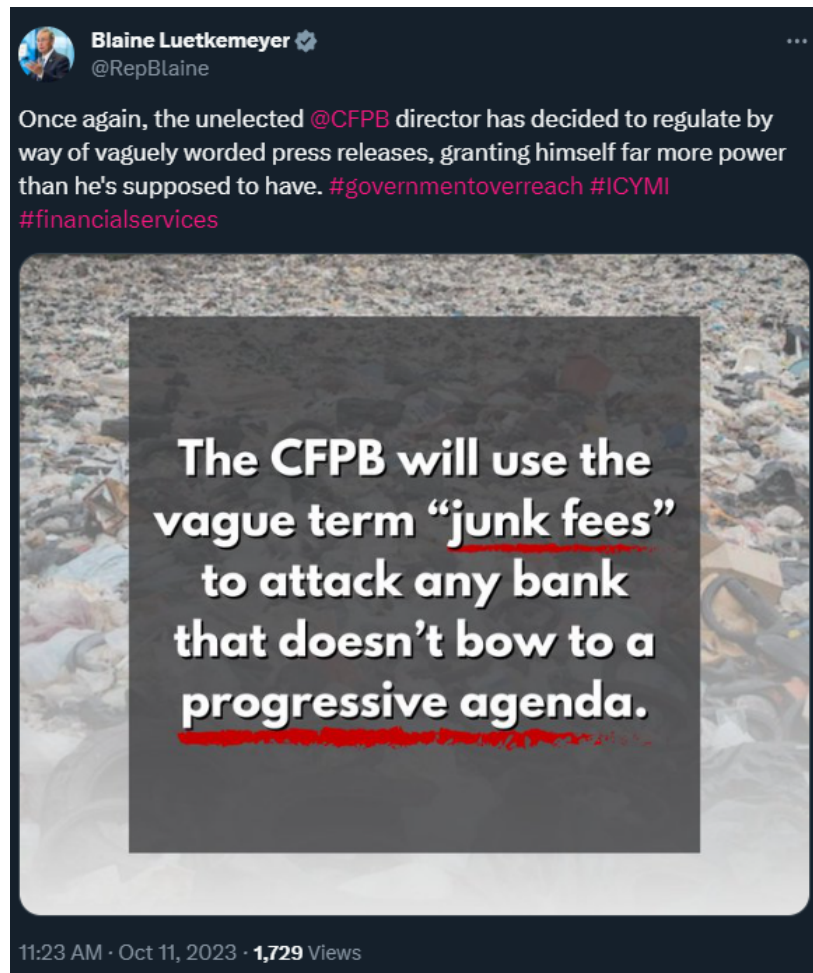
**The American Financial Services Association Went On To Claim That "Late Fees Are Crucial To Managing Credit Risk And Maintaining A Safe And Sound Credit System."** "The proposed rule mischaracterizes late fees as a profit maker, referencing 'revenue,' on average three times every five pages. Contrary to the CFPB's statements, late fees are crucial to managing credit risk and maintaining a safe and sound credit system. The CFPB ignores that late fees are used to cover the significant costs of notifying customers of delinquency, processing late payments, and incurring the opportunity cost of the lost use of the delinquent payment. Late fees help to defray the cost of extraordinary collection efforts made to help customers avoid the costs and implications of becoming further delinquent, as well as to potentially mitigate inevitable losses associated with riskier borrowers." [American Financial Services Association, [05/03/23](#)]

**Throughout 2023, House Financial Services Republicans Joined Industry In Their Opposition To The CFPB's Efforts Regulating Junk Fees And Other Predatory Practices In The Financial Sector.**

**In October 2023, HFSC Members Blaine Luetkemeyer (R-MO) And Andy Barr (R-KY) Railed Against The CFPB's Guidance On Banks Offering Basic Services Free Of Charge As "Another Example Of Biden's Regulators Putting Small And Regional Institutions At A Competitive Disadvantage To The Biggest Banks" And "Aimed Mostly At Continued Promotion Of A Political Campaign To Disparage The Private Sector."**

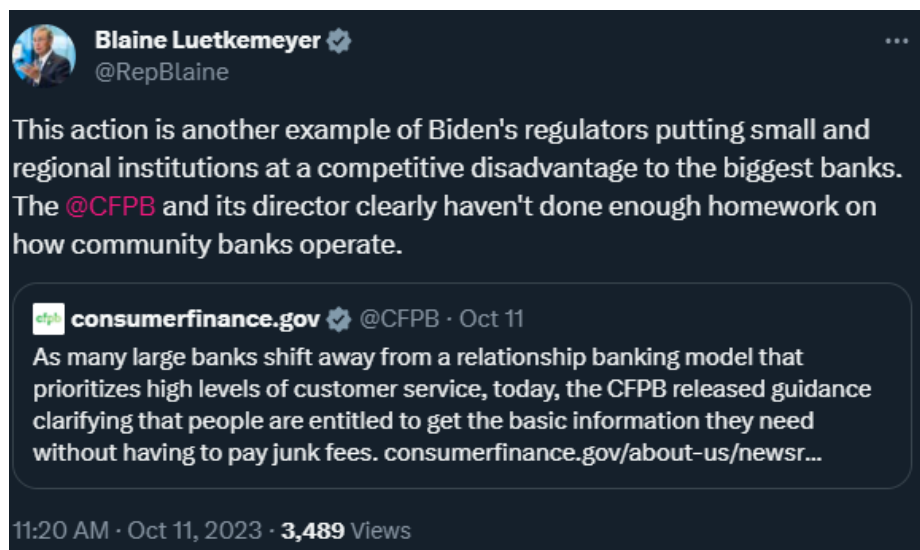
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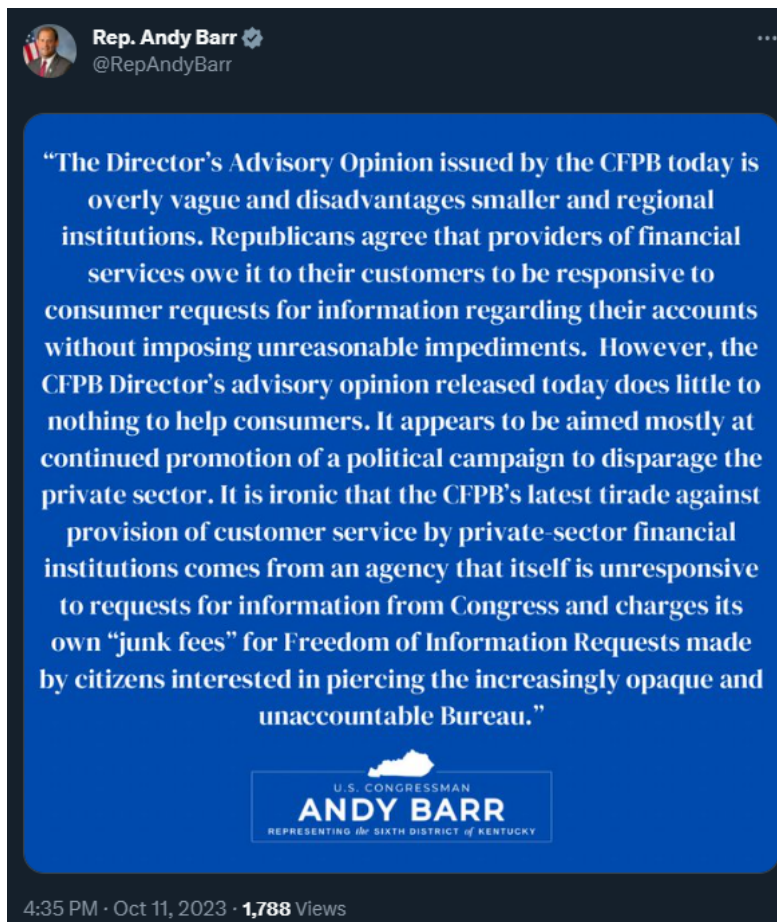
[X formerly known as Twitter, [10/11/23](#)]

October 11, 2023: Rep. Luetkemeyer Also Said The CFPB's Latest Guidance Was "Another Example Of Biden's Regulators Putting Small And Regional Institutions At A Competitive Disadvantage To The Biggest Banks," Claiming The Agency And Director Chopra "Clearly Haven't Done Enough Homework On How Community Banks Operate":



[X formerly known as Twitter, [10/11/23](#)]

**October 2023: Rep. Andy Barr (R-KY) Claimed The CFPB's Guidance Was "Overly Vague," Adding "It Appears To Be Aimed Mostly At Continued Promotion Of A Political Campaign To Disparage The Private Sector":**



[X formerly known as Twitter, [10/11/23](#)]

**In February 2023, House Financial Services Chair Patrick McHenry (R-NC) Released A Statement Slamming The Consumer Financial Protection Bureau's Credit Card Late Fee Rule As "Limit[ing] Consumer Options, Benefits, And Punish[ing] Borrowers In Good Standing."**

**February 2, 2023: House Financial Services Committee Chair Patrick McHenry (R-NC) Released A Statement Attacking The CFPB's Proposed Rule Credit Card Late Fee Rule As "Limit[ing] Consumer Options, Benefits, And Punish[ing] Borrowers In Good Standing."** "Today, the Chairman of the House Financial Services Committee, Patrick McHenry (NC-10), issued the following statement in response to the Consumer Financial Protection Bureau's (CFPB) Notice of Proposed Rulemaking regarding credit card fees, which would limit consumer options, benefits, and punish borrowers in good standing." [House Financial Services Committee, [02/02/23](#)]

**McHenry's Statement Went On To Criticize The Proposal As "'Limit[ing] Loyalty Benefits For Consumers, While Forcing Borrowers In Good Standing To Foot The Bill For Those Who May Be Late On Their Payments.'" "At a time when more American families are carrying credit card debt due to Democrat-induced inflation, Director Chopra is pushing a proposed rule that would raise costs for all credit card users,' said Chairman McHenry. 'This proposal would also limit loyalty benefits for consumers, while forcing borrowers in good standing to foot the bill for those who may be late on their payments. In fact, Director**

Chopra is attacking the same tool—fees—that the IRS uses to deter late tax payments." [House Financial Services Committee, [02/02/23](#)]

**McHenry's Statement Ended With Him Vowing That The "House Financial Services Committee Will Not Allow Director Chopra To Punish Consumers Solely To Placate Progressive Activists."** "Additionally, it's troubling that this supposedly independent agency is coordinating this announcement with the White House for political purposes. Under my leadership, the House Financial Services Committee will not allow Director Chopra to punish consumers solely to placate progressive activists." [House Financial Services Committee, [02/02/23](#)]

**The CFPB Has Issued Several Major Enforcement Actions Against Financial Firms This Year Accused Of Illegally Withdrawing Funds From Customer Accounts, Discriminating Against Credit Card Applicants, And Double-Dipping On Overdraft And Non-Sufficient Funds Fees—Resulting in Over \$140 Million Returned to Consumers.**

**In November 2023, Online Lender Enova International Inc. Was Fined \$15 Million By The CFPB, Banned From Specific Short-Term Loan Practices, And Ordered To Reform Executive Compensation And Provide Redress To Customers After The Lender Illegally Withdrew Funds From Customers' Bank Accounts Without Their Permission.**

**November 15, 2023: The CFPB Fined Enova International Inc. \$15 Million For "Widespread Illegal Conduct Including Withdrawing Funds From Customers' Bank Accounts Without Their Permission, Making Deceptive Statements About Loans, And Canceling Loan Extensions."** "The Consumer Financial Protection Bureau (CFPB) today ordered online lender Enova International Inc. to pay a \$15 million penalty for widespread illegal conduct including withdrawing funds from customers' bank accounts without their permission, making deceptive statements about loans, and canceling loan extensions." [Consumer Financial Protection Bureau, [11/15/23](#)]

**As Part Of The Enforcement Action, The CFPB Banned Enova From Offering Closed-End Consumer Loans For A Period Of Seven Years.** "For a period of seven years, Enova is prohibited from offering or providing closed-end consumer loans that must be substantially repaid within 45 days." [Consumer Financial Protection Bureau, [11/15/23](#)]

**The CFPB Also Ordered Enova To Reform Executive Compensation To "Ensure That The Executive's Business Or Department Complies With The Order And Federal Consumer Financial Law."** "Enova's executive compensation policies and agreements must consider the actions taken by the executive to ensure that the executive's business or department complies with the order and federal consumer financial law." [Consumer Financial Protection Bureau, [11/15/23](#)]

**The CFPB Also Ordered Enova To "Provide Redress To All Consumers Whose Accounts Enova Debited Without Their Express Informed Consent."** "Enova must provide redress to all consumers whose accounts Enova debited without their express informed consent, including by returning to those consumers all unlawfully debited amounts and associated fees, costs, and interest." [Consumer Financial Protection Bureau, [11/15/23](#)]

## **The Enforcement Was The Second Fine Enova Has Faced In The Past Four Years, After The Firm Was Fined \$3.2 Million In 2019, With CFPB Director Rohit Chopra Saying, "Enova Decided To Keep Flouting The Law After It Was Caught Taking Advantage Of Its Customers."**

In 2019, The CFPB Ordered Enova To Pay A \$3.2 Million Penalty And Cease The Illegal Practices Of Withdrawing Funds Without Borrowers' Consent, Backtracking On Loan Extensions, Deceiving Borrowers With False Statements And Omissions, And Failing To Provide Consumers Copies Of Signed Authorizations. "Enova paid a \$3.2 million penalty to the CFPB in 2019, and was ordered to cease its illegal conduct. For violating that order and continuing to break the law, Enova is now banned from offering certain consumer loans, must provide redress to the consumers it harmed, and is required to tie executive compensation to the company's compliance with federal consumer financial protection laws." [Consumer Financial Protection Bureau, [11/15/23](#)]

Specifically, the CFPB found in its additional investigation that Enova:

- **Withdrew funds without borrowers' consent:** Enova withdrew or tried to withdraw funds from consumers' accounts without having obtained their express informed consent as required by the 2019 order. In some cases Enova used bank account information it had purchased from online lead generators, overwriting the bank account information that borrowers had authorized Enova to use.
- **Backtracked on loan extensions:** Enova cancelled loan extensions it had granted to certain consumers and in most instances debited such consumers' bank accounts for the full loan payment instead of only a smaller loan extension fee, in violation of the 2019 order.
- **Deceived borrowers with false statements and omissions:** Enova failed to tell consumers who had been granted a loan extension that making an interim partial payment would result in cancellation of the loan extension and misrepresented the amount that Enova would charge to consumers who made such an interim partial payment. Enova also misrepresented the due date for certain loan payments, that consumers could skip certain loan payments, and the amounts due on certain loans.
- **Failed to provide consumers copies of signed authorizations:** Enova initiated recurring electronic fund transfers from consumers' bank accounts without providing the consumer with a copy of a signed authorization identifying the particular bank account that the consumer had authorized for such transfers, in violation of the 2019 order.

[Consumer Financial Protection Bureau, [11/15/23](#)]

**The CFPB Director Rohit Chopra Said, "Enova Decided To Keep Flouting The Law After It Was Caught Taking Advantage Of Its Customers, And Violated A Law Enforcement Order."** "Enova decided to keep flouting the law after it was caught taking advantage of its customers, and violated a law enforcement order," said CFPB Director Rohit Chopra." [Consumer Financial Protection Bureau, [11/15/23](#)]

## **In November 2023, The CFPB Ordered Citi Pay \$25.9 Million In Fines And Consumer Redress For Illegally Discriminating Against Credit Card Applicants Identified As Armenian Americans.**

**November 8, 2023: The CFPB Ordered Citi Pay \$1.4 Million To Harmed Consumers Along With A \$24.5 Million Penalty, Finding That Citi "Purposefully Discriminated Against Applicants Of Armenian Descent, Primarily Based On The Spelling Of Their Last Name."** "The CFPB found that Citi purposefully discriminated against applicants of Armenian descent, primarily based on the spelling of their last name," said



CFPB Director Rohit Chopra. 'Citi stereotyped Armenians as prone to crime and fraud. In reality, Citi illegally fabricated documents to cover up its discrimination.'" [Consumer Financial Protection Bureau, [11/08/23](#)]

- **"Under Today's Order, Citi Will Pay \$1.4 Million To Harmed Consumers Along With A \$24.5 Million Penalty."** [Consumer Financial Protection Bureau, [11/08/23](#)]

**According To The CFPB, Citi Violated The Equal Credit Opportunity Act By Training And Directing Employees To Single Out Armenian Americans Applying For Retail Service Credit Cards By Screening Applicants Of Perceived Armenian Nationality By Surname Suffixes, "Denying Credit Applications Because Of Borrowers' Ancestry [...] [And] Giving Borrowers Fake Reasons For Credit Denials."** "From at least 2015 through 2021, Citi targeted retail services credit card applicants with surnames that Citi employees associated with Armenian national origin as well as applicants in or around Glendale, California. The bank specifically targeted surnames ending in '-ian' and '-yan.' Nicknamed 'Little Armenia,' Glendale is home to approximately 15% of the Armenian American population in the U.S. Intentionally denying credit to entire groups of people based on national origin is unlawful. Citi's actions violated the Equal Credit Opportunity Act." [Consumer Financial Protection Bureau, [11/08/23](#)]

Intentionally denying credit to entire groups of people based on national origin is unlawful. Citi's actions violated the Equal Credit Opportunity Act. Citi managers trained and directed employees to take part in the bank's plan to single out Armenian Americans applying for retail services credit cards because of stereotypes Citi projected onto an entire nationality. Specifically, Citi harmed consumers by:

- **Denying credit applications because of borrowers' ancestry:** Citi's supervisors taught employees how to discriminate against people of perceived Armenian descent. A primary tool for identifying who to discriminate against was surname suffixes. When Citi identified credit card applicants as potentially being of Armenian national origin, the bank applied more stringent criteria to their applications, including denying them outright and requiring additional information or placing a block on the account. Employees were instructed to avoid discussing the illegal discriminatory practice in writing or on recorded phone lines.
- **Giving borrowers fake reasons for credit denials:** When Citi denied credit applications because of applicants' perceived Armenian national origin, Citi employees lied about the specific reasons for the adverse actions. At one point, a Citi employee explained it had been a while since they had denied an application because of a consumer's Armenian surname, and wanted a suggestion on how to cover up the discrimination. The response was to decline the credit card application due to suspected credit abuse, which essentially blamed the applicant for the denial.

[Consumer Financial Protection Bureau, [11/08/23](#)]

### **In October 2023, The CFPB And The Federal Trade Commission Fined TransUnion \$23 Million For Illegal Rental Background Check And Credit Reporting Practices, Marking The Fourth Time The CFPB Has Taken Action Against TransUnion And The Third Under Suzanne Clark's Leadership.**

**October 12, 2023: The CFPB And The FTC Jointly Requested A Federal Court To Order TransUnion To Pay \$15 Million For Its Lawbreaking Behavior And To Make Significant Improvements To How It Reports Eviction Data Alongside The CFPB Separately Ordering TransUnion To Pay \$8 Million For Deceptive Practices.** "Today, the Consumer Financial Protection Bureau (CFPB) and Federal Trade Commission (FTC) took action against a rental screening subsidiary of the TransUnion conglomerate for violations of the Fair Credit Reporting Act. The TransUnion company failed to take steps to ensure the rental background checks that landlords use to decide who gets housing were accurate. The company also withheld,



from renters, the names of third parties that were providing the inaccurate information. The CFPB and FTC requested a federal court to order the TransUnion company to pay \$15 million for its lawbreaking behavior and to make significant improvements to how it reports evictions. Separately, the CFPB is ordering TransUnion to pay \$8 million for lying to consumers about timely placing or removing security freezes and locks on the credit reports of tens of thousands of consumers." [Consumer Financial Protection Bureau, [10/12/23](#)]

- **In Their Joint Complaint, The CFPB And The FTC Alleged That TransUnion "Failed To Take Steps To Produce Accurate Reports" And "Failed To Identify Who Provided Inaccurate Information" From Third-Party Vendors.** [Consumer Financial Protection Bureau, [10/12/23](#)]
- **In Its Order, The CFPB Alleged TransUnion Failed To Timely Place Or Remove Security Freezes And Locks And To Protect Certain Populations From Prescreened Solicitation Lists, Ordering TransUnion To Pay \$3 Million To Consumers And \$5 Million To The CFPB.** [Consumer Financial Protection Bureau, [10/12/23](#)]

**The Order Issued On October 12, 2023, Was The Fourth Instance Of Regulatory Action Taken Against TransUnion Since 2017.** "In the last seven years, the TransUnion conglomerate has been subject to four CFPB law enforcement actions across various products." [Consumer Financial Protection Bureau, [10/12/23](#)]

**Suzanne Clark Became The President And CEO Of The U.S. Chamber Of Commerce In March 2021.**

"Suzanne Clark is president and chief executive officer of the U.S. Chamber of Commerce, a director on two corporate boards, a former business owner, and an entrepreneur at heart." [U.S. Chamber of Commerce, accessed [11/20/23](#)]

- **According To Her LinkedIn Profile, Suzanne Clark Became The Chamber's President And CEO In March 2021.** [LinkedIn Profile for Suzanne Clark, accessed [11/20/23](#)]

**Suzanne Clark Has Been On The Board Of TransUnion Since June 2017, Serving On Its Audit And Cybersecurity Committees.** "Clark serves on the boards of two public companies and several nonprofit organizations. At AGCO, a Fortune 500 global leader in the design, manufacture, and distribution of agricultural equipment, she chairs the Compensation Committee and is a member of the Succession Committee. At TransUnion, a provider of global risk and credit information, she serves on the Audit and Cybersecurity committees." [U.S. Chamber of Commerce, accessed [11/20/23](#)]

- **Clark Has Been A Director At TransUnion Since June 2017.** [TransUnion, [06/12/17](#)]

**In July 2023, The CFPB Ordered Bank Of America To Suspend Its Exploitative Practices Of "Double-Dipping" On Customer Nonsufficient Funds Fees And Pay Over \$100 Million To Affected Customers And \$150 Million In Fees To The CFPB And The Office Of The Comptroller Of The Currency.**

**July 2023: The CFPB Ordered Bank Of America To Pay Over \$100 Million To Customers "For Systemically Double-Dipping On Fees Imposed On Customers With Insufficient Funds In Their Account, Among Other Illegal Conduct."** "Today, the Consumer Financial Protection Bureau (CFPB) ordered Bank of America to pay more than \$100 million to customers for systematically double-dipping on fees imposed on customers with insufficient funds in their account, withholding reward bonuses explicitly promised to credit card customers, and misappropriating sensitive personal information to open accounts without customer knowledge or authorization." [Consumer Financial Protection Bureau, [07/11/23](#)]

**The CFPB Also Ordered Bank Of America To Pay A Total Of \$90 Million In Penalties And An Additional \$60 Million To The Office Of The Comptroller Of The Currency After It Found "The Bank's Double-Dipping On Fees Was Illegal."** "The Office of the Comptroller of the Currency (OCC) also found that

the bank's double-dipping on fees was illegal. Bank of America will pay a total of \$90 million in penalties to the CFPB and \$60 million in penalties to the OCC." [Consumer Financial Protection Bureau, [07/11/23](#)]

**The CFPB Ordered Bank Of America To Disclose Material Limitations On Rewards Cards And Provide Bonuses As Advertised, And No Longer Charge Repeated Overdraft Fees Or Open Unauthorized Accounts.** "Under the terms of today's orders, Bank of America must stop opening unauthorized accounts, and the bank must disclose material limitations on any rewards card bonuses and provide bonuses as advertised. Additionally, while Bank of America has generally reduced its reliance on junk fees, the bank is also strictly prohibited from charging repeat non-sufficient funds fees in the future." [Consumer Financial Protection Bureau, [07/11/23](#)]

**The CFPB Required Bank Of America To Redress Harmed Consumers Who Were Charged Unlawful Non-Sufficient Funds Fees, Incurred Costs From Having Unauthorized Accounts Opened In Their Name, And Any Customers Denied Credit Card Bonuses.** "The orders require Bank of America to compensate consumers charged unlawful non-sufficient funds fees and who have not already been made whole by the bank, totaling approximately \$80.4 million in consumer redress. The bank must also compensate consumers who incurred costs stemming from the unauthorized opening of new credit card accounts, and any customers improperly denied bonuses whom the bank has not already made whole. The bank previously paid around \$23 million to consumers who were denied rewards bonuses." [Consumer Financial Protection Bureau, [07/11/23](#)]

**In May 2023, The CFPB Ordered OneMain Financial, An Installment Lender For "Nonprime Customers," To Pay \$20 Million In Redress And Fines After It Failed To Refund Interest To Over 25,000 Customers Who Canceled A Purchase Within Its Purported "Full Refund Period."**

**May 2023: The CFPB Ordered Installment Lender OneMain Financial To Pay \$20 Million In Redress And Fines "For Failing To Refund Interest Charged To 25,000 Customers Who Canceled Purchases Within A Purported 'Full Refund Period.'"** "The Consumer Financial Protection Bureau (CFPB) has ordered installment lender OneMain Financial to pay \$20 million in redress and penalties for failing to refund interest charged to 25,000 customers who canceled purchases within a purported 'full refund period,' and for deceiving borrowers about needing to purchase add-on products to receive a loan. OneMain will pay \$10 million in refunds to consumers it harmed, and an additional \$10 million penalty to the CFPB's victims relief fund." [Consumer Financial Protection Bureau, [05/31/23](#)]

- **According To OneMain Financials' Website, The Company Offers Loans To "Nonprime Customers."** "OneMain Financial is the leader in offering nonprime customers responsible access to credit. We are committed to being the partner of choice and empowering our customers to reach a better financial future. Our team helps customers meet critical financial needs, including debt consolidation, home and auto repair, medical procedures, and other major expenses." [OneMain Financial, accessed [11/20/23](#)]

**The CFPB Ordered That OneMain Must Adjust Its Cancellation Policies, Improve Clarity, Double Cancellation Time, And Include Interest In Refunds.** "The order requires OneMain to stop its unlawful activities, adjust its policies to make cancellation of add-on products easier, double the period in which a consumer can cancel an unused add-on product without cost from 30 to 60 days, and include interest in refunds after add-on product cancellations at any time." [Consumer Financial Protection Bureau, [05/31/23](#)]

**In March 2023, The CFPB Ordered Debt Collector Portfolio Recovery Associates To Clean Up Collection Practices And Pay \$12.18 Million Back To Consumers, And \$12 Million In Penalties After It Violated A 2015 Order And Continued To Collect On Unsubstantiated Debt And Threaten Consumers With Legal Action Without The Required Documentation.**

**March 2023: The CFPB Ordered Portfolio Recovery Associates—One Of The Nation's Largest Debt Collectors—to Pay Over \$24 Million In Redress And Penalties After It Violated A 2015 CFPB Order And Continued To Harm Consumers Through Its Illegal Debt Collection Practices.** "The Consumer Financial Protection Bureau (CFPB) took action today against Portfolio Recovery Associates, one of the largest debt collectors in the nation, for violating a 2015 CFPB order and engaging in other violations of law. The CFPB filed a proposed order today that, if entered by the court, would require Portfolio Recovery Associates to pay more than \$12 million to consumers harmed by its illegal debt collection practices, in addition to a \$12 million penalty that would be deposited into the CFPB's victims relief fund." [Consumer Financial Protection Bureau, [03/23/23](#)]

**Allegedly, Portfolio Recovery "Violated The 2015 Order By Collecting On Unsubstantiated Debt, Collecting On Debt Without Providing Required Documentation And Disclosures To Consumers," Even Threatening To Sue Or Take Legal Actions Against Consumers Without The Required Documentation.** "Portfolio Recovery Associates violated the 2015 order by collecting on unsubstantiated debt, collecting on debt without providing required documentation and disclosures to consumers, suing or threatening legal action against consumers without offering or possessing required documentation, and suing to collect on debt outside the statute of limitations." [Consumer Financial Protection Bureau, [03/23/23](#)]

**The CFPB Ordered Portfolio Recovery Associates To Clean Up Its Faulty Operations And Prevent Associates From Collecting Debts Unless It Has Documents To Prove The Debts Are Owed By The Individual In Question.** "The order prohibits Portfolio Recovery Associates from collecting debts unless it has access to certain documents that meet its obligation to have a reasonable basis to believe it is collecting debts that consumers actually owe." [Consumer Financial Protection Bureau, [03/23/23](#)]

**The CFPB Also Required Portfolio Recovery Associates To Address Its Failures To Properly Respond To Consumers Who Were Victims Of Fraud Or Identity Theft And Respond To These Claims Quickly.** "The order requires Portfolio Recovery Associates to improve their response when consumers report that they do not owe a debt because of fraud or identity theft. And it ensures that Portfolio Recovery Associates adequately responds to consumer disputes in a timely manner about information Portfolio Recovery Associates has furnished to consumer reporting agencies." [Consumer Financial Protection Bureau, [03/23/23](#)]

**So Far In 2023, House Financial Services Committee Republicans Have Received \$559,000 From Entities That Had CFPB Enforcement Actions Against Them This Year Or Spoke Out Against The CFPB's Rulemakings and Regulatory Actions.**

**So Far In 2023, HFSC Republicans Have Received \$559,000 From Entities That Had CFPB Enforcement Actions Against Them This Year Or Spoke Out Against The CFPB's Rulemakings and Regulatory Actions.**

	American Bankers Association	American Financial Services Association	Consumer Bankers Association	Chamber Of Commerce	Independent Community Bankers Of America	Citi	TransUnion	Bank of America	Total
HFSC Republican									

Chair Rep. Patrick McHenry (R-NC)	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$20,000</u>	<u>\$3,500</u>	<u>\$10,000</u>	<u>\$10,000</u>	<u>\$2,500</u>	<u>\$10,000</u>	\$71,000
Rep. Frank Lucas (R-OK)	<u>\$5,000</u>	<u>\$1,000</u>	\$0	\$0	\$0	<u>\$2,000</u>	\$0	<u>\$2,500</u>	\$10,500
Rep. Pete Sessions (R-TX)	<u>\$5,000</u>	<u>\$1,000</u>	\$0	\$0	<u>\$1,000</u>	\$0	\$0	\$0	\$7,000
Rep. Bill Posey (R-FL)	<u>\$2,500</u>	<u>\$1,000</u>	\$0	\$0	<u>\$1,000</u>	\$0	\$0	\$0	\$4,500
Rep. Blaine Luetkemeyer (R-MO)	<u>\$10,000</u>	<u>\$10,000</u>	<u>\$8,000</u>	\$0	<u>\$10,000</u>	<u>\$5,000</u>	<u>\$5,000</u>	<u>\$5,000</u>	\$53,000
Rep. Bill Huizenga (R-MI)	<u>\$7,500</u>	<u>\$12,000</u>	<u>\$8,000</u>	\$0	<u>\$5,000</u>	<u>\$5,000</u>	<u>\$2,500</u>	<u>\$2,500</u>	\$42,500
Rep. Ann Wagner (R-MO)	<u>\$15,000</u>	<u>\$1,000</u>	<u>\$2,500</u>	\$0	<u>\$3,000</u>	<u>\$5,000</u>	\$0	<u>\$5,000</u>	\$31,500
Rep. Andy Barr (R-KY)	<u>\$5,000</u>	<u>\$5,000</u>	\$0	\$0	<u>\$10,000</u>	<u>\$5,000</u>	<u>\$3,000</u>	<u>\$2,500</u>	\$30,500
Rep. Roger Williams (R-TX)	<u>\$5,000</u>	<u>\$1,000</u>	<u>\$1,000</u>	\$0	<u>\$3,000</u>	\$0	\$0	<u>\$1,000</u>	\$11,000
Vice Chair Rep. French Hill (R-AR)	<u>\$5,000</u>	<u>\$1,000</u>	<u>\$5,000</u>	\$0	<u>\$10,000</u>	<u>\$5,000</u>	<u>\$5,000</u>	<u>\$2,500</u>	\$33,500
Rep. Tom Emmer (R-MN)	<u>\$10,000</u>	\$0	<u>\$6,000</u>	\$0	<u>\$1,000</u>	<u>\$5,000</u>	<u>\$5,000</u>	<u>\$2,500</u>	\$29,500
Rep. Barry Loudermilk (R-GA)	<u>\$5,000</u>	<u>\$5,000</u>	<u>\$2,500</u>	\$0	<u>\$3,000</u>	\$0	<u>\$2,500</u>	\$0	\$18,000
Rep. Warren Davidson (R-OH)	<u>\$10,000</u>	\$0	<u>\$1,000</u>	\$0	<u>\$1,000</u>	\$0	<u>\$2,500</u>	\$0	\$14,500
Rep. John Rose (R-TN)	<u>\$5,000</u>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000
Rep. Bryan Steil (R-WI)	<u>\$5,000</u>	<u>\$2,500</u>	\$0	\$0	<u>\$3,500</u>	<u>\$4,000</u>	\$0	<u>\$2,500</u>	\$17,500
Rep. William Timmons (R-SC)	<u>\$5,000</u>	<u>\$5,000</u>	<u>\$1,000</u>	\$0	<u>\$3,500</u>	<u>\$2,000</u>	<u>\$2,500</u>	\$0	\$19,000
Rep. Ralph Norman (R-SC)	<u>\$5,000</u>	<u>\$1,000</u>	\$0	\$0	\$0	\$0	\$0	\$0	\$6,000
Dan Meuser (R-PA)	<u>\$7,500</u>	<u>\$2,500</u>	\$0	\$0	<u>\$5,000</u>	\$0	\$0	\$0	\$15,000
Rep. Scott Fitzgerald (R-WI)	<u>\$5,000</u>	<u>\$5,500</u>	\$0	\$0	<u>\$1,000</u>	<u>\$2,000</u>	\$0	\$0	\$13,500
Rep. Andrew Garbarino (R-NY)	<u>\$5,000</u>	<u>\$4,500</u>	\$0	\$0	<u>\$2,500</u>	<u>\$3,000</u>	<u>\$1,000</u>	<u>\$2,500</u>	\$18,500
Rep. Young Kim (R-CA)	<u>\$5,000</u>	<u>\$1,500</u>	\$0	<u>\$1,500</u>	<u>\$6,500</u>	<u>\$3,000</u>	<u>\$1,000</u>	<u>\$2,500</u>	\$21,000
Rep. Bryon Donalds (R-FL)	<u>\$2,500</u>	\$0	\$0	\$0	<u>\$3,500</u>	<u>\$2,000</u>	\$0	\$0	\$8,000
Rep. Mike Flood (R-NE)	<u>\$5,000</u>	<u>\$2,000</u>	\$0	\$0	<u>\$6,000</u>	<u>\$3,000</u>	\$0	\$0	\$16,000
Rep. Mike Lawler (R-NY)	<u>\$1,000</u>	<u>\$1,000</u>	<u>\$1,000</u>	<u>\$3,500</u>	<u>\$4,000</u>	<u>\$3,000</u>	\$0	<u>\$2,000</u>	\$15,500
Rep. Zach Nunn (R-IA)	<u>\$2,000</u>	<u>\$3,000</u>	<u>\$1,000</u>	\$0	<u>\$5,000</u>	<u>\$3,000</u>	\$0	<u>\$3,000</u>	\$17,000
Rep. Monica De La Cruz (R-TX)	<u>\$2,500</u>	<u>\$2,000</u>	\$0	\$0	<u>\$4,000</u>	<u>\$2,000</u>	\$0	\$0	\$10,500
Rep. Erin Houchin (R-IN)	<u>\$3,500</u>	<u>\$2,500</u>	<u>\$1,000</u>	\$0	<u>\$4,500</u>	<u>\$3,000</u>	\$0	<u>\$2,000</u>	\$16,500
Rep. Andy Ogles (R-TN)	\$0	<u>\$1,000</u>	\$0	\$0	<u>\$2,000</u>	\$0	\$0	\$0	\$3,000
<b>Total:</b>									<b>\$559,000</b>