

Congress of the United States

Washington, DC 20515

February 11, 2025

The Honorable Russell Vought
Acting Director
Consumer Financial Protection Bureau
1700 G St. NW
Washington, DC 20552

The Honorable Scott Bessent
Secretary
Department of the Treasury
1500 Pennsylvania Avenue NW
Washington, DC 20220

Dear Acting Director Vought and Secretary Bessent:

We write with deep concern about the incursion of members of Elon Musk’s “Department of Government Efficiency” (DOGE) into the Consumer Financial Protection Bureau (CFPB) and your illegal orders to stop its work.¹ Dismantling this law enforcement agency has long been a priority of the big financial institutions it was created to regulate, and this effort to seize control of the CFPB’s inner workings is the clearest example yet that President Trump is willing to reward the billionaires who backed him, even at the expense of ordinary Americans.² We beat back all prior efforts to gut this agency, and we will fight this latest attack in Congress, the courts, and the public. It will fail.

Congress created the CFPB in response to the 2008 financial crisis through the bipartisan *Dodd Frank Act*.³ Since its founding, the agency has returned over \$21 billion to millions of consumers scammed out of their money, including returning hundreds of millions of dollars to veterans, seniors, and student borrowers cheated by predatory lenders.⁴ The CFPB is the primary government agency working to stop unfair debanking,⁵ protecting consumers from mortgage fraud,⁶ and cracking down on exploitative junk fees—saving Americans billions of dollars a year.⁷

¹ Wired, “DOGE Is Now Inside the Consumer Financial Protection Bureau,” Makena Kelly, February 7, 2025, <https://www.wired.com/story/doge-access-consumer-financial-protection-bureau-data/>.

² CNN, “Musk spent more than a quarter-billion dollars to elect Trump, including funding a mysterious super PAC, new filings show,” Fredreka Schouten, David Wright, and Alex Leeds Matthews, December 6, 2024, <https://www.cnn.com/2024/12/05/politics/elon-musk-trump-campaign-finance-filings/index.html>.

³ Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203.

⁴ Consumer Financial Protection Bureau, “The CFPB,” <https://www.consumerfinance.gov/about-us/the-bureau/>.

⁵ Consumer Financial Protection Bureau, “CFPB Proposes Rule to Ban Contract Clauses that Strip Away Fundamental Freedoms,” press release, January 13, 2025, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-proposes-rule-to-ban-contract-clauses-that-strip-away-fundamental-freedoms/>;

Consumer Financial Protection Bureau, “CFPB Proposes Rule to Stop Data Brokers from Selling Sensitive Personal Data to Scammers, Stalkers, and Spies,” press release, December 3, 2024,

<https://www.consumerfinance.gov/about-us/newsroom/cfpb-proposes-rule-to-stop-data-brokers-from-selling-sensitive-personal-data-to-scammers-stalkers-and-spies/>;

Consumer Financial Protection Bureau, “CFPB Closes Overdraft Loophole to Save Americans Billions in Fees,” press release, December 12, 2024,

<https://www.consumerfinance.gov/about-us/newsroom/cfpb-closes-overdraft-loophole-to-save-americans-billions-in-fees/>;

Consumer Financial Protection Bureau, “CFPB Targets Unfair Discrimination in Consumer Finance,” press release, March 16, 2022, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-targets-unfair-discrimination-in-consumer-finance/>.

⁶ Consumer Financial Protection Bureau, “Mortgage Servicing Rules Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z),” <https://www.consumerfinance.gov/rules-policy/final-rules/mortgage-servicing-rules-under-real-estate-settlement-procedures-act-and-truth-lending-act/>.

⁷ Consumer Financial Protection Bureau, “The CFPB,” <https://www.consumerfinance.gov/about-us/the-bureau/>.

On the evening of Thursday, February 6th, at least three of Musk's employees entered CFPB headquarters and requested access to sensitive CFPB information, including internal staff records, competitive industry data, and personally identifiable consumer information.⁸ The release of this data to inexperienced, untrained, and unvetted employees raises serious concerns about its impact on law enforcement, consumer privacy, and the protection of confidential supervisory information of the nation's biggest financial institutions, while "stoking fears that Musk will try to virtually dismantle the agency to the extent possible."⁹ It also "raises uncomfortable questions if Musk's company X launches a payments system as the CFPB has data on competitors such as Cash App."¹⁰

DOGE's incursion into the CFPB follows Treasury Secretary Scott Bessent's order on February 3rd directing CFPB employees to freeze all rulemakings, litigation and enforcement activities, and external communications "unless expressly approved by the Acting Director or required by law."¹¹ On February 8th, Acting Director Vought expanded the stop work order to include monitoring big banks, predatory lenders, and other financial services firms for illegal activity.¹² He also declined to accept scheduled funding for the CFPB.¹³ On February 9th, the agency's headquarters were temporarily closed,¹⁴ and on February 10th, Acting Director Vought ordered all CFPB staff to "not perform any work tasks."¹⁵

The Trump Administration has effectively fired the financial cop on the beat and declared open season for predatory lenders and scam artists working to steal Americans' money and threaten their financial security. No matter how badly someone has been cheated and no matter how extensive the scam, the Administration has declared that the financial cops should simply stand by and watch while giant networks of lenders cheat American consumers. This is particularly costly for people whose claims of illegal foreclosures, car repossessions, or debanking are currently under investigation by the agency.

Your efforts to dismantle the CFPB are dangerous, and we will fight them at every turn. We ask that you remove Mr. Musk's operatives from the CFPB, restore all internal and external systems and operations, and allow the CFPB to continue to do its job of protecting American consumers.

Sincerely,

⁸ NPR, "Musk's team takes control of key systems at Consumer Financial Protection Bureau," February 7, 2025, <https://www.npr.org/2025/02/07/g-s1-47322/musks-team-takes-control-of-key-systems-at-consumer-financial-protection-bureau>.

⁹ NPR, "Russell Vought takes the helm at CFPB, orders pause in agency activities," Laurel Wamsley, February 8, 2025, <https://www.npr.org/2025/02/08/nx-s1-5290914/russell-vought-cfpb-doge-access-musk>.

¹⁰ PBS, "Vought orders CFPB to stop investigations and suspend new rules from taking effect," Christopher Rugaber, February 9, 2025, <https://www.pbs.org/newshour/politics/vought-orders-cfpb-to-stop-investigations-and-suspend-new-rules-from-taking-effect>.

¹¹ NPR, "Treasury Secretary Bessent, tapped to run CFPB, orders staff to halt work," Laurel Wamsley, February 4, 2025, <https://www.npr.org/2025/02/03/nx-s1-5285356/treasury-secretary-bessent-acting-cfpb-director>; Reuters, "Trump's consumer watchdog freezes CFPB activity on first day of job," Douglas Gillison, February 3, 2025, <https://www.reuters.com/world/us/trumps-consumer-watchdog-freezes-cfpb-activity-first-day-job-2025-02-03/>.

¹² CNN, "Consumer financial watchdog is ordered by acting director to stop fighting financial abuse," Matt Egan, February 9, 2025, <https://www.cnn.com/2025/02/09/business/cfpb-vought-stop-activity/index.html>.

¹³ USA Today, "White House Declines More Funding for the Consumer Finance Protection Bureau," Bart Jansen, February 9, 2025, <https://www.usatoday.com/story/news/politics/2025/02/08/white-house-declines-funding-consumer-finance-protection-bureau/78368494007/>.

¹⁴ Wall Street Journal, "CFPB to Close Office After Vought Tells Staff to Halt All Supervision," Brian Schwartz and Dylan Tokar, February 9, 2025, <https://www.wsj.com/finance/regulation/vought-moves-to-defang-cfpb-telling-staff-to-halt-all-supervision-19flac9f>.

¹⁵ Business Insider, "The CFPB tells its workers to 'not perform any work tasks' this week while it shuts down its DC headquarters," Ayelet Sheffey, February 10, 2025, <https://www.businessinsider.com/cfpb-shutting-down-dc-offices-russ-vought-trump-elon-musk-2025-2>.



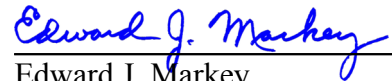
Elizabeth Warren
Ranking Member
Senate Committee on Banking, Housing, and Urban Affairs



Maxine Waters
Ranking Member
House Committee on Financial Services



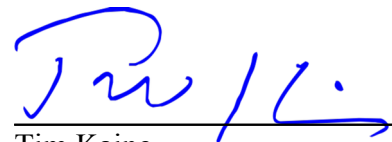
Charles E. Schumer
United States Senator



Edward J. Markey
United States Senator



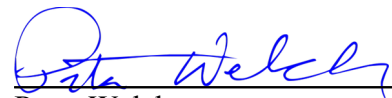
Mark R. Warner
United States Senator



Tim Kaine
United States Senator



Bernard Sanders
United States Senator



Peter Welch
United States Senator



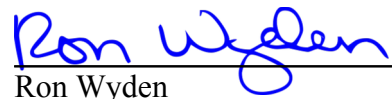
Amy Klobuchar
United States Senator



Tina Smith
United States Senator



Jeffrey A. Merkley
United States Senator



Ron Wyden
United States Senator



Catherine Cortez Masto
United States Senator



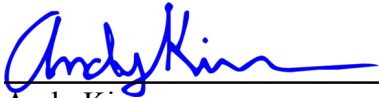
Jacky Rosen
United States Senator



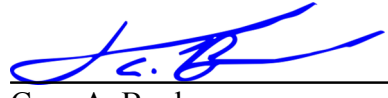
Sheldon Whitehouse
United States Senator



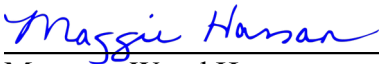
Jack Reed
United States Senator



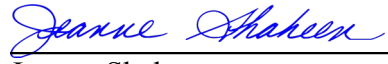
Andy Kim
United States Senator




Cory A. Booker
United States Senator



Margaret Wood Hassan
United States Senator



Jeanne Shaheen
United States Senator



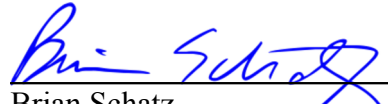
Richard J. Durbin
United States Senator



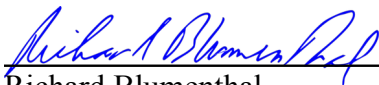
Tammy Duckworth
United States Senator



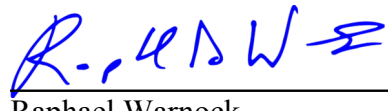
Mazie K. Hirono
United States Senator




Brian Schatz
United States Senator



Richard Blumenthal
United States Senator



Raphael Warnock
United States Senator



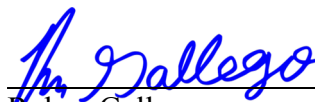
Alex Padilla
United States Senator



Elissa Slotkin
United States Senator



Kirsten Gillibrand
United States Senator



Ruben Gallego
United States Senator



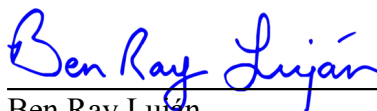
Chris Van Hollen
United States Senator



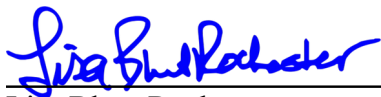
Adam B. Schiff
United States Senator



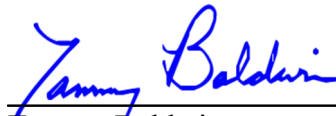
Jon Ossoff
United States Senator



Ben Ray Lujan
United States Senator



Lisa Blunt Rochester
United States Senator



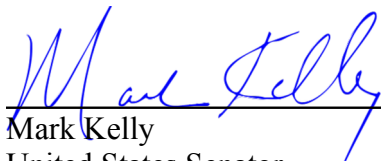
Tammy Baldwin
United States Senator



John Hickenlooper
United States Senator



Christopher A. Coons
United States Senator



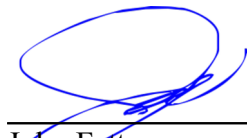
Mark Kelly
United States Senator



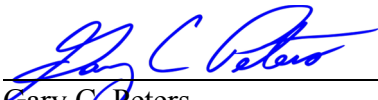
Christopher S. Murphy
United States Senator



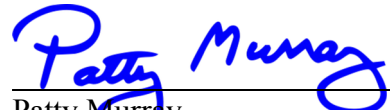
Martin Heinrich
United States Senator



John Fetterman
United States Senator



Gary C. Peters
United States Senator



Patty Murray
United States Senator



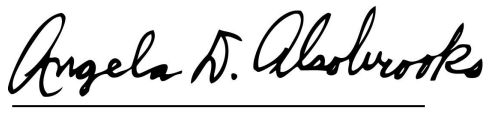
Maria Cantwell
United States Senator



Michael F. Bennet
United States Senator



Angus S. King, Jr.
United States Senator



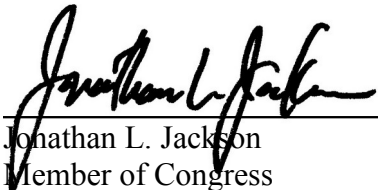
Angela Alsobrooks
United States Senator



Emanuel Cleaver, II
Member of Congress



Jared Huffman
Member of Congress



Jonathan L. Jackson
Member of Congress



Joyce Beatty
Member of Congress



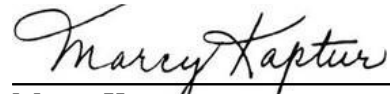
Eleanor Holmes Norton
Member of Congress



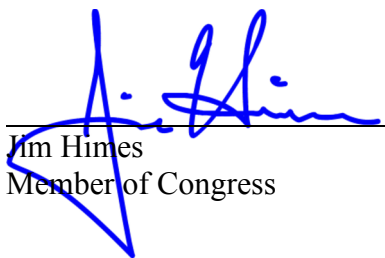
Alexandria Ocasio-Cortez
Member of Congress



Alma S. Adams, Ph.D.
Member of Congress



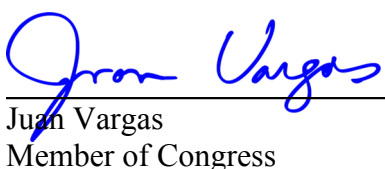
Marcy Kaptur
Member of Congress



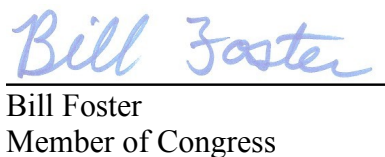
Jim Himes
Member of Congress



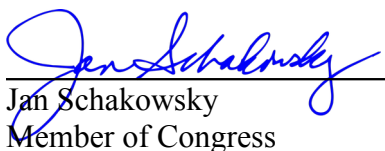
Yassamin Ansari
Member of Congress



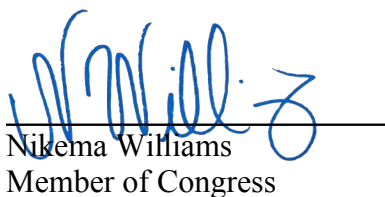
Juan Vargas
Member of Congress



Bill Foster
Member of Congress



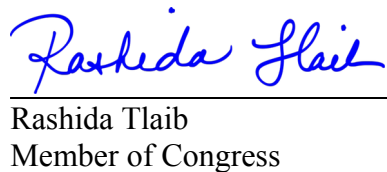
Jan Schakowsky
Member of Congress



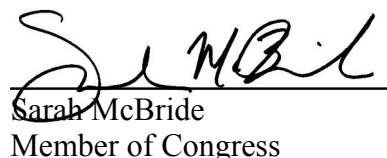
Nikema Williams
Member of Congress



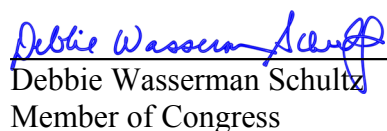
Al Green
Member of Congress



Rashida Tlaib
Member of Congress



Sarah McBride
Member of Congress



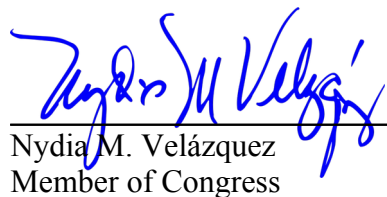
Debbie Wasserman Schultz
Member of Congress



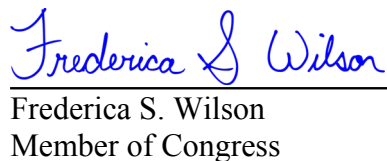
Brittany Petersen
Member of Congress



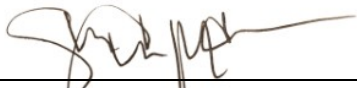
André Carson
Member of Congress



Nydia M. Velázquez
Member of Congress



Frederica S. Wilson
Member of Congress



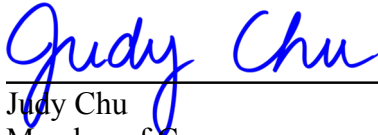
Sheila Cherfilus-McCormick
Member of Congress



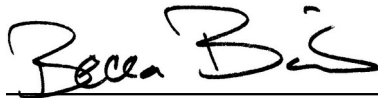
Stephen F. Lynch
Member of Congress



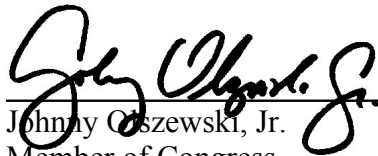
David Scott
Member of Congress



Judy Chu
Member of Congress



Becca Balint
Member of Congress



Johnny Oszewski, Jr.
Member of Congress



Brad Sherman
Member of Congress



Jesús G. "Chuy" García
Member of Congress



John Garamendi
Member of Congress



Raúl M. Grijalva
Member of Congress



Bennie G. Thompson
Member of Congress



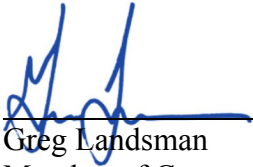
Danny K. Davis
Member of Congress



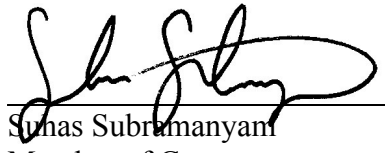
Marilyn Strickland
Member of Congress



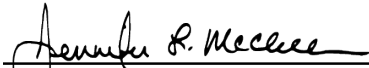
Chris Deluzio
Member of Congress



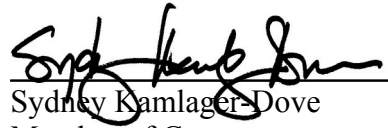
Greg Landsman
Member of Congress



Sunas Subramanyam
Member of Congress



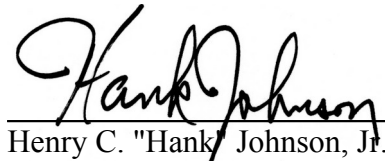
Jennifer L. McClellan
Member of Congress



Sydney Kamlager-Dove
Member of Congress



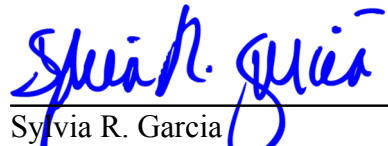
Kevin Mullin
Member of Congress



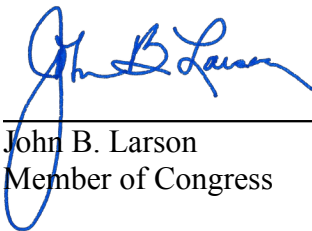
Henry C. "Hank" Johnson, Jr.
Member of Congress



Josh Riley
Member of Congress



Sylvia R. Garcia
Member of Congress



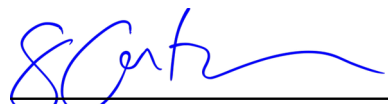
John B. Larson
Member of Congress



Pramila Jayapal
Member of Congress



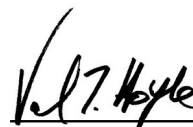
Dina Titus
Member of Congress



Sean Casten
Member of Congress



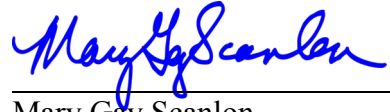
Diana DeGette
Member of Congress



Val Hoyle
Member of Congress



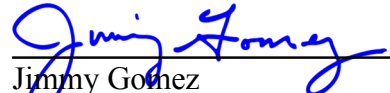
Donald S. Beyer Jr.
Member of Congress



Mary Gay Scanlon
Member of Congress



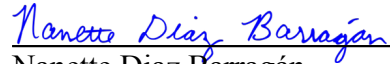
Kathy Castor
Member of Congress



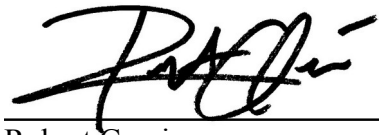
Jimmy Gomez
Member of Congress



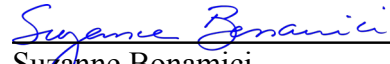
Delia C. Ramirez
Member of Congress



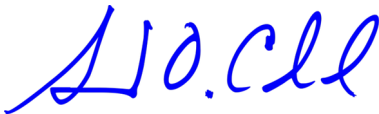
Nanette Diaz Barragan
Member of Congress



Robert Garcia
Member of Congress



Suzanne Bonamici
Member of Congress



Salud Carbajal
Member of Congress



Bonnie Watson Coleman
Member of Congress



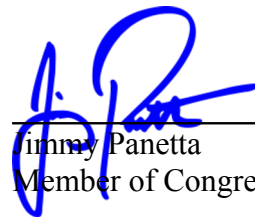
Shri Thanedar
Member of Congress



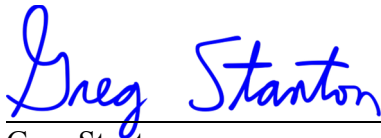
Terri A. Sewell
Member of Congress



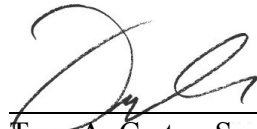
Steve Cohen
Member of Congress



Jimmy Panetta
Member of Congress



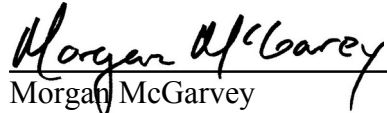
Greg Stanton
Member of Congress



Troy A. Carter, Sr.
Member of Congress



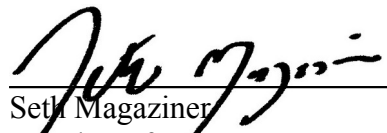
Lori Trahan
Member of Congress



Morgan McGarvey
Member of Congress



Shontel M. Brown
Member of Congress




Seth Magaziner
Member of Congress



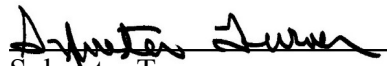
Maxine Dexter
Member of Congress



Luz M. Rivas
Member of Congress



Marc A. Veasey
Member of Congress



Sylvester Turner
Member of Congress



James P. McGovern
Member of Congress



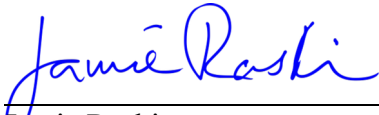
Chellie Pingree
Member of Congress



Ilhan Omar
Member of Congress



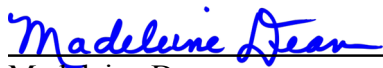
Mike Quigley
Member of Congress



Jamie Raskin
Member of Congress



Jake Auchincloss
Member of Congress



Madeleine Dean
Member of Congress



Dwight Evans
Member of Congress



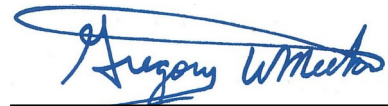
Lizzie Fletcher
Member of Congress



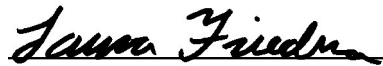
Greg Casar
Member of Congress



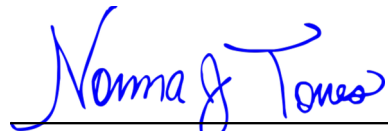
Cleo Fields
Member of Congress



Gregory W. Meeks
Member of Congress



Laura Friedman
Member of Congress



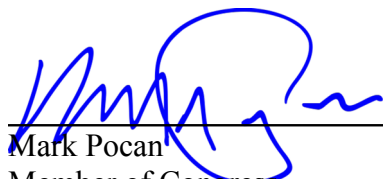
Norma J. Torres
Member of Congress



Julie Johnson
Member of Congress



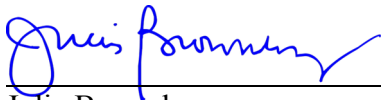
Seth Moulton
Member of Congress



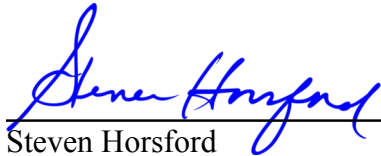
Mark Pocan
Member of Congress



Lateefah Simon
Member of Congress



Julia Brownley
Member of Congress



Steven Horsford
Member of Congress



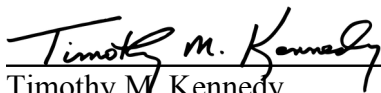
Maxwell Alejandro Frost
Member of Congress



J. Luis Correa
Member of Congress



Robin L. Kelly
Member of Congress



Timothy M. Kennedy
Member of Congress



Jiji Tokuda
Member of Congress



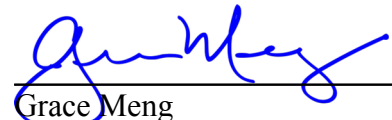
Doris Matsui
Member of Congress



Kim Schrier, M.D.
Member of Congress



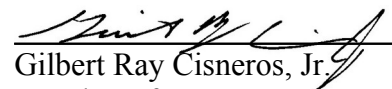
Scott H. Peters
Member of Congress



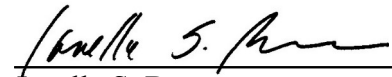
Grace Meng
Member of Congress

/s/

Adriano Espaillat
Member of Congress



Gilbert Ray Cisneros, Jr.
Member of Congress



Janelle S. Bynum
Member of Congress



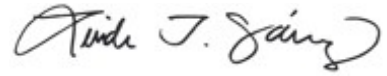
Jerrold Nadler
Member of Congress



Jasmine Crockett
Member of Congress



Jason Crow
Member of Congress



Linda T. Sánchez
Member of Congress



Teresa Leger Fernández
Member of Congress



Ayanna Pressley
Member of Congress



Mark Takano
Member of Congress



Ted W. Lieu
Member of Congress




Betty McCollum
Member of Congress



Gabe Amo
Member of Congress



Eric Swalwell
Member of Congress



Chrissy Houlahan
Member of Congress



William R. Keating
Member of Congress



Andrea Salinas
Member of Congress



Joaquin Castro
Member of Congress



Mark DeSaulnier
Member of Congress



Sam T. Liccardo
Member of Congress



Emilia Strong Sykes
Member of Congress



Bradley Scott Schneider
Member of Congress



Mike Thompson
Member of Congress



Susie Lee
Member of Congress