

Congress of the United States

Washington, DC 20515

April 23, 2025

The Honorable Russell Vought
Acting Director
Consumer Financial Protection Bureau
1700 G St. NW 1500 Pennsylvania Avenue NW
Washington, DC 20552

Dear Acting Director Vought:

I write with concern regarding the unlawful actions taken by the Trump Administration to undermine the Consumer Financial Protection Bureau (CFPB or “Consumer Bureau”) and what it means for consumers in Georgia’s 5th Congressional District. This includes illegal orders to stop work, plans for the dismissal of more than 1500 employees leaving roughly 200 people to staff this critical agency, and the incursion of Elon Musk’s “Department of Government Efficiency” (DOGE) into sensitive data on millions of consumers and competitors to businesses owned by Mr. Musk. I am very glad that a federal district judge has paused the layoff plans. **I strongly encourage you to conform to the law and rescind your reduction in force (RIF) plan before the court finds against you. Additionally, I strongly encourage you to comply with Financial Services Committee Ranking Members Maxine Waters’ recent letter requesting a hearing on the status of the CFPB to explain how these actions will not harm my constituents.**

The CFPB is the only federal agency solely dedicated to protecting consumers from financial fraud, scams, and other unfair, deceptive, and abusive products and practices in the financial marketplace. Halting CFPB supervision and enforcement is placing consumers at greater risk of financial exploitation. Since its inception, the Bureau has returned more than \$21 billion to consumers, of which \$3.3 billion came from relief from the Civil Penalty Fund. In my state of Georgia, we have seen nearly \$150M returned to more than 300,000 consumers from the Civil Penalty Fund alone. Furthermore, Georgia consumers – including 34,213 servicemembers – have submitted 555,607 complaints about financial products and services since December 2011, with consumer complaints rising by 107% from 2023 to 2024.

To that end, I have serious concerns about what the disruptions in operations and significant RIFs at the CFPB will mean for my constituents. I am requesting information from you to better understand how consumers in my state will be impacted by the Trump Administration’s attempts to dismantle the Consumer Bureau.

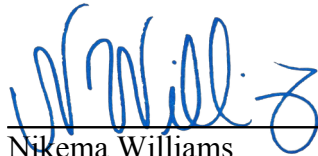
Please respond to the following questions no later than May 1, 2025:

- Please explain why you went ahead with the RIF plan in violation of an active court order.
- How many open complaints have consumers in Georgia filed that are awaiting review by CFPB staff?
- How many pending enforcement actions have been dropped by the CFPB under your leadership where consumers from Georgia were allegedly harmed?
 - Please list each case.
 - Please share the number of allegedly harmed consumers from Georgia.
- What alternative options for remedy do impacted consumers have where the pending enforcement case was dropped with prejudice?
 - Has the CFPB notified these impacted consumers in my Georgia?

- Have disbursements from the Civil Penalty Fund or other enforcement cases been paused? If so, how many consumers in Georgia are affected by this pause?
- Are there any investigations stemming from complaints from consumers in Georgia that have been paused?
- Are there any ongoing investigations on financial institutions based in Georgia that have been paused?
- Have disruptions to the CFPB affected any ongoing lawsuits protecting servicemembers and their families?
- When do you anticipate CFPB investigations resuming?
- When do you anticipate the CFPB headquarters reopening?
- When will members of Congress be allowed into the CFPB headquarters?

The CFPB has been an incredible example of the government standing up for those most marginalized against corporate exploitation, fraud, and abuse. Your planned gutting of this critical agency makes it clear that your desire is to allow big companies to take advantage of my constituents with impunity. That is unacceptable. **I ask that you rescind your reduction in force (RIF) plan before the court finds against you.**

Sincerely,



Nikema Williams
Member of Congress