

**Congress of the United States**  
Washington, DC 20515

December 18, 2025

The Honorable Pamela J. Bondi  
Attorney General  
U.S. Department of Justice  
950 Pennsylvania Avenue, NW  
Washington, DC 20530

Dear Attorney General Bondi:

Under the guise of transferring cases from one agency to another, the Trump Administration appears to be letting lenders and credit agencies avoid accountability for cheating their customers.

Reports indicate that the Consumer Financial Protection Bureau (CFPB) is transferring all of its active litigation—no fewer than 13 cases—to the Department of Justice (DOJ) as part of Acting Director Russell Vought’s ongoing effort to shut down the agency.<sup>1</sup> That transfer raises urgent questions about whether DOJ intends to continue these cases at all or simply intends to dismiss them, leaving defrauded consumers in the cold and letting lawbreaking financial institutions off the hook.

CFPB attorneys fear that your plan is for DOJ to simply dismiss the transferred cases, rather than continue prosecuting them.<sup>2</sup> Those concerns are well-founded. Astonishingly, this Administration has voluntarily dismissed at least 22 pending enforcement actions so far this year.<sup>3</sup> Notable dismissed cases include an action against Capital One Bank alleging the bank cheated customers out of more than \$2 billion in interest payments on savings accounts, and a case against Zelle for allowing fraudsters to thrive on the platform and cheat Americans out of more than \$870 million.<sup>4</sup> In another case, the Administration attempted to abandon a redlining settlement with a mortgage company accused of discouraging applications from Black applicants

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<sup>1</sup> Douglas Gillison, *US Consumer Watchdog Seeks to Transfer Cases To DOJ, Citing Funding, Sources Say*, REUTERS (Nov. 20, 2025), <https://www.reuters.com/world/us-consumer-watchdog-seeks-transfer-cases-doj-citing-funding-sources-say-2025-11-20/>; Dan Ennis, *CFPB Is Transferring Its Cases to DOJ*, BANKING DIVE (Nov. 21, 2025), <https://www.bankingdive.com/news/cfpb-transfer-litigation-doj-enforcement-furloughs-salemi-vought/806193/>.

<sup>2</sup> Dan Ennis, *CFPB Is Transferring Its Cases to DOJ*, BANKING DIVE (Nov. 21, 2025), <https://www.bankingdive.com/news/cfpb-transfer-litigation-doj-enforcement-furloughs-salemi-vought/806193/>.

<sup>3</sup> See Greg Garrison, *Trump’s CFPB Has Dropped More Than 20 Cases. Consumers Could Miss Out on ‘Potentially Over \$3 Billion,’* U.S. NEWS (Aug. 27, 2025), <https://www.usnews.com/banking/articles/trumps-cfpb-has-dropped-more-than-20-cases-consumers-could-miss-out-on-over-3-billion-dollars>.

<sup>4</sup> *Id.*

in the Chicago area, an effort that a federal judge blocked.<sup>5</sup> Consumer advocates estimate that the dismissed cases would have returned more than \$3 billion to Americans injured by these fraudulent and unfair business practices.<sup>6</sup> Instead banks, credit card companies, lenders, and others are being allowed to retain these ill-gotten gains.

The transfer of all remaining active cases from CFPB to DOJ also could engineer a blatant end-run around a court order prohibiting the Administration from carrying out its unlawful shuttering of the CFPB. On March 28, 2025, U.S. District Judge Amy Berman Jackson granted a preliminary injunction blocking the CFPB from implementing mass reductions in force and requiring the agency to continue performing its statutory duties.<sup>7</sup> That injunction remains in effect through the case's ongoing appeal in the D.C. Circuit.<sup>8</sup> In other words, new management of CFPB is racing to shut its operations down by transferring cases to DOJ while the courts are still deciding whether the Administration's attempt to dismantle the Bureau is even lawful.

Your shady maneuverings make clear that you and the President do not care about protecting American consumers from fraudsters and predatory financial institutions. The CFPB is the first and only agency devoted solely to keeping American consumers from being cheated by big financial corporations and has delivered \$21 billion back to more than 205 million Americans.<sup>9</sup> Yet instead of continuing that proud new tradition of enforcing the law against powerful financial institutions, you have chosen to abandon defrauded consumers and let bad actors off the hook. The American people deserve to know whether DOJ has any intention of continuing this enforcement work—or instead intends this maneuver to be part of shutting the CFPB.

Accordingly, pursuant to the House Judiciary Committee's oversight jurisdiction over the DOJ and the House Financial Services Committee's oversight jurisdiction over the CFPB, we demand that you provide the following documents to the Committees no later than January 5, 2026, at 5:00 p.m.:

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<sup>5</sup> Nat'l Fair Hous. All., Press Release, *Judge Rejects Trump Administration's Efforts to Abandon Redlining Settlement with Townstone Financial Inc.* (June 12, 2025), <https://nationalfairhousing.org/judge-rejects-trump-administrations-efforts-to-abandon-redlining-settlement-with-townstone-financial-inc/>.

<sup>6</sup> *Id.*

<sup>7</sup> Dkt. No. 88, *Nat'l Treasury Emps. Union v. Vought*, No. 25-cv-381 (D.D.C. Mar. 28, 2025) (order granting preliminary injunction).

<sup>8</sup> Although a divided D.C. Circuit panel later vacated that injunction, the panel stayed its mandate pending plaintiffs' petition for rehearing en banc—meaning the district court injunction remains in effect. See Petition for Rehearing En Banc, *Nat'l Treasury Emps. Union v. Vought*, No. 25-5089 (D.C. Cir. Sept. 29, 2025); Ballard Spahr, *The CFPB's Funding Crisis: Legal, Operational, and Policy Implications*, <https://www.ballardspahr.com/insights/events/2025/12/the-cfpbs-funding-crisis-legal-operational-and-policy-implications>.

<sup>9</sup> H. Comm. on the Judiciary, Press Release, *House Democrats Push Back Against Attacks on CFPB and Defend American Consumers in Court* (Feb. 28, 2025), <https://democrats-judiciary.house.gov/media-center/press-releases/house-democrats-push-back-against-attacks-on-cfpb-and-defend-american-consumers-in-court>.

1. All communications between DOJ and the CFPB regarding the transfer of cases, including any memoranda of understanding, transition plans, or operational agreements;
2. All communications between DOJ and the White House, including the Office of Management and Budget, regarding the transfer of CFPB cases; and
3. All documents regarding staffing plans for handling the transferred CFPB cases, including any hiring proposals or personnel transfers.

Congress created the CFPB to protect American consumers from predatory and fraudulent financial practices. If you are quietly taking steps to dismantle that critical agency, the American people deserve to know.

We look forward to your prompt attention to this important oversight request.

Very truly yours,



Jamie Raskin  
Ranking Member  
House Committee on the Judiciary



Maxine Waters  
Ranking Member  
House Committee on Financial Services

cc: The Honorable Jim Jordan, Chairman  
House Committee on the Judiciary

The Honorable French Hill  
House Committee on Financial Services