

July 24, 2017

Congressman C.A. Dutch Ruppersberger
2416 Rayburn House Office Building
Washington, DC 20 Rayburn House Office Building
Washington, DC 20515-2002

Congressman Ruppersberger:

We are Maryland 2nd district residents and representatives of BMore Indivisible, Indivisible Howard County, and Indivisible Towson. We understand that the House of Representatives is set to vote as early as Tuesday, July 25, on invalidating a Consumer Financial Protection Bureau (CFPB) rule that protects consumers by barring class action waivers in contracts with forced arbitration clauses, and requiring that companies that use forced arbitration in individual cases report certain information to the CFPB so that the agency can study the impact of forced arbitration on consumers.

We write to urge you to publicly commit to protecting the rights of Marylanders and people throughout the country by opposing any use of the Congressional Review Act to block the CFPB's efforts to protect us from unfair corporate practices.

The CFPB issued this rule after a multi-year study into the use and outcomes of arbitration and a lengthy comment period. The CFPB produced significant evidence showing that the rule is needed to allow consumers to band together and hold perpetrators of fraud and wrongdoing accountable. As you surely know, the time, energy, and cost of individual arbitration prevent the vast majority of consumers from pursuing legal action when corporations -- like big banks and credit card companies -- violate their rights. Savvy corporations know that individual consumers are unlikely to pursue legal action over relatively small amounts of money. This is why so many corporations require arbitration and forbid class actions in their consumer contracts, and why the CFPB's new rule is so necessary.

We hope that you will take a stand in favor of your constituents and against Wall Street, and use your vote to protect the right of average citizens to band together and access the courts when they have been the victims of financial wrongdoing.

Sincerely,

Rafael Cabrero
On behalf of BMore Indivisible

Hiruy Hadgu
On behalf of Indivisible Howard County

Elizabeth Brown
On behalf of Indivisible Towson