

Testimony of Angela Martin¹
Before the House Committee on Financial Services
Subcommittee on Oversight and Investigations
United States House of Representatives
Washington, DC
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My name is Angela Martin. I currently serve as a Senior Enforcement Attorney in the Office of Enforcement at the CFPB (Bureau). I am a board member for National Treasury Employees Union (NTEU) Chapter 335, serving proudly as its Treasurer; however, I am not representing NTEU in this proceeding nor have I spoken with NTEU or my fellow board members about my testimony here today as a whistleblower. I take a moment to thank my family and friends who have supported me through this long and trying ordeal.

I am a victim of discrimination by the Bureau dating back to May 2012, and I have suffered severe retaliation since December 2012 which continues through today. Sadly, my story is not unique. My colleagues likewise have suffered and are suffering at the hands of inexperienced, unaccountable managers. I am glad this hearing is being held because, based on my observations at the Bureau, I have concluded that the Bureau is sorely in need of effective oversight, and that Bureau management needs to be held accountable, particularly with regards to its internal management practices.

Let me tell you about my background. I am a dedicated civil servant, having served the government just under 19 years, ten of them active duty Army. I served as a civilian attorney with the JAG Corps at Fort Bragg, and while there I developed and implemented the only program in the DoD to represent consumers in state and federal court. I was honored to vindicate the rights of servicemembers, their families, and retirees in third-party debt collection defense actions and against abusive debt collection practices. That experience propelled me to become a nationally known military consumer attorney. I have taught consumer law for the local JAG offices and at the JAG schools since 2006.

During the consideration of the Dodd-Frank Act, I was invited to be on a panel with Secretary Geithner discussing the importance of consumer law to military personnel and its effect on mission readiness. At that meeting, I proposed the creation of a separate office at the Bureau that would focus solely on protecting military consumers. Senator Reed introduced an amendment to the Act, and Holly Petraeus now runs the Office of Servicemember Affairs.

While I am focused today on broader issues of mismanagement and abuse of authority, let me briefly tell you about my own experience. I came to the Bureau in June 2011 with high hopes

¹ The views expressed here are my own and do not represent the position of the CFPB or NTEU Chapter 335.

of enforcing federal consumer financial laws on a national level, and I dissolved my successful law practice to do so. The mismanagement and abuse of authority have precluded me from doing my part to carry out the Bureau's important mission. Indeed, today marks the 400th day that I have been isolated and prevented from performing any meaningful work. I never received a fair shake at the Bureau, and I have not been assigned one case or enforcement matter during my entire tenure.

Back in December 2012, I filed a complaint of discrimination and retaliation, and I immediately suffered further retaliation for doing so. When my supervisor, the Assistant Director of Consumer Response, learned that I was asserting my rights via the Equal Employment Opportunity (EEO) process, he threatened to bring counterclaims if I were to further pursue my EEO claim. Immediately, he took steps to isolate me, diminish my job duties and set me up to fail by holding me accountable for work while at the same time preventing me from being involved in the preparation of that work.

On February 21, 2013, I filed a formal complaint of discrimination and retaliation against the Bureau. The Bureau acknowledged receipt on February 25. The very next day, February 26, my supervisor called me into his office and informed me that, effective immediately, my subordinates would report to him instead of me and he removed me from all of my job duties. On that day he told me that I should "view this as an opportunity," and that I was not to worry since I still had my title of Chief Counsel and my salary. My supervisor said he had acted with the approval of Human Capital and the Legal Division.

During the Summer of 2013, the Bureau commissioned an outside independent agency to investigate my claim that retaliation thwarted the EEO process. To my knowledge, the Bureau received preliminary findings in September 2013, a draft report in October and a final report in December. The Bureau summarily denied my requests for access under both the Freedom of Information Act and the Privacy Act.

Unfortunately, there is a pervasive culture of retaliation and intimidation that silences employees and chills the workforce from exposing wrongdoing. Just two weeks ago, I learned of another employee who was retaliated against within two days of filing a formal EEO complaint. Many employees have come to me and told me alarming stories of their own maltreatment and the retaliation that resulted when they opposed mismanagement or exercised any individual right. Essentially, certain managers have adopted an authoritarian, untouchable, unaccountable and unanswerable management style.

It is critical for management to be held accountable and for the Bureau to be subject to real and effective oversight so as to effectuate its Congressional mandate, enabling its staff to focus on its vital mission. This oversight must be accomplished for the sake of the Bureau's duty to consumers and its directive to ensure that businesses that refrain from breaking federal consumer financial laws are not competitively disadvantaged.

My individual story is a microcosm of the larger story of what happens to individuals within the Bureau when they step forward with complaints of wrongdoing. I hope that the Bureau will recognize that it must take steps to foster a culture in which employees are able to raise

concerns without fear of reprisal. I urge this Committee to approach its duties of oversight diligently and expeditiously for the sake of my colleagues who are suffering in silence even as we speak, and to enable the Bureau to carry out its mission. Thank you.