



United States House of Representatives  
One Hundred Eighteenth Congress  
Committee on Financial Services  
2129 Rayburn House Office Building  
Washington, DC 20515

December 16, 2024

The Honorable Rohit Chopra  
Director  
Consumer Financial Protection Bureau  
1700 G Street NW,  
Washington, D.C. 20552

Dear Director Chopra:

We write to reiterate requests made to the Consumer Financial Protection Bureau (CFPB) by House Committee on Financial Services (Committee) to preserve information and refrain from partisan rulemaking as a new administration enters. During the 118<sup>th</sup> Congress, the Committee conducted oversight activity the CFPB's major data breach, budget and funding structure, and expansive rulemaking and enforcement, including through guidance, blog posts, and opaque actions.<sup>1</sup> The Committee's activity is consistent with its obligation pursuant to Article I of the Constitution to conduct oversight over the application, administration, and execution of relevant laws, and to ensure federal agencies are properly organizing and operating under those same laws.<sup>2</sup>

This letter serves as instruction to the CFPB to preserve all existing and future documents, communications, and other information, including electronic information and metadata, that are or may potentially be responsive to a congressional inquiry, request, investigation, or subpoena that may be initiated or otherwise undertaken by a committee of Congress or any other investigative entity.

For purposes of this request, "preserve" means securing and maintaining the integrity of all relevant documents, communications, and other information, including electronic information and metadata, by taking reasonable steps to prevent the partial or full destruction, alteration, testing, deletion, shredding, incineration, wiping, relocation, migration, theft, mutation, or negligent or reckless handling that could render the information incomplete or inaccessible. This includes preserving all compilations of documents that have already been gathered in response to requests. Please advise in writing as to how you will ensure all records relevant to the enclosed matters will be preserved, as soon as possible, but no later than December 31, 2024.

Additionally, this letter cautions the CFPB against finalizing partisan rulemaking over the next several weeks. The Congressional Review Act (CRA) authorizes Congress to disapprove

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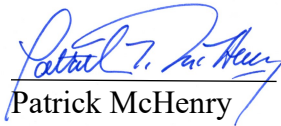
<sup>1</sup> *The Semi-Annual Report of the Bureau of Consumer Financial Protection: Hearing before the H. Comm. on Financial Services*, 118th Cong. (2023); *The Semi-Annual Report of the Bureau of Consumer Financial Protection: Hearing before the H. Comm. on Financial Services*, 118th Cong. (2024).

<sup>2</sup> Rule X 2(b)(1)(A-D), Rules of the House of Representatives, 118th Cong. (2023).

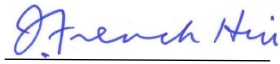
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rulemakings, including those finalized toward the end of the Congress. The financial system, its institutions, consumers, and the CFPB itself do not benefit from last-minute partisan rulemaking attempts. Thus, we encourage you to refrain from additional rulemaking.

Sincerely,

A handwritten signature in blue ink that reads "Patrick T. McHenry". The signature is fluid and cursive, with a horizontal line drawn underneath it.

Patrick McHenry  
Chairman

A handwritten signature in blue ink that reads "French Hill". The signature is cursive and written in a slightly slanted, upright position. A horizontal line is drawn underneath the signature.

French Hill  
Chairman-Designate