

## RUBBER STAMP REPS

# Consumer Ripoff Clause

Dozens of House members represent districts where the majority of the constituents voted against this administration's platform, yet these representatives are acting as rubber stamps for the White House's extreme agenda rather than working for the people they represent.

### Issue Background

The below Representatives voted to remove consumer protections that protect against bank fraud and scams. H.J. Res. 111 would allow financial institutions to add fine print to contracts that prevent consumers from being able to bring forward class action lawsuits against them when they break the law—institutions like banks, credit card companies, and predatory lenders. These “ripoff clauses” force consumers to submit all disputes to an arbitrator paid by the company instead of getting their day in court. The Consumer Protection Financial Bureau (CFPB) passed standards to protect consumers against this language because these lawsuits can uncover larger systemic issues and provide compensation for affected consumers, ensuring that companies don't repeat bad behavior. The representatives, by voting to dismantle the consumer protections passed by the CFPB, are voting for big banks at the expense of hard-working Americans.

**Members of Congress should oppose removing the CFPB's consumer protection standards because it will enable big banks to take advantage of American consumers. Rolling back these common-sense standards meant to protect Americans from corporate misbehavior puts consumers at risk and strips away their ability to challenge big banks.**

### Representatives that Rubber Stamped:

AZ-02 Martha McSally

CA-10 Jeff Denham

CA-21 David Valadao

CA-25 Steve Knight

CA-39 Ed Royce

CA-45 Mimi Walters

CA-48 Dana Rohrabacher

CA-49 Darrell Issa

CO-06 Mike Coffman

FL-25 Mario Diaz-Balart

FL-26 Carlos Curbelo

IA-01 Rod Blum

IA-03 David Young

IL-06 Peter Roskam

IL-13 Rodney Davis

IL-14 Randy Hultgren

KS-03 Kevin Yoder

MI-11 Dave Trott

MN-02 Jason Lewis

MN-03 Erik Paulsen

NE-02 Don Bacon

NJ-07 Leonard Lance

NJ-11 Rodney Frelinghuysen

NY-24 John Katko

PA-07 Pat Meehan

PA-08 Brian Fitzpatrick

TX-07 John Culberson

TX-23 Will Hurd

TX-32 Pete Sessions

VA-02 Scott Taylor

VA-10 Barbara Comstock

WA-03 Jaime Herrera Beutler

WA-08 David Reichert