United States Senate
COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS
WASHINGTON, DC 20510–6075

July 16, 2026

The Honorable Russell Vought
Acting Director
Consumer Financial Protection Bureau
1700 G St. NW, Washington, DC 20552

Dear Acting Director Vought:

On June 30, 2026, in your capacity as Acting Director of the Consumer Financial Protection Bureau ("CFPB"), you issued a notice informing roughly 450 employees based outside of Washington D.C.[1] that they had two weeks to decide whether to relocate to the agency's new headquarters, or face dismissal.[2] This notice comes as you attempt to fire hundreds of CFPB employees in Washington, D.C.[3] Although the CFPB has since indicated that it will delay implementation of the relocation order until after Brian Johnson is confirmed as the permanent director of the agency, it has not abandoned the relocation plan.[4] The relocation order essentially amounts to a backdoor Reduction-In-Force ("RIF") that could decimate the CFPB's ability to enforce consumer protection laws nationwide and may cause outsized harm to service members across the country often targeted by predatory lenders. We therefore urge you to rescind this relocation order, effective immediately.

On June 30, 2026, staff members at the CFPB based outside of D.C. received a notice from you informing them that they must decide to relocate to the agency's new headquarters in D.C. by July 14, 2026, or face "separation from the CFPB."[5] The email notice represents the final stage of your return-to-office plan that you revealed in May, where you "[set] the stage for resignation wave (2)" by announcing the agency's intention to require nearly all staff members to work in

[1] Reuters, "US consumer watchdog recalls all staff nationwide to Washington headquarters," Douglas Gillison, May 27, 2026, https://www.reuters.com/legal/litigation/us-consumer-watchdog-recalls-all-staff-nationwide-washington-headquarters-2026-05-28/.
[2] Bloomberg Law, "CFPB Gives Workers Two Weeks to Decide Whether to Move to DC," Evan Weinberger, June 30, 2026, https://news.bloomberglaw.com/banking-law/cfpb-gives-workers-two-weeks-to-decide-whether-to-move-to-dc.
[3] Bloomberg Law, "Vought's Latest CFPB Plan Sent to Judge Who Halted Mass Firings," Evan Weinberger, June 20, 2026, https://news.bloomberglaw.com/banking-law/voughts-latest-cfpb-plan-sent-to-judge-who-halted-mass-firings.
[4] Politico Pro, "CFPB says it will delay its layoffs and return-to-office plan," Aiden Reiter, June 10, 2026, https://subscriber.politicopro.com/article/2026/07/cfpb-says-it-will-delay-its-layoffs-and-return-to-office-plan-00992956.
[5] Bloomberg Law, "CFPB Gives Workers Two Weeks to Decide Whether to Move to DC," Evan Weinberger, June 30, 2026, https://news.bloomberglaw.com/banking-law/cfpb-gives-workers-two-weeks-to-decide-whether-to-move-to-dc.

the D.C. office.[6] This forced relocation is antithetical to the purpose of employees being located throughout the country in regional offices to ensure banks and companies across the country are not scamming Americans. The CFPB's website explains why its satellite offices complement its supervisory activities, stating that "having examiners and field managers focused on these regions will help ensure that the CFPB understands the business practices and dynamics in different markets throughout the country."[7] Those 450 employees based near former regional outposts in San Francisco, Chicago, Atlanta and New York[8] perform important work in making sure that there's a financial cop on the beat in these regional markets. The relocation program is also logistically flawed. As noted by *Bloomberg Law*, the new CFPB headquarters "only has room for around 550 employees, about half of the agency's current headcount,"[9] meaning that even if regional employees were to move to D.C., there is apparently no guarantee that they will have a space to work. Though the CFPB has indicated that it will delay implementing the current relocation order until Brian Johnson is confirmed as Director of the CFPB,[10] the agency has not abandoned its plan to force hundreds of CFPB employees to move or be fired.

For months, you have been actively seeking approval by the courts to gut the CFPB's staff, including plans to implement as much as a 90% workforce reduction at an agency that had over 1,100 employees in fiscal 2026.[11] You shuttered the CFPB's regional offices in 2025, cancelling the leases for the CFPB's offices in New York, Chicago, Atlanta and San Francisco.[12] Now you are embarking on this forced relocation, which essentially amounts to a shadow RIF, as noted by the CFPB's union.[13] You may in fact be depending on that apprehension, because the "voluntary" refusal to comply and subsequent slew of resignations would advance your overall strategy to defang the CFPB by firing staff, dropping enforcement actions and cutting down on supervisory activities.[14]

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[6] Bloomberg Law, "CFPB's Return-to-Office Plan Sets Stage for Resignation Wave (2)," Evan Weinberger, May 28, 2026, https://news.bloomberglaw.com/banking-law/cfpbs-return-to-office-plan-sets-up-potential-resignation-wave.
[7] U.S. Consumer Financial Protection Bureau, "Consumer Financial Protection Bureau Outlines Bank Supervision Approach," press release, July 12, 2011, https://www.consumerfinance.gov/archive/newsroom/consumer-financial-protection-bureau-outlines-bank-supervision-approach/.
[8] Banking Dive, "CFPB orders return to a new, smaller DC headquarters," Dan Ennis, May 29, 2026, https://www.bankingdive.com/news/cfpb-vought-office-return-new-headquarters-remote-examiners-workforce-cut/821507/.
[9] Bloomberg Law, "CFPB Gives Workers Two Weeks to Decide Whether to Move to DC," Evan Weinberger, June 30, 2026, https://news.bloomberglaw.com/banking-law/cfpb-gives-workers-two-weeks-to-decide-whether-to-move-to-dc.
[10] Politico Pro, "CFPB says it will delay its layoffs and return-to-office plan," Aiden Reiter, June 10, 2026, https://subscriber.politicopro.com/article/2026/07/cfpb-says-it-will-delay-its-layoffs-and-return-to-office-plan-00992956.
[11] Bloomberg Law, "CFPB Gives Court New Plan to Fire Half of Remaining Staff (2)," Evan Weinberger, April 1, 2026, https://news.bloomberglaw.com/banking-law/cfpb-files-new-plan-with-court-to-fire-half-of-remaining-staff.
[12] Bloomberg Law, "Trump Seeks Stay Until Ruling on 'Lawless' Order Saving CFPB (1)," Ben Miller, April 2, 2025, https://news.bloomberglaw.com/banking-law/trump-seeks-stay-during-appeal-of-lawless-order-saving-cfpb.
[13] Bloomberg Law, "CFPB Gives Workers Two Weeks to Decide Whether to Move to DC," Evan Weinberger, June 30, 2026, https://news.bloomberglaw.com/banking-law/cfpb-gives-workers-two-weeks-to-decide-whether-to-move-to-dc.
[14] Americans for Financial Reform, "Fact Sheet: Timeline of the 100-Day Trump, Musk, and Congressional Attack on the CFPB," April 30, 2025, https://ourfinancialsecurity.org/resources/fact-sheet-timeline-of-the-100-day-trump-musk-and-congressional-attack-on-the-cfpb/.

You have therefore potentially set the stage for a wave of resignations at a federal agency tasked with enforcing our federal consumer financial protection laws to ensure that consumers across America are not left to fend for themselves against unchecked financial behavior. But the cost of such a potentially high loss of CFPB employees will fall squarely on Americans who deserve a fair shake, particularly our service members.

As you know, the CFPB is responsible for enforcing the Military Lending Act (MLA) to protect our service members and their dependents from predatory lending and debt traps.[15] Prior to the enactment of MLA, the Center for Responsible Lending found that payday lenders intentionally targeted military personnel to the cost of $80 million in abusive fees every year.[16] The Department of Defense ("DoD") then found, prior to the expansion of the MLA, that service members were still exposed to high interest rates and abusive practices.[17] The Director of Legal Policy at DoD even stated that DoD was concerned that the "use of high cost loan products, particularly by Service members who have already exceeded their ability to repay their existing debt—as the Department sees this as the biggest, current financial challenge facing our Servicemembers and their families."[18] In 2015, DoD expanded the MLA to instate 36% interest rate caps beyond traditional payday loans to include credit cards and installment loans.[19] The CFPB, which is tasked with enforcing the MLA, has returned over $363 million to servicemembers and veterans, won major cases for violations of the MLA, and corrected the behavior of these predatory lending groups.[20] But a consistent effort to downsize the agency only takes the cops off the beat across the country who have been protecting our service members and American consumers from predatory lending.

Since its inception, the CFPB has returned over $21 billion directly to Americans who were cheated by big banks and corporations.[21] But as Acting Director, you have spent your entire term finding ways to consistently undermine the agency's efforts—most recently by imposing an unreasonable, unnecessary relocation order that will likely result in a wave of mass resignations.

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[15] Federal Register, "Limitations on Terms of Consumer Credit Extended to Service Members and Dependents," June 22, 2015, https://www.federalregister.gov/documents/2015/07/22/2015-17480/limitations-on-terms-of-consumer-credit-extended-to-service-members-and-dependents.

[16] Center for Responsible Lending, "Payday Lenders Target the Military," Ozlem Tanik, September 29, 2005, https://www.responsiblelending.org/sites/default/files/nodes/files/research-publication/ip011-PaydayMilitary-0905.pdf.

[17] Consumer Federation of America, "CFA Report Finds Military Lending Act Has Curbed Some Abusive Loans Servicemembers Still Exposed to Dangerous Financial Practices," press release, May 30, 2012, https://consumerfed.org/news/press-releases/cfa-report-finds-military-lending-act-has-curbed-some-abusive-loans-servicemembers-still-exposed-to-dangerous-financial-practices/.

[18] Statement of Colonel Paul Kantwill, Director of Legal Policy at the Office of the Under Secretary of Defense (Personnel and Readiness), Department of Defense before the Committee on Judiciary, March 27, 2014, https://www.judiciary.senate.gov/imo/media/doc/03-27-14KantwillTestimony.pdf#page=2, p.2.

[19] Ballard Spahr LLP Consumer Finance Monitor, "Defense Department dramatically expands scope of Military Lending Act," Barbara S. Mishkin, July 27, 2015, https://www.consumerfinancemonitor.com/2015/07/27/defense-department-dramatically-expands-scope-of-military-lending-act/.

[20] Consumer Financial Protection Bureau, "The CFPB's Work to Protect Servicemembers, Veterans, and Military Families," December 2024, https://www.nclc.org/wp-content/uploads/2025/05/CFPB-Fact-Sheet-Servicemembers-Dec-2024.pdf, p.2.

[21] National Consumer Law Center, "White House Launches New Attack on CFPB and Nation's Consumers," press release, February 17, 2026, https://www.nclc.org/white-house-launches-new-attack-on-cfpb-and-nations-consumers/.

We therefore urge you to rescind this relocation order immediately, so that the CFPB can fulfill its mandate to protect consumers, particularly servicemembers, from predatory corporate behavior.

Sincerely,

<table>
<tr><td>Elizabeth Warren
Ranking Member
Committee on Banking,
Housing, and Urban Affairs</td><td>Jack Reed
United States Senator</td></tr>
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