



**I didn't
cause the
financial crisis.**

So why will the CFPA punish my business?

Creating a new Consumer Financial Protection Agency (CFPA) is the wrong approach to protecting consumers and the more we find out, the worse it gets. The CFPA will create a new complicated maze of government bureaucracy with broad powers that will extend far beyond banks, imposing vast and conflicting regulations on dozens of types of ordinary businesses that had nothing to do with the financial crisis. **Small businesses and their customers across the country will be affected.** We all agree we need to protect consumers, but why should small businesses suffer in the process?

We need more jobs, not more government bureaucracy.



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