An effective CFPB should focus on rooting out bad actors, facilitating access to the financial marketplace, and promoting the availability of financial information for consumers to make informed decisions. Overwhelmingly, consumers agree. CCMC created recommendations to assist the CFPB in meeting those goals.

**An overwhelming majority (66%)** say they prefer the CFPB’s approach to regulation under the current administration, versus the previous rulemaking by enforcement, because the current approach creates rules that protect consumers and provides businesses with the certainty of clear guidelines.

Unlike most federal agencies the CFPB has a blank check when it comes to its spending and are not subject to Congressional appropriations. An overwhelming majority (66%) recognized the importance of appropriations to provide checks and balances on government agencies.

CCMC’s Key Recommendations for the CFPB:

- **Provide Clear Rules of the Road**
- **Enforce the Law Fairly**
- **Educate Consumers**
- **Commit to Transparency**
- **Avoid Regulatory Duplication & Burden**
- **Structure the Bureau for Long-Term Success**

Nearly 3 in 5 (56%) support changing the structure of the CFPB to be run by a bipartisan commission.

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