Opening Statement of Ranking Member Elijah E. Cummings.

Witnesses

The Honorable Richard Cordray (testimony) Director Consumer Financial Protection Bureau

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Mr. Douglas Fecher (testimony) President, Wright-Patt Credit Union Fairborn, Ohio

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Mark A. Calabria, Ph.D. (testimony) Director of Financial Regulation Studies Cato Institute

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Mr. Steven I. Zeisel (testimony) Executive Vice President & General Counsel Consumer Bankers Association

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Mr. Michael D. Calhoun (testimony) President Center for Responsible Lending