

# United States Congress

WASHINGTON, DC

March 17, 2021

The Honorable Dave Uejio  
Acting Director  
Consumer Financial Protection Bureau  
1700 G Street NW  
Washington, DC 20552

Dear Acting Director Uejio,

We first wanted to thank you for stepping up to serve as the interim Director of the Consumer Financial Protection Bureau (CFPB) as the new administration begins to restore the agency's mission of ensuring financial rules are followed and consumers are safeguarded. As we are sure you are aware, the coronavirus pandemic and economic crisis have hit our constituents and the American people hard. The United States Postal Service (USPS) has felt the impact of the pandemic, and combined with mismanagement by the previous administration, has resulted in unprecedented delays in mail delivery. Because of this, many of our constituents have received bills past the date they are due. This is resulting in stiff late fees, through no fault of the consumer. We write to urge you to consider issuing guidance to lenders and credit reporting agencies on the delayed payment of bills resulting from Postal Service delays.

CFPB guidance can help put the minds of the American people at ease as we continue to experience extreme delays with the USPS. We are requesting that you take action to allay the economic hit the mismanagement of the Postal Service continues to have on millions of Americans. Our constituents depend on prompt receipt of their bills and payments, ranging from credit card and utility bills to car payments and medical bills. However, combined with operational changes at the USPS and impacts of the pandemic on staffing, our constituents can no longer feel comfortable knowing their bills and payments are arriving on time.

These delays are resulting in too many consumers facing late fees and ultimately leading to adverse information on credit reports, resulting in lowered credit scores and diminished future credit opportunities. These penalties for individuals who pay their bills on time, while their checks are stuck with the Postal Service, is beyond unacceptable. All consumers, especially our seniors, should be able to trust how they have received bills and made payments for decades. They are more comfortable with paying through the mail and they should be able to rely on how they have paid for decades, without the fear of getting hit with fees.

Congress took steps to protect consumers when it passed the Truth in Lending Act, which specifies that credit card companies grant a reasonable deadline for payments received by mail. Given the postal delays that too many of our constituents are facing, we hope you would agree to reevaluate what constitutes as a reasonable deadline during the COVID-19 emergency period. The American people are unfairly being punished during this time of economic hardship for something that is completely out of their control. Until the USPS takes steps to get back on track,

we are calling on the CFPB to provide guidance to lenders to ensure that our constituents are not hit with unfair late fees and to provide guidance to credit reporting agencies to be sure these delays are not impacting credit scores.

Further, we would welcome the opportunity to discuss this issue either virtually or by phone. We feel this would provide us a great opportunity to fully convey to you the concerns we have heard from our constituents.

Thank you for your attention to this matter and thank you for your work to protect our constituents. We stand ready to assist in any way that we can.

Sincerely,



TIM RYAN  
Member of Congress



AMI BERA, M.D.  
Member of Congress

CINDY AXNE  
Member of Congress

PETER WELCH  
Member of Congress

ED CASE  
Member of Congress

MARK TAKANO  
Member of Congress

JAMES P. MCGOVERN  
Member of Congress

ELEANOR HOLMES NORTON  
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Member of Congress

JUDY CHU  
Member of Congress

MIKE DOYLE  
Member of Congress

ILHAN OMAR  
Member of Congress

MICHAEL F.Q. SAN NICOLAS  
Member of Congress

ALCEE L. HASTINGS  
Member of Congress