



# Semi-Annual Report of the Consumer Financial Protection Bureau

*Consumer Financial Protection Bureau*

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# **Semi-Annual Report of the Consumer Financial Protection Bureau**

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## **Semi-Annual Report of the Consumer Financial Protection Bureau** Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau (CFPB or Bureau) presents this Semi-Annual Report to the President, Congress, and the American people, in fulfillment of its statutory responsibility and commitment to accountability and transparency. This report provides an update on the Bureau's mission, activities, accomplishments, and publications since the last Semi-Annual Report, and provides additional information required by the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank or Dodd-Frank Act). The Dodd-Frank Act created the Bureau as the nation's first federal agency with a mission of focusing solely on consumer financial protection and making consumer financial markets work for American consumers, responsible businesses, and the economy as a whole. In the wake of the financial crisis of 2008-2010, the President and Congress recognized the need to address widespread failures in consumer protection and the rapid growth in irresponsible lending practices that preceded the crisis. To remedy these failures, the Dodd-Frank Act consolidated most Federal consumer financial protection authority in the Bureau. The Dodd-Frank Act charged the Bureau with, among other things: - Ensuring that consumers have timely and understandable information to make responsible decisions about financial transactions; - Protecting consumers from unfair, deceptive, or abusive acts and practices, and from discrimination; - Monitoring compliance with Federal consumer financial law and taking appropriate enforcement action to address violations; - Identifying and addressing outdated, unnecessary or unduly burdensome regulations; - Enforcing Federal consumer financial law consistently in order to promote fair competition; - Ensuring that markets for consumer financial products and services operate transparently and efficiently to facilitate access and innovation; and - Conducting financial education programs. The Bureau has continued its efforts to listen and respond to consumers and industry, to be a resource for the American consumer, and to develop into a great institution worthy of the responsibility conferred on it by Congress.

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