

February 10, 2021

The Honorable Sherrod Brown, Chairman, U.S. Senate Committee on Banking, Housing, and Urban Affairs
Room SD-534 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Patrick J. Toomey, Ranking Member, U.S. Senate Committee on Banking, Housing, and Urban Affairs
Room SD-534 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Brown and Ranking Member Toomey:

The undersigned Military and Veteran Service Organizations write to share our perspective on current U.S. Federal Trade Commissioner Rohit Chopra's nomination to be the next Director of the U.S. Consumer Financial Protection Bureau (CFPB).

During his time in public service, Commissioner Chopra has consistently dedicated time and effort to the concerns of active duty servicemembers, their families, their survivors, and veterans. He has met regularly with Military and Veteran Service Organizations and offered his help on issues of concern to us.

As former Student Loan Ombudsman at the CFPB, Mr. Chopra's work contributed to tens of thousands of servicemembers being compensated a collective \$60 million for violations of their legal rights. Mr. Chopra wrote a report, "The Next Front? Student Loan Servicing and the Cost to our Men and Women in Uniform," that helped uncover key violations of deployed active duty servicemembers' rights under the Servicemember Civil Relief Act (SCRA).¹ His report led to a 2014 complaint by the U.S. Department of Justice, alleging that Navient (formerly Sallie Mae) had violated the SCRA over a ten-year period, by failing to provide members of the military the 6 percent interest rate cap to which they were entitled for loans that were incurred before their military service began. In 2015, Navient began paying a \$60 million dollar settlement to servicemembers and veterans.²

While at the U.S. Education Department, Mr. Chopra was instrumental in securing regular meetings for Military and Veteran Service Organizations with the Secretary of Education. His focus on standing up for servicemembers and veterans continued during his time at the Federal Trade Commission. His statement in favor of the University of Phoenix settlement, a record \$191 million fine, focused on his commitment to defending the rights of those that we represent.³

¹ Rohit Chopra and Hollister Petraeus, *The Next Front? Student Loan Servicing and the Cost to Our Men and Women in Uniform* (October 18, 2012), https://files.consumerfinance.gov/f/201210_cfpb_servicemember-student-loan-servicing.pdf.

² United States Department of Justice Press Release (May 28, 2015), <https://www.justice.gov/opa/pr/nearly-78000-service-members-begin-receiving-60-million-under-department-justice-settlement>.

³ Statement of Commissioner Rohit Chopra, *In the Matter of University of Phoenix Commission File Number 1523231* (December 10, 2019), https://www.ftc.gov/system/files/documents/public_statements/1557180/152_3231_statement_of_commissioner_rohit_chopra_0.pdf.

We hope this perspective may be helpful as you consider his nomination.

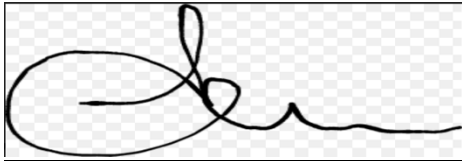
Sincerely,



Blue Star Families




Iraq and Afghanistan Veterans of America



PsychArmor



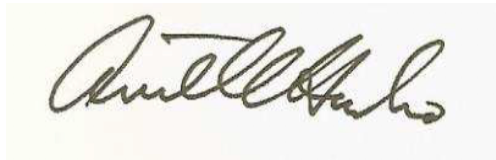
Chief Advocacy Officer
Non Commissioned Officers' Assn of the US



Tragedy Assistance Program for
Survivors



Veterans Education Success



Veterans for Common Sense

cc: The Honorable Charles Schumer, Majority Leader, The Honorable Mitch McConnell, Minority Leader