

1700 G Street NW, Washington, D.C. 20552

July 22, 2020

Dr. Vernon L. Smith George L. Argyros Endowed Chair of Finance and Economics Chapman University

Redacted

RE: July 16, 2020 Taskforce Public Hearing Participation

Dear Vernon,

On behalf of the Consumer Financial Protection Bureau's Taskforce on Federal Consumer Financial Law, I write to thank you for participating on the panel during the July 16 Public Hearing. We appreciate you taking the time to provide your perspective as the Taskforce develops recommendations for the Bureau on ways to encourage innovation, increase inclusion, enhance competition, and ensure consumer protection.

Best wishes, as always, to Candace as well!

Thank you again for your participation.

Sincerely,

Todd Zywicki

Todd J. Tywicki

Chair, Taskforce on Federal Consumer Financial Law

Consumer Financial Protection Bureau