



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 Professor Smith,

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. Your perspective was extremely valuable and will be considered as the Taskforce develops recommendations for the Bureau on ways to encourage innovation, increase inclusion, enhance competition, and ensure consumer protection.

Thank you again for your participation.

Sincerely,

Todd Zywicki  
Chair, Taskforce on Federal Consumer Financial Law  
Consumer Financial Protection Bureau