



## Financial Report of the Consumer Financial Protection Bureau: Fiscal Year 2014

By Consumer Financial Protection Bureau

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Print on Demand \*\*\*\*\*.The Consumer Financial Protection Bureau (CFPB) is the Nation s only Federal agency whose sole focus is protecting consumers in the financial marketplace for products and services. When Congress created the Bureau through the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, it provided the CFPB with a number of tools to fulfill our mission to make those markets work for Americans. Over the past fiscal year we have continued to achieve specific and tangible results for consumers whether they are applying for a mortgage, borrowing for college, choosing a credit card, or using any number of other consumer financial products. During fiscal year 2014, CFPB enforcement actions resulted in almost \$4 billion in penalties, redress and relief to consumers imposed against defendants who violated Federal consumer financial laws. For example, enforcement actions against several credit card companies provided relief of more than \$1 billion to harmed consumers. The CFPB also ordered \$2.6 billion in relief for consumers who were harmed by systemic misconduct by two mortgage servicers. Further, we assessed an additional \$92.7 million in...



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