November 24, 2025

The Honorable Russell Vought
Acting Director
Consumer Financial Protection Bureau
1700 G St. NW
Washington, D.C. 20552

Dear Acting Director Vought:

According to a recent report from the Consumer Financial Protection Bureau (CFPB) Office of Inspector General (OIG), your efforts to decimate the CFPB have put Americans' sensitive data at risk.[1] The agency maintains systems that house sensitive data, including personally identifiable information from complaints submitted by consumers across the country. We write to request information regarding your failure to protect the American public and once again demand that you halt your efforts to shutter the agency.

On October 31, 2025, the CFPB OIG released a troubling report regarding the CFPB's information security practices. Specifically, the OIG identified a precipitous decline in the agency's information security program in the past year: "the maturity of the CFPB's information security program has decreased from a level-4 [out of 5] maturity (*managed and measurable*) in fiscal year (FY) 2024 to a level-2 maturity (*defined*) in FY 2025."[2] Concerningly, the OIG also found that "the CFPB's overall information security program is not effective."[3]

The CFPB OIG identified staff departures and reduced contractor capacity as a key reason for this downgrade. Specifically, the OIG noted that "the CFPB has historically leveraged contractor resources to support its information security program," and "[a]t the start of 2025," the CFPB had task orders for "contractor support in the areas of cyber operations, information security continuous monitoring (ISCM), security controls testing, and program management activities."[4] Yet "[b]y the end of February 2025," that contractor workforce was significantly reduced due to "task orders supporting ISCM, security controls testing, and program management activities being either terminated or de-obligated."[5] "[S]taff departures" also played a role in the CFPB's reduced information security capacity: one cybersecurity program, for example, "has been placed on hold as the agency's chief risk officer and other individuals…left the agency in March 2025."[6] Their positions "have not been backfilled, nor are their roles and responsibilities being fully performed."[7]

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[1] Office of Inspector General, Board of Governors of the Federal Reserve System and Consumer Financial Protection Bureau, "2025 Audit of the CFPB's Information Security Program," October 31, 2025, https://oig.federalreserve.gov/reports/cfpb-information-security-program-oct2025.pdf.
[2] *Id.,* p. 12.
[3] *Id.*, p. 10.
[4] *Id.*
[5] *Id.*
[6] *Id.,* p. 10, 14.
[7] *Id.*

This outcome is unacceptable, entirely avoidable, and directly tied to some of your efforts to gut the agency: illegally firing CFPB employees and arbitrarily canceling agency contracts. Since President Trump took office, his Administration has gone out of its way to harm, rather than protect, American consumers served by the CFPB. In January and February, you and your predecessor Scott Bessent issued stop work orders, closed the CFPB's headquarters, and fired employees.[8] And by mid-February, according to court filings, "most of the CFPB's contracts had been terminated," worth "approximately $200 million…out of approximately $227 million total contracts."[9] In the wake of public scrutiny of the cancellations, Trump Administration officials chose to reinstate "[a] very small number of contracts," though "[t]he vast majority…have not been replaced."[10] These actions have real consequences for the American public–including, as evidenced by the CFPB OIG's report, the ability of the agency to protect the sensitive personal information of American consumers and businesses.

In response to concerns raised by the CFPB OIG, the CFPB has taken some steps to address these concerning risks in its information security systems.[11] But you have yet to take the most obvious step: reverse course on your illegal efforts to shutter the CFPB. We once again urge you to put American consumers first and ensure that the CFPB is capable of operating at its full capacity. In addition, we request answers to the following questions no later than December 8, 2025:

1. As of January 20, 2025, what contracts were in place at the CFPB to support the implementation of cyber operations, information security continuous monitoring (ISCM), security controls testing, and program management activities? Provide a list of all contracts along with copies of each contract and relevant documentation.

2. Between January 21, 2025, and February 13, 2025[12], which contracts identified in (1) had been terminated? Provide a list of all terminated contracts along with copies of the documents or communications officially terminating those contracts.

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[8] NBC News, "Russell Vought, CFPB's new acting head, issues directives to halt parts of bureau activity," Katherine Doyle, Raquel Coronell Uribe, and Megan Lebowitz, February 8, 2025, https://www.nbcnews.com/politics/doge/russell-vought-consumer-financial-protection-bureau-trump-rcna191356; National Public Radio, "Treasury Secretary Bessent, tapped to run CFPB, orders staff to halt work," Laurel Wamsley, February 4, 2025, https://www.npr.org/2025/02/03/nx-s1-5285356/treasury-secretary-bessent-actingcfpb-director; National Public Radio, "Dozens of CFPB workers are fired as the agency remains shuttered," Laurel Wamsley, February 12, 2025, https://www.npr.org/2025/02/12/nx-s1-5294479/cfpb-workers-fired-trump-doge.

[9] National Treasury Employees Union v. Vought, "Declaration of Drew Doe," Drew Doe, February 26, 2025, https://www.courtlistener.com/docket/69624423/38/5/national-treasury-employees-union-v-vought/.

[10] National Treasury Employees Union v. Vought, "Declaration of Charlie Doe," Charlie Doe, February 27, 2025, https://www.courtlistener.com/docket/69624423/38/4/national-treasury-employees-union-v-vought/.

[11] Office of Inspector General, Board of Governors of the Federal Reserve System and Consumer Financial Protection Bureau, "2025 Audit of the CFPB's Information Security Program," October 31, 2025, https://oig.federalreserve.gov/reports/cfpb-information-security-program-oct2025.pdf.

[12] *See* National Treasury Employees Union v. Vought, "Declaration of Drew Doe," Drew Doe, February 26, 2025, https://www.courtlistener.com/docket/69624423/38/5/national-treasury-employees-union-v-vought/. "By Thursday, February 13th, most of the CFPB's contracts had been terminated…"

3. Were any contracts identified in (2) reinstated in 2025? Provide a list of all reinstated contracts along with copies of the documents or communications officially terminating those contracts.

4. How did the decision to terminate contracts at the CFPB in January and February of 2025 impact the CFPB's ability to implement a robust information security program?

Sincerely,

Mark R. Warner
United States Senator

Andy Kim
United States Senator

Elizabeth Warren
Ranking Member
Committee on Banking,
Housing, and Urban Affairs

Catherine Cortez Masto
United States Senator

Ruben Gallego
United States Senator