

# One Minute Memo<sup>®</sup>



## States Moving To Fill Perceived Void in CFPB Enforcement

*By Tonya Esposito and Esther Slater McDonald*

In response to “the void left by the Trump Administration’s pullback of the [CFPB],” the New Jersey Attorney General recently [announced](#) that Paul R. Rodriguez will be serve at the Director of the New Jersey Division of Consumer Affairs, the state’s lead consumer protection agency. Mr. Rodriguez will serve as the Acting Director of the Division beginning on June 1, 2018, until he is confirmed by the New Jersey Senate. This appointment fulfills one of Governor Phil Murphy’s promises to create a “state-level CFPB” in New Jersey.

Several other state attorneys general, including those in California, Connecticut, Hawaii, Illinois, Iowa, Maine, Maryland, Massachusetts, Minnesota, New Mexico, North Carolina, Oregon, Vermont, Virginia, and Washington, have [announced](#) that they intend to fill any void resulting from leadership changes at the CFPB by continuing to vigorously enforce federal consumer protection laws, as well as the consumer protection laws of their respective states. This sentiment was memorialized in a December 14, 2017, letter from the attorneys general to President Trump expressing their support for the CFPB’s mission and their disapproval of Mick Mulvaney’s appointment as CFPB Acting Director.

Seyfarth Shaw will continue to monitor and report on this potential state-level CFPB formation trend and related enforcement activity. [Tonya Esposito](#) is a partner in the firm’s Washington, D.C. office, and [Esther Slater McDonald](#) is senior counsel in the firm’s Atlanta office. If you have any questions, contact Tonya Esposito at [tesposito@seyfarth.com](mailto:tesposito@seyfarth.com) or Esther Slater McDonald at [emcdonald@seyfarth.com](mailto:emcdonald@seyfarth.com).

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