



December 11, 2017

Honorable Mick Mulvaney  
Acting Director  
Consumer Financial Protection Bureau  
1700 G Street, NW Washington, DC 20552

Dear Director Mulvaney,

On behalf of the Online Lenders Alliance (OLA), I want to thank you in advance for your leadership in guiding the CFPB through this time of transition.

OLA is the center for lending, technology and innovation, representing the growing industry of companies offering loans online. Our members abide by a rigorous set of Best Practices and Code of Conduct to ensure their customers are fully informed and treated fairly.

As you examine reforms to the CFPB, attached is the Fintech Regulatory Bill of Rights developed by many in the fintech community, which would:

- Promote Fairness in Supervision
- Due Process in Investigations and Enforcement Actions
- Provide for Transparency in Regulations and Policymaking

We believe these principles will provide a framework for the whole industry to follow creating a regulatory system that supports job growth. OLA and its members look forward to working with you.

If you or your staff have questions or would like additional information, I can be reached at [lmcgreevy@oladc.org](mailto:lmcgreevy@oladc.org).

Very Truly Yours,

A handwritten signature in blue ink that reads "Lisa McGreevy".

Lisa S. McGreevy  
President and CEO  
Online Lenders Alliance