



CONSUMER LOBBY DAY 2019

#ConsumersRising

During consumer lobby day 2019, advocates will speak to their elected representatives about predatory lending, forced arbitration clauses, and the need for a strong CFPB enforcing the rules of the road. Join us in a twitter effort to boost attention to these key issues, and support our advocates in Washington.

Twitterstorm Times for May 8th

9-10am EST

2-3pm EST

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HASHTAGS

The main hashtag for this storm will be **#ConsumersRising**. Other hashtags include:

- **#EndForcedArbitration** (For forced-arbitration tweets)
- **#StopTheDebtTrap** (For predatory-lending tweets)

OVERALL TIPS

- ✚ Include pictures with representatives, staff, the office nameplate or the state flag when you tweet!
- ✚ Make sure to include the @Representative or @Senator tags when you tweet about a meeting.

ARTICLE LINKS

Here are recent media articles on our issues to accompany your tweets:

- [Make America Pay Again: Mick Mulvaney's Master Class In Destroying A Bureaucracy From Within](#) | *New York Times Magazine* (April 16)
- ["Text Me \\$\\$\\$": Debt Collectors May Soon Be Able To Text And Call Consumers](#) | *CBS News* (April 19)



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- [Democrats Want To Ban Mandatory Arbitration At Work. Republicans Are Listening.](#) | Vox (April 3)

TWEETS

OVERALL Lobby Day Tweets

- ✚ On the Hill telling [@SenExample](#) why consumers need the @CFPB to stay true to its mission to #ProtectConsumers #ConsumersRising
- ✚ Protecting consumers from predatory payday lenders should be a bipartisan issue, so we're talking to Reps on both sides of the aisle about @CFPBDirector's decision to rollback rules to curb loan sharking. #StopTheDebtTrap #ProtectConsumers #ConsumersRising
- ✚ We're on the Hill today urging Congress to pass the #FAIRAct to restore our right to join together to take on bad actors in court. End the forced arbitration #RipoffClause and #ProtectConsumers #ConsumersRising #EndForcedArbitration

CFPB Tweets

On the Hill telling [@SenExample](#) why consumers need the @CFPB to stay true to its mission to #ProtectConsumers #ConsumersRising

Proud to be a part of #ConsumersRising, calling on Congress to #ProtectConsumers by defending the @CFPB and holding @CFPBDirector accountable to the bureau's mandate.

We're in DC to tell Congress how to #ProtectConsumers -- keep a cop on the beat. Defend the @CFPB and urge the @CFPBDirector to do what's right for consumers, not banks and lenders. #ConsumersRising

Student loan debt is a national crisis. Last year, the Consumer Financial Protection Bureau slashed its staff and cut its office focused on student lending. That's completely ridiculous. Tell Congress to make this bureau #ConsumersRising!

Discrimination in lending is old as sin, and it's still thriving today. We need a @CFPB that protects all consumers, not one that guts its Office of Fair Lending. Congress needs to get this bureau to #ConsumersRising!



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Zombie debt. Harassing phone calls. Student loans. Lending discrimination. These are all problems the @CFPB used to tackle, but now it sits around twiddling its thumbs. Tell Congress to join us in getting the bureau back on track. #ConsumersRising

[Downloadable graphics](#) – Debt Collection

Forced Arbitration Tweets

When you or I have a problem to resolve, we go to court. When big business has a problem, they're the judge, jury, and prosecutor. It's time to end forced arbitration clauses, and let people hold companies accountable! #EndForcedArbitration

What do credit cards, cell phones, car loans, and home construction companies all have in common? You can't sue any of them! It's time to end this injustice; Tell Congress to ban forced arbitration! #EndForcedArbitration

Companies have forced arbitration clauses for one reason: because they've got something to hide. It's time to shine some sunlight on big business and ban forced arbitration! #EndForcedArbitration

The FAIR Act is about restoring a basic principle: corporations aren't above the law. Tell your representatives to restore power to the people and #EndForcedArbitration!

[Downloadable Graphics](#) – Forced Arbitration

Predatory Lending Tweets

What's the difference between a payday lender and a loan shark? One of them is legal and getting handouts from their top regulator. Congress needs to stand up to @CFPBDirector and #StopTheDebtTrap!

Predatory lenders trap their customers in a cycle of debt that can take months or years to break out of. So why are we making their lives even easier by trashing consumer protections? It's time for Congress to #StopTheDebtTrap once and for all!

We fought for years to get a strong payday rule in place. It would #ConsumersRising from the worst kinds of debt traps, but now the payday loan predators are trying to gut it! Stand with us and tell Congress to #StopTheDebtTrap!



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Good luck finding voters who want lenders to charge them even higher interest rates and whip out even more hidden fees. So why is Washington doing favors for predatory lenders, instead of cracking down? Let's tell Congress: #StopTheDebtTrap!

[Downloadable Graphics](#) - Payday/Predatory Lending

MEMBER VIDEOS

Rashida Tlaib: <https://twitter.com/RealBankReform/status/1123341719536373767> She talks about how not tackling payday loans leads to the public "subsidizing poverty."

Jennifer Wexton: <https://twitter.com/RealBankReform/status/1123340127089123330> She asks about the \$8 million in fees number, and then gets Diane Standaert on the record saying that in states with rate caps, consumers find credit alternatives and aren't caught in debt traps.

Ayanna Pressley: <https://twitter.com/RealBankReform/status/1123338762728161287> She asks about how important rate caps are, like the one in MA, which leads Standaert to say that it's the single most effective policy for preventing the debt trap. The bright new future.

Chris Peterson, Consumer Federation of America. At the height of its power, the New York mob charged average interest rates of 250% for its loan sharking operations. The average payday loan charges an interest rate of 400%. That says it all.

<https://twitter.com/RealBankReform/status/1123670135766749184>