

Congress of the United States
House of Representatives
Washington, DC 20515

April 7, 2016

The Honorable Richard Cordray
Director
Bureau of Consumer Financial Protection
1700 G Street, NW
Washington, DC 20552

The Honorable Sally Jewell
Secretary
Department of the Interior
1849 C Street, NW
Washington, DC 20503

Dear Director Cordray and Secretary Jewell:

I write to encourage your agencies to engage in government-to-government consultation with Native American tribes during rulemaking processes, particularly as the Consumer Financial Protection Bureau (CFPB) crafts new regulatory standards for the small-dollar lending industry. I am concerned Tribal impacts are not being adequately considered during this process and firmly believe it is the duty of both your agencies to protect the interests and sovereignty of Tribes.

Just as states across the country are not monolithic, nor are Montana's eight tribes, seven of which are federally recognized. Each has their own priorities for economic development. In this case, the Chippewa Cree Tribe of the Rocky Boy's Reservation has been diligently working to tap into the online consumer financial services industry. As both of you well know, Tribes face difficult barriers in creating and sustaining healthy economies due to a variety of factors, including remote reservations. As a result, Tribes have pursued innovative businesses to generate revenue and bring diverse opportunities for economic development to their communities. E-commerce and online financial services are one of the avenues available to allow the Chippewa Cree to meet their goal of true self-sufficiency.

Despite the federal trust responsibility owed to Tribes, we have heard the CFPB has refused to engage in meaningful consultation with many sovereign nations. Those who are interested in participating in a consultation process have appealed to the Department of the Interior (DOI) but have not received an adequate response. It is the responsibility of our government, specifically DOI and CFPB, to respect and work with the people of this land. Therefore, I urge you to collaborate collectively as a means to ensure Tribes such as the Chippewa Cree are included in the discussions surrounding the proposed rule, how it may be implemented, the rulemaking itself, timelines, etc. Tribes provide much needed financial services in a responsible manner that protects the consumer while also ensuring their economic independence interests are maintained.

As Montana's sole Congressman, it is my job to ensure the sovereignty of all Tribes in my state is protected. It is imperative you consider the impacts this rulemaking will have on their rights and interests. I intend to work with you further on this important matter and look forward to your response.

Sincerely,

A handwritten signature in blue ink, appearing to read "Ryan Zinke", is written over the word "Sincerely,".

RYAN ZINKE
Member of Congress