



Congress of the United States  
House of Representatives

March 24, 2015

The Honorable Ander Crenshaw  
Chairman  
Subcommittee on Financial Services and  
General Government  
House Appropriations Committee  
Washington, D.C. 20515

The Honorable John Culberson  
Chairman  
Subcommittee on Commerce, Justice,  
Science, and Related Agencies  
House Appropriations Committee  
Washington, D.C. 20515

Dear Chairman Crenshaw and Chairman Culberson:

As you know, Operation Choke Point is a Federal Deposit Insurance Corporation (FDIC) and Department of Justice (DOJ) initiative that aims to force businesses, many of which are licensed and legally-operating, out of the financial services space and therefore, out of business. Since its inception in 2013, there has been mounting bipartisan concern over this unprecedented program. These concerns intensified last year when the House Oversight and Government Reform Committee released two staff papers showing, through documentation provided by both FDIC and DOJ, the steps taken by agency staff to inappropriately cut off certain legal industries from the financial services sector based not on risk posed by those industries but on personal objections of federal government employees.

A bipartisan amendment prohibiting funds for Operation Choke Point was offered to the Fiscal Year 2015 Commerce, Justice and Science Appropriations Bill. That amendment was accepted by voice vote. Additionally, legislation to address Operation Choke Point has garnered bipartisan support in the last two sessions of Congress. The *Financial Institution Customer Protection Act of 2015* (H.R. 766) and similar legislation introduced in the 113<sup>th</sup> Congress (H.R. 5758) aim to address Operation Choke Point while allowing federal banking regulators and the DOJ the flexibility to pursue fraud. While the FDIC has implemented some of the changes proposed in the legislation, other agencies have failed to follow suit.

There is little doubt that some FDIC and DOJ officials have abused their authority to advance a personal agenda. Despite knowledge and admission of the program by both FDIC and DOJ, and evidence of internal debates over its legitimacy, Operation Choke Point continues.

To be clear, we fully support and applaud efforts to remove fraud from the financial system. Nevertheless, we feel the targeting of entire legal industries without clear and convincing evidence of wrongdoing or misconduct is highly inappropriate.



Marlin Stutzman  
Member of Congress



Mia Love  
Member of Congress

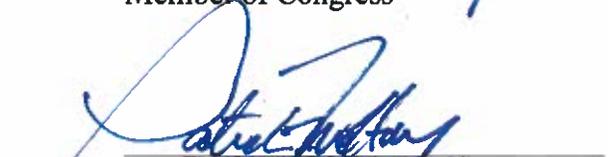
As members of the House Financial Services Committee, we respectfully request that you consider our concerns surrounding Operation Choke Point and include language in your Fiscal Year 2016 appropriations bills that would address this unprecedented and inappropriate program.

Sincerely,

  
Mick Mulvaney  
Member of Congress

  
Blaine Luetkemeyer  
Member of Congress

  
Randy Neugebauer  
Member of Congress

  
Patrick McHenry  
Member of Congress

  
Scott Garrett  
Member of Congress

  
Bill Huizenga  
Member of Congress

  
Sean Duffy  
Member of Congress

  
Steve Stivers  
Member of Congress

  
David Schweikert  
Member of Congress

  
Stevan Pearce  
Member of Congress

  
French Hill  
Member of Congress

  
Roger Williams  
Member of Congress

  
Lynn Westmoreland  
Member of Congress

  
Stephen Fincher  
Member of Congress

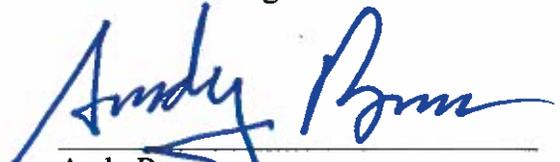
  
Bill Posey  
Member of Congress

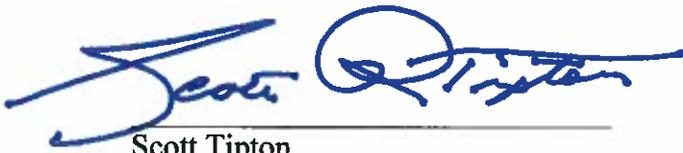
  
Frank Guinta  
Member of Congress

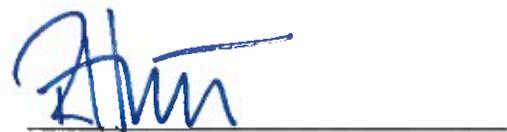
  
Keith Rothfus  
Member of Congress

  
Dennis A. Ross  
Member of Congress

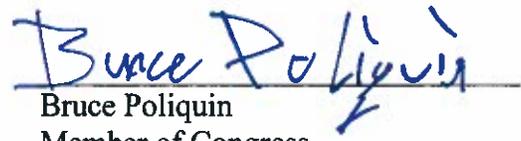
  
Ed Royce  
Member of Congress

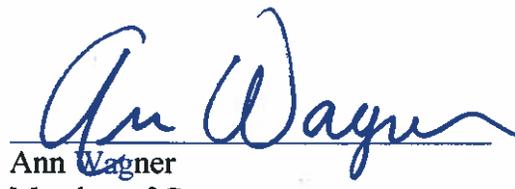
  
Andy Barr  
Member of Congress

  
Scott Tipton  
Member of Congress

  
Robert Hurt  
Member of Congress

  
Michael Fitzpatrick  
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Bruce Poliquin  
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