



July 6, 2020

The Honorable Toni Atkins  
Chair, Senate Rules Committee  
1021 O St., Ste 8518  
Sacramento, CA 95814

**RE: Confirmation of Department of Financial Protection and Innovation Commissioner - SUPPORT**

Dear Senator Atkins,

On behalf of the American Fair Credit Council (“AFCC”), the leading trade association that represents the debt resolution industry, I write to express our support for the confirmation of Department of Financial Protection and Innovation (“DFPI”) Commissioner Chlothilde Hewlett.

Debt resolution provides Californians who find themselves in financial hardship with the opportunity to resolve their unsecured debts by reaching negotiated, less-than-full-balance settlements with their creditors. In 2019, the most recent year for which independent researchers collected data, the debt resolution industry settled more than \$450 million in unsecured debt on behalf of struggling California consumers. The economic challenges since then, including the pandemic and rising inflation, have made it clear that consumers need access to as many options as possible to address their unmanageable debt burdens. Our collaboration with Assemblymember Buffy Wicks and the DFPI on AB 1405 (Wicks, Chapter 454, Statutes of 2021) ensures that debt resolution providers can continue to serve consumers in California in a robust, consumer-protective manner.

We have been pleased to have had the opportunity to work with Commissioner Hewlett since her appointment in September 2021. She brings a wealth of knowledge and expertise to the DFPI. Her extensive experience in state service provides her with the ability to understand how government works and to effectively run a complex department. In addition, her time working as an attorney for financial services clients affords her the knowledge and expertise necessary to balance consumer protection with a vibrant, competitive financial services marketplace in California.

In recent years, Governor Newsom and the Legislature have significantly expanded the authority of the DFPI. It is essential that the Department have a skilled and well-equipped commissioner at the helm, particularly given the financial challenges that so many consumers across the state are experiencing. We are confident that Commissioner Hewlett will continue to be an advocate for consumer protection while promoting the state’s thriving and evolving financial services sector. The AFCC supports Commissioner Hewlett’s appointment and respectfully requests her confirmation.

Very truly yours,

A handwritten signature in black ink that reads "Denise Dunkel". The signature is written in a cursive, flowing style.

Denise Dunkel  
Chief Executive Officer  
American Fair Credit Council

cc: Members, Senate Rules Committee  
Cathryn Rivera-Hernandez, Appointments Secretary  
Clothilde V. Hewlett, Commissioner, California Department of Financial Protection & Innovation  
Nicole Hisotomi, Deputy Commissioner for Legislation, California Department of Financial Protection & Innovation