



COLORADO

**Department of
Regulatory Agencies**

Division of Banking

February 11, 2026

VIA Email: foia@aflegal.org

John Huggins
America First Legal Foundation
611 Pennsylvania Ave SE #231
Washington, DC 20003

Dear Mr. Huggins:

This letter responds to your request submitted pursuant to the Colorado Open Records Act (CORA), Colo. Rev. Stat. § 24-72-201 et seq., received by the Colorado Department of Regulatory Agencies, Division of Banking (Division), on February 9, 2026. The Division conducted a search for records covering the timeframe of November 20, 2025, through the date of your request.

Below is the Division's response to each request as written:

Request 1: All records and communications identifying, reflecting, or documenting the Consumer Financial Protection Bureau ("CFPB") refusing requests for operating funds from the Federal Reserve, causing the shutdown of the CFPB's Consumer Response System.

Response:

No responsive documents.

Request 2: All records and communications identifying, reflecting, or documenting consumers being unable to make complaints in the CFPB's Consumer Response System.

Response:

No responsive documents.

Request 3: All records and communications identifying, reflecting, or documenting the Division of Banking's inability to conduct investigations, support litigations, monitor the marketplace, and assist harmed consumers due to the cuts to CFPB operations.

Response:

No responsive documents.

Request 4: All records and communications identifying, reflecting, or documenting the Division of Banking losing access to material information regarding millions of consumer complaints in the CFPB Consumer Response System due to CFPB budget cuts. The term "material information" as defined:

a. Consumer complaints in the database



- b. Company responses to consumer complaints
- c. Subjects of active litigations and confidential investigations
- d. Monitoring trends and opening new investigations

Response:

No responsive documents.

Request 5: All records and communications identifying, reflecting, or documenting the Division of Banking's inability to refer complaints from Colorado residents to the CFPB. Inability, as defined by the CFPB's lack of payment to cloud-based service providers to process consumer complaints.

Response:

No responsive documents.

Request 6: All records and communications identifying, reflecting, or documenting deletion, or potential deletion of consumer complaint data as a result of CFPB budget cuts.

Response:

No responsive documents.

Request 7: All records and communications identifying, reflecting, or documenting corruption or manipulation of consumer complaint data as a result of the CFPB's failure to monitor the Consumer Response System.

Response:

No responsive documents.

Request 8: All records and communications identifying, reflecting, or documenting any loss of access to HMDA data collected by CFPB.

Response:

No responsive documents.

The Division has determined that no fees are assessed as no responsive documents were located.

Sincerely,



Kara Hunter
State Bank Commissioner

