

**294 Consumer, Civil Rights, Labor, Legal Services and
Community Organizations and Academics**

March 25, 2025

United States Senate
Washington, DC 20515

Re: Oppose S.J. Res. 18 (Scott), CRA Resolution to Overturn CFPB Rule on Overdraft
Lending: Very Large Financial Institutions

Dear Senator,

The undersigned 294 consumer, civil rights, labor, legal services and community organizations and academics write to urge you to oppose S.J. Res. 18 (Scott) and any other effort to overturn the Consumer Financial Protection Bureau’s overdraft fee rule, which will reduce most overdraft fees from \$35 to \$5, stop manipulative practices by big banks, improve transparency, and put \$5 billion back into the pockets of everyday people and their families. The public widely views current overdraft fee practices as unfair.

The overdraft fee rule closes a paper-check era loophole that has allowed big banks to trick people into paying excessive overdraft fees and earn billions in profits off of the most vulnerable families. The rule lowers most so-called “courtesy” overdraft fees from \$35 to \$5, saving households that pay overdraft fees an average of \$225 a year. The rule gives big banks a variety of options to cover overdrafts, including safer, more transparent overdraft lines of credit with no price limit and the same disclosure requirements as credit cards. The rule only applies to very large institutions with over \$10 billion in assets, many of which have already adopted similar protections. Smaller banks and credit unions are completely exempt.

We urge you to stand with everyday people over big banks. Banks should not profit off the struggles of working families through excessive, back-end overdraft junk fees. Please oppose S.J. Res. 18.

Yours very truly,

| | |
|--|----------|
| 20/20 Vision | National |
| Accountable.US | National |
| American Association of People with Disabilities | National |
| American Economic Liberties Project | National |
| American Friends Service Committee | National |
| American Muslim Health Professionals | National |

| | |
|--|----------|
| Americans for Financial Reform (AFR) | National |
| Americans for Tax Fairness | National |
| Autistic Self Advocacy Network | National |
| Blue Future | National |
| CAARMA | National |
| CAMEO Network | National |
| Center for Digital Democracy | National |
| Center for Economic Justice | National |
| Center for Justice & Democracy | National |
| Center for Law and Social Policy (CLASP) | National |
| Center for LGBTQ Economic Advancement & Research (CLEAR) | National |
| Center for Responsible Lending | National |
| Center for Survivor Agency and Justice | National |
| Chief Warrant and Warrant Officers Association of the U.S. Coast Guard | National |
| Coalition on Human Needs | National |
| Committee for Better Banks | National |
| Congregation of Our Lady of Charity of the Good Shepherd, U.S. Provinces | National |
| Consumer Action | National |
| Consumer Federation of America | National |
| Consumer Reports | National |
| Consumer Watchdog | National |
| Demand Progress Education Fund | National |
| Demcast | National |
| Disability Belongs | National |
| Disability Rights Advocates | National |
| Equal Rights Advocates | National |
| Faith in Action National Network | National |
| Family Values @ Work | National |
| HEAL (Health, Environment, Agriculture, Labor) Food Alliance | National |
| Health Care for America Now (HCAN) | National |
| Impact Fund | National |
| Interfaith Center on Corporate Responsibility | National |
| Japanese American Citizens League | National |

| | |
|--|----------|
| Justice in Aging | National |
| MomsRising | National |
| NAACP | National |
| National Advocacy Center of the Sisters of the Good Shepherd | National |
| National Association for Latino Community Asset Builders (NALCAB) | National |
| National Association for the Advancement of Colored People | National |
| National Association of Consumer Advocates | National |
| National Association of Consumer Bankruptcy Attorneys (NACBA) Attorneys (NACBA) | National |
| National Association of Social Workers | National |
| National Black Justice Coalition | National |
| National Center for Law and Economic Justice | National |
| National Coalition for Asian Pacific American Community Development (National CAPACD) | National |
| National Coalition for the Homeless | National |
| National Community Reinvestment Coalition | National |
| National Consumer Law Center (on behalf of its low-income clients) | National |
| National Consumers League | National |
| National Disability Institute | National |
| National Disability Rights Network (NDRN) | National |
| National Employment Law Project | National |
| National Partnership for Women & Families | National |
| National Women's Law Center | National |
| NETWORK Lobby for Catholic Social Justice | National |
| P Street | National |
| People Power United | National |
| Popular Democracy In Action | National |
| Public Citizen | National |
| Public Good Law Center | National |
| Public Justice | National |
| Student Borrower Protection Center | National |
| The National Council of Asian Pacific Americans (NCAPA) | National |
| U.S. PIRG | National |

| | |
|---|------------|
| United Church of Christ | National |
| Woodstock Institute | National |
| Young Invincibles | National |
| Alabama Arise | Alabama |
| Greater Birmingham Ministries | Alabama |
| VOICES for Alabama's Children | Alabama |
| Alaska Public Interest Research Group | Alaska |
| Arizona PIRG | Arizona |
| Center for Economic Integrity | Arizona |
| Community Investment Corporation | Arizona |
| William E. Morris Institute for Justice | Arizona |
| Arkansans Against Abusive Payday Lending | Arkansas |
| Arkansas Community Organizations | Arkansas |
| OMNI Center for Peace, Justice & Ecology | Arkansas |
| California Consumer Protection Attorneys Association | California |
| California School Employees Association | California |
| CALPIRG | California |
| Consumer Federation of California | California |
| Consumers for Auto Reliability and Safety | California |
| Contra Costa Senior Legal Services | California |
| Housing and Economic Rights Advocates | California |
| Katharine & George Alexander Community Law Center | California |
| Mission Asset Fund | California |
| National Center for Lesbian Rights | California |
| OneJustice | California |
| Prof. Lauren Willis, LMU Loyola Law School* | California |
| Prof. Scott Maurer, Santa Clara Law* | California |
| Prof. Steven M. Graves, PhD, California State University* | California |
| Public Counsel | California |
| Public Law Center | California |
| Rise Economy | California |
| Senior Advocacy Network-Senior Law Project | California |
| The Academy of Financial Education | California |

| | |
|--|----------------------|
| The Greenlining Institute | California |
| TURN-The Utility Reform Network | California |
| Western Center on Law & Poverty | California |
| Bell Policy Center | Colorado |
| Center for Health Progress | Colorado |
| Colorado Center on Law and Policy | Colorado |
| Colorado Fiscal Institute | Colorado |
| Colorado Latino Leadership, Advocacy, and Research Organization (CLLARO) | Colorado |
| CoPIRG | Colorado |
| Towards Justice | Colorado |
| Connecticut Fair Housing Center | Connecticut |
| ConnPIRG | Connecticut |
| Prof. Annie Harper, Yale University Department of Psychiatry* | Connecticut |
| Community Legal Aid Society, Inc. (Delaware) | Delaware |
| Delaware Community Reinvestment Action Council, Inc. | Delaware |
| DC Consumer Rights Coalition | District of Columbia |
| Legal Aid DC | District of Columbia |
| Prof. Emerita Ann Shalleck, American University, Washington College of Law* | District of Columbia |
| Prof. Emeritus Arthur E. Wilmarth, Jr., George Washington University Law School* | District of Columbia |
| Tzedek DC | District of Columbia |
| Affordable Homeownership Foundation Inc | Florida |
| Florida Consumer Lawyers | Florida |
| Florida PIRG | Florida |
| Florida Silver Haired Legislature Inc | Florida |
| Jacksonville Area Legal Aid, Inc. | Florida |
| Latino Leadership, Inc. | Florida |
| Georgia PIRG | Georgia |
| Georgia Watch | Georgia |
| QC Performing Arts Inc | Georgia |

| | |
|--|---------------|
| Citizen Action/Illinois | Illinois |
| Housing Action Illinois | Illinois |
| Illinois PIRG | Illinois |
| Legal Action Chicago | Illinois |
| Legal Council for Health Justice | Illinois |
| Shriver Center on Poverty Law | Illinois |
| Working Credit | Illinois |
| Citizens Action Coalition of Indiana | Indiana |
| Indiana Community Action Poverty Institute | Indiana |
| Indiana Legal Services, Inc. | Indiana |
| Prosperity Indiana | Indiana |
| West Indianapolis Development Corp | Indiana |
| Iowa Citizens for Community Improvement | Iowa |
| Iowa PIRG | Iowa |
| DEACON Richard Murphy, DIOCESE OF Owensboro KY* | Kentucky |
| Kentucky Equal Justice Center | Kentucky |
| REBOUND, Inc. | Kentucky |
| Habitat for Humanity St. Tammany West | Louisiana |
| Coastal Enterprises, Inc. | Maine |
| Legal Services for Maine Elders | Maine |
| Maine Center for Economic Policy | Maine |
| Maine Equal Justice | Maine |
| Maine People's Alliance | Maine |
| CASH Campaign of Maryland | Maryland |
| Economic Action Maryland Fund | Maryland |
| Maryland PIRG | Maryland |
| Prof. Jeff Sovern, Univ. of Maryland Francis King Carey School of Law* | Maryland |
| Prof. Michele Gilman, University of Baltimore School of Law* | Maryland |
| Public Justice Center (Maryland) | Maryland |
| Santoni, Vocci & Ortega, LLC | Maryland |
| Health Law Advocates | Massachusetts |
| Massachusetts Action for Justice | Massachusetts |
| MASSPIRG | Massachusetts |

| | |
|--|---------------|
| The Neighborhood Developers | Massachusetts |
| Community Economic Development Association of Michigan (CEDAM) | Michigan |
| Michigan Poverty Law Program | Michigan |
| Michigan United | Michigan |
| PIRGIM | Michigan |
| Exodus Lending | Minnesota |
| ISAIAH (MN) | Minnesota |
| Prof. Prentiss Cox, University of Minnesota Law School* | Minnesota |
| Missouri Faith Voices | Missouri |
| MoPIRG | Missouri |
| R.A.A. - Ready, Aim, Advocate Committee | Missouri |
| St. Louis Equal Housing & Community Reinvestment Alliance | Missouri |
| Communications Workers of America (CWA) | National |
| Debt Collective | National |
| Hip Hop Caucus | National |
| League of United Latin American Citizens (LULAC) | National |
| Local Initiatives Support Corporation (LISC) | National |
| Economic Empowerment Center DBA Lending Link | Nebraska |
| Nebraska Appleseed | Nebraska |
| Women's Fund of Omaha | Nebraska |
| Legal Aid Center of Southern Nevada | Nevada |
| Progressive Leadership Alliance of Nevada | Nevada |
| 603 Legal Aid | New Hampshire |
| New Hampshire Legal Assistance | New Hampshire |
| New Hampshire PIRG | New Hampshire |
| CWA Local 1081 | New Jersey |
| Faith in New Jersey | New Jersey |
| Housing and Community Development Network of New Jersey | New Jersey |
| Lutherans Engaging in Advocacy NJ | New Jersey |
| Manufactured Home Owners Association of New Jersey | New Jersey |
| New Jersey Appleseed Public Interest Law Center | New Jersey |
| New Jersey Citizen Action | New Jersey |
| New Jersey PIRG | New Jersey |

| | |
|---|------------|
| New Jersey Tenants Organization | New Jersey |
| Volunteer Lawyers for Justice | New Jersey |
| Catholic Charities of Southern New Mexico | New Mexico |
| New Mexico Center on Law and Poverty | New Mexico |
| New Mexico Fair Lending Coalition | New Mexico |
| New Mexico PIRG | New Mexico |
| Prosperity Works | New Mexico |
| United South Broadway Corporation | New Mexico |
| Brooklyn Cooperative Federal Credit Union | New York |
| CAMBA | New York |
| Center for Elder Law & Justice | New York |
| Church Women United in New York State | New York |
| Community Service Society of New York | New York |
| Cypress Hills Local Development Corporation | New York |
| DC37 MELS | New York |
| Empire Justice Center | New York |
| Feerick Center for Social Justice, Fordham Law School | New York |
| Fifth Avenue Committee | New York |
| Genesee Co-op Federal Credit Union | New York |
| Housing and Family Services of Greater New York | New York |
| Incendii Law PLLC | New York |
| JASA Legal Services for Elder Justice | New York |
| JustLeadershipUsa | New York |
| Lower East Side People's FCU | New York |
| Mobilization for Justice | New York |
| New Economy Project | New York |
| New York Public Interest Research Group (NYPIRG) | New York |
| New Yorkers for Responsible Lending | New York |
| Northeast Brooklyn Housing Development Corp | New York |
| NYS Community Equity Agenda | New York |
| Prof. David Reiss, Cornell Law School & Cornell Tech* | New York |
| Rensselaer County Housing Resources | New York |
| Rockland Housing Action Coalition, Inc. | New York |

| | |
|---|----------------|
| Rural Housing Opportunities Corp. | New York |
| TakeRoot Justice | New York |
| The Legal Aid Society | New York |
| Troy Rehabilitation and Improvement Program, Inc. | New York |
| Volunteer Lawyers Project of CNY, Inc. | New York |
| WESPAC Foundation, Inc. | New York |
| Westchester Residential Opportunities, Inc. | New York |
| Western New York Law Center | New York |
| Charlotte Center for Legal Advocacy | North Carolina |
| NC State AFL-CIO | North Carolina |
| NCPIRG | North Carolina |
| North Carolina Council of Churches | North Carolina |
| North Carolina Justice Center | North Carolina |
| Prof. Alexandra Sickler, University of North Dakota School of Law* | North Dakota |
| Red River Valley Community Action | North Dakota |
| Advocates for Basic Legal Equality, Inc. | Ohio |
| Ohio PIRG | Ohio |
| Ohio Poverty Law Center | Ohio |
| CASA of Oregon | Oregon |
| Oregon Consumer Justice | Oregon |
| OSPIRG | Oregon |
| Community Action Association of Pennsylvania | Pennsylvania |
| Community Legal Services of Philadelphia | Pennsylvania |
| Health, Education and Legal assistance Project: A Medical-Legal Partnership | Pennsylvania |
| Housing Alliance of Pennsylvania | Pennsylvania |
| Just Harvest | Pennsylvania |
| Neighborhood Allies | Pennsylvania |
| PennPIRG | Pennsylvania |
| Pennsylvania Utility Law Project | Pennsylvania |
| Quaker Action Mid-Atlantic Region | Pennsylvania |
| Economic Progress Institute (Rhode Island) | Rhode Island |
| Rhode Island PIRG | Rhode Island |

| | |
|--|----------------|
| Chester Worker Empowerment Center | South Carolina |
| Community Fresh Start | South Carolina |
| Latino Community Development | South Carolina |
| South Carolina Appleseed Legal Justice Center | South Carolina |
| Shelby County TN, Trustee | Tennessee |
| Tennessee Justice Center | Tennessee |
| Brazos Valley Affordable Housing Corporation | Texas |
| El Paso Interreligious Sponsoring Organization (EPISO) | Texas |
| Pathfinders | Texas |
| Prof. Neil Sobol, Texas A&M University School of Law* | Texas |
| RAISE Texas | Texas |
| Texas Appleseed | Texas |
| Texas Utility Law Project | Texas |
| TexPIRG | Texas |
| The Metropolitan Organization of Houston Texas | Texas |
| United Way of Central Texas | Texas |
| ValleyInterfaith | Texas |
| Vermont Asylum Assistance Project | Vermont |
| Vermont Legal Aid | Vermont |
| Hope F. Cupit, Cupit Angel's Wings* | Virginia |
| Legal Aid Works | Virginia |
| Prof. Irene Leech, Virginia Tech* | Virginia |
| Virginia Citizens Consumer Council | Virginia |
| Virginia Interfaith Center for Public Policy | Virginia |
| Virginia Organizing | Virginia |
| Virginia Poverty Law Center | Virginia |
| Economic Opportunity Institute | Washington |
| Indivisible Bellingham | Washington |
| Statewide Poverty Action Network | Washington |
| WashPIRG | Washington |
| Mountain State Justice, Inc. | West Virginia |
| WisPIRG | Wisconsin |

*Organization listed for identification only