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Dear Friend,

The financial collapse of 2008 harmed consumers, thrust bank bailouts on taxpayers, and destroyed confidence in our nation's financial institutions.

Through my work on the Financial Services Committee, however, I have heard and observed that efforts (before I entered Congress) to protect consumers and prevent another financial crisis aren't working as designed. The big banks have gotten bigger and the small banks have gotten fewer. Farmers and small businesses in need of a loan are finding it harder to get financing to expand their operations and hire more workers. Startups have stagnated. Services we have taken for granted, like free checking, are being eliminated due to new, misguided regulations.

I have fought in the Financial Services Committee on behalf of consumers and our communities. I have fought to unleash the power of small businesses to access the capital they need to hire and expand, to free families to invest for the future, to support farmers planning for uncertainty, to help students and their families planning for college, and to restore the ability of community banks and credit unions to adequately provide services to the businesses and families with whom they have long-standing relationships. I have worked on legislation that ends taxpayer-funded bailouts of large financial institutions and encourages them to be strongly capitalized with ample reserves to weather uncertain financial times.

**But I want to hear from you—what has your experience been?**

**Have you found credit harder to obtain for everyday**



**expenses such as a car loan or a home mortgage? Have you lost your free checking? Have you had to shutter your small business because you couldn't get a loan or credit line? I want to hear from you!**

**Let me know by clicking the Contact button at the top of this email.**

In Your Service,



*Randy Hultgren  
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