

Dear {{FirstName or 'Friend'}},

Happy Valentine's Day! Several of my bills passed the House of Delegates this week and are now awaiting the Governor's signature.

The richest man in the world is working with President Trump to dismantle the Consumer Finance Protection Bureau (CFPB), which has saved Americans billions since it was created. This is wrong. I will continue to fight hard for consumer protection on the state level. Banning undisclosed hidden fees is just the start.

I had the pleasure of introducing my interns for this session on the Senate floor yesterday. I am so proud of the work they have accomplished. I hope you will read on for more updates from the week and local resources.

A handwritten signature in black ink, appearing to be 'E. L.', with a long horizontal flourish extending to the right.

BILLS ON THE GOVERNOR'S DESK

SEN. PEKARSKY



SENATE DISTRICT 36

SB 1032

- Closes a loophole that allows a veteran teacher's continuing contract to be ended by a school system without due process.

SB 1188

- Requires DPOR to develop a process for international professional license recognition; such as realtors or architects

SB 1210

- Requires a buyer beware clause be added to all property purchases regarding airport noise from Dulles

SB 1035

- Updates current provisions on the use of opioid overdose reversal medication to include other opioid antagonists besides Naloxone.

SB 1215

- Updates insurance prior authorization process and creates additional transparency on timelines and appeals process.

SB 1269

- Saves the Virginia Railway Authority (VRE) over \$100,000 annually on duplicative state taxes

SB 1048

- Requires school boards to share annually, materials outlining the importance of safety

SB 1212

- Requires full up front pricing on all purchases. Bans undisclosed junk

storing weapons and
prescription medication

fees.

Sen. Pekarsky Recognized as "Best Friend" for No Kill Shelters



Sue Bell from Homeward Trails Animal Rescue in Fairfax Station recognized Sen. Pekarsky as one of the "Best Friends" for no kill shelters. Sen. Pekarsky Chairs the Companion Animals Subcommittee.

Homeward Trails Animal Rescue is a non-profit 501(c)(3) organization. Founded in 2002, they secure temporary and permanent homes for thousands of dogs and cats annually who are rescued from under-resourced communities and shelters or

whose owners can no longer care for them.

Most of their animals come from the mid-Atlantic region, they also rescue animals internationally and have partners in numerous countries including Thailand, Kuwait, Peru, Russia, Ukraine and more.

[Learn more about the Homeward Trails Animal Rescue.](#)

Valentine's Day in the GA



Today is Valentine's Day, and we honor our Administrative Assistant, Colleen Dee for all of her hard work this session. Each office decorates their AA's desk. Here's a look around the 6th floor.



Sen. Pekarisky visits an adoptable dog on Valentine's Day. Adoption event hosted by the Richmond SPCA and the Homeward Trails Animal Rescue.



Senate Pages delivering valentines for the Administrative Assistants.

Trump Dismantling the CFPB

The Trump administration forced a de-facto shutdown of the Consumer Financial Protection Bureau (CFPB). The agency was created out of the 2008 financial crisis to protect us all from predatory consumer finance practices. Here are some of the rules they are rolling back:

Key Consumer Protection Rules Abandoned

The CFPB was in the process of finalizing, or defending against lobbyist legal attacks, several pro-consumer rules and initiatives which will now be abandoned. Those rules are:

- A rule that requires large banks to cap overdraft fees at \$5, or the minimum amount required to cover legitimate business costs. Banks now charge as much as \$35 for each overdraft, generating billions in annual profit largely off the backs of low-income Americans.
- A rule banning unjustified excessive credit card late fees, and capping the typical late fee at \$8 instead of \$32. The rule closes a loophole exploited by large credit card issuers, and will save consumers an estimated \$10 billion annually. Banks can still charge more than \$8 if they can prove their actual collection costs exceed that amount.
- A rule to ban credit reporting bureaus from factoring medical debts into credit reports, and prohibit lenders from considering medical information in making lending decisions. The rule would have erased an estimated \$49 billion in medical bills from existing credit reports, and improve the credit scores of roughly 15 million Americans.
- A proposed rule to create a bright line ban on financial companies using contracts that restrict consumers' legal rights in the fine print. The CFPB specifically mentioned politically-motivated "debanking" as one phenomenon that the rule targets.
- A rule that said big banks can't charge junk fees for basic customer service, like being able to check the amount of money in your account. We can expect these junk fees to permeate aspects of banking once again.
- An enforcement policy that it is against the law for credit card companies to devalue consumers' earned rewards, fail to deliver promised rewards, or hide conditions for earning or keeping rewards. The shady rewards and points industry will likely have little to no oversight, leaving companies with free rein to devalue at will and hide their true worth.

- A free tool, [Explore Credit Cards](#), which provides unbiased comparisons of credit cards based on a transparent dataset, whereas popular reviewers have [financial ties](#) to industry.
- A rule that mortgage servicers can't [garner](#) excessive fees when they foreclose, which is an incentive to foreclose rather than working out loans.
- An "[Open Banking](#)" rule requiring banks to transfer personal financial data to other financial institutions for free at a customer's request, enabling consumers to more easily switch banks and fostering competition.
- A public comment [docket](#) to receive input on credit card interest rates, terms, and conditions—a first step towards potential government action on credit card interest rates.

[Learn more about the work the CFPB has done over the past five years.](#)

Finishing Committee Business



Sen. Pekarsky concluded committee business with her committees this week, voting on the all the House bills in the dockets. Her committee assignments include the Agriculture, Conservation and Natural Resources, Companion Animals, Education and Health, Health Professions, Public Education, Local Government, and Transportation Committees.

Constituent Services

Do you live in Senate District 36 and
have an issue with?

- Virginia Department of Motor Vehicles
- Unemployment
- Virginia Taxation
- Housing
- Veteran Services
- Insurance
- Social Services
- Public Safety
- and more

We are here to help!

Introducing our Interns to the Senate



Amelia Stoner, Connor McNulty, and Kymiah Wingate.

Yesterday, Sen. Pekarsky introduced our interns on the Senate floor, Kymiah Wingate, who is studying at Virginia

Commonwealth University, Connor McNulty, who is also studying at Virginia Commonwealth University, and Amelia Stoner, who is working towards her Master’s degree at James Madison University. These fantastic students had the opportunity to intern in our office this session and experience what it is like to work in the General Assembly. We are so proud of the work these students have put in and hope they are inspired to come back and work in the General Assembly in the future.



School Board Student Representative Application



Fairfax County
PUBLIC SCHOOLS
ENGAGE • INSPIRE • THRIVE®

Each year FCPS students have the opportunity to apply for the position of the student representative to the School Board. The student representative is not a member of the School Board but serves in a nonvoting, advisory capacity, representing the interests of the students of Fairfax County Public Schools. Eligibility requirements include:

- Currently in grades 9, 10, and 11.
- A resident of Fairfax County or Fairfax City
- A student in Fairfax County Public Schools.

Eligibility requirements:

- A written component; due **Monday February 24, 2025**.
- A 30 second candidate video statement; due **March 26, 2025**.
 - Candidates will be emailed a link to record their video on **March 17, 2025**.

You can visit the Fairfax County Public School page to learn more about the application process, the election process, and requirements.

[Learn More](#)

Local Resources

Help Paying for Caregivers



The Fairfax Caregiver Seminar Consortium offers free webinars throughout the year designed to help family caregivers of older adults or adults with a disability manage their day-to-day issues.

This Wednesday, Sally Balch Hurme, JD, a Virginia elder law attorney who retired from AARP after 23 years advocating on a wide variety of issues including surrogate decision making, advance care planning, and elder abuse, will present on paying for caregiving expenses and where to get help. Caregivers have a lot on their hands taking care of a loved one. Together they will explore some ways to increase resources or decrease expenses, including the ways you can get paid for being a caregiver, opportunities to take advantage of any government or tax benefits, and eligibility for any of the veterans' benefits.

The webinars are easily accessed through your computer or telephone. Unable to join live? Please [register](#) and a recording will be sent to you if available. The webinar on how to get help paying for caregiving expenses is on **Wednesday, Feb. 19 from 12 pm - 1 pm.**

[Learn More](#)

Flu Season Resources



It is still Influenza (Flu) season and there are rising cases of the Avian Influenza in Virginia. Fairfax County has a [resource page](#) dedicated to providing the latest on flu activity, sites for vaccination, and helpful information for managing influenza.



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[Stay informed about what is happening in Richmond and around the 36th District.](#)



It is a pleasure to serve you in the 36th District

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Cheers,
Stella Pekarsky
Senator, District 36

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