

BEFORE THE FEDERAL ELECTION COMMISSION

CAMPAIGN LEGAL CENTER
ROGER G. WIEAND
1101 14th Street NW, Suite 400
Washington, DC 20005

v. MUR No. _____

ELISE STEFANIK
TEAM ELISE and
CABELL HOBBS in his official
capacity as treasurer
P.O. Box 500
Glens Falls, NY 12801

COMPLAINT

1. Representative Elise Stefanik and her joint fundraising committee, Team Elise, have reported paying WinRed, a payment processing platform, over \$4.7 million for “credit card merchant fees” between 2023 and 2025—an amount that vastly exceeds the amount that any political committee would need to pay in such fees under similar circumstances. Team Elise reported raising roughly \$12.5 million during this period, and since WinRed’s highest rate on contributions is 3.94%, the committee was most likely obligated to pay WinRed less than \$500,000 in processing fees. Instead, Team Elise has reported paying WinRed \$4.7 million—or *more than a third* of the committee’s total receipts during this period—indicating that these payments were *not*, in fact, fees for credit card processing services. Accordingly, Team Elise’s disclosure reports appear to contain glaring errors regarding the recipients or purposes for which these funds were paid.
2. Overall, Stefanik’s joint fundraising committee has implausibly reported paying WinRed far more than political committees raising hundreds of millions of dollars from millions of donors all across the country. Based on WinRed’s fee structure for processing online contributions, which is based on a percentage of each contribution received, Team Elise

should have owed WinRed no more than approximately \$493,450 in “credit card merchant fees.” Therefore, the committee’s reports contain a substantial sum of reported disbursements to WinRed that appear to be inaccurate on their face.

3. The Federal Election Campaign Act (“FECA”) requires committees to file accurate reports of their disbursements, including the recipient and purpose of operating expenditures. When campaigns misreport their spending, they deny the public information about their activities and the people and entities they associate with—information that voters have a right to know when deciding how to vote. False or inaccurate reports also prevent the Federal Election Commission (the “FEC” or “Commission”) from doing its job in making sure political committees are raising and spending money lawfully.
4. As set forth herein, there is reason to believe that Team Elise violated its reporting obligations under FECA by failing to properly disclose the true recipients and/or purposes of approximately \$4.7 million in disbursements to WinRed.
5. This complaint is filed pursuant to 52 U.S.C. § 30109(a)(1) and is based on information and belief that Elise Stefanik and Team Elise have violated and continue to violate FECA, 52 U.S.C. § 30101, *et seq.* “If the Commission, upon receiving a complaint . . . has reason to believe that a person has committed, or is about to commit, a violation of [FECA] . . . [t]he Commission *shall make an investigation* of such alleged violation.”¹

¹ 52 U.S.C. § 30109(a)(2) (emphasis added); *see also* 11 C.F.R. § 111.4(a).

FACTS

6. Elise Stefanik is currently the U.S. Representative for New York's 21st congressional district and formerly served as the Chair of the House Republican Conference.² Her joint fundraising committee, Team Elise, raises funds for Stefanik's authorized campaign committee, Elise for Congress, as well as Stefanik's leadership PAC, E-PAC.³ Cabell Hobbs serves as the treasurer for Team Elise, as well as Stefanik's campaign committee and leadership PAC.⁴
7. Team Elise has reported paying WinRed \$4,723,100.28 between January 2023 and March 2025,⁵ describing each expenditure as "credit card merchant fees."
8. WinRed is a payment processing platform that many Republican campaigns and committees use to process online contributions.⁶ It processes contributors' monetary donations, stores credit card information, and routes incoming funds to the recipient committee's account.⁷ In exchange for these services, WinRed charges customers 3.2% of any high-dollar donations and 3.94% of other donations.⁸
9. WinRed also provides merchandising services, through which committees can design and offer merchandise to donors on their contribution pages.⁹ WinRed provides committees

² Elise Stefanik, <https://eliseforcongress.com/> (last visited June 27, 2025).

³ Team Elise, Statement of Org. at 1 (Jan. 30, 2023), <https://docquery.fec.gov/pdf/753/202301309575165753/202301309575165753.pdf>.

⁴ *Id.*; Elise for Congress, Statement of Org. at 1 (July 7, 2025), <https://docquery.fec.gov/pdf/844/202507079762729844/202507079762729844.pdf>; E-PAC, Statement of Org. at 1 (Sept. 19, 2024), <https://docquery.fec.gov/pdf/940/202409199675532940/202409199675532940.pdf>.

⁵ Disbursements to "WinRed Technical Services LLC" by Team Elise, 2023-2025, https://www.fec.gov/data/disbursements/?data_type=processed&committee_id=C00830679&recipient_name=winred+technical&two_year_transaction_period=2024&two_year_transaction_period=2026 (last visited June 27, 2025).

⁶ *See About*, WinRed, <https://winred.com/about/> (last visited June 27, 2025).

⁷ *Id.*

⁸ *Pricing*, WinRed, <https://support.winred.com/en/articles/3097721-pricing> (last visited June 27, 2025).

⁹ *See Merchandise*, WinRed, <https://support.winred.com/en/collections/3756936-merchandise> (last visited July 22, 2025).

with a separate bill for merchandise-related product and shipping costs, and it cautions committees that “merchandise fees must be reported differently than WinRed processing fees.”¹⁰

10. Another of WinRed’s offerings is a Bill-Pay program, which allows campaigns and committees to direct money from donations to pay vendors.¹¹ The purpose of the Bill-Pay feature, per WinRed’s own sales pitch, is to “eliminate the need for invoicing and pay vendors automatically as soon as funds come in.”¹² Importantly, WinRed explicitly states that Bill-Pay fees “are not WinRed fees and should not be reported as such when filing.”¹³
11. From 2023 through 2025, Team Elise has reported raising \$12,524,076.20, and has paid WinRed \$4,723,100.28.¹⁴ Assuming that Team Elise paid WinRed’s standard payment processing rate and did not receive any special discount (which would present a different problem under FECA, namely the receipt of unreported and excessive in-kind contributions), and that WinRed processed every contribution the committee received, Team Elise would have owed WinRed at most \$493,448.60 in fees for the processing of contributions,¹⁵ which is roughly \$4.2 million less than the \$4.7 million it reported paying WinRed.

¹⁰ *How Do I Report Merchandise Fees?*, WinRed, <https://support.winred.com/en/articles/4143226-how-do-i-report-merchandise-fees> (last visited July 22, 2025).

¹¹ *Bill-Pay*, WinRed, <https://support.winred.com/en/articles/5698360-bill-pay> (last visited June 27, 2025).

¹² *Id.*

¹³ *Id.*

¹⁴ Team Elise Financial Summary, 2023-2024, <https://www.fec.gov/data/committee/C00830679/?tab=summary&cycle=2024> (last visited July 8, 2025); Team Elise Financial Summary, 2025-2026, <https://www.fec.gov/data/committee/C00830679/?tab=summary&cycle=2026> (last visited July 8, 2025); Disbursements to “WinRed Technical Services LLC” by Team Elise, *supra* note 5.

¹⁵ Where processing fees = total value of individual contributions * .0394.

12. As such, it appears that Team Elise reported paying WinRed significantly more than it likely owed the company per its standard fee for processing contributions, which raises serious questions about whether the committee misreported the true recipients and/or purposes of the vast majority of its expenditures to WinRed.
13. Based on the published rate the company charges for its payment processing services, Team Elise could not have owed WinRed anywhere close to the \$4,723,100.28 it paid in “credit card merchant fees.”
14. Team Elise reportedly spent about \$12.5 million between 2023 and 2025.¹⁶ If the apparently excessive \$4.2 million that the committee reported paying to WinRed was actually to another vendor and/or for purposes other than the reported “credit card merchant fees,” that would mean that over a third of the dollars it spent between 2023 and 2025 remains effectively unaccounted for and concealed from public view.

SUMMARY OF THE LAW

15. FECA requires each treasurer of a political committee to file regular reports of receipts and disbursements with the Commission.¹⁷ Each report must provide, *inter alia*, itemized information regarding the name and address of each person to whom the committee makes an expenditure or other disbursement aggregating more than \$200 per election cycle, as well as the date, amount, and purpose of such payments.¹⁸ The purpose statement must include a brief “description of why the disbursement was made.”¹⁹ A

¹⁶ Team Elise Financial Summary, 2023-2024, <https://www.fec.gov/data/committee/C00830679/?tab=summary&cycle=2024> (last visited July 8, 2025); Team Elise Financial Summary, 2025-2026, <https://www.fec.gov/data/committee/C00830679/?tab=summary&cycle=2026> (last visited July 8, 2025).

¹⁷ 52 U.S.C. § 30104(a)(1); 11 C.F.R. § 104.1(a).

¹⁸ 52 U.S.C. § 30104(b)(5)–(6); 11 C.F.R. §§ 104.3(b)(4)(i), (vi), 104.9(a)–(b).

¹⁹ 11 C.F.R. § 104.3(b)(3)(i).

person reading a disclosure report should be able to “easily discern why the disbursement was made by reading the name of the recipient and the purpose.”²⁰

16. A committee’s failure to properly itemize its disbursements, including recipient and purpose information, leaves voters in the dark about the entities working for the committee and the nature of the services—which denies voters their informational interest in knowing “where political campaign money comes from and how it is spent,”²¹ and undermines the bedrock transparency necessary for voters to meaningfully evaluate candidates and “make informed decisions.”²² Failure to completely and accurately report disbursements also undermines compliance with and enforcement of other laws that protect voters and our electoral system, such as FECA’s ban on converting campaign funds to personal use,²³ as well as the prohibition of coordination between campaigns and outside spending groups—*e.g.*, super PACs and “dark money” 501(c)(4) groups—through common vendors or former employees.²⁴
17. In MUR 4872 (Jenkins), the Commission conciliated knowing and willful violations of FECA’s itemized disbursement disclosure requirement, resulting from a scheme in which candidate Louis E. “Woody” Jenkins and his campaign committee, Jenkins for Senate 1996, acknowledged making payments through the campaign’s primary media vendor, Courtney Communications, to a different vendor, Impact Mail & Printing, which the campaign hired to perform computerized phone bank services—while disclosing only

²⁰ *Purposes of Disbursement*, FEC, <https://www.fec.gov/help-candidates-and-committees/purposes-disbursements/> (last visited Nov. 5, 2024); *see also* Statement of Policy: “Purpose of Disbursement” Entries for Filings with the Commission, 72 Fed. Reg. 887, 887 (Jan. 9, 2007), https://www.fec.gov/resources/cms-content/documents/policy-guidance/fedreg_notice_2006-23_EO13892.pdf.

²¹ *Buckley v. Valeo*, 424 U.S. 1, 66 (1976).

²² *Citizens United v. FEC*, 558 U.S. 310, 370 (2010).

²³ *See* 52 U.S.C. § 30114(b); 11 C.F.R. § 113.1(g).

²⁴ *See* 11 C.F.R. §§ 109.20, 109.21(d)(4), (5).

Courtney Communications as the recipient of these payments on its disclosure reports.²⁵

Jenkins admitted that he directed the payments to Impact Mail be made through Courtney Communications to avoid public disclosure of his campaign's association with Impact Mail,²⁶ which was connected to the well-known white supremacist David Duke. The Commission's conciliation agreement also noted that "Impact Mail was not an 'ultimate vendor' or sub vendor of Courtney Communications" because "Courtney had no involvement whatsoever with the services provided by Impact Mail[,] . . . [and, indeed,] Courtney's only role in this matter was to serve as a conduit for payment to Impact Mail so as to conceal the transaction with Impact Mail."²⁷

18. Similarly, in MUR 6800, the Commission found reason to believe the Ron Paul 2012 Presidential Campaign Committee knowingly and willfully violated 52 U.S.C. §§ 30104(b)(5)(A) and 30118(a) based on a scheme in which the committee used a corporate intermediary to funnel payments to an Iowa state legislator, Kent Sorenson, for purported services Sorenson provided to the committee, concluding that the corporate intermediary—much like the conduit media vendor in MUR 4872—had been used purely as a conduit to conceal the true purpose and recipient of the committee's payments.²⁸

²⁵ Conciliation Agreement ¶ V, MUR 4872 (Jenkins for Senate 1996, *et al.*) (Feb. 15, 2002), <https://www.fec.gov/files/legal/murs/4872/0000016F.pdf>.

²⁶ *Id.* ¶ IV.7 ("Jenkins acknowledges that Impact Mail provided the services to the Jenkins Committee . . . [and that] Jenkins decided to make disbursements for the services through Courtney Communications because he did not want his campaign to be associated with Impact Mail and did not want Impact Mail listed on the Jenkins Committee's disclosure reports.").

²⁷ *Id.* ¶ IV.9.

²⁸ Factual and Legal Analysis at 7-10, MUR 6800 (Ron Paul 2012 Presidential Campaign Committee, Inc.) (June 30, 2016), https://www.fec.gov/files/legal/murs/6800/6800_18.pdf. Efforts to conceal the actual recipients of campaign spending have even resulted in criminal charges. In the Ron Paul case, where the committee was actually paying Sorenson for an endorsement, three Paul aides were convicted of falsifying FEC reports. Tal Kopan, *Former Ron Paul Aide, Trump Super PAC Chief Convicted in Campaign Finance Trial*, CNN (May 5, 2016), <https://www.cnn.com/2016/05/05/politics/jesse-benton-rand-ron-paul-aide-convicted-trump-super-pac/index.html>. When former Congressman George Santos's campaign committee reported a series of \$199.99 disbursements for goods and services that clearly cost far more than that amount, it turned out he had fabricated those transactions to

19. The Commission has also conciliated violations when committees failed to provide complete and accurate descriptions of their expenditures. For example, in MURs 7291 and 7449, the FEC conciliated a \$105,000 civil penalty when a party committee paid a law firm for opposition research but labeled the payments as “legal and compliance consulting.”²⁹ In MUR 7293, likewise, a campaign used generic “consulting” labels to describe payments for items like “lodging” and “food & beverage,” resulting in a \$125,000 penalty.³⁰ These six-figure penalties are commensurate with the substantial harm inflicted on the public when a committee obscures the purpose of its expenditures.

CAUSE OF ACTION

COUNT I:

TEAM ELISE VIOLATED 52 U.S.C. § 30104 BY MISREPORTING PAYMENTS TO WINRED

20. The available information indicates that Stefanik and her joint fundraising committee, Team Elise, violated FECA by failing to properly report payments purportedly made to WinRed for processing online contributions.
21. Team Elise reported paying WinRed about \$4.7 million in “credit card merchant fees,”³¹ which is implausible for multiple reasons.
22. Based on WinRed’s payment structure, Team Elise most likely owed WinRed no more than \$493,450 for the processing of its contributions.³² Since WinRed charges customers

hide his personal use of campaign funds; he eventually pled guilty to numerous felony charges including defrauding donors. *CLC Files Complaint Alleging Rep. George Santos Violated Federal Campaign Finance Laws*, CLC, <https://campaignlegal.org/document/clc-files-complaint-alleging-rep-george-santos-violated-federal-campaign-finance-laws> (Jan. 9, 2023); Press Release, Former Congressman George Santos Pleads Guilty to Wire Fraud and Aggravated Identity Theft, Dep’t of Justice, <https://www.justice.gov/usao-edny/pr/former-congressman-george-santos-pleads-guilty-wire-fraud-and-aggravated-identity> (Aug. 19, 2024).

²⁹ Conciliation Agreement, MURs 7291 and 7449 (DNC Servs. Corp./DNC) (Feb. 22, 2022), https://www.fec.gov/files/legal/murs/7291/7291_53.pdf.

³⁰ Conciliation Agreement, MUR 7293 (Friends of David Schweikert) (Jan. 12, 2021), https://www.fec.gov/files/legal/murs/7293/7293_27.pdf.

³¹ See Disbursements to “WinRed Technical Services LLC” by Team Elise, *supra* note 5.

³² See *supra* ¶¶ 8, 11.

a maximum of 3.94% of each contribution,³³ and Team Elise reportedly raised \$12,524,076.20, even assuming every contribution it received came through WinRed, the committee should have paid WinRed a theoretical maximum of \$493,448.60 in fees. Instead, Team Elise reported paying WinRed a vastly larger amount, \$4,723,100.28.³⁴

23. As such, there is reason to believe Team Elise did not pay the entirety of this \$4.7 million for “credit card merchant fees” as it has represented on its reports. At a minimum, assuming that the campaign correctly reported WinRed as the recipient of this spending—*i.e.*, that WinRed actually received the \$4.7 million in fees that Team Elise reported disbursing to it—the description of “credit card merchant fees” that the campaign provided for these transactions is inaccurate because it fails to appropriately account for the actual services that WinRed provided to Team Elise, such as, perhaps, merchandising services. It is also possible that Team Elise was utilizing WinRed’s Bill-Pay feature to facilitate payments to vendors, and if that is the case, it was legally required to have reported the true recipients and purposes of these funds—namely, the vendors actually providing the services and the nature of those services—rather than WinRed, which effectively served as a conduit or intermediary.³⁵
24. These factual circumstances support finding reason to believe Team Elise violated its reporting obligations under FECA: there is a glaring error in Team Elise’s reports, either with respect to the purposes for these payments—*i.e.*, that the committee has concealed that it paid WinRed for other services aside from payment processing—or the actual recipients. This latter possibility is deeply concerning because it would indicate that the

³³ *Pricing*, WinRed, *supra* note 8.

³⁴ Disbursements to “WinRed Technical Services LLC” by Team Elise, *supra* note 5.

³⁵ *Pricing*, WinRed, *supra* note 8.

committee's reported payments to WinRed were, in fact, payments to other persons or companies that have remained wholly concealed from public view—blatantly undermining the transparency required by FECA's disclosure regime.

25. In either case, Stefanik and Team Elise have not properly accounted for over \$4.2 million in disbursements, a significant amount of money that represents more than a third of the committee's total funds raised and spent.³⁶
26. The FEC must investigate how Team Elise *actually* spent its campaign funds, because voters have a right to know how candidates and campaigns spend their money, and the FEC must have the information needed to ensure that campaigns and committees are abiding by all relevant laws.
27. Accordingly, based on the information herein, there is reason to believe that Elise Stefanik and Team Elise violated their reporting obligations under 52 U.S.C. § 30104.

³⁶ *Supra* note 16.

PRAYER FOR RELIEF

28. Wherefore, the Commission should find reason to believe that Elise Stefanik and Team Elise violated 52 U.S.C. § 30101 *et seq.*, and conduct an immediate investigation under 52 U.S.C. § 30109(a)(2).
29. Further, the Commission should seek appropriate sanctions for any and all violations, including civil penalties sufficient to deter future violations and an injunction prohibiting the respondents from any and all violations in the future, and should seek such additional remedies as are necessary and appropriate to ensure compliance with FECA.

Respectfully submitted,

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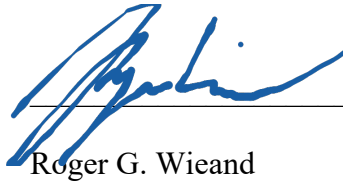
July 23, 2025

VERIFICATION

The complainants listed below hereby verify that the statements made in the attached Complaint are, upon their information and belief, true.

Sworn pursuant to 18 U.S.C. § 1001.

For Complainant Roger G. Wieand




Roger G. Wieand

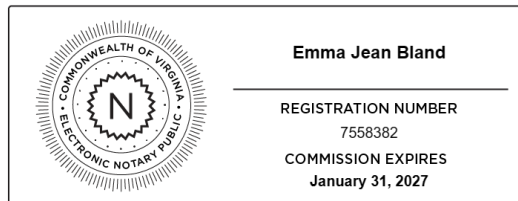
Commonwealth of Virginia
County of Prince William

Sworn to and subscribed before me this 23rd day of July 2025.

Electronic Notary Public



Notary Public



Notarized remotely online using communication technology via Proof.

VERIFICATION

The complainants listed below hereby verify that the statements made in the attached Complaint are, upon their information and belief, true.

Sworn pursuant to 18 U.S.C. § 1001.

For Complainant Campaign Legal Center



Saurav Ghosh, Esq.

Sworn to and subscribed before me this 22nd day of July 2025.



Notary Public

