



June 28, 2022

***Submitted via email: [FOIA@ConsumerFinance.gov](mailto:FOIA@ConsumerFinance.gov) and [CFPB\\_FOIA@CFPB.gov](mailto:CFPB_FOIA@CFPB.gov)***

Consumer Financial Protection Bureau  
Attention: Chief FOIA Officer  
1700 G Street, NW  
Washington, DC 20552

**Re: Freedom of Information Act Request; Fee Waiver Requested**

Dear CFPB FOIA Officer:

Pursuant to the Freedom of Information Act, 5 U.S.C. § 552, and 12 C.F.R. §§ 1070.11 and 1070.14, the U.S. Chamber of Commerce (“the Chamber”) hereby requests the following information:

All records containing or regarding communications between the Consumer Financial Protection Bureau (“CFPB”), including but not limited to individuals within CFPB’s Legal Division, and State Attorneys General and State regulators, including their offices, employees, and representatives, with respect to the scope of State enforcement under section 1042 and related provisions of the Consumer Financial Protection Act, including communications relating to the interpretive rule published on May 26, 2022, entitled “Authority of States to Enforce the Consumer Financial Protection Act of 2010.” This request includes, but is not limited to, communications regarding CFPB’s powers, rules, processes, priorities, or policies. The term “records” as used in this request includes emails, handwritten or typed notes, phone calls, meeting minutes, meeting agendas, calendar entries, electronic chats, instant messages, encrypted or self-destructing messages, messages sent via Facebook messenger, text messages, voice messages, and other hard copy documents stored on official or personal devices. The timeframe for the Chamber’s request is January 20, 2021 to May 26, 2022.

We further request that the FOIA officer responsible for the processing of this request issue an immediate hold on all records responsive, or potentially responsive, to this request, so as to prevent their disposal until such time as a final determination has been issued on the request and any administrative remedies for appeal have been exhausted.

In an effort to facilitate document review, please provide the responsive documents in electronic form in lieu of a paper production. If a certain portion of responsive records

can be produced more readily, I request that those records be produced first and the remaining records be produced on a rolling basis as circumstances permit.

The Chamber requests a fee waiver because disclosure of this information is in the public interest as it is likely to contribute significantly to public understanding of the operations or activities of the government. The Chamber is a non-profit organization organized under Section 501(c)(6) of the Internal Revenue Code. Disclosure of this information is not primarily in the Chamber's commercial interest because it seeks to use this information to educate itself and the public about the CFPB's ongoing activities. See 12 C.F.R. § 1007.22(e)(1)(iii). The CFPB's activities affect a broad swath of the United States economy and business entities across the country— many of whom are members of the Chamber. The disclosure of these documents will allow the Chamber, its members, and the public to better understand the CFPB's recent and future activities and the potential impact of these actions. If this request for a fee waiver is denied, the Chamber is willing to pay fees up to \$2,000.

Federal law requires that the CFPB produce these records within twenty (20) business days or, in unusual circumstances, within thirty (30) business days. See 5 U.S.C. § 552(a)(6)(A)-(B); see also 12 C.F.R. § 1070.16. If the Chamber's request is denied in whole or in part, please justify all denials by reference to specific exemptions under the FOIA.

If you have any questions about this request, please contact me by email. Thank you for your prompt attention to this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'T. Quaadman', with a stylized flourish at the end.

Tom Quaadman  
Executive Vice President  
Center for Capital Markets Competitiveness  
U.S. Chamber of Commerce  
(202) 463-5540  
TQuaadman@USChamber.com



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Dear CFPB FOIA Officer:

Pursuant to the Freedom of Information Act, 5 U.S.C. § 552, and 12 C.F.R. §§ 1070.11 and 1070.14, the U.S. Chamber of Commerce (“the Chamber”) hereby requests the following information:

All records regarding the legal basis, authority, and validity of the Consumer Financial Protection Bureau (“CFPB”) “Policy Fellowship” program announced in 2021; the roster of the Policy Fellows; whether any Policy Fellows have sought or been granted permission to have outside (non-CFPB) employment during their fellowships, and if so, their names, outside employment, positions, and remuneration; the title, role, supervisor, and responsibilities of Policy Fellows at CFPB; whether Policy Fellows have taken on roles or responsibilities at CFPB previously or otherwise undertaken by career CFPB officials; the immediate previous employment of the Policy Fellows; whether the Policy Fellows are required to file financial disclosure forms, and if not, why not.

The term “records” as used in this request includes emails, handwritten or typed notes, phone calls, meeting minutes, meeting agendas, calendar entries, electronic chats, instant messages, encrypted or self-destructing messages, messages sent via Facebook messenger, text messages, voice messages, and other hard copy documents stored on official or personal devices. The timeframe for the Chamber’s request is January 20, 2021 to the present.

We further request that the FOIA officer responsible for the processing of this request issue an immediate hold on all records responsive, or potentially responsive, to this request, so as to prevent their disposal until such time as a final determination has been issued on the request and any administrative remedies for appeal have been exhausted.

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Federal law requires that the CFPB produce these records within twenty (20) business days or, in unusual circumstances, within thirty (30) business days. See 5 U.S.C. § 552(a)(6)(A)-(B); see also 12 C.F.R. § 1070.16. If the Chamber's request is denied in whole or in part, please justify all denials by reference to specific exemptions under the FOIA.

If you have any questions about this request, please contact me by email. Thank you for your prompt attention to this matter.

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Tom Quadman  
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Dear CFPB FOIA Officer:

Pursuant to the Freedom of Information Act, 5 U.S.C. § 552, and 12 C.F.R. §§ 1070.11 and 1070.14, the U.S. Chamber of Commerce (“the Chamber”) hereby requests the following information:

The current Consumer Financial Protection Bureau (“CFPB”) procedures manual, operating manual, and similar or other document(s) setting out CFPB’s rules or guidelines concerning procedures, practices, and internal operations. This request for records includes, but is not limited to, all statements of the general course and method by which the CFPB’s functions are channeled and determined; all internal rules and guidelines of procedure, practice, or operations; all statements of procedure that are not published in the Federal Register; and all staff manuals and instructions to staff concerning the CFPB’s internal procedures. This request does not include records or portions of records comprising manuals or processes solely related to human resources, workplace safety, information technology, facilities, procurement, or similar subjects that do not guide CFPB’s decision-making regarding its consumer financial protection actions, activities, policies, priorities, rules, procedures, responsibilities, or authorities. The timeframe for the Chamber’s request is January 20, 2021 to the present.

The term “records” as used in this request includes emails, handwritten or typed notes, phone calls, meeting minutes, meeting agendas, calendar entries, electronic chats, instant messages, encrypted or self-destructing messages, messages sent via Facebook messenger, text messages, voice messages, and other hard copy documents stored on official or personal devices.

We further request that the FOIA officer responsible for the processing of this request issue an immediate hold on all records responsive, or potentially responsive, to this request, so as to prevent their disposal until such time as a final determination has been issued on the request and any administrative remedies for appeal have been exhausted.

To facilitate document review, please provide the responsive documents in electronic form in lieu of a paper production. If a certain portion of responsive records can be produced more readily, I request that those records be produced first and the remaining records be produced on a rolling basis as circumstances permit.

The Chamber requests a fee waiver because disclosure of this information is in the public interest, as it is likely to contribute significantly to public understanding of the operations or activities of the government. The Chamber is a non-profit organization organized under Section 501(c)(6) of the Internal Revenue Code. Disclosure of this information is not primarily in the Chamber's commercial interest because it seeks to use this information to educate itself and the public about the CFPB's ongoing activities. See 12 C.F.R. § 1070.22(e)(1)(iii). The CFPB's activities affect a broad swath of the United States economy and business entities across the country— many of whom are members of the Chamber. The disclosure of these documents will allow the Chamber, its members, and the public to better understand the CFPB's recent and future activities and the potential impact of these actions. If this request for a fee waiver is denied, the Chamber is willing to pay fees up to \$2,000.

Federal law requires that the CFPB produce these records within twenty (20) business days or, in unusual circumstances, within thirty (30) business days. See 5 U.S.C. § 552(a)(6)(A)-(B); see also 12 C.F.R. § 1070.16. If the Chamber's request is denied in whole or in part, please justify all denials by reference to specific exemptions under the FOIA.

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Dear CFPB FOIA Officer:

Pursuant to the Freedom of Information Act, 5 U.S.C. § 552, and 12 C.F.R. §§ 1070.11 and 1070.14, the U.S. Chamber of Commerce (“the Chamber”) hereby requests the following information: All records regarding Director Chopra’s determination that the board of the Federal Deposit Insurance Corporation could hold a vote without the consent of its chair. In testimony before the Senate Banking Committee on April 26, 2022, Director Chopra noted that general counsels and legal advisors at both the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency analyzed the FDIC’s bylaws.

This request includes, but is not limited to, internal CFPB communications; communications between the Consumer Financial Protection Bureau (“CFPB”) and the White House; communications between CFPB and the Federal Deposit Insurance Corporation; communications between CFPB and the Office of the Comptroller of the Currency; communications between CFPB and members or staff of the U.S. Congress; communications between CFPB and outside, non-U.S. government policy or interest groups; communications between CFPB and members of the Biden transition team; and press statements or drafts of press statements. The timeframe for the Chamber’s request is November 23, 2020 (the start of the presidential transition period) to the present.

The term “records” as used in this request includes emails, handwritten or typed notes, phone calls, meeting minutes, meeting agendas, calendar entries, electronic chats, instant messages, encrypted or self-destructing messages, messages sent via

Facebook messenger, text messages, voice messages, and other hard copy documents stored on official or personal devices.

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Federal law requires that the CFPB produce these records within twenty (20) business days or, in unusual circumstances, within thirty (30) business days. See 5 U.S.C. § 552(a)(6)(A)-(B); see also 12 C.F.R. § 1070.16. If the Chamber's request is denied in whole or in part, please justify all denials by reference to specific exemptions under the FOIA.

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All records containing or regarding communications between the Consumer Financial Protection Bureau (“CFPB”), including but not limited to individuals within CFPB’s Legal Division, and outside, non-U.S. Government policy or interest groups, including but not limited to the Student Borrower Protection Center (“SBPC”), with respect to changes to the CFPB’s examination procedures that were published on March 16, 2022. This request includes, but is not limited to, communications regarding CFPB’s powers, rules, processes, priorities, or policies.

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All records regarding the President’s Executive Order on Promoting Competition in the American Economy dated July 9, 2021, available at <https://www.whitehouse.gov/briefing-room/presidentialactions/2021/07/09/executive-order-on-promoting-competition-in-the-american-economy/>. This request includes, but is not limited to, communications between the Consumer Financial Protection Bureau (“CFPB”) and the White House; communications between CFPB and the Federal Trade Commission; communications between CFPB and non-U.S. government policy or interest groups; communications between CFPB and members or staff of the U.S. Congress; communications between CFPB and members of the Biden transition team; and press statements or drafts of press statements. The timeframe for the Chamber’s request is November 23, 2020 (the start of the presidential transition period) to the present.

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