

§ 1070.1

- 1070.2 General definitions.
- 1070.3 Custodian of records; certification; alternative authority.
- 1070.4 Records of the CFPB not to be otherwise disclosed.

Subpart B—Freedom of Information Act

- 1070.10 General.
- 1070.11 Information made available; discretionary disclosures.
- 1070.12 Publication in the FEDERAL REGISTER.
- 1070.13 Public inspection and copying.
- 1070.14 Requests for CFPB records.
- 1070.15 Responsibility for responding to requests for CFPB records.
- 1070.16 Timing of responses to requests for CFPB records.
- 1070.17 Requests for expedited processing.
- 1070.18 Responses to requests for CFPB records.
- 1070.19 Classified information.
- 1070.20 Requests for business information provided to the CFPB.
- 1070.21 Administrative appeals.
- 1070.22 Fees for processing requests for CFPB records.
- 1070.23 Authority and responsibilities of the Chief FOIA Officer.

Subpart C—Disclosure of CFPB Information in Connection With Legal Proceedings

- 1070.30 Purpose and scope; definitions.
- 1070.31 Service of summonses and complaints.
- 1070.32 Service of subpoenas, court orders, and other demands for CFPB information or action.
- 1070.33 Testimony and production of documents prohibited unless approved by the General Counsel.
- 1070.34 Procedure when testimony or production of documents is sought; general.
- 1070.35 Procedure when response to demand is required prior to receiving instructions.
- 1070.36 Procedure in the event of an adverse ruling.
- 1070.37 Considerations in determining whether the CFPB will comply with a demand or request.
- 1070.38 Prohibition on providing expert or opinion testimony.

Subpart D—Confidential Information

- 1070.40 Purpose and scope.
- 1070.41 Non-disclosure of confidential information.
- 1070.42 Disclosure of confidential supervisory information to and by supervised financial institutions.
- 1070.43 Disclosure of confidential information to law enforcement agencies and other government agencies.

12 CFR Ch. X (1–1–12 Edition)

- 1070.44 Disclosure of confidential consumer complaint information.
- 1070.45 Affirmative disclosure of confidential information.
- 1070.46 Other disclosures of confidential information.
- 1070.47 Other rules regarding the disclosure of confidential information.

Subpart E—The Privacy Act

- 1070.50 Purpose and scope; definitions.
- 1070.51 Authority and responsibilities of the Chief Privacy Officer.
- 1070.52 Fees.
- 1070.53 Request for access to records.
- 1070.54 CFPB procedures for responding to a request for access.
- 1070.55 Special procedures for medical records.
- 1070.56 Request for amendment of records.
- 1070.57 CFPB review of a request for amendment of records.
- 1070.58 Appeal of adverse determination of request for access or amendment.
- 1070.59 Restrictions on disclosure.
- 1070.60 Exempt records.
- 1070.61 Training; rules of conduct; penalties for non-compliance.
- 1070.62 Preservation of records.
- 1070.63 Use and collection of Social Security numbers.

AUTHORITY: 12 U.S.C. 3401; 12 U.S.C. 5481 et seq.; 5 U.S.C. 552; 5 U.S.C. 552a; 18 U.S.C. 1905; 18 U.S.C. 641; 44 U.S.C. ch. 30; 5 U.S.C. 301.

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Subpart A—General Provisions and Definitions

§ 1070.1 Authority, purpose, and scope.

(a) *Authority.* (1) This part is issued by the Bureau of Consumer Financial Protection, an independent Bureau within the Federal Reserve System, pursuant to the Consumer Financial Protection Act of 2010, 12 U.S.C. 5481 *et seq.*; the Freedom of Information Act, 5 U.S.C. 552; the Privacy Act of 1974, 5 U.S.C. 552a; the Federal Records Act, 44 U.S.C. 3101; the Paperwork Reduction Act, 44 U.S.C. 3510; the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401; the Trade Secrets Act, 18 U.S.C. 1905; 18 U.S.C. 641; and any other applicable law that establishes a basis for the exercise of governmental authority by the CFPB.

(2) This part establishes mechanisms for carrying out the CFPB's statutory responsibilities under the statutes in

Bur. of Consumer Financial Protection

§ 1070.2

paragraph (a)(1) of this section to the extent those responsibilities require the disclosure, production, or withholding of information. In this regard, the CFPB has determined that the CFPB, and its delegates, may disclose information of the CFPB, in accordance with the procedures set forth in this part, whenever it is necessary or appropriate to do so in the exercise of any of the CFPB's authority. The CFPB has determined that all such disclosures, made in accordance with the rules and procedures specified in this part, are authorized by law.

(b) *Purpose and scope.* This part contains the CFPB's rules relating to the disclosure of records and information generated by and obtained by the CFPB.

(1) Subpart A contains general provisions and definitions used in this part.

(2) Subpart B implements the Freedom of Information Act, 5 U.S.C. 552.

(3) Subpart C sets forth the procedures with respect to subpoenas, orders, or other requests for CFPB information in connection with legal proceedings.

(4) Subpart D provides for the protection of confidential information and procedures for sharing confidential information with supervised institutions, government agencies, and others in certain circumstances.

(5) Subpart E implements the Privacy Act of 1974, 5 U.S.C. 552a.

§ 1070.2 General definitions.

For purposes of this part:

(a) *Business day* means any day except Saturday, Sunday or a legal federal holiday.

(b) *CFPB* means the Bureau of Consumer Financial Protection.

(c) *Chief FOIA Officer* means the Chief Operating Officer of the CFPB, or any CFPB employee to whom the Chief Operating Officer has delegated authority to act under this part.

(d) *Chief Operating Officer* means the Chief Operating Officer of the CFPB, or any CFPB employee to whom the Chief Operating Officer has delegated authority to act under this part.

(e) *Civil investigative demand material* means any documentary material, written report, or answers to questions, tangible thing, or transcript of oral

testimony received by the CFPB in any form or format pursuant to a civil investigative demand, as those terms are set forth in 12 U.S.C. 5562, or received by the CFPB voluntarily in lieu of a civil investigative demand.

(f) *Confidential information* means confidential consumer complaint information, confidential investigative information, and confidential supervisory information, as well as any other CFPB information that may be exempt from disclosure under the Freedom of Information Act pursuant to 5 U.S.C. 552(b). Confidential information does not include information contained in records that have been made publicly available by the CFPB or information that has otherwise been publicly disclosed by an employee with the authority to do so.

(g) *Confidential consumer complaint information* means information received or generated by the CFPB, pursuant to 12 U.S.C. 5493 and 5534, that comprises or documents consumer complaints or inquiries concerning financial institutions or consumer financial products and services and responses thereto, to the extent that such information is exempt from disclosure pursuant to 5 U.S.C. 552(b).

(h) *Confidential investigative information* means:

(1) Civil investigative demand material; and

(2) Any documentary material prepared by, on behalf of, received by, or for the use by the CFPB or any other federal or state agency in the conduct of an investigation of or enforcement action against a person, and any information derived from such documents.

(i)(1) *Confidential supervisory information* means:

(i) Reports of examination, inspection and visitation, non-public operating, condition, and compliance reports, and any information contained in, derived from, or related to such reports;

(ii) Any documents, including reports of examination, prepared by, or on behalf of, or for the use of the CFPB or any other federal, state, or foreign government agency in the exercise of supervisory authority over a financial institution, and any information derived from such documents;

§ 1070.3

(iii) any communications between the CFPB and a supervised financial institution or a federal, state, or foreign government agency related to the CFPB's supervision of the institution;

(iv) Any information provided to the CFPB by a financial institution to enable the CFPB to monitor for risks to consumers in the offering or provision of consumer financial products or services, or to assess whether an institution should be considered a covered person, as that term is defined by 12 U.S.C. 5481; and/or

(v) Information that is exempt from disclosure pursuant to 5 U.S.C. 552(b)(8).

(2) Confidential supervisory information does not include documents prepared by a financial institution for its own business purposes and that the CFPB does not possess.

(j) *Director* means the Director of the CFPB or his or her designee, or a person authorized to perform the functions of the Director in accordance with law.

(k) *Employee* means all current employees or officials of the CFPB, including employees of contractors and any other individuals who have been appointed by, or are subject to the supervision, jurisdiction, or control of the Director, as well as the Director. The procedures established within this part also apply to former employees where specifically noted.

(l) *Financial institution* means any person involved in the offering or provision of a "financial product or service," including a "covered person" or "service provider," as those terms are defined by 12 U.S.C. 5481.

(m) *General Counsel* means the General Counsel of the CFPB or any CFPB employee to whom the General Counsel has delegated authority to act under this part.

(n) *Person* means an individual, partnership, company, corporation, association (incorporated or unincorporated), trust, estate, cooperative organization, or other entity.

(o) *Report of examination* means the report prepared by the CFPB concerning the examination or inspection of a supervised financial institution.

12 CFR Ch. X (1-1-12 Edition)

(p) *Supervised financial institution* means a financial institution subject to the CFPB's supervisory authority.

§ 1070.3 Custodian of records; certification; alternative authority.

(a) *Custodian of records*. The Chief Operating Officer is the official custodian of all records of the CFPB, including records that are in the possession or control of the CFPB or any CFPB employee.

(b) *Certification of record*. The Chief Operating Officer may certify the authenticity of any CFPB record or any copy of such record, for any purpose, and for or before any duly constituted federal or state court, tribunal, or agency.

(c) *Alternative authority*. Any action or determination required or permitted to be done by the Chief Operating Officer may be done by any employee who has been duly designated for this purpose by the Chief Operating Officer.

§ 1070.4 Records of the CFPB not to be otherwise disclosed.

Except as provided by this part, employees or former employees of the CFPB, or others in possession of a record of the CFPB that the CFPB has not already made public, are prohibited from disclosing such records, without authorization, to any person who is not an employee of the CFPB.

Subpart B—Freedom of Information Act

§ 1070.10 General.

This subpart contains the regulations of the CFPB implementing the Freedom of Information Act (the "FOIA"), 5 U.S.C. 552, as amended. These regulations set forth procedures for requesting access to records maintained by the CFPB. These regulations should be read together with the FOIA, the 1987 Office of Management and Budget Guidelines for FOIA Fees, the CFPB's Privacy Act regulations set forth in subpart E, and the FOIA webpage on the CFPB's Web site, <http://www.consumerfinance.gov>, which provide additional information about this topic.