



Consumer Data Industry Association
1090 Vermont Ave., NW, Suite 200
Washington, D.C. 20005-4905

P 202 371 0910

Writer's direct dial: +1 (202) 408-7407

CDIAONLINE.ORG

October 20, 2022

Via electronic mail

Bureau of Consumer Financial Protection
Attention: Chief FOIA Officer
1700 G Street, NW
Washington, DC 20552
FOIA@consumerfinance.gov

Re: Freedom of Information Act Request

Dear Sir/Madam:

Pursuant to the Freedom of Information Act, 5 U.S.C. § 552 *et seq.*, we are requesting copies of all records relating to the Consumer Financial Protection Bureau's advisory opinion, issued October 20, 2022, concerning the role of consumer reporting companies in screening for and preventing incorrect data in consumer reports ("Advisory Opinion").¹ This request includes, but is not limited to:

- Documents provided to the Bureau for consideration with respect to the formulation of the Advisory Opinion, including all documents reflecting the genesis of the initial request for the Advisory Opinion.
- Documents relating to or reflecting Bureau communications with any other federal branches and agencies, including with Congress and executive and independent agencies, relating consumer reporting companies' role in screening for or preventing incorrect data in consumer reports under the FCRA, and/or the formulation of the Advisory Opinion.
- Documents relating to or reflecting Bureau communications with any state government agents or representatives, including with the Office of the Attorney General of any State, relating to consumer reporting companies' role in screening for or preventing incorrect data in consumer reports under the FCRA, and/or formulation of the Advisory Opinion.

¹ Advisory Opinion available at https://files.consumerfinance.gov/f/documents/cfpb_fair-credit-reporting-facially-false-data_advisory-opinion_2022-10.pdf.

- Documents relating to or reflecting Bureau communications with non-governmental entities or any person relating to consumer reporting companies' role in screening for or preventing incorrect data in consumer reports under the FCRA, and/or the formulation of the Advisory Opinion.
- Documents relating to or reflecting meetings, whether conducted in person or via teleconference, both within the Bureau and between the Bureau and outside parties, relating to consumer reporting companies' role in screening for or preventing incorrect data in consumer reports under the FCRA, and/or the formulation of the Advisory Opinion.

As you know, FOIA requires agencies to release information unless it is specifically exempt from disclosure, and also requires agencies to release all reasonably segregable nonexempt portions of records, i.e., to redact exempt portions of records and release the rest. We request that you provide us with complete and accurate copies of all nonexempt material requested.

This is a commercial request. We agree to pay reasonable search and reproduction costs. However, if these costs exceed \$250, we request that you notify us before reproducing the documents.

We understand that we can expect a response within 20 days of your receipt of this letter. We prefer electronic copies of the documents, but if courier or overnight delivery is necessary, please contact us for delivery or pickup information.

Thank you for your assistance. If you have any questions, please call me at (202) 408-7407 or email me at eellman@cdiaonline.org.

Sincerely,

/s/

Eric J. Ellman
Senior Vice President, Public Policy & Legal Affairs