

# Exhibit B

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**From:** Wernick, Ephraim (Fry)  
**Sent:** Friday, January 21, 2022 3:28 PM  
**To:** FOIA@consumerfinance.gov  
**Subject:** Freedom of Information Act ("FOIA") Request

January 21, 2022

Dear CFPB FOIA Officer:

This is a request under the Freedom of Information Act ("FOIA").

I request that a copy of the following documents be provided to me:

- **All communications between the Consumer Financial Protection Bureau ("CFPB") that occurred on or after January 1, 2018 and concerned MoneyGram International, Inc., and involved any of the following entities or individuals:**
  - **The Federal Trade Commission ("FTC");**
  - **The New York State Department of Financial Services ("NYDFS");**
  - **The New York State Office of the Attorney General ("NY AG");**
  - **Public Citizen, Inc.;**
  - **Rohit Chopra;**
  - **Jen Howard; and/or**
  - **Rebecca Smullin.**
- **This request includes, but is not limited to, all communications by and between the CFPB and then-FTC Commissioner Rohit Chopra and/or then-FTC Commissioner Chopra's Chief of Staff Jen Howard concerning MoneyGram that occurred before the confirmation of Chopra as Director of the CFPB on or about September 30, 2021.**
- **This request includes, but is not limited to, all communications by and between the CFPB and Rebecca Smullin concerning MoneyGram before Ms. Smullin began working for the CFPB in or around October 2021.**

The following definitions apply to the above requests. These definitions are intended to clarify the above requests to the extent that they include language that departs from ordinary usage.

- The term "Communications" refers to any information that is transmitted from one person or entity to another in any form, including any of the following: any letter, memorandum, electronic mail message, note, text message, ephemeral message (*e.g.*, WhatsApp, Signal, Telegram), telephone call, conversation, or meeting, whether by chance or prearranged, formal or informal.
- The term "CFPB" refers to and means the Consumer Financial Protection Bureau and its employees, staff members, agents, representatives, managers, and others acting on its behalf.
- The term "MoneyGram International, Inc." refers to and means MoneyGram International Inc. and its predecessors, successors, subsidiaries, directors, officers, management, agents, employees, workers, representatives, independent contractors, or others acting or purporting to act on its behalf.
- The term "FTC" refers to and means the Federal Trade Commission and its employees, staff members, agents, representatives, managers, and others acting on its behalf.
- The term "New York State Department of Financial Services" refers to and means New York State Department of Financial Services and its employees, staff members, agents, representatives, managers, and others acting on its behalf.

- The term “New York State Office of the Attorney General” refers to and means the New York State Office of the Attorney General and its employees, staff members, agents, representatives, managers and others acting on its behalf, including but not limited to, the NY AG’s Bureau of Consumer Frauds and Protection.
- The term “Public Citizen, Inc.” refers to the Washington, D.C.-based non-profit organization, and its employees, staff members, agents, representatives, managers and others acting on its behalf.
- Rohit Chopra refers to the current Director of the CFPB who served previously as a Commissioner with the FTC.
- Jen Howard refers to the former Chief of Staff to FTC Commissioner Rohit Chopra.
- Rebecca Smullin refers to current CFPB Senior Litigation Counsel Rebecca Smullin who previously worked at Public Citizen between 2017 and 2021.

If there are any fees for searching for or copying the documents, please let me know before you process my request.

If you have any questions about processing this request, you may telephone me any time at (202) 639-6730.

Sincerely,

Ephraim (Fry) Wernick

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