

EXHIBIT B

1700 G Street NW
Washington, DC 20552



RE: FOIA Request #CFPB-2018-601-F

June 11, 2018

Nitin Shah
Democracy Forward Foundation
P.O. Box 34553
Washington, DC 20043
Via email: foia@democracyforward.org

Dear Shah:

This letter is to inform you that on June 11, 2018, the Bureau of Consumer Financial Protection (BCFP) received your Freedom of Information Act (FOIA) request dated June 11, 2018. Your request sought:

1. [A]ll communications, including attachments, between (1) the CFPB and (2) the Consumer Financial Services Association of America, the Consumer Service Alliance of Texas, or their representatives, including but not limited to Michael A. Carvin, Christian G. Vergonis, or Laura Jane Durfee.
2. All schedules, calendars, and calendar entries, including all materials attached thereto or reviewed at the corresponding meeting, that include the Consumer Financial Services Association of America, the Consumer Service Alliance of Texas, or their representatives, including but not limited to Michael A. Carvin, Christian G. Vergonis, or Laura Jane Durfee. These records include, but are not limited to, calendar and scheduling information maintained by an assistant, including materials for the acting Director's book.
3. All documents, including but not limited to meeting notes, produced in or as a result of meetings or communications between the Bureau and the Consumer Financial Services Association of America, the Consumer Service Alliance of Texas, or their

representatives, including but not limited to Michael A. Carvin, Christian G. Vergonis, or Laura Jane Durfee.

As it relates to your fee waiver request, your request will be held in abeyance pending the quantification of responsive records. The BCFP Interim FOIA regulations, set forth six factors to examine in determining whether the applicable legal standard for a fee waiver has been met: (1) Whether the subject of the requested records concerns "the operations or activities of the government;" (2) Whether the disclosure is "likely to contribute" to an understanding of government operations or activities; (3) Whether disclosure of the requested information will contribute to the understanding of the public at large, as opposed to the individual understanding of the requestor or a narrow segment of interested persons; (4) Whether the contribution to public understanding of government operations or activities will be "significant;" (5) Whether the requester has a commercial interest that would be furthered by the requested disclosure; and (6) Whether the magnitude of any identified commercial interest to the requestor is sufficiently large in comparison with the public interest in disclosure, that disclosure is primarily in the commercial interest of the requestor. If any responsive records are located, we will consider these factors in our evaluation of your request for a fee waiver.

You have been determined to be a non-commercial requester and provisions of the FOIA allow the BCFP to recover part of the cost of complying with your request. You will be charged for the search (after the first two hours) and duplication (after the first 100 pages) costs in accordance with the BCFP Interim FOIA regulations as applicable to non-commercial requestors. The BCFP's FOIA Fee Schedule may be viewed at www.consumerfinance.gov/foia-requests/fee-schedule/. **You did not indicate in your request a specific amount you were willing to pay. Therefore, in accordance with our regulations, your submission of a FOIA request is construed as an agreement to pay up to \$25.00 for the processing of your request.** You will be contacted in the event there are additional fees related to the processing of your request beyond this amount.

For inquiries concerning your request, please contact Holly Walter at (202) 435-7210 and reference the FOIA request number above, or contact our FOIA Public Liaison at BCFP_FOIA@CFPB.gov or by phone at 1-855-444-FOIA (3642).

Sincerely,



Raynell D. Lazier
FOIA Manager
Operations Division