[Incoming Call]

Good <time of day>. Thank you for calling the Consumer Financial Protection Bureau. How can I help you today?

*{Customer explains issue/question/comment}*

**Section 1**

* *“I’d like to make a complaint about my <product type> company. I had something happen to me that I don’t think is right.”*

I’d be happy to help you with that.

To best assist you I need to ask you a few questions.

What type of financial product are you calling about? {*If consumer indicates CREDIT CARD go to section 2a. If ANY OTHER PRODUCT, go to section 2b.}*

* *“I’d like to let the CFPB know about something that <company> is doing. I think it is something that needs to be investigated.” {Go to section 2ai.} {Possible Whistleblower}*
* *“I have a general question/comment about...” {Go to section 3.}*
* *“I am behind on my mortage and need some help…” {Go to Distressed Homeowners Scripts – Submitted for clearance separately 6/25/11.}*
* *“I have a question about my credit card/credit card company/credit card terms, etc…” {Access previously cleared credit card FAQs knowledgebase.}*

**Section 2**

**2a) Credit Card Complaint**

To figure out how best to help you today, does your card say “debit” or “check card” on the front of it? {If NO, continue. If YES, go to section 2b.}

What is the name of the financial institution or bank that issued your card? {If consumer is not sure, suggest the consumer look on the back of the card or look at the billing statement. Note name of institution and query the database. If database shows CFPB or FRS, go to section 2ai. If OCC, go to section 2aii. If FDIC, go to section 2aiii. If NCUA, go to section 2aiv. If none, go to section 2av.}

**2ai) CFPB or FRS Complaint**

Thank you. We’ve tried to make it as easy as possible to file a complaint. The best way to file is on our website – consumerfinance.gov – this is the most time-effective for you, as well as the most accurate for us.

Do you have access to the Internet?

{If YES} We ask that you use the form on our website, consumerfinance.gov, to file your complaint. This will allow you the time to collect any information that you might be asked for during the process and is the most accurate way for us to collect your information. {Conclude call.}

{If NO} You don’t have Internet access? Don’t worry, I can walk you through the process and take your information right now over the phone if you’d like otherwise I can mail you a form. {Continue}

Before we begin, I need to read to you an official disclosure statement to make sure that you understand your rights and what we can provide as a part of this process. After I read the statement, please I will ask you if you understood.

On average, answering these questions takes about 10 minutes. How long your complaint takes to complete depends on how complicated it is. The Office of Management and Budget has approved these questions under the Paperwork Reduction Act.

 Also, a federal law called the Privacy Act directs how the federal government (or the CFPB) collects, keeps and shares your personal, private Information – including the personal information contained in your answers to these questions.  To understand how and when your information may be shared, you can read the Privacy Act Statement on our website, consumerfinance.gov or I can tell you more about it now.

 {If TELL ME}  The information you provide will not be publicly disclosed in a way that indentifies you. However, by giving us this information today you agree that it can be disclosed to the entity you are calling about, to a court or federal or state agency, or Congress, to CFPB’s contractors, and to other people in order to resolve your complaint or inquiry. We share this information in connection with

our responsibilities under the consumer financial protection laws.

 If you’d rather us not share your information, then you can make an anonymous complaint. If you do that, CFPB may not be fully able to investigate your complaint or inquiry.

Note that the Consumer Financial Protection Bureau cannot act as a court of law or as a lawyer on your behalf, and we cannot give you legal or financial advice.

This call is recorded for accuracy and quality purposes.

Do you understand these disclosures as I have read them to you? {If YES, continue. If NO, re-read.}

**1)** What happened? Share your story. Include facts about what happened and any steps you have taken to resolve the complaint.

[Note: If consumer attempts to provide sensitive personal information in this description, note that we collect account numbers and other sensitive information later in the process in order to have it in a separate place and help protect their privacy.]

**2)** Is this about something that happened to you or someone you know? (Yes/No)

**3)** Is this about something you saw while working for a financial institution or financial service provider? (Yes/No)

{If YES} Your complaint will not be automatically sent to the financial institution or financial service provider. We will label your complaint with a special name and store your contact information separately in a secure file. Only authorized staff will see your information.

{Item 2 and Item 3 are designed to identify whistleblower complaints. If “No” to Item 2 and “Yes” to Item 3, go to Item 11.}

**4)** Do you want to submit this form to CFPB anonymously? (Yes/No)

Without your contact information, CFPB will not be able to communicate with you and may not be able to investigate the issue. We will include the information you provide in our database for analysis and to help with supervisory and other efforts.

*If “Yes,” go to Item 15. Consumer will answer Items 15-17 and go to Submit.*

**5)** Do you want us to send some of the information you provide to the company? (Yes/No)

The CFPB may send some of the information you provided to <company>. If you do not want us to send any information to them, we will not be able to investigate. We will include the information you have provided in our database for analysis and to help with supervisory and other efforts.

**6)** Is this about an account you have or used to have? (Yes/No) {If “No,” Item 12 is optional.}

**7)** The issue is: {Choose the issue(s) that best matches what consumer described.}

1. Issue (e.g., charged a fee)
2. Sub-Issue (optional) (e.g., fee higher than expected)

**8)** Do you believe the issue involves discrimination?

{If YES} What is the basis for the discrimination?

Age/Sex/Marital Status/Race or Color/National Origin/Religion/Exercise of Rights Under Consumer Credit Protection Act/Receipt of Public Assistance. {THEY MAY CHOOSE ALL THAT APPLY}

**9)** When did this happen?

**10)** Estimate the total dollar value of your loss based on what you know right now.

**11)** What do you think would be a fair resolution of this issue?

**12)** Have you done any of these things to try to resolve this issue?

Contacted the credit card company?

Contacted the Consumer Financial Protection Bureau?

Contacted another government agency?

Hired an attorney?

Filed a legal action?

Something else?

{If YES.} Provide details, such as the names of any government agencies contacted and the dates they were contacted and any case numbers, contact information, current status, etc.

**13)** What is you [credit card] account number?

The CFPB uses unique information about this <account> to verify that we have the right name and address for the company you are complaining about and to help make sure the company reviews the correct <account> information. The more information you provide, the faster we are able to process this information and take action. We will never ask for your expiration date or the security code on the back of your credit card.

**14)** Please provide information about the company.

{The form will automatically complete (“auto complete”) the credit card company’s information using the databases where possible based on the response to Item 12.}

Company Name, Address, City, State, Zip Code, Country, Phone, Website

**I am now going to ask you some questions to capture your personal information or if you are filing this for another person, their information as well to allow us to follow up.**

**15)** Are you filling out this form on behalf of:

Yourself {Go to 16}

Yourself and Someone Else {Go to 16}

Someone Else {If ONLY “Someone Else” is selected the following message will be read: “If you are filing on behalf of someone else, please know that the CFPB may need this person’s signed, written permission to take action on this issue.”}

* 1. What is your relationship to this person?
	2. Please tell me YOUR name and contact information.

Name: Salutation, First Name, Middle Name, Last Name, Suffix

Mailing Address: Street Address, Street Address 2, City, State, Zip Code/APO/FPO, Country

Other Contact Information: Primary Phone, Is this a mobile phone?, Alternate Phone, Is this a mobile phone?, Email Address

**16)** I need the names and addresses associated with this credit card account.

Enter the name(s) and address associated with this [*e.g., account*].

Name Salutation, First Name, Middle Name, Last Name, Suffix

Billing Address: Street Address, Street Address 2, City, State, Zip Code/APO/FPO, Country

Is this also the mailing address? {If YES, skip to 18. If NO, continue.}

Mailing Address: Street Address, Street Address 2, City, State, Zip Code/APO/FPO, Country

**17)** Other Contact Information and Communication Preferences

What is your phone number?

Is this a mobile phone?

What is the best way(s) to contact you? (Email? Text? Phone? Mail?)

What is the best time to contact you? (8am - Noon Eastern time? Noon - 4pm Eastern time? 4pm - 7pm Eastern time?)

What is your preferred language?

What is your email address?

**The following questions are “optional”. You may choose not to answer them after I ask. Just let me know.**

**18)** What is your age? \_\_\_\_\_\_ {This should be the age of the cardholder.}

**19) Is this complaint for a servicemember or dependent of a servicemember?** (Yes/No) {If NO, skip to submit. If YES, continue.}

Are you or were you a servicemember?

Are you a dependent of a servicemember?

What is [your / the servicemember’s] status? (Active, Reserve, National Guard, Retired, Veteran)

What is [your / the servicemember’s] branch of service? (Army, Navy, Marines, Air Force, Coast Guard, Public Health Service, National Oceanic and Atmospheric Administration)

What is [your / the servicemember’s] rank? (E1-E4, E5-E7, E8-E9, O1-O3, O4-O6, O7-O10, W01-CW5)

What is [your / the servicemember’s]: Salutation? First Name? Middle Name? Last Name? Suffix?

Is the servicemember’s address the same as the mailing address already provided? {If NO} Street Address, Street Address 2, City, State, Zip Code/APO/FPO, Country

**I have all of the information that we need at this time.**

I am now going to read through the main information that you provided to ensure that I captured it correctly. {Read summary to the consumer.}

Is this information correct as I have read it to you? (Yes/No)

{If consumer has agreed to have complaint sent to the company.} Once I submit your complaint it will be sent to the [financial institution] to review. We ask the company to provide a response including information about any resolution provided within approximately 10 days.

Is the information you provided true to the best of your knowledge and belief and do you understand that the Consumer Financial Protection Bureau cannot act as your lawyer, a court of law, or a financial advisor? (Yes/No) {If YES, submit. If NO, repeat statement.}

Thank you. I have submitted your complaint. If you need to contact us by phone, please use case number <xxxxxxxxxx>.

Is there anything else that I can assist you with today?

Thank you for calling the CFPB, have a great day!

**2aii) OCC Complaint**

Thank you. It appears that your credit card company is regulated by another government agency called the Office of the Comptroller of the Currency or OCC. You will need to contact them about filing a complaint. Before I transfer you, if you don’t mind, can I get your zip code for issue tracking purposes? {Zip code is optional.} Thank you. I will now transfer you directly to the OCC. Also, if you get disconnected, their phone number is XXX-XXX-XXXX.

Thank you for calling the CFPB, have a great day!

**2aiii) FDIC Complaint**

Thank you. It appears that your credit card company is regulated by another government agency called the Federal Deposit Insurance Corporation or FDIC. You will need to contact them about filing a complaint. Before I transfer you, if you don’t mind, can I get your zip code for issue tracking purposes? {Zip code is optional.} Thank you. I will now transfer you directly to the FDIC. Also, if you get disconnected, their phone number is XXX-XXX-XXXX.

Thank you for calling the CFPB, have a great day!

**2aiv) NCUA Complaint**

Thank you. It appears that your credit card company is regulated by another government agency called the National Credit Union Association or NCUA. You will need to contact them about filing a complaint. Before I transfer you, if you don’t mind, can I get your zip code for issue tracking purposes? {Zip code is optional.} Thank you. I will now transfer you directly to the NCUA. Also, if you get disconnected, their phone number is XXX-XXX-XXXX.

Thank you for calling the CFPB, have a great day!

**2av) No Company Available**

Your credit card company is not coming up in my database. This could just mean that your card was issued by a bank that has changed its name or one bank is issuing credit cards on behalf of another. This happens a lot with store charge cards and also with many smaller banks and credit unions.

In order to find the name of the company that services your card I need to check your credit card number against our database. Could you tell me just the first 6 numbers of your credit card? This information will not be kept or written down. It will only be used to search our database for a match.

{Check number against database. If CFPB or FRS, go to section 2ai. If OCC, go to section 2aii. If FDIC, go to section 2aiii. If NCUA, go to section 2aiv.}

**2b) Non-Credit Card Complaints (“We cannot help you at this time”)**

Thank you. The Consumer Financial Protection Bureau is a new agency and we want to provide a full range of services but right now we are only able to address complaints about credit cards. We’ve started with credit cards since they are a common source of complaints. Our next focus will be deposit products like checking and savings accounts, beginning in October 2011, and other products will follow in the months after that. You should also know that there are some financial companies – like small community banks – that we do not have primary authority for, even in the future.

If you can provide me with the name of the bank or other financial company that services your <product> I can provide you with the name of the agency or group that may be able to assist during this time until we can. {Query the database. If FRS >10 Billion, go to section 2bi. If FRS < 10 Billion (Small Banks), go to section 2bii. If OCC, go to section 2biii. If FDIC, go to section 2biv. If NCUA, go to section 2bv. If none, go to section 2bvi.}

**2bi) FRS >10 Billion Non-Credit Card Complaint**

We do not have the ability to take your information online or through the web form at this time. However, you can send us a letter in which you explain your complaint. It would be most helpful to include your name, mailing address and phone number, the mailing address of the company or companies, if you have them and details of any communication you’ve had with the company about this issue to this point. We will provide this information to our investigators handling complaints and will respond to you once your complaint has been processed.

The address to send your letter to is:

Consumer Financial Protection Bureau

PO Box 4503

Iowa City, IA 52244

We apologize for any inconvenience this causes and we promise to handle your complaint as quickly as possible. Is there anything else I can help you with today?

Thank you for calling the CFPB, have a great day!

**2bii) FRS <10 Billion Non-Credit Card Complaint**

You will need to contact the Federal Reserve about this institution and how to file a complaint. Before I transfer you, if you don’t mind, can I get your zip code for issue tracking purposes? {Zip code is optional.} Thank you. I will now transfer you directly to the Federal Reserve. Also, if you get disconnected, their phone number is XXX-XXX-XXXX.

Thank you for calling the CFPB, have a great day!

**2biii) OCC Non-Credit Card Complaint (or Small Bank Complaint)**

You will need to contact another government agency called the Office of the Comptroller of the Currency or OCC about this institution and how to file a complaint. Before I transfer you, if you don’t mind, can I get your zip code for issue tracking purposes? {Zip code is optional.} Thank you. I will now transfer you directly to the OCC. Also, if you get disconnected, their phone number is XXX-XXX-XXXX.

Thank you for calling the CFPB, have a great day!

**2biv) FDIC Non-Credit Card Complaint (or Small Bank Complaint)**

You will need to contact another government agency called the Federal Deposit Insurance Corporation or FDIC about this institution and how to file a complaint. Before I transfer you, if you don’t mind, can I get your zip code for issue tracking purposes? {Zip code is optional.} Thank you. I will now transfer you directly to the FDIC. Also, if you get disconnected, their phone number is XXX-XXX-XXXX.

Thank you for calling the CFPB, have a great day!

**2bv) NCUA Non-Credit Card Complaint (or Small Credit Union Complaint)**

You will need to contact another government agency called the National Credit Union Association or NCUA about this institution and how to file a complaint. Before I transfer you, if you don’t mind, can I get your zip code for issue tracking purposes? {Zip code is optional.} Thank you. I will now transfer you directly to the NCUA. Also, if you get disconnected, their phone number is XXX-XXX-XXXX.

Thank you for calling the CFPB, have a great day!

**2bvi) No Company Available**

The company that services your <product> is not currently regulated by a federal government agency that can handle your complaint.

If you would like to make a complaint and will give me your state and zip code, I can also try to provide you with the state agency or attorney general’s office that may be able to assist you with your complaint based on your state’s consumer protection laws. {Check GSA database}

The address and phone number for your state is: <provide state info>

I can also connect you with the Federal Trade Commission, which collects complaints about companies, business practices, and identity theft to detect patterns of wrong-doing. I can now transfer you directly to the FTC. Also, if you get disconnected, their phone number is XXX-XXX-XXXX.

Is there anything else I can help you with today?

Thank you for calling the CFPB, have a great day!

**Section 3 General Question /Comment**

The following are general questions or comments that consumers may call us about with answers that will be populated in the Customer Service Reps FAQ/Script Knowledgebase:

**What is the CFPB?**

CFPB stands for the Consumer Financial Protection Bureau and our job is to make sure that the consumer financial markets are working for American consumers – meaning that financial services providers are clear, honest and law-abiding. The consumer agency was created by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

**What is the mission of CFPB?**

The central mission of the Consumer Financial Protection Bureau (CFPB) is to make consumer financial markets work for American consumers — meaning that providers are clear and honest and follow the laws relating to mortgages, credit cards, or other consumer financial products.

**How can CFPB help me?**

The CFPB will help you in a number of ways.

First of all, we want to make sure that consumers have the tools to make informed decisions when it comes to their finances. This means that we will work to make sure that prices are clear up front, risks are visible, and that consumers get the information needed to make a financial decision that’s right for them.

Second, if you feel you’ve been the victim of unfair, deceptive, abusive, or discriminatory practices, or some other type of violation of law, we’re also here to listen, respond, and enforce Federal laws that govern the way banks, credit unions, and other financial services companies interact with consumers.

**How did the CFPB come about and what powers does it have?**

The consumer bureau was established by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, commonly referred to as the Dodd-Frank Act. Many of the pieces of the Dodd-Frank Act go into effect on July 21, 2011, but we have been working since the law was enacted to create a place for consumers to turn to for help, protection, and education.

Among other things, the consumer bureau will: write disclosure and other rules to implement federal consumer financial laws; supervise for and enforce compliance with Federal consumer financial protection laws; restrict unfair, deceptive, discriminatory or abusive practices; take consumer complaints; promote effective forms of financial education; research consumer behavior; and actively monitor financial markets for new risks to consumers.

If you’d like to know more, visit our website - consumerfinance-dot-gov.

**Who is leading CFPB now?**

Right now, Elizabeth Warren is leading the agency’s development as Special Advisor to the Secretary of the Treasury.

You can read more about Professor Warren at our website - consumerfinance-dot-gov.

**What have you been doing until now?**

July 21st is when we obtained many of our legal powers, but the CFPB team has been hard at work since the law was enacted.

Some of our top priorities have been: Understanding what problems are most pressing for consumers, setting up teams to supervise financial services companies, enforce the law, improve the market for consumers, and develop communication tools to better serve you. For example, we have just completed our first test of new, simplified mortgage disclosure forms through our “Know Before you Owe” project.

We have developed our website – www.consumerfinance.gov - and this toll free hotline for you as well as set up offices to assist specific groups, including the Office of Servicemember Affairs and the Office of Financial Protection for Older Americans.

**Isn’t that General Petraeus’s wife who heads up the Service Member area?**

Yes, you are correct.

Holly Petraeus is leading the Office of Servicemember Affairs for CFPB. Mrs. Petraeus understands—from both her personal experience as a military spouse and her professional experience as Director of the Better Business Bureau Military Line—that men and women in our armed forces encounter unique financial issues.

The Dodd-Frank Act explicitly required the creation of such an office because servicemembers and their families have been prime targets of unscrupulous lenders in the past.

CFPB’s Office of Servicemember Affairs will work with the Department of Defense and others to help ensure that: military families are equipped to make the best financial decisions for themselves; complaints and questions from military families, and responses to those complaints and questions, are monitored; and that federal and state agencies are working together to improve financial protection measures for military families.

**I have a lot of great ideas for the CFPB, can you take them to Elizabeth Warren for me?**

We’d love to hear your ideas. We’ve tried to make it as easy as possible to give us suggestions and let us know about what you’ve seen when it comes to the financial services industry. The

best way to let us know is to click on “Tell Your Story” on our website, consumerfinance.gov.

This is the most time‐effective for you, and provides the most accurate information for us.

{Consumer indicates need to supply information over phone}

You don’t have internet access? Don’t worry, I can walk you through the process and take the

information right now over the phone if you’d like.

Tell me about the issue that you feel we should look into.

{If not clear from the description} What type of product or service or issue is this about?

Is this about something you saw while working for a financial company? (Yes/No)

{If yes, customer service representative explains that CFPB will not send your

name or contact information to the company. “In order to protect your identity, we will

mark this incident with a special label. We will store your name and contact information

separately, in a sealed file. Only authorized staff will see your information.}

Would you like to share your contact information? (Yes/No)

{If YES} First Name? Last Name? Zip Code/APO/FPO? Phone? Email Address?

Please provide us with some information about the company.

Company Name? Address, City, State, Zip Code, Country?

Let me make sure I captured that correctly (and read back what was written)

Thank you for your time and thoughts. That’s all the information we need. We really appreciate your input and hope that you’ll continue to share your thoughts with us. It’s people like you that help us do our job better, and improve financial markets for American consumers.

{If contact information provided} If we need any more information from you we will contact you using the information that you provided. Is there anything else that I can assist you with today? Thank you for calling the CFPB, have a great day!

**How can I stay abreast of what is going on there?**

We’re hoping to make it easy for people to follow what we’re doing. You can follow us on Twitter, Facebook, Flicker, or YouTube, and there is also a link on our website – consumerfinance.gov - to follow our blog. You can register there to receive updates on what we’re doing via e-mail as well.

**I want to apply for a job at the CFPB. How do I do that?**

Great to hear - we are always looking for talented people to join our team.

The best place to start is at our website – consumerfinance.gov. Follow the link for ‘jobs’ – you will see the available positions there.

**How can I file a complaint with CFPB against my bank/credit card company/check casher/mortgage company etc?**

The CFPB has taken a phased approach to developing the full range of services we will eventually offer. Since credit cards are a common source of complaints, we started there. Our next focus areas are deposit products and mortgages, with full capabilities – meaning information, education, and the ability to take and respond to complaints – rolling out over the next six months.

We’ve tried to make it easy to file a complaint regarding your credit card, so we can handle it in a timely manner. You can do so online or by phone, or we can email you a form to fill out and mail in.

The best way to file a complaint is on our website – consumerfinance.gov – this is the most time-effective for you, and it ensures the most accurate information for us. There, you’ll be directed to a complaint form – a series of questions that should take you no longer than 10 minutes to fill out. Once your complaint is submitted it will go into a review process with your financial institution. We ask that the company respond within approximately 10 days.

At any point, you can login to our website and see the status of your complaint.

**I was looking for information on another product but only see a few kinds of FAQs on your website. Where are FAQs for other products?**

That is a great question and one that we have a large team of people focused on tackling right now.

The Consumer Financial Protection Bureau has taken a phased approach to developing the full range of services we will eventually offer. Since credit cards are a common source of complaints, we started there. Our next focus area is deposit products, with full capabilities – meaning information, education, and the ability to take and respond to complaints – rolling out around October 2011.

**Why can’t I file a complaint about a faulty product? If I spent money on it why won’t the CFPB help me?**

The Consumer Financial Protection Bureau is focused on helping consumers with financial products – like debit cards, loans, and credit cards – not the products that they buy with these payment methods. That said, it might be worth starting with your credit card company as a way to solve your problem by filing a billing dispute if the product was faulty when you purchased it.

There are also other organizations whose mission is to be there when the products and services you buy don’t live up to your expectations. You can contact the Federal Trade Commission’s Bureau of Consumer Protection at [www.ftc.gov](http://www.ftc.gov) or the Consumer Product Safety Commission at [www.cpsc.gov](http://www.cpsc.gov).

**What’s with all the videos on CFPB’s website?**

At this time we’ve posted several videos on our website. The intent of the videos is to share responses to consumer questions as quickly, efficiently, and broadly as possible.

How do you feel about the videos? We are always looking for feedback and we want to get you relevant information in a format you can use.

**My identity has been stolen, what should I do?**

First of all, I’m glad you’re acting quickly and taking this theft seriously. While the Consumer Financial Protection Bureau can’t directly help you with this problem, I’d like to connect you to the people who can - the Federal Trade Commission. They have a very useful website dedicated to this exact issue. You’ll find there a list of resources as well as recommendations on exactly what to do next. Would you like the contact information?

1-877-ID-THEFT (438-4338) is their phone number, they will also have the numbers for all the credit reporting companies which you’ll need to alert as well. We hope the process goes smoothly for you.

**I have received numerous calls from telemarketers on both land line and cellular phone, how can I stop these calls?**

That can be frustrating, not to mention expensive. The website to register your number on the National Do Not Call Registry is donotcall-dot-gov. It is free to register your home or cell number. This must be done on the web; it cannot be done by phone. Most telemarketers will not call your number once it has been on the registry for 31 days.

**What is the Office of Management and Budget?  What is the Paperwork Reduction Act?**

When a federal agency wants to collect information from the public, like through a survey or questionnaire, the agency must get approval from the Office of Management and Budget.  The Office of Management and Budget, also known as OMB, administers the Paperwork Reduction Act, a federal law that ensures the federal government minimizes any burden on the public caused by the government’s collection of information.

**What is the Privacy Act?**

A federal law called the Privacy Act directs how the federal government (or the CFPB) collects, keeps, and shares your personal, private information – including the personal information contained in your answers to these questions.  For the most part, the information you provide in answering these questions is confidential, but some information may be shared when doing so is necessary to resolve your complaint, or is required by law.  Additionally, some information which is not personal or does not identify you may be shared to help the CFPB meet its responsibilities under the consumer financial laws.  To better understand how and when your information may be shared, please read the Privacy Act Statement on our website, consumerfinance.gov.