Language for Social Media and Physical Recruiting

Seeking Consumers with Credit Card Experience for Focus Groups

We are currently recruiting people to participate in focus groups about credit cards and credit options. If you currently have one or more credit cards, or if you have used a store credit card to make a major home or electronics purchase, you may be qualified to participate in a focus group.

The focus groups will last 60 minutes and participants will be paid \$75. The study will take place at [location] and we are currently scheduling participants for [dates]. This research is being sponsored by the Consumer Financial Protection Bureau (CFPB), a federal government agency that was created to help consumers. Feedback from the groups will be used to help consumers better understand credit card offers.

If you have a credit card or have made a major purchase using a store credit card and are interested in participating, please contact us at [contact info]. We will ask you to complete a short screener and we will notify you if you qualify for the study.

Thank you!

[Link to Privacy Act Statement]

Privacy Act Statement

5 U.S.C. 552(a)(e)(3)

The information you provide through your responses to Fors Marsh will assist the study sponsor, the Consumer Financial Protection Bureau ("CFPB"), in determining your eligibility in participating in a focus group that is evaluating consumers' experiences with credit card rewards and deferred interest. The CFPB will not obtain or access any directly identifying information from Fors Marsh about study participants. The agency will only obtain, and access, de-identified results and aggregated analyses of those results.

Information collected on behalf of the Bureau by Fors Marsh will be treated in accordance with the System of Records Notice ("SORN"), CFPB.022, <u>https://www.federalregister.gov/articles/2012/11/14/2012-27582/privacy-act-of-1974-as-amended</u>. This information will not be disclosed as outlined in the Routine Uses for the SORN. Direct identifying information will only be used by Fors Marsh to facilitate the study and will be kept private except as required by law.

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Participation in this exercise is voluntary, you are not required to participate or share any identifying information with Fors March, including name, email address, mobile number, home number, work number or any other number, race, origin, gender, date of birth, level of education, current employment status, income range, occupation, credit range, and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the study.