

Research Sponsor

This research study is being conducted by the Consumer Financial Protection Bureau (“CFPB”) in conjunction with Gettysburg College. The CFPB is an official U.S. government agency founded under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. Its mission is to make markets for consumer financial products and services work for Americans by educating consumers, enforcing federal consumer financial laws, and studying consumers, financial services providers, and consumer financial markets. You can find more information about the CFPB at www.consumerfinance.gov.

Privacy Act Statement, 5 U.S.C. 552(a)(e)(3)

The information you provide will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in a two-part series of disclosure testing that studies the effects of different disclosure regimes on market outcomes.

The CFPB will obtain or access personally identifiable information such as your first name, last name and gender during the disclosure testing for the purpose of studying the effects of different disclosure regimes on market outcomes.

Information collected will be treated in accordance with the System of Records Notice (“SORN”), [CFPB.022-Market and Consumer Research Records SORN, 77 FR 67802](#). This information will not be disclosed as outlined in the Routine Uses for the SORN. Direct identifying information will only be used to facilitate the testing 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 study is voluntary. You are not required to participate or share any identifying information and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the study.

Researchers conducting this study may be interested in contacting you regarding additional research studies in the next year. These future studies will provide compensation of approximately \$35/hour. Please initial anywhere on the top of this form if you would like us to contact you for these studies. Doing so will not affect any aspect of your participation today, including payment or privacy.

By signing below, you affirm that: 1) you have carefully reviewed the information contained in this form, 2) you understand that you may ask questions about any aspect of this research study during the course of the study or in the future, and 3) you accept the terms of this research study.

SIGNATURE

DATE