

This email serves to remind you of your statutory and regulatory obligation to submit copies of your credit card agreements to the Consumer Financial Protection Bureau. (See 15 U.S.C. 1632(d); 12 C.F.R. § 1026.58.) This collection has been approved by the Office of Management and Budget, and bears OMB control number #3170-xxxx. This email explains how and when to make this submission.

Please follow these instructions exactly. The instructions differ slightly from prior versions. The Bureau is designing an automated system for submission of agreements that will streamline the process for issuers. We expect that system to be operational at some point in 2015. For the time being, however, you must follow these instructions. You should also refer to the relevant Bureau regulation, which is 12 C.F.R. § 1026.58. (You can access that provision via the Regulation Z portion of the eRegulations section of the Bureau's website, which is at [www.consumerfinance.gov/regulations/](http://www.consumerfinance.gov/regulations/).)

These instructions apply to companies that already have agreements posted in the Bureau's public credit card agreement database. If your company has never previously submitted agreements, please ask Andrew Bucci ([Andrew.Bucci@cfpb.gov](mailto:Andrew.Bucci@cfpb.gov)) for the first-time submission instructions.

#### WHERE TO SUBMIT:

Submissions should be made by email to [CardAgreements@cfpb.gov](mailto:CardAgreements@cfpb.gov). If you are unable to submit via email, please contact Andrew Bucci at [Andrew.Bucci@cfpb.gov](mailto:Andrew.Bucci@cfpb.gov).

#### DUE DATE & AVAILABILITY OF EXTENSIONS:

Your email submission is due by November 3, 2014. You may obtain a two-week extension of your time to make your submission until November 17 by emailing a request, by November 3, for an extension to the [CardAgreements@cfpb.gov](mailto:CardAgreements@cfpb.gov). The request for an extension must include your company's name, address, and public identifying number, such as an RSSD ID number or tax identification number.

#### ACKNOWLEDGEMENT OF RECEIPT:

Within 2 business days of your submission (or your request for an extension), you will receive an email acknowledging your submission. Please do not contact the Bureau to verify receipt unless two business days have elapsed and you have not received such an acknowledgement.

#### ENCRYPTION AND PASSWORD PROTECTION:

Please do not encrypt or password-protect your email submission because this may prevent us from handling your submission in a timely fashion. There is no need for any such encryption or protection because the rules require you to post these same agreements publicly on your website.

#### CONTENT OF YOUR SUBMISSION:

Attached to this email is a spreadsheet with five columns: first, the "Agreement\_Filename" for each agreement; second, the name of your company ("Issuer Name"); third, a numerical identifier ("Issuer ID"); fourth, a specified "Action" for each agreement; and fifth, the name of the relevant agreement ("Agreement Description"). The spreadsheet lists all your company's agreements that are included in the Bureau's most recent posting of agreements.

Please make the following changes to the spreadsheet before you return it with your submission.

First, make any necessary corrections to the company name. This is the name that will be used in the Bureau's public credit card agreement database. Please do NOT change the Issuer ID.

Second, for any listed agreements that were no longer provided to new cardholders as of September 30, 2014, select "Remove" under the "Action" column. (For any listed agreement that was still provided as of that date but only in an amended form, you should select "Remove," then add the amended agreement as a new agreement in the spreadsheet, as described further below.)

Third, for any listed agreements that were still provided to new cardholders as of September 30, 2014, confirm that "Maintain" is selected under "Action." (This is the default setting for the "Action" column.)

Fourth, complete a new line in the spreadsheet for any agreement that is not yet in the spreadsheet but that was provided to cardholders as of September 30, 2014, and that is within the scope of the rule. For each new agreement: (a) list the "Agreement\_Filename" you use for the copies you attach, as described further below; (b) use the same Issuer Name and ID as for your other agreements; (c) list under "Agreement Description" the agreement name that you want us to use in our public database of these agreements; and (d) select "Add" under "Action."

Finally, you must attach to your email a .pdf and a .txt copy of each new agreement that you added to the spreadsheet. You must use file names that EXACTLY match the "Agreement\_Filename" entry for the agreement. (For example, if the name of a new agreement under "Agreement\_Filename" is "Bank A Consumer Credit Card Agreement ," then the names of the associated files must be respectively "Bank A Consumer Credit Card Agreement.pdf" and "Bank A Consumer Credit Card Agreement.txt.")

Your final submission will consist of an email that attaches the spreadsheet (revised as appropriate) plus .txt and .pdf copies of each new agreement that you add to the spreadsheet.

#### PAPERWORK REDUCTION ACT

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-XXXX. It expires on MM/DD/YYYY. The time required to complete this information collection is estimated to average approximately 15 minutes per response. The obligation to respond to this collection of information is mandatory. (12 CFR 1026.58; 15 USC 1632(d)(2)-(3)). Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to [PRA@cfpb.gov](mailto:PRA@cfpb.gov).