

**Consumer Financial Protection Bureau  
Non-Material Change Request  
Consumer and College Credit Card Agreements  
(OMB Control Number: 3170-0052)**

The Consumer Financial Protection Bureau (CFPB) submits this memorandum to provide justification for a proposed change to an information collection approved under this OMB control number, namely the “Quarterly Credit Card Agreement Submission”

Credit card issuers are required to submit quarterly reports to Consumer Financial Protection Bureau detailing the terms of credit cards they offer to consumers under sections 204 and 305 of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act) (P.L. 111–24) and 12 C.F.R. §§ 226.57(d) and 226.58. This information collection is approved by OMB under control number 3170-0052

In a Final Rule published April 17, 2015, in the Federal Register at 80 FR 21153, the CFPB has suspended, for one year, the requirement that respondents submit this information. The suspension is designed to allow the CFPB to modernize the system by which such information is received to make the information more useful to the Bureau and the submission process less burdensome to respondents.

Therefore, the Bureau is making a non-material program adjustment to this collection and removing the burden hours associated with the suspended collection for a period of one year. At such time as the reporting requirement is reinstated, the Bureau will recalculate the burden of this information collection using the new submission methods and report it accordingly.

	<b>Current Burden</b>	<b>Adjustment</b>	<b>New Burden</b>
Respondents	430	-400	30
Responses	1,630	-1,600	30
Annual Burden Hours	430	-400	30