



April 12, 2017

Consumer Financial Protection Bureau  
Chief FOIA Officer  
1700 G Street, NW  
Washington, DC 20552-0003

Re: Freedom of Information Act Request

Dear CFPB FOIA Officer:

Pursuant to the Freedom of Information Act, I request access to and copies of all correspondence since December 1, 2014 between, involving, and including representatives of the following staff at the Consumer Financial Protection Bureau (or others holding their position during the specific time-period):

- Director Richard Cordray
- Deputy Director David Silberman
- Chief of Staff Leandra English
- Associate Director Christopher D'Angelo (Supervision, Enforcement & Fair Lending)
- Assistant Director Paul Sanford (Supervision Examinations)
- Assistant Director Peggy Twohig (Supervision Policy)
- Assistant Director Anthony Alexis (Enforcement)
- Assistant Director William Wade-Gery (Card and Payment Markets)
- Assistant Director Kelly Cochran (Regulations)
- Associate Director Zixta Martinez (External Affairs)
- Assistant Director Catherine Galica (Legislative Affairs)
- Assistant Director Cheryl Parker Rose (Intergovernmental Affairs)
- Assistant Director Daniel Smith (Financial Institutions & Business Liaison)
- Assistant Director Keo Chea (Community Affairs)
- General Counsel Mary McLeod
- Deputy General Counsel Stephen Van Meter (Law & Policy)
- Deputy General Counsel John Coleman (Litigation & Oversight)

and any of the following individuals and entities or their representatives concerning 12 CFR Parts 1005 and 1026 or Docket No. CFPB-2014-0031 ("The Prepaid Rule"):

- Netspend (including but not limited to any e-mail address ending in @netspend.com)
- Total Systems Services aka "TSYS" (including but not limited to any e-mail address ending in @tsys.com)
- Charles J. "Chuck" Harris (Netspend)

- Trevor Erxleben (Netspend)
- Brandon Thompson (Netspend)
- Austin Smithers (Netspend)
- M. Troy Woods (TSYS)
- Pamela A. Joseph (TSYS)
- C. Sanders Griffith III (TSYS)
- William A. Pruett (TSYS)
- Paul M. Todd (TSYS)
- Patricia A. Watson (TSYS)
- David Cohen (Lobbyist representing Netspend)
- Robert Flock (Lobbyist representing Netspend)
- John Sonsalla (Lobbyist representing Netspend)
- Carmencita Whonder (Lobbyist representing Netspend)
- Zachary Pfister (Lobbyist representing Netspend)
- Brian Wild (Lobbyist representing Netspend)
- Elizabeth Maier (Lobbyist representing Netspend)
- Jack Marr (Lobbyist representing TSYS)
- Deron Hicks (Lobbyist representing TSYS)
- Jennings Chester (Lobbyist representing TSYS)

*This should include, but is not limited to* e-mail, written or other correspondence, including that in which one party is merely carbon copied (CC'd), and all attachments concerning 12 CFR Parts 1005 and 1026 or Docket No. CFPB-2014-0031 involving these entities or individuals and their representatives and any of these CFPB employees, or others holding their role, during this time-period.

If possible, I would prefer to receive this information electronically via e-mail at [karl@alliedprogress.org](mailto:karl@alliedprogress.org). If you have questions or need additional information, please feel free to call me at (855) 253-7747.

### **Application for Expedited Processing**

Due to the urgent public need to understand the decision-making process behind the rule, and their elected representatives' roles in that process, I request expedited processing of this request. Additionally, legislation concerning this rule currently sits on the Senate Legislative Calendar and could be acted upon at any moment.

Specifically, on April 5, 2017, Sen. David Perdue (R-GA) and Rep. Roger Williams (R-TX) wrote an op-ed in which they said they are "using the CRA [Congressional Review Act] concurrently in the House and Senate to push for an end to the Prepaid Card Rule."

Also on April 5, 2017, CNBC reported that the "deadline for introducing any new CRA resolutions" had already passed and legislators "must complete voting on resolutions already in the legislative pipeline by mid-May."

As such, it is likely the Congressional Review Act Resolution concerning the Prepaid Card rule will receive a vote in the U.S. Congress within a matter of weeks. This demonstrates a compelling need for the public to have access to this information as soon as possible to inform their elected representatives as they consider this legislation.

I certify that my statements concerning the need for expedited processing are true and correct to the best of my knowledge and belief.

### **Fee Waiver Request**

Allied Progress requests a waiver of fees associated with processing this request for records. The subject of this request concerns the operations of the federal government, and the disclosures will likely contribute to a better understanding of relevant government procedures by the public in a significant way. Moreover, the request is primarily and fundamentally for non-commercial purposes.

Allied Progress requests a waiver of fees because disclosure of the requested information is “in the public interest because it is likely to contribute significantly to public understanding” of government operations and is not “primarily in the commercial interest of the requester.” The disclosure of the information sought under this request will document and reveal the operations of the federal government, including how public funds are spent and how officials conduct the public’s business. Specifically, the information will enable the public to see the influences and policymaking process which went into the drafting and consideration of the prepaid rule.

This request is primarily and fundamentally for non-commercial purposes. As a project of a 501(c)(3) organization, Allied Progress does not have a commercial purpose and the release of the information requested is not in Allied Progress’s financial interest. Allied Progress’s mission is to give voice to hard-working Americans by standing up to Wall Street and other powerful special interests and holding their allies in Congress and the White House accountable.. Allied Progress will use the information gathered, and its analysis of it, to educate the public through reports, press releases, or other media. Allied Progress will also make materials it gathers available on our public website.

For context, please consult [AlliedProgress.org](http://AlliedProgress.org) to see examples of our previous work and public education efforts. Additionally, this work is distributed to our network of more than 100,000 members who subscribe to our email updates and follow our work on Facebook and Twitter.

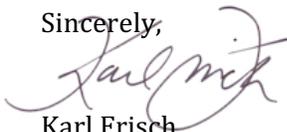
Accordingly, Allied Progress qualifies for a fee waiver.

### **Conclusion**

If my request is denied in whole or part, I ask that you justify all deletions by reference to specific exemptions of the act.

Thank you for your assistance.

Sincerely,



Karl Frisch  
Executive Director  
Allied Progress



April 12, 2017

Consumer Financial Protection Bureau  
Chief FOIA Officer  
1700 G Street, NW  
Washington, DC 20552-0003

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- Senator David Perdue
- Senator Tom Cotton
- Senator Johnny Isakson
- Senator Ron Johnson
- Senator James Lankford
- Senator Mike Lee
- Senator Mike Rounds
- Senator Michael Enzi
- Senator John Kennedy
- Senator Jeff Flake
- Senator John McCain
- Senator Ted Cruz

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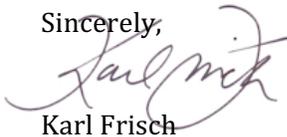
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Thank you for your assistance.

Sincerely,

A handwritten signature in cursive script, appearing to read "Karl Frisch".

Karl Frisch  
Executive Director  
Allied Progress