



RE: FOIA Request #CFPB-2017-253-F

April 12, 2017

Mr. Karl Frisch  
Executive Director  
Allied Progress  
1220 L Street NW, STE 100/364  
Washington, DC 20005-4017

Dear Mr. Frisch:

This letter is to inform you that on April 12, 2017, the Consumer Financial Protection Bureau (CFPB) received your Freedom of Information Act (FOIA) request dated on the same date. Your request sought copies of all correspondence since December 1, 2014 between, involving, and including representatives of the following staff at the CFPB (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)

As it relates to your fee waiver request, your request will be held in abeyance pending the quantification of responsive records. The CFPB Interim FOIA regulations, set forth six factors to examine in determining whether the applicable legal standard for a fee waiver has been met: (1) Whether the subject of the requested records concerns "the operations or activities of the government;" (2) Whether the disclosure is "likely to contribute" to an understanding of government operations or activities; (3) Whether disclosure of the requested information will contribute to the understanding of the public at large, as opposed to the individual understanding of the requestor or a narrow segment of interested persons; (4) Whether the contribution to public understanding of government operations or activities will be "significant;" (5) Whether the requester has a commercial interest that would be furthered by the requested disclosure; and (6) Whether the magnitude of any identified commercial interest to the requestor is sufficiently large in comparison with the public interest in disclosure, that disclosure is primarily in the commercial interest of the requestor. If any responsive records are located, we will consider these factors in our evaluation of your request for a fee waiver.

As it relates to your request for expedited treatment, under the CFPB FOIA regulation, expedited processing of a FOIA request is warranted if the request involves circumstances in which the lack of expedited treatment “could reasonably be expected to pose an imminent threat to the life or physical safety of an individual, an urgency to inform the public concerning actual or alleged federal government activity, or if made by a person primarily engaged in disseminating information.” Requesters that seek expedited processing must submit a statement explaining in detail the basis for the request (see 12 C.F.R. § 1070.17(b)(3)) and that statement must be certified by the requester to be true and correct.

Your request for expedited processing is denied because you do not qualify for either category.

You have the right to appeal our denial determination regarding expedited processing. If you choose to file an appeal, you must do so within ten (10) calendar days from the date of this letter. Your appeal must be in writing, signed by you or your representative, and should contain the rationale for the appeal. You may send your appeal via the mail (address below), email (FOIA@cfpb.gov) or fax (1-855-FAX-FOIA (329-3642)).

Your appeal should be addressed to:

Consumer Financial Protection Bureau  
Attention: Chief FOIA Officer  
Appeal for Expedited Processing  
1700 G Street, NW  
Washington, DC 20552

You have been determined to be a media requester and provisions of the FOIA allow the CFPB to recover part of the cost of complying with your request. You will be charged for the duplication (after the first 100 pages) costs in accordance with the CFPB Interim FOIA regulations as applicable to media requestors. The CFPB's FOIA Fee Schedule may be viewed at [www.consumerfinance.gov/foia/foia-fee-schedule](http://www.consumerfinance.gov/foia/foia-fee-schedule). **You did not indicate in your request a specific amount you were willing to pay. Therefore, in accordance with our regulations, your submission of a FOIA request is construed as an agreement to pay up to \$25.00.** You will be contacted in the event there are additional fees related to the processing of your request beyond this amount.

For inquiries concerning your request, please contact Brian Lavin at 202-435-7006 and reference the FOIA request number above or our FOIA Public Liaison at CFPB\_FOIA@cfpb.gov or by phone at 1-855-444-FOIA (3642).

Sincerely,



Raynell D. Lazier  
FOIA Manager  
Operations Division



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Executive Director  
Allied Progress  
1220 L Street NW, STE 100/364  
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This letter is to inform you that on April 12, 2017, the Consumer Financial Protection Bureau (CFPB) received your Freedom of Information Act (FOIA) request dated on the same date. Your request is for copies of all correspondence between, involving and including representatives of the Consumer Financial Protection Bureau and any of the following individuals, or their representatives since December 1, 2014 concerning 12 CFR Parts 1005 and 1026 or Docket No. CFPB-2014-0031:

- 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

As it relates to your fee waiver request, your request will be held in abeyance pending the quantification of responsive records. The CFPB Interim FOIA regulations, set forth six factors to examine in determining whether the applicable legal standard for a fee waiver has been met: (1) Whether the subject of the requested records concerns "the operations or activities of the government;" (2) Whether the disclosure is "likely to contribute" to an understanding of government operations or activities; (3) Whether disclosure of the requested information will contribute to the understanding of the public at large, as opposed to the individual understanding of the requestor or a narrow segment of interested persons; (4) Whether the contribution to public understanding of government operations or activities will be "significant;" (5) Whether the

requester has a commercial interest that would be furthered by the requested disclosure; and (6) Whether the magnitude of any identified commercial interest to the requestor is sufficiently large in comparison with the public interest in disclosure, that disclosure is primarily in the commercial interest of the requestor. If any responsive records are located, we will consider these factors in our evaluation of your request for a fee waiver.

As it relates to your request for expedited treatment, under the CFPB FOIA regulation, expedited processing of a FOIA request is warranted if the request involves circumstances in which the lack of expedited treatment “could reasonably be expected to pose an imminent threat to the life or physical safety of an individual, an urgency to inform the public concerning actual or alleged federal government activity, or if made by a person primarily engaged in disseminating information.” Requesters that seek expedited processing must submit a statement explaining in detail the basis for the request (see 12 C.F.R. § 1070.17(b)(3)) and that statement must be certified by the requester to be true and correct.

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For inquiries concerning your request, please contact Holly Walter at 202-435-7210 and reference the FOIA request number above or our FOIA Public Liaison at CFPB\_FOIA@cfpb.gov or by phone at 1-855-444-FOIA (3642).

Sincerely,

A handwritten signature in blue ink, appearing to read "Raynell D. Lazier".

Raynell D. Lazier  
FOIA Manager  
Operations Division