



State of New Jersey
OFFICE OF THE ATTORNEY GENERAL
DEPARTMENT OF LAW AND PUBLIC SAFETY
PO Box 080
TRENTON, NJ 08625-0080

PHILIP D. MURPHY
Governor

GURBIR S. GREWAL
Attorney General

SHEILA Y. OLIVER
Lt. Governor

June 4, 2018

Via E-mail

Raynell Lazier, CFPB FOIA Manager
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552
E-mail: CFPB_FOIA@cfpb.gov

Dear FOIA Manager,

The Office of the New Jersey Attorney General submits this Freedom of Information Act (FOIA) request to obtain information about the public's use of the Consumer Complaint Database website maintained by the Consumer Financial Protection Bureau (CFPB). Since its launch in 2012, the CFPB's Consumer Complaint Database website has empowered consumers to make better-informed financial decisions, given companies an incentive to be more responsive to consumer complaints, and facilitated the efforts of state attorneys general, banking regulators, and other consumer protection agencies to enforce consumer protection laws. Unfortunately, the CFPB's current leadership has suggested that the agency may soon eliminate or restrict public access to the Consumer Complaint Database. *See* Remarks of Mick Mulvaney, Acting CFPB Director, at the American Bankers Association Annual Conference at 5 (Apr. 24, 2018). The possibility that the CFPB might eliminate such a useful resource swiftly generated significant public interest. *See, e.g.,* Stacy Cowley, *Consumer Bureau Looks to End Public View of Complaints Database*, NEW YORK TIMES (Apr. 25, 2018); Chris Arnold, *The Consumer Complaints Database That Could Disappear from View*, S.C. PUBLIC RADIO (Apr. 25, 2018); Yuka Hayashi, *CFPB Considers Ending Public Access to Complaints About Banks*, WALL STREET JOURNAL (Apr. 24, 2018); Editorial, *Let Consumer Complaints See the Light of Day*, BLOOMBERG (Apr. 29, 2018). Releasing the CFPB's records about the public's use of the Consumer Complaint Database would inform the ongoing public discussion about the need for consumers to have continued access to the Database.



Requested Records

Please promptly produce the following records:

1. Records reflecting traffic reports or statistics for the public Consumer Complaint Database on the CFPB's website.
2. Records reflecting the total number of searches run on the Consumer Complaint Database website by date, month, and/or year.
3. Records reflecting the total number of searches run on the Consumer Complaint Database website by date, month, and/or year using the State filter for New Jersey.
4. Records reflecting the total number of times that data from the Consumer Complaint Database was downloaded as a single CSV or JSON data file by date, month, and/or year.
5. Records reflecting the total number of times that data from the Consumer Complaint Database was downloaded as a single CSV or JSON data file by date, month, and/or year using the State filter for New Jersey.

Time Frame

The time frame for this request is June 1, 2012, to the date on which the CFPB commences its search for responsive records.

Fee Waiver Request

The Office of the New Jersey Attorney General requests a waiver of document search, review, and duplication fees because "disclosure of the [requested] information is in the public interest." 5 U.S.C. § 552(a)(4)(A)(iii). Disclosure "is likely to contribute significantly to public understanding of the operations or activities of the government," because of the substantial public interest in the CFPB's Consumer Complaint Database and its use by members of the public. *Id.* Disclosure also "is not primarily in the commercial interest of the requester." *Id.* This Office does not have any commercial interest in the requested information; it seeks these records in its capacity as an agency of a State whose residents could be affected by the government operations and activities in question. The Office of the New Jersey Attorney General anticipates making records obtained from this request available to the public at no cost.

If our request for a waiver is denied, the Office of the New Jersey Attorney General is willing to pay all reasonable fees incurred in responding to this request, up to \$50. If the costs of responding to this request should exceed that amount, please contact us before incurring any additional costs.

Contact Information

Please direct any response to this request to the following e-mail address: gov-info@njoag.gov. We appreciate your assistance and look forward to your prompt response.

Sincerely,

GURBIR S. GREWAL
Attorney General
State of New Jersey
25 Market Street, Box 080
Trenton, NJ 08625-0080

JEREMY E. HOLLANDER
Assistant Attorney General
State of New Jersey
124 Halsey Street
Newark, NJ 07101
(973) 648-7453