

From: [Medrano, Kimberley \(CFPB\)](#)
To: [CFPB Daily Briefing Book](#)
Cc: [Marcogliese, Diego \(CFPB\)](#); [Cameron, Matt \(CFPB\)](#); [Dully, Crystal \(CFPB\)](#); [George, Kim \(CFPB\)](#); [Manon, Emmanuel \(CFPB\)](#); [Trezvant, Kimberly \(CFPB\)](#)
Subject: RE: Advisory Committee Meeting - March 12, 2020
Date: Friday, March 6, 2020 2:40:51 PM
Attachments: [Advisory Committee Meeting – March 12, 2020.docx](#)
[Tab 1 - Working Breakfast - Talking Points.docx](#)
[Tab 2 - Roundtable - Welcome Remarks.docx](#)
[Tab 3 - Taskforce Listening Session - Presentation.pptx](#)
[Tab 4 - Taskforce Listening Session - Suggested Questions.docx](#)
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[Tab 6 - EFPRN - Presentation.pptx](#)
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[Tab 9 - Trends and Themes - Credit Repair and Debt Settlement - Presentation.pptx](#)
[Tab 10 - Trends and Themes - Adapting to Consumer Needs and Cybersecurity Implications - Presentation.pptx](#)
[Tab 11 - Section 1033 - Presentation.pptx](#)
[Tab 12 - Section 1033 - Suggested Questions.docx](#)
[Tab 13 - Section 1033 - Key Points Document.docx](#)
[Tab 14 - Time Barred Debt Supplemental NPRM - Presentation.pptx](#)
[Tab 15 - Time Barred Debt Supplemental NPRM - Suggested Questions.docx](#)
[Tab 16 - Time Barred Debt Supplemental NPRM - Debt Collection - Key Points Document.docx](#)
[Tab 17 - Director's Tick Tock.docx](#)
[Tab 18 - March 12 Agenda.docx](#)
[Tab 19 - March 12 Staff Participant List.docx](#)

Original versions of the Briefing Memo and Tabs 1-19.

Kimberley Medrano
External Affairs (Detail)

(b)(6) | (b)(6)

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From: Medrano, Kimberley (CFPB)
Sent: Friday, March 6, 2020 2:05 PM
To: CFPB_Daily Briefing Book (b)(6)
Cc: Marcogliese, Diego (CFPB) (b)(6) Cameron, Matt (CFPB)
(b)(6) Dully, Crystal (CFPB) (b)(6) George, Kim (CFPB)
(b)(6) Manon, Emmanuel (CFPB) (b)(6) Trezvant,
Kimberly (CFPB) (b)(6)
Subject: Advisory Committee Meeting - March 12, 2020

Hello!

Attached, please find a combined PDF that includes a Briefing Memo and 25 tabs for the March 12 Advisory Committee meetings.

I will send the Word and PPT versions of the documents in a subsequent email. Please let me know if you experience any problems.

Thank you,
Kimberley

Kimberley Medrano
Operations & PM Analyst (Detail)
Office of Advisory Board and Councils | External Affairs

(b)(6) | (b)(6)

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consumerfinance.gov

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From: [Medrano, Kimberley \(CFPB\)](#)
To: [CFPB Daily Briefing Book](#)
Cc: [Marcogliese, Diego \(CFPB\)](#); [Cameron, Matt \(CFPB\)](#); [Dully, Crystal \(CFPB\)](#); [George, Kim \(CFPB\)](#); [Manon, Emmanuel \(CFPB\)](#); [Trezvant, Kimberly \(CFPB\)](#)
Subject: RE: Academic Research Council Meeting - March 13, 2020
Date: Friday, March 6, 2020 2:47:29 PM
Attachments: [Academic Research Council Meeting - March 13, 2020.docx](#)
[Tab 1 - Working Breakfast – Talking Points.docx](#)
[Tab 2 - Case Study Two Alternative Data - Presentation.pptx](#)
[Tab 3 - Case Study Two Alternative Data - Talking Points.docx](#)
[Tab 4 - Case Study Two Alternative Data - Suggested Questions.docx](#)
[Tab 5 - Case Study Four Section 1033 - Presentation.pptx](#)
[Tab 6 - Case Study Four Section 1033 - Talking Points.docx](#)
[Tab 7 - Case Study Four Section 1033 - Suggested Questions.docx](#)
[Tab 8 - Case Study Four Section 1033 - Key Points Document.docx](#)
[Tab 9 - Live Session - Welcome Remarks.docx](#)
[Tab 10 - Cost-Benefit Analysis - Presentation.pptx](#)
[Tab 11 - Cost-Benefit Analysis - Suggested Questions.docx](#)
[Tab 12 - Small Business Lending Data Collection Section 1071 - Presentation.pptx](#)
[Tab 13 - Small Business Lending Data Collection Section 1071 - Suggested Questions.docx](#)
[Tab 14 - Small Business Lending Data Collection Section 1071 - Key Points Document.docx](#)
[Tab 15 - Taskforce Listening Session - Presentation.pptx](#)
[Tab 16 - Taskforce Listening Session - Suggested Questions.docx](#)
[Tab 17 - Taskforce Listening Session - Key Points Document.docx](#)
[Tab 18 - Director's Tick Tock.docx](#)
[Tab 19 - March 13 Agenda.docx](#)
[Tab 20 - March 13 Staff Participant List.docx](#)
[Tab 21 - ARC Biographies.pdf](#)
[Tab 22 - ARC Roster.docx](#)

Original versions of the Briefing Memo and Tabs 1-22.

Kimberley Medrano
External Affairs (Detail)

(b)(6)

(b)(6)

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From: Medrano, Kimberley (CFPB)
Sent: Friday, March 6, 2020 2:17 PM
To: CFPB_Daily Briefing Book (b)(6)
Cc: Marcogliese, Diego (CFPB) (b)(6) Cameron, Matt (CFPB)
(b)(6) Dully, Crystal (CFPB) (b)(6) George, Kim (CFPB)
(b)(6) Manon, Emmanuel (CFPB) (b)(6) Trezvant,
Kimberly (CFPB) (b)(6)
Subject: Academic Research Council Meeting - March 13, 2020

Hello!

Attached, please find a combined PDF that includes a Briefing Memo and 22 tabs for the March 13 Academic Research Council meetings.

I will send the Word and PPT versions of the documents in a subsequent email. Please let me know if

you experience any problems.

Thank you,
Kimberley

Kimberley Medrano
Operations & PM Analyst (Detail)
Office of Advisory Board and Councils | External Affairs

(b)(6) | (b)(6)

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consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Pahl, Tom (CFPB)
To: Sokolov, Dan (CFPB); Bernard, Susan (CFPB)
Cc: Galed, Simon (CFPB); Davies, Misha (CFPB)
Subject: FW: HFSC Transcripts and QFRs
Date: Sunday, March 8, 2020 9:18:37 PM
Attachments: 2-6-20 Budd.docx
2-6-20 Luetkemeyer.docx
2-6-20 Porter.docx
2-6-20 Rigglesman.docx
2-6-20 Sherman.docx
2-6-20 Steil.docx
2-6-20 Waters.docx
2-6-20.pdf

Hi, (b)(5)

(b)(5)

Thanks, Tom

From: Fink, Katherine (CFPB) (b)(6)
Sent: Friday, March 6, 2020 4:38 PM
To: Kraninger, Kathleen (CFPB) (b)(6)
Cc: Sutton, Kirsten (CFPB) (b)(6) Duke, Andrew (CFPB)
(b)(6) Martinez, Zixta (CFPB) (b)(6) Brown, Desmond
(CFPB) (b)(6) Schneider, Bryan (CFPB) (b)(6)
Bleicken, David (CFPB) (b)(6) Pahl, Tom (CFPB) (b)(6)
Sokolov, Dan (CFPB) (b)(6) Fulton, Kate (CFPB) (b)(6)
Ramdass, Nelly (CFPB) (b)(6) Kireilis, Althea (CFPB)
(b)(6) Garibay, Marisol (CFPB) (b)(6) McLeod, Mary
(CFPB) (b)(6) Coleman, John (CFPB) (b)(6) Hussain,
Laura (CFPB) (b)(6) Bressler, Steven (CFPB) (b)(6)
Stalzer, Jennifer (CFPB) (b)(6) Edwards, Olivia (CFPB)
(b)(6) CFPB_Correspondence (b)(6) Watkins,
Paul (CFPB) (b)(6) Cameron, Robert (CFPB) (b)(6)
Manna, Meredith (CFPB) (b)(6) Fitzhugh, Janel (CFPB)
(b)(6) Lovett, Edward (CFPB) (b)(6)
Subject: HFSC Transcripts and QFRs

Today, OLA received the official transcripts and QFRs from the February 6th House Financial Services hearing.

Thank you,
Kate

Kate Fink
Assistant Director | Office of Legislative Affairs
Desk: (b)(6)

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Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: [Weber, Nathaniel \(CFPB\)](#)
To: [CFPB Daily Briefing Book](#)
Cc: [Recer, Jennifer \(CFPB\)](#); [Hixson, David \(CFPB\)](#); [Garibay, Marisol \(CFPB\)](#); [Cisneros, Raul \(CFPB\)](#); [Cameron, Matt \(CFPB\)](#)
Subject: RE: Director's Feedback - RE: March 10th Meeting with Taskforce & Taskforce Listening Session Memo
Date: Monday, March 9, 2020 2:14:21 PM
Attachments: [EA.BM.KK.Meet with Taskforce Members and Opening Remarks Taskforce Listening Session.03.06.20.pdf](#)
[Tab 6. Photos and Bios of Listening Session Attendees.docx](#)
[Tab 7. Key Points Taskforce v2.8.docx](#)
[Tab 3. Director's Opening Remarks v1.0.docx](#)
[Tab 5. Roster of Stakeholders Invited to Listening Session.docx](#)

Hi Jennifer,

Attached are updates and responses to (b)(5) I have copies of redline edits should you want them, and I can reattach the full memo if preferable.

Nat

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

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consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Cameron, Matt (CFPB) (b)(6)
Sent: Monday, March 09, 2020 12:15 PM
To: CFPB_Daily Briefing Book (b)(6) Weber, Nathaniel (CFPB)
(b)(6)
Cc: Recer, Jennifer (CFPB) (b)(6) Hixson, David (CFPB)
(b)(6) Garibay, Marisol (CFPB) (b)(6)
Subject: RE: Director's Feedback - RE: March 10th Meeting with Taskforce & Taskforce Listening Session Memo

+ Marisol

Received. Thank you. (b)(5)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: CFPB_Daily Briefing Book (b)(6)
Sent: Monday, March 09, 2020 11:53 AM
To: Weber, Nathaniel (CFPB) (b)(6); CFPB_Daily Briefing Book

(b)(6) Cameron, Matt (CFPB) (b)(6)

Cc: Recer, Jennifer (CFPB) (b)(6); Hixson, David (CFPB)

(b)(6)

Subject: Director's Feedback - RE: March 10th Meeting with Taskforce & Taskforce Listening Session Memo

(b)(5)

Thank you!

From: Weber, Nathaniel (CFPB) (b)(6)

Sent: Thursday, March 5, 2020 11:50

To: CFPB_Daily Briefing Book (b)(6)

Cc: Recer, Jennifer (CFPB) (b)(6) Cameron, Matt (CFPB)

(b)(6) Hixson, David (CFPB) (b)(6)

Subject: March 10th Meeting with Taskforce & Taskforce Listening Session Memo

Hello:

Attached is a memo and associated documents for the Director's March 10 Briefing Book. These documents are for the following back-to-back meetings:

- Meeting with Taskforce Members (2:45pm-3:00pm, Location: 4146)
- Opening Remarks: Taskforce Listening Session (3:00pm-3:15pm, Location: 6th Floor Lunch Room)

Jennifer, I appreciate you taking the time to talk this through with me. (b)(6)

(b)(5)

Regards,
Nat

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

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From: Cameron, Matt (CFPB)
To: Weber, Nathaniel (CFPB); Hixson, David (CFPB)
Subject: FW: SME Review for FOIA Request #CFPB-2020-0100-F
Date: Monday, March 9, 2020 3:22:50 PM
Attachments: 2020-0100 EA SMEReview.pdf
2020-0100 Request.pdf

Please review

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Monday, March 09, 2020 7:40 AM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0100-F

Good Morning Matt,

(b)(5)

Requester: Rebecca Smullin, Public Citizen, Inc.

Request Language:

1. Any resumes submitted to the CFPB by any of the four members of the Taskforce or its staff director.
2. Resumes submitted to the CFPB by any other individuals in connection with their applications to be members of the Taskforce.
3. Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be a member of the Taskforce.
4. Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be the staff director of the Taskforce.
5. Any charter or bylaws of the Taskforce.
6. Offer letters, SF-50s, and other documents that show, for any member of the Taskforce or its staff director, the terms of any hiring, including:
 - a. Salary
 - b. Nature of the appointment
 - c. Legal authority
 - d. Position title

- e. Pay plan*
 - f. Work schedule*
 - g. Type of position (e.g., competitive service, excepted service)*
 - h. Tenure (e.g., whether position is term, permanent, or other)*
7. *For any member of the Taskforce or its staff director, any report of prohibited interests.*
8. *For any member of the Taskforce or its staff director, any conflicts or ethics approval, waiver, disqualification, authorization, or determination including (but not limited to) approval for outside employment.*
9. *Any record reflecting any recusal determination for any member of the Taskforce or the staff director.*

On January 24 the requester amended the request to include William MacLeod in the documents requested in item #1.

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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From: [CFPB Daily Briefing Book](#)
To: [CFPB Daily Briefing Book](#); [Sutton, Kirsten \(CFPB\)](#); [Sutton, Yasaman \(CFPB\)](#); [Carnemark, Karla \(CFPB\)](#)
Cc: [Edwards, Olivia \(CFPB\)](#); [Grisdale, Jamie \(CFPB\)](#); [Sutton, Jocelyn \(CFPB\)](#); [Stalzer, Jennifer \(CFPB\)](#)
Subject: 03.10.2020 Briefing Book
Date: Monday, March 9, 2020 3:25:13 PM
Attachments: [1. Calendar.pdf](#)
[2. Briefing Memo - Monthly Check-In- EEO.pdf](#)
[3. Briefing Memo - Meet with Taskforce Members and Opening Remarks.pdf](#)
[4. Briefing Memo - Bi-Weekly Check-in Office of Innovations Team.pdf](#)
[5. Briefing Memo - RMR's Proposed Priority Research Topics.pdf](#)

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CONFIDENTIAL**

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Briefing Memos

1. Calendar – March 10, 2020
2. Briefing Memo – Monthly Check-In: EEO
3. Briefing Memo – Meeting with Taskforce Members & Opening Remarks: Taskforce
Listening Session
4. Briefing Memo – Bi-Weekly Check-in: Office of Innovations Team
5. Briefing Memo – RMR's Proposed Priority Research Topics

From: Weber, Nathaniel (CFPB)
To: Cameron, Matt (CFPB)
Subject: Re: Telework Agreements
Date: Tuesday, March 10, 2020 7:01:35 PM

I've got them, and will send them in (do need your signature on Jean's).

From: Cameron, Matt (CFPB) (b)(6)
Date: March 10, 2020 at 6:58:34 PM EDT
To: Weber, Nathaniel (CFPB) (b)(6)
Subject: FW: Telework Agreements

Is this true? I thought we sent them all in?

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: CFPB_WorkLife (b)(6)
Sent: Tuesday, March 10, 2020 4:44 PM
To: Cameron, Matt (CFPB) (b)(6)
Cc: CFPB_WorkLife (b)(6)
Subject: Telework Agreements

Good afternoon,

During a review of Bureau wide telework agreements, it was identified that at least one member of your staff does not currently have a telework agreement on file. I have listed the employees missing agreements below. Please reach out to your employees and notify them that they are missing an agreement and if they would like to participate in telework, including situational telework, they must sign the attached agreement and submit it to you for review and approval. Once you have both signed the agreement, you can send a copy to the Work Life team at (b)(6)

If you have concerns that the employees identified below will not be eligible for telework based on the eligibility and suitability requirements outlined in the telework article, please contact me to discuss. If you have any questions regarding telework please let me know and I will be happy to assist.

Names of Employees Missing Agreements

- Linda Noonan
- William Macleod
- Thomas Durkin
- John Beales

Thank you,

Becky

Rebecca A. Wagner

Work-Life Programs and Policies Specialist

Human Capital Office

Tel: (b)(6)

Mob:

Consumer Financial Protection Bureau

consumerfinance.gov

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From: Dodge, Trace (CFPB)
To: Fulton, Kate (CFPB)
Cc: Lee, Scott (CFPB)
Subject: Clearance Package 3/11
Date: Wednesday, March 11, 2020 9:51:05 AM
Attachments: Email to Executives from CHCO Lifting Telework Suspension.docx
 Rec Memo Executive Telework 3.10.20.docx
 Executive Telework WEC Comments 03102020.docx
 Malware Key Points Document 03102020.docx
 Data Overview Key Points 03102020.docx
 Ops Succession Plan 20200304.docx
 Ops Succession Plan 20200310.pdf
 Ops Division Update FBIIC Membership List 03102020.docx
 FBIIC Ops KK Division Updates 03.09.20.pdf
 CFPB Guidance for Financial Education Volunteer Activities 030720.docx
 Paid Parental Leave Info Memo 022020.pdf
 Division Update Questions on Paid Parental Leave.docx
 Briefing Memo Parental Leave Meeting 3.17.20 final.docx
 Paid Parental Leave Briefing Final Package.pdf
 Bi-Weekly Staffing Level Report 03062020.pdf

Hi Kate,

Please see attached for your clearance package for the past few days; descriptions in the table below. Apologies for the size of the package!

Subject	Context	Type	Owner
Executive Telework Package (WEC Comments, Email, Rec Memo)	Documents include WEC Comments, the Recommendation memo and the draft email to executives from CHCO lifting telework suspension. (b)(5)	Rec memo and supporting documents	OHC
Key Points: Data Overview & Malware	(b)(5)	Key Points Documents	OCDO and T&I
Ops Succession Plan	Recommendation and decision memo regarding an Ops succession plan: (b)(5)	Rec memo	Ops FO
FBIIC Division Update	(b)(5)	Division Update	T&I
Guidance for Financial Education Volunteer Activities	(b)(5)	Rec memo	CXO
Parental Leave Briefing Memo (supporting documents included)	Materials for the 3/17 briefing with the Director: (b)(5)	Briefing Memo	OHC
Bi Weekly Staffing Report	Regular update to Director provided by OHC; sent to you last week (b)(5)	Report	OHC

Also, please see the below upcoming Director engagements and let me know if you have any feedback to include.

Memo	EA Office	Due to PAD/AD	Engagement Date
FBIIC Senior Leaders' Meeting	OIGA	3/13/2020	3/19/2020
Quarterly Lunch with NCUA Chairman Rodney Hood	OIGA	3/18/2020	3/24/2020
HOLD: Lunch with FRB Governor Bowman	OIGA	3/23/2020	3/27/2020

Thanks!
Trace

Trace Dodge
 Director's Financial Analyst | Ops Front Office
 Office: (b)(6) Mobile: (b)(6)

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From: [Weber, Nathaniel \(CFPB\)](#)
To: [CFPB WorkLife](#)
Cc: [Cameron, Matt \(CFPB\)](#)
Subject: RE: Telework Agreements
Date: Wednesday, March 11, 2020 11:38:54 AM
Attachments: [CFPB Telework Agreement_BMsigned.pdf](#)
[CFPB Telework Agreement_GEsigned.pdf](#)
[CFPB Telework Agreement_HBsigned.pdf](#)
[CFPB Telework Agreement_JNsigned.pdf](#)
[CFPB Telework Agreement_TDsigned.pdf](#)
[CFPB Telework Agreement_TZsigned.pdf](#)

Hi Becky,

Please find all telework agreements for all Taskforce team members attached.

Best,
Nat

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

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consumerfinance.gov

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From: Cameron, Matt (CFPB) (b)(6)
Sent: Tuesday, March 10, 2020 6:59 PM
To: CFPB_WorkLife (b)(6)
Cc: Weber, Nathaniel (CFPB) (b)(6)
Subject: RE: Telework Agreements

Thanks for reaching out. I thought these were submitted. We will follow up with the documents.

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: CFPB_WorkLife (b)(6)
Sent: Tuesday, March 10, 2020 4:44 PM
To: Cameron, Matt (CFPB) (b)(6)
Cc: CFPB_WorkLife (b)(6)
Subject: Telework Agreements

Good afternoon,

During a review of Bureau wide telework agreements, it was identified that at least one member of your staff does not currently have a telework agreement on file. I have listed the employees missing agreements below. Please reach out to your employees and notify them that they are missing an agreement and if they would like to participate in telework, including situational telework, they must sign the attached agreement and submit it to you for review and approval. Once you have both signed the agreement, you can send a copy to the Work Life team at (b)(6)

If you have concerns that the employees identified below will not be eligible for telework based on the eligibility and suitability requirements outlined in the telework article, please contact me to discuss. If you have any questions regarding telework please let me know and I will be happy to assist.

Names of Employees Missing Agreements

- Linda Noonan
- William Macleod
- Thomas Durkin
- John Beales

Thank you,
Becky

Rebecca A. Wagner
Work-Life Programs and Policies Specialist
Human Capital Office

Tel: (b)(6)
Mob: (b)(6)

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From: [Weber, Nathaniel \(CFPB\)](#)
To: [Cameron, Matt \(CFPB\)](#); [Hixson, David \(CFPB\)](#)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F
Date: Wednesday, March 11, 2020 12:13:22 PM

(b)(5) Happy to share more
in our 1:1.

Nat

Nat Weber
Taskforce on Federal Consumer Financial Law

Office: (b)(6) Mobile: (b)(6)

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From: Cameron, Matt (CFPB) (b)(6)
Sent: Tuesday, March 10, 2020 10:30 AM
To: Hixson, David (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F

OK. Nat, (b)(5)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Hixson, David (CFPB) (b)(6)
Sent: Tuesday, March 10, 2020 7:37 AM
To: Cameron, Matt (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F

(b)(5) The documents consist of the Taskforce members' resumes; the Taskforce Charter; and, at the end, one email from Matt outlining the members' compensation and employment status.

David H. Hixson
(b)(6)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Cameron, Matt (CFPB) (b)(6)
Sent: Monday, March 09, 2020 3:24 PM
To: Weber, Nathaniel (CFPB) (b)(6) Hixson, David (CFPB)
(b)(6)
Subject: FW: SME Review for FOIA Request #CFPB-2020-0100-F

Please review

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Monday, March 09, 2020 7:40 AM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0100-F

Good Morning Matt,

(b)(5)

Requester: Rebecca Smullin, Public Citizen, Inc.

Request Language:

1. Any resumes submitted to the CFPB by any of the four members of the Taskforce or its staff director.
2. Resumes submitted to the CFPB by any other individuals in connection with their applications to be members of the Taskforce.
3. Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be a member of the Taskforce.
4. Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be the staff director of the Taskforce.
5. Any charter or bylaws of the Taskforce.
6. Offer letters, SF-50s, and other documents that show, for any member of the Taskforce or its staff director, the terms of any hiring, including:
 - a. Salary
 - b. Nature of the appointment

- c. Legal authority*
 - d. Position title*
 - e. Pay plan*
 - f. Work schedule*
 - g. Type of position (e.g., competitive service, excepted service)*
 - h. Tenure (e.g., whether position is term, permanent, or other)*
7. *For any member of the Taskforce or its staff director, any report of prohibited interests.*
8. *For any member of the Taskforce or its staff director, any conflicts or ethics approval, waiver, disqualification, authorization, or determination including (but not limited to) approval for outside employment.*
9. *Any record reflecting any recusal determination for any member of the Taskforce or the staff director.*

On January 24 the requester amended the request to include William MacLeod in the documents requested in item #1.

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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From: MacLeod, William (CFPB)
To: DL CFPB Taskforce Members
Subject: FW: Upstart
Date: Wednesday, March 11, 2020 12:28:16 PM

FYI

From: MacLeod, William (CFPB) (b)(6)
Sent: Wednesday, March 11, 2020 12:25 PM
To: MacLeod, William (CFPB) (b)(6)
Subject: Upstart

An update on credit access and the Bureau's first No-Action Letter

By [Patrice Ficklin](#) and [Paul Watkins](#) – AUG 06, 2019
SHARE THIS

For some consumers, the use of unconventional sources of information, or “alternative data,” to evaluate creditworthiness may be a way to increase access to credit or decrease the cost of credit. Alternative data includes information not typically found in core credit files of nationwide consumer reporting agencies and may indicate a likelihood of meeting obligations on time that a traditional credit history may not reflect.

In addition to the use of alternative data, increased computing power and the expanded use of machine learning can potentially identify relationships not otherwise discoverable through methods that have been traditionally used in credit scoring. As a result of these innovations, some consumers who now cannot obtain favorably priced credit may see increased credit access or lower borrowing costs.

Bureau initiatives

In 2017, the Bureau issued a [Request for Information Regarding Use of Alternative Data and Modeling Techniques in the Credit Process \(RFI\)](#). The RFI noted that while the use of alternative data and models has significant potential benefits for consumers, it also presents certain significant potential risks. Commenters provided RFI responses about a range of topics, including current uses of alternative data, potential positive and negative consequences associated with its use, and the application of specific statutes and regulations. The RFI also indicated that the Bureau would begin to consider future activity to encourage responsible use of alternative data and lower unnecessary barriers impeding its use.

Later in 2017, the Bureau announced a [No-Action Letter to Upstart Network, Inc.](#) (the “NAL Recipient”), a company that uses alternative data and machine learning in making credit underwriting and pricing decisions. The NAL Recipient’s underwriting model uses traditional underwriting data and various categories of alternative data, including information related to borrowers’ education and employment history. The No-Action Letter references the application of the Equal Credit Opportunity Act (ECOA) and its implementing regulation, Regulation B, to the NAL Recipient’s use of alternative data and machine learning for its underwriting and pricing model. This No-Action Letter is specific to the facts and circumstances of the NAL Recipient and does not serve as an endorsement of the use of any particular variables or modeling techniques in credit underwriting and pricing. In addition, neither the No-Action Letter nor this blog post serve as an endorsement of the NAL Recipient or the products or services it offers.

As a condition for receiving its No-Action Letter, the NAL Recipient agreed to a model risk management and compliance plan that requires it to analyze and appropriately address risks to consumers, as well as assess the real-world impact of alternative data and machine learning. Pursuant to the No-Action Letter, the NAL Recipient provides the Bureau with information comparing outcomes from its underwriting and pricing model (tested model) against outcomes from a hypothetical model that uses traditional application and credit file variables and does not employ machine learning (traditional model). The NAL Recipient independently validated the traditional model through fair lending testing to ensure that it did not violate antidiscrimination laws. Over the last 22 months, the NAL Recipient worked to answer several key questions, including:

Access to credit: whether the tested model’s use of alternative data and machine learning expands access to credit, including lower-priced credit, overall and for various applicant segments, compared to the traditional model

Fair lending: whether the tested model’s underwriting or pricing outcomes result in greater disparities than the traditional model with respect to race, ethnicity, sex, or age, and if so, whether applicants in different protected class groups with similar model-predicted default risk actually default at the same rate

The NAL Recipient has agreed to allow the Bureau to share key highlights from simulations and analyses that it conducted pursuant to its model risk management and compliance plan; the simulations and analyses were not separately replicated by the Bureau. The following results provided by the NAL Recipient reflect the net effect of both the alternative data and the machine learning methodology used in the lender’s model as applied to the lender’s applicant pool.

The results provided from the access-to-credit comparisons show that the tested model approves 27% more applicants than the traditional model, and yields 16% lower average APRs for approved loans.

This reported expansion of credit access reflected in the results provided occurs across all tested race, ethnicity, and sex segments resulting in the tested model increasing acceptance rates by 23-29% and decreasing average APRs by 15-17%.

In many consumer segments, the results provided show that the tested model significantly expands access to credit compared to the traditional model. In particular, under the tested model, the results provided reflect that:

Near prime" consumers with FICO scores from 620 to 660 are approved approximately twice as frequently.

Applicants under 25 years of age are 32% more likely to be approved.

Consumers with incomes under \$50,000 are 13% more likely to be approved.

With regard to fair lending testing, which compared the tested model with the traditional model, the approval rate and APR analysis results provided for minority, female, and 62 and older applicants show no disparities that require further fair lending analysis under the compliance plan.

Looking ahead

For those concerned about access to affordable credit, more work remains to be done. The Bureau estimates that 26 million Americans are credit invisible, meaning they have no credit history with a nationwide consumer reporting agency. Another estimated 19 million consumers have a credit history that has gone stale, or is insufficient to produce a credit score under most scoring models. Without a sufficient credit history, consumers face barriers to accessing credit, or pay more for credit.

The Bureau encourages lenders to develop innovative means of increasing fair, equitable, and nondiscriminatory access to credit, particularly for credit invisibles and those whose credit history or lack thereof limits their credit access or increases their cost of credit, while maintaining a compliance management program that appropriately identifies and addresses risks of legal violations. Effective compliance management, as well as fair lending analysis results, may vary depending on a number of factors including the applicant pool and the lender's specific use of data and models.

The Bureau remains committed to using all of the tools at its disposal under the Dodd-Frank Act to help address these important issues around access to credit. Toward that goal, the Bureau is currently reviewing comments to its proposed No-Action Letter, Trial Disclosure, and Product Sandbox policies.

<https://www.consumerfinance.gov/about-us/blog/update-credit-access-and-no-action-letter/>

Bill MacLeod

(b)(6)

From: Fulton, Kate (CFPB)
To: Dodge, Trace (CFPB); Lee, Scott (CFPB)
Subject: FW: Updated: Clearance Package 3/11
Date: Wednesday, March 11, 2020 5:20:32 PM
Attachments: Email to Executives from CHCO Lifting Telework Suspension.docx
 Rec Memo Executive Telework 3.10.20.docx
 Executive Telework WEC Comments 03102020.docx
 Malware Key Points Document 03102020.docx
 Data Overview Key Points 03102020.docx
 Ops Succession Plan 20200304.docx
 Ops Succession Plan 20200310.pdf
 Ops Division Update FBIIC Membership List 03102020.docx
 FBIIC Ops KK Division Updates 03.09.20.pdf
 CFPB Guidance for Financial Education Volunteer Activities 030720.docx
 Paid Parental Leave Info Memo 022020.pdf
 Division Update Questions on Paid Parental Leave.docx
 Briefing Memo Parental Leave Meeting 3.17.20 final.docx
 Paid Parental Leave Briefing Final Package.pdf
 BI-Weekly Staffing Level Report 03062020.pdf
 Ops Division Update OCDO Records Reports 03112020.docx
 Division Update Executive Telework Discussion 03102020.docx

I realize that some of this is OBE, but see below.

From: Dodge, Trace (CFPB) (b)(6)
Sent: Wednesday, March 11, 2020 2:40 PM
To: Fulton, Kate (CFPB) (b)(6)
Cc: Lee, Scott (CFPB) (b)(6)
Subject: Updated: Clearance Package 3/11

Kate,

We have one more item for your review: a division update (b)(5) Ops prepared. Added in the below table and attached; consolidated everything for ease.

Thanks,
 Trace

Subject	Context	Type	Owner
Executive Telework Package (WEC Comments, Email, Rec Memo) (b)(5)	Documents include WEC Comments, the Recommendation memo and the draft email to executives from CHCO (b)(5)	Rec memo and supporting documents	OHC
Key Points: Data Overview & Malware (b)(5)	Key Points documents are going through their monthly review and updates. (b)(5)	Key Points Documents	OCDO and T&I
Ops Succession Plan GOOD TO GO	Recommendation and decision memo regarding an Ops succession plan; (b)(5)	Rec memo	Ops FO
FBIIC Division Update (b)(5)	(b)(5)	Division Update	T&I
Guidance for Financial Education Volunteer Activities (b)(5)	Rec memo allowing (b)(5)	Rec memo	CXO
Parental Leave Briefing Memo (supporting documents included) (b)(5)	Materials for the 3/17 briefing with the Director. (b)(5)	Briefing Memo	OHC
Records Mgmt. Annual Reports Division Update	Division update notifying the Director of (b)(5)	Division update	OCDO

(b)(5)	(b)(5)		
	Scott and I had minor edits.		
Executive Telework Discussion	Follow up to (b)(5)	Division update	OHC
Division Update	(b)(5)		
(b)(5)			
Bi Weekly Staffing Report	Regular update to Director provided by	Report	OHC
(b)(5)	OHC: (b)(5)		
	(b)(5)		

Also, please see the below upcoming Director engagements and let me know if you have any feedback to include.

Memo	EA Office	Due to PAD/AD	Engagement Date
FBIIC Senior Leaders' Meeting	OIGA	3/13/2020	3/19/2020
Quarterly Lunch with NCUA Chairman Rodney Hood	OIGA	3/18/2020	3/24/2020
HOLD: Lunch with FRB Governor Bowman	OIGA	3/23/2020	3/27/2020

Thanks!

Trace

Trace Dodge

Director's Financial Analyst | Ops Front Office

Office: (b)(6) Mobile: (b)(6)

Consumer Financial Protection Bureau

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From: [Fink, Katherine \(CFPB\)](#)
To: [Sutton, Kirsten \(CFPB\)](#)
Cc: [Manna, Meredith \(CFPB\)](#); [Fitzhugh, Janel \(CFPB\)](#)
Subject: HFSC QFR Deadlines/Assignment
Date: Wednesday, March 11, 2020 5:34:41 PM
Attachments: [2020.02.06 HFSC SAR Hearing_unofficial transcript.docx](#)
[H QFRs Final 1-6-20.docx](#)
[Senate OFRs Final 1-6-20.docx](#)
[2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT.docx](#)
Importance: High

Kirsten, here is the draft email. (b)(5)

(b)(5)

Kate

(b)(5)

(b)(5)

Thanks,
Kirsten

From: [Medrano, Kimberley \(CFPB\)](#)
To: [CFPB Daily Briefing Book](#); [Pandolfo, Anthony \(CFPB\)](#); [Marcogliese, Diego \(CFPB\)](#)
Cc: [Garibay, Marisol \(CFPB\)](#); [Cameron, Matt \(CFPB\)](#); [Dully, Crystal \(CFPB\)](#); [George, Kim \(CFPB\)](#); [Manon, Emmanuel \(CFPB\)](#); [Trezvant, Kimberly \(CFPB\)](#)
Subject: Call with Advisory Committee Members - March 12, 2020
Date: Thursday, March 12, 2020 9:07:32 AM
Attachments: [03.12.20 Briefing Memo - Call with Advisory Committee Members.pdf](#)

Hello!

Attached, please find a combined PDF that includes a Briefing Memo and 13 tabs for the today's call with the Advisory Committee members.

(b)(5)

I will send the Word and PPT versions of the documents in a subsequent email. Please let me know if you experience any problems.

Thank you,
Kimberley

Kimberley Medrano
Operations & PM Analyst (Detail)
Office of Advisory Board and Councils | External Affairs

(b)(6)

(b)(6)

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From: [Medrano, Kimberley \(CFPB\)](#)
To: [CFPB Daily Briefing Book](#); [Pandolfo, Anthony \(CFPB\)](#); [Marcogliese, Diego \(CFPB\)](#)
Cc: [Garibay, Marisol \(CFPB\)](#); [Cameron, Matt \(CFPB\)](#); [Dully, Crystal \(CFPB\)](#); [George, Kim \(CFPB\)](#); [Manon, Emmanuel \(CFPB\)](#); [Trezvant, Kimberly \(CFPB\)](#)
Subject: RE: Call with Advisory Committee Members - March 12, 2020
Date: Thursday, March 12, 2020 9:19:36 AM
Attachments: [Call with Advisory Committee Members – March 12, 2020.docx](#)
[Tab 1 - March 12 Agenda.docx](#)
[Tab 2 - Suggested Talking Points.docx](#)
[Tab 3 - Optional Talking Points.docx](#)
[Tab 4 - Key Points Document - Advisory Committees.docx](#)
[Tab 5 - Key Points Document - Taskforce on Federal Consumer Financial Law.docx](#)
[Tab 6 - CAB Roster.docx](#)
[Tab 7 - CBAC Roster.docx](#)
[Tab 8 - CUAC Roster.docx](#)
[Tab 9 - ARC Roster.docx](#)
[Tab 10 - CAB Biographies.pdf](#)
[Tab 11 - CBAC Biographies.pdf](#)
[Tab 12 - CUAC Biographies.pdf](#)
[Tab 13 - ARC Biographies.pdf](#)

Original versions of the Memo and Tabs 1-13.

Kimberley Medrano
External Affairs (Detail)

(b)(6) | (b)(6)

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From: Medrano, Kimberley (CFPB)
Sent: Thursday, March 12, 2020 9:07 AM
To: CFPB_Daily Briefing Book (b)(6) Pandolfo, Anthony (CFPB)
(b)(6) Marcogliese, Diego (CFPB) (b)(6)
Cc: Garibay, Marisol (CFPB) (b)(6) Cameron, Matt (CFPB)
(b)(6) Dully, Crystal (CFPB) (b)(6) George, Kim (CFPB)
(b)(6) Manon, Emmanuel (CFPB) (b)(6) Trezvant,
Kimberly (CFPB) (b)(6)
Subject: Call with Advisory Committee Members - March 12, 2020

Hello!

Attached, please find a combined PDF that includes a Briefing Memo and 13 tabs for the today's call with the Advisory Committee members.

(b)(5)

I will send the Word and PPT versions of the documents in a subsequent email. Please let me know if you experience any problems.

Thank you,
Kimberley

Kimberley Medrano
Operations & PM Analyst (Detail)
Office of Advisory Board and Councils | External Affairs

(b)(6)

(b)(6)

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From: Sokolov, Dan (CFPB)
To: Davies, Misha (CFPB)
Cc: Galed, Simon (CFPB); Pahl, Tom (CFPB)
Subject: FW: QFRs
Date: Thursday, March 12, 2020 10:31:34 AM
Attachments: 2020.02.06 HFSC SAR Hearing_unofficial transcript.docx
H QFRs Final 1-6-20.docx
Senate QFRs Final 1-6-20.docx
2020.03.09 KK to Waters et al Feb 6 HFSC SAR QFRs_DRAFT.docx
Importance: High

Hi Misha, you properly got a jump on these (b)(5)

(b)(5)

From: Sutton, Kirsten (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 10:19 AM
To: _DL_CFPB_PAD_AD (b)(6); Cameron, Robert (CFPB)
(b)(6); Blatnik, Edward (CFPB) (b)(6)
Cc: Fink, Katherine (CFPB) (b)(6)
Subject: QFRs
Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the House Financial Services Committee which was held on Thursday, February 6, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)



If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
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From: Lee, Scott (CFPB)
To: Jacob, Roland (CFPB); Nguyen, Hoan (CFPB); Hunsberger, Laura (CFPB)
Cc: Fulton, Kate (CFPB); Sumberg, Jeffrey (CFPB); Ramdass, Nelly (CFPB); Dodge, Trace (CFPB); Michalosky, Martin (CFPB); Reilly, Elizabeth (CFPB)
Subject: FW: QFRs
Date: Thursday, March 12, 2020 1:18:30 PM
Attachments: 2020.02.06 HFSC SAR Hearing_unofficial transcript.docx
H QFRs Final 1-6-20.docx
Senate OFRs Final 1-6-20.docx
2020.03.09 KK to Waters et al Feb 6 HFSC SAR QFRs DRAFT Ops.docx
Importance: High

Hi Roland, Hoan, and Laura,

It's that time again, given the recent Semi-Annual testimony...Questions for Response (QFRs). Currently, we have the QFRs from the House to respond to. I've gone through, can you all provide responses to the questions assigned to your teams. Attached are the unofficial transcript, previous Senate and House QFRs (b)(5)

(b)(5)

If you can all send me back your draft responses by 3:00 PM on Tuesday, March 17, that would be great. That will give us enough time for Nelly/Kate to review. Please let me know if you have any questions.

Document for Draft Responses: 2020.03.09 KK to Waters et al_Feb6 HFSC SAR QFRs_Draft Ops

Scott

Document	Section/Page of Comment	Team
House QFR	Page 15/Q59: Increases in Office of Director's Budget	(b)(5)
	Page 27/Q106: Enforcement Director Hire	
	Pages 28-31/Q109-126: Hiring	
	Pages 31-32/Q127-129: Building Consolidation	

From: Fulton, Kate (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 12:53 PM
To: Lee, Scott (CFPB) (b)(6); Ramdass, Nelly (CFPB) (b)(6)
Dodge, Trace (CFPB) (b)(6)
Subject: FW: QFRs
Importance: High

From: Sutton, Kirsten (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 10:19 AM
To: _DL_CFPB_PAD_AD (b)(6); Cameron, Robert (CFPB)
(b)(6) Blatnik, Edward (CFPB) (b)(6)

Cc: Fink, Katherine (CFPB) (b)(6)

Subject: QFRs

Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the House Financial Services Committee which was held on Thursday, February 6, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)



If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
consumerfinance.gov

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From: [CFPB Daily Briefing Book](#)
To: [CFPB Daily Briefing Book](#); [Sutton, Yasaman \(CFPB\)](#); [Edwards, Olivia \(CFPB\)](#)
Cc: [Carnemark, Karla \(CFPB\)](#); [Stalzer, Jennifer \(CFPB\)](#)
Subject: Updated 03.16.2020 Preview Briefing Book
Date: Thursday, March 12, 2020 3:50:20 PM
Attachments: [2. Briefing Memo - Limited English Proficiency Briefing.pdf](#)
[3. Briefing Memo - Opening Remarks West, Mid-West, SouthEast Regional Virtual Huddle.pdf](#)
[4. Briefing Memo - Meeting Caliber Home Loans.pdf](#)
[1. Recommendation Memo - 2020 Financial Literacy and Education Plan.pdf](#)
[2. Recommendation Memo - Building the Bureau's Evaluation Capability.pdf](#)
[3. Recommendation Memo - 2020 Fair Debt Collection Practices Act Annual Report.pdf](#)
[1. Information - Division Update.docx](#)
[2. Information Memo - Bureau Calendar.pdf](#)
[3. Information Memo - Bi-Weekly Staffing Level Report.pdf](#)

Hi Olivia and Yasi,

Attached are the materials we've received for the updated 03/16/2020 preview book. Division updates will be finalized tomorrow at noon.

Thanks!

Jennifer

PLEASE DO NOT DISTRIBUTE THIS EMAIL AS IT MAY CONTAIN INFORMATION THAT IS CONFIDENTIAL

Table of Contents - March 16, 2020

Briefing Memos

1. Calendar – March 16, 2020
2. Briefing Memo – Limited English Proficiency Briefing (10:30am)
3. Briefing Memo – Opening Remarks: West Regional Virtual Huddle (11:30am)
4. Briefing Memo – Meeting: Caliber Home Loans (1:30pm)

Table of Contents - March 16, 2020

A. Recommendation Memos

For Your Approval, and Signature

1. Recommendation Memo – 2020 Financial Literacy and Education Plan
2. Recommendation Memo – Building the Bureau's Evaluation Capability
3. Recommendation Memo – 2020 Fair Debt Collection Practices Act Annual Report

B. Information Memos

1. Information Memo – Division Updates
2. Information Memo – Bureau Calendar
3. Information Memo – Bi-Weekly Staffing Level Report

From: [Evans, Kristen \(CFPB\)](#)
To: [Cameron, Robert \(CFPB\)](#)
Subject: FW: Students QFRs
Date: Friday, March 13, 2020 10:11:01 AM
Attachments: [2020.03.09 KK to Waters et al Feb 6 HFSC SAR QFRs DRAFT.docx](#)
[Senate QFRs Final 1-6-20.docx](#)
[H QFRs Final 1-6-20.docx](#)
[2020.02.06 HFSC SAR Hearing_unofficial transcript.docx](#)

Hi Bob – After the Director’s testimony, she received a question about debit card fees among other questions. (b)(5)

(b)(5)

Thanks!
Kristen

Predatory College Credit Card Agreements

From 2014-2016, the Consumer Bureau released an annual report studying agreements between universities and banks, including an analysis of college credit card agreements required under the CARD Act. In each of these reports, the Consumer Bureau warned that students faced risks from products other than credit cards and that debit cards, checking accounts and prepaid cards were costing students hundreds of dollars or more in fees every year.

And as you know, in 2017, your predecessor Mick Mulvaney suppressed the publication of an analysis by then-student loan ombudsman Seth Frotman showing that banks, most notably Wells Fargo, charged excessive fees to college students, far out of step with the rest of the marketplace. Since then, both in 2018 and last year, you have chosen to ignore these 2017 findings and failed to study this issue further. Instead, this Committee has received incomplete reports on college credit cards that ignore the consumer harm in the campus banking market.

Question 143

Director Kraninger, is it your belief that these high fees are no longer a problem for students?

Question 145

Director Kraninger, will you commit to this Committee that next year the Consumer Bureau will study and provide Congress with a report on all instances where schools and banks cut deals that unfairly hit students with high account fees

Kristen Messina Evans
Section Chief
Section for Students and Young Consumers

Consumer Education and Engagement

Office: (b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

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From: Wegner, Theodore (CFPB) (b)(6)

Sent: Friday, March 13, 2020 9:52 AM

To: Evans, Kristen (CFPB) (b)(6)

Subject: Students QFRs

Hey there,

(b)(5)

(b)(5)

I would be most grateful if you could have answers back to me by **COB Tuesday, 3/17**.

I'll have to check in with you soon on all of this pandemic madness. I hope you, (b)(6) are ready for lots of downtime. Talk to you soon!

Ted Wegner

Policy Analyst | Consumer Education and Engagement (4151-A)

Office: (b)(6) **Mobile:** (b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

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From: Cameron, Matt (CFPB)
To: Medrano, Kimberley (CFPB); Hixson, David (CFPB)
Cc: Manon, Emmanuel (CFPB) (b)(6) Weber, Nathaniel (CFPB)
Subject: FW: HFSC QFRs for ABC
Date: Friday, March 13, 2020 11:12:26 AM
Attachments: 2020.02.06 HFSC SAR Hearing_unofficial transcript.docx
H QFRs Final 1-6-20.docx
Senate OFRs Final 1-6-20.docx
2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT.docx
Importance: High

Kimberley – (b)(5)
David – (b)(5)
Manny and Nat – (b)(5)
(b)(5)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Cumpiano, Flavio (CFPB) (b)(6)
Sent: Friday, March 13, 2020 11:03 AM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Manon, Emmanuel (b)(6) Weber, Nathaniel (CFPB)
(b)(6)
Subject: HFSC QFRs for ABC
Importance: High

Good morning Matt.

ABC has been assigned several QFRs from the Feb. 6 HFSC hearing on the Bureau's SAR.
All QFRs are in the fourth attachment, the Word document titled "2020.03.09 KK to Waters
et al_Feb 6 HFSC SAR QFRs-DRAFT.doc". (b)(5)

(b)(5)

(b)(5)

Thank you very much,

Flavio

From: Sutton, Kirsten (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 10:19 AM
To: (b)(6); Cameron, Robert (CFPB)
(b)(6) Blatnik, Edward (CFPB) (b)(6)
Cc: Fink, Katherine (CFPB) (b)(6)
Subject: QFRs
Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the House Financial Services Committee which was held on Thursday, February 6, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions

regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)

If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
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From: [CFPB Daily Briefing Book](#)
To: [CFPB Daily Briefing Book](#); [Sutton, Kirsten \(CFPB\)](#); [Sutton, Yasaman \(CFPB\)](#); [Carnemark, Karla \(CFPB\)](#); [Chanin, Leonard \(Detailer\)\(CFPB\)](#)
Cc: [Edwards, Olivia \(CFPB\)](#); [Grisdale, Jamie \(CFPB\)](#); [Sutton, Jocelyn \(CFPB\)](#); [Stalzer, Jennifer \(CFPB\)](#)
Subject: 03.16.2020 Briefing Book
Date: Friday, March 13, 2020 11:42:48 AM
Attachments: [1. Calendar.pdf](#)
[2. Briefing Memo - Limited English Proficiency Briefing.pdf](#)
[3. Briefing Memo - Opening Remarks West, Mid-West, SouthEast Regional Virtual Huddle.pdf](#)
[4. Briefing Memo - Meeting Caliber Home Loans.pdf](#)
[1. Recommendation Memo - 2020 Financial Literacy and Education Plan.pdf](#)
[2. Recommendation Memo - Building the Bureau's Evaluation Capability.pdf](#)
[3. Recommendation Memo - 2020 Fair Debt Collection Practices Act Annual Report.pdf](#)
[1. Information - Division Update.pdf](#)
[2. Information Memo - Bureau Calendar.pdf](#)
[3. Information Memo - Bi-Weekly Staffing Level Report.pdf](#)

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Table of Contents - March 16, 2020

Briefing Memos

1. Calendar – March 16, 2020
2. Briefing Memo – Limited English Proficiency Briefing
3. Briefing Memo – Opening Remarks: West, Mid-West, Southeast Regional Virtual Huddle
4. Briefing Memo – Meeting: Caliber Home Loans

Table of Contents - March 16, 2020

A. Recommendation Memos

For Your Approval, and Signature

1. Recommendation Memo – 2020 Financial Literacy and Education Plan
2. Recommendation Memo – Building the Bureau's Evaluation Capability
3. Recommendation Memo – 2020 Fair Debt Collection Practices Act Annual Report

B. Information Memos

1. Information Memo – Division Updates
2. Information Memo – Bureau Calendar

3. Information Memo – Bi-Weekly Staffing Level Report

From: Carnemark, Karla (CFPB)
To: Edwards, Olivia (CFPB); Sutton, Kirsten (CFPB)
Subject: FW: 3/16/2020 Director's E-Book
Date: Friday, March 13, 2020 11:44:54 AM
Attachments: 1. Calendar.pdf
2. Briefing Memo - Limited English Proficiency Briefing (1030am).msg
3. Briefing Memo - Opening Remarks West Mid-West Southeast Regional Virtual Huddle.msg
4. Briefing Memo - Meeting Caliber Home Loans (130pm).msg
1. Recommendation Memo - 2020 Financial Literacy and Education Plan - due 3312020.msg
2. Recommendation Memo - Building the Bureaus Evaluation Capability.msg
3. Recommendation Memo - 2020 Fair Debt Collection Practices Act Annual Report.msg
1. Information Memo - Division Updates.msg
2. Information Memo - Bureau Calendar.msg
3. Information Memo - Bi-Weekly Staffing Level Report.msg

Kirsten & Olivia – (b)(5)

(b)(5)

Karla

From: CFPB_Daily Briefing Book (b)(6)
Sent: Friday, March 13, 2020 11:36 AM
To: Kraninger, Kathleen (CFPB) (b)(6)
Cc: CFPB_Daily Briefing Book (b)(6) Carnemark, Karla (CFPB)
(b)(6) Sutton, Kirsten (CFPB) (b)(6) Stalzer, Jennifer
(CFPB) (b)(6)
Subject: 3/16/2020 Director's E-Book

Table of Contents - March 16, 2020

Briefing Memos

1. Calendar – March 16, 2020
2. Briefing Memo – Limited English Proficiency Briefing (10:30am)
3. Briefing Memo – Opening Remarks: West, Mid-West, Southeast Regional Virtual Huddle (11:30am)
4. Briefing Memo – Meeting: Caliber Home Loans (1:30pm)

NOTES:

There is an Emergency Preparedness Check-In meeting scheduled for **9:30 a.m.** Any necessary documents will be provided directly to you by Ops for this meeting.

There McHenry Whistleblower Language Discussion scheduled for **2:00 p.m.** was scheduled with less than 48 hours advance notice. Any necessary documents will be provided directly to you for this meeting.

Table of Contents - March 16, 2020

A. Recommendation Memos

For Your Approval, and Signature

1. Recommendation Memo – 2020 Financial Literacy and Education Plan
2. Recommendation Memo – (b)(5)
3. Recommendation Memo – 2020 Fair Debt Collection Practices Act Annual Report
 - Request to release 3/20

B. Information Memos

1. Information Memo – Division Updates
2. Information Memo – Bureau Calendar
3. Information Memo – Bi-Weekly Staffing Level Report

From: Cameron, Matt (CFPB)
To: MacLeod, William (CFPB)
Subject: RE: Vol 1: Chapter Outlines
Date: Friday, March 13, 2020 11:57:23 AM

Thanks!

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: MacLeod, William (CFPB) (b)(6)
Sent: Friday, March 13, 2020 11:48 AM
To: Cameron, Matt (CFPB) (b)(6)
Subject: RE: Vol 1: Chapter Outlines

Matt,

I have validated my timesheet.

Bill

From: Cameron, Matt (CFPB) (b)(6)
Sent: Friday, March 13, 2020 10:17 AM
To: Weber, Nathaniel (CFPB) (b)(6) _DL_CFPB_Taskforce_Members
<(b)(6)>
Subject: RE: Vol 1: Chapter Outlines

Thank you, Nat for all your great work this week!

It was very nice seeing all of you! Lots of progress made!

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Weber, Nathaniel (CFPB) (b)(6)
Sent: Friday, March 13, 2020 10:05 AM
To: _DL_CFPB_Taskforce_Members (b)(6)
Subject: Vol 1: Chapter Outlines

Hi all,

It was a pleasure getting to spend the week in the windowless basement with you all. In all seriousness, it was a fun and extremely productive three days. Attached is the outline from the whiteboard (it can also be found here: <Z:\External Affairs\Consumer Advisory>

Boards\Taskforce\Report).

(b)(5)

(b)(5)

Warmest regards,
Nat

Nat Weber
Taskforce on Federal Consumer Financial Law

Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Marcogliese, Diego (CFPB)
To: Medrano, Kimberley (CFPB); Pandolfo, Anthony (CFPB); CFPB Daily Briefing Book
Cc: Cameron, Matt (CFPB); Dully, Crystal (CFPB); George, Kim (CFPB); Manon, Emmanuel (CFPB); Trezvant, Kimberly (CFPB)
Subject: RE: Call with Advisory Committee Members - March 12, 2020
Date: Friday, March 13, 2020 12:52:40 PM
Attachments: 03.12.20 Briefing Memo - Call with Advisory Committee Members-SIG.pdf

Signed final memo attached.

Best,
Diego

From: Medrano, Kimberley (CFPB) (b)(6)
Sent: Friday, March 13, 2020 10:33 AM
To: Pandolfo, Anthony (CFPB) (b)(6) CFPB_Daily Briefing Book
(b)(6)
Cc: Marcogliese, Diego (CFPB) (b)(6) Cameron, Matt (CFPB)
(b)(6) Dully, Crystal (CFPB) (b)(6) George, Kim (CFPB)
(b)(6) Manon, Emmanuel (CFPB) (b)(6) Trezvant,
Kimberly (CFPB) (b)(6)
Subject: RE: Call with Advisory Committee Members - March 12, 2020

Good morning – Attached is the final version of the briefing document (with tabs) for yesterday's call with the Advisory Committee members.

Please let me know if you need anything else.

Thanks,
Kimberley

Kimberley Medrano
External Affairs (Detail)

(b)(6)

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From: Pandolfo, Anthony (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 2:44 PM
To: CFPB_Daily Briefing Book (b)(6)
Cc: Medrano, Kimberley (CFPB) (b)(6) Marcogliese, Diego (CFPB)
(b)(6)
Subject: RE: Call with Advisory Committee Members - March 12, 2020

Thanks, Jennifer!

Kimberley – can you please let Diego and me know when the full package is signed-off?

Thanks,
Anthony

From: CFPB_Daily Briefing Book (b)(6)
Sent: Thursday, March 12, 2020 11:38 AM
To: Pandolfo, Anthony (CFPB) (b)(6) CFPB_Daily Briefing Book
(b)(6)
Subject: RE: Call with Advisory Committee Members - March 12, 2020

Hi Anthony,

Once the memo has been fully signed off on, please send the compiled, signed package for the book records.

Thanks!
Jennifer

From: Pandolfo, Anthony (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 9:36 AM
To: CFPB_Daily Briefing Book (b)(6)
Subject: RE: Call with Advisory Committee Members - March 12, 2020

Hi Exec Sec,

Is there an action for me to take here?

Thanks,
Anthony

From: Medrano, Kimberley (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 9:20 AM
To: CFPB_Daily Briefing Book (b)(6); Pandolfo, Anthony (CFPB) (b)(6); Marcogliese, Diego (CFPB) (b)(6)
Cc: Garibay, Marisol (CFPB) (b)(6) Cameron, Matt (CFPB) (b)(6); Dully, Crystal (CFPB) (b)(6); George, Kim (CFPB) (b)(6); Manon, Emmanuel (CFPB) (b)(6); Trezvant, Kimberly (CFPB) (b)(6)
Subject: RE: Call with Advisory Committee Members - March 12, 2020

Original versions of the Memo and Tabs 1-13.

Kimberley Medrano
External Affairs (Detail)

(b)(6)

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From: Medrano, Kimberley (CFPB)

Sent: Thursday, March 12, 2020 9:07 AM

To: CFPB_Daily Briefing Book (b)(6) Pandolfo, Anthony (CFPB)

(b)(6); Marcogliese, Diego (CFPB) (b)(6)

Cc: Garibay, Marisol (CFPB) (b)(6); Cameron, Matt (CFPB)

(b)(6); Dully, Crystal (CFPB) (b)(6) George, Kim (CFPB)

(b)(6) Manon, Emmanuel (CFPB) (b)(6) Trezvant,

Kimberly (CFPB) (b)(6)

Subject: Call with Advisory Committee Members - March 12, 2020

Hello!

Attached, please find a combined PDF that includes a Briefing Memo and 13 tabs for the today's call with the Advisory Committee members.

(b)(5)

I will send the Word and PPT versions of the documents in a subsequent email. Please let me know if you experience any problems.

Thank you,
Kimberley

Kimberley Medrano
Operations & PM Analyst (Detail)
Office of Advisory Board and Councils | External Affairs

(b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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From: Cameron, Robert (CFPB)
To: Samburg, Mark (CFPB)
Cc: Bleicken, David (CFPB); Brown, Allison (CFPB)
Subject: FW: QFRs (due 4:00PM March 18, 2020)
Date: Friday, March 13, 2020 4:02:17 PM
Attachments: 2020.02.06 HFSC SAR Hearing_unofficial transcript.docx
H QFRs Final 1-6-20.docx
Senate OFRs Final 1-6-20.docx
2020.03.09 KK to Waters et al Feb 6 HFSC SAR QFRs DRAFT.docx
Importance: High

Hi Mark,

Just checking to see if you need anything from me (b)(5)

(b)(5)

Thanks,
Bob

Robert G. Cameron
Private Education Loan Ombudsman
Office of the Director

Office: (b)(6)

Mobile: (b)(6)

(b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

From: Sutton, Kirsten (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 10:19 AM
To: _DL_CFPB_PAD_AD (b)(6) Cameron, Robert (CFPB)
(b)(6) Blatnik, Edward (CFPB) (b)(6)
Cc: Fink, Katherine (CFPB) (b)(6)
Subject: QFRs
Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the

House Financial Services Committee which was held on Thursday, February 6, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)

If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
consumerfinance.gov

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From: MacLeod, William (CFPB)
To: DL CFPB Taskforce Members
Subject: Antitrust Deliberations: FICO under investigation by DOJ
Date: Monday, March 16, 2020 10:17:37 AM

Greetings all,

I thought you would find this item on FICO of some interest.

<https://www.politico.com/news/2020/03/13/justice-fair-isaac-antitrust-129204>. (b)(5)

(b)(5)

(b)(5)

Best,

Bill

From: MacLeod, William <WMacLeod@KelleyDrye.com>
Sent: Sunday, March 15, 2020 10:20 AM
To: MacLeod, William (CFPB) (b)(6)
Subject: Fair Isaac : FICO Statement Regarding Antitrust Investigation | MarketScreener

On Friday, March 13, 2020, FICO was notified that the U.S. Department of Justice, Antitrust Division, opened a civil investigation into potential exclusionary conduct by FICO. FICO intends to fully cooperate with the Department of Justice and looks forward to a constructive dialogue about the state of competition in our industry.

Lenders have multiple choices of analytic models to use in credit decisioning and are free to choose the credit score that works best for them. In a competitive marketplace, the FICO® Score is chosen because it is trusted to be independent, predictive and reliable, and because FICO is constantly innovating to enable lenders to responsibly extend access to credit. FICO has also earned the trust of consumers through programs like the FICO Score Open Access initiative, which provides customers from more than 200 financial institutions with free access to the FICO Scores used to manage their credit accounts.

FICO is confident the Department will conclude that it has not engaged in any exclusionary conduct. To the extent the Department's inquiry was initiated based on TransUnion's antitrust claims in the parties' ongoing private litigation—claims TransUnion made only after FICO filed its lawsuit to recover millions in unpaid royalties from TransUnion—we are equally confident the Department will find them to be without merit.

About FICO

FICO (NYSE: FICO) powers decisions that help people and businesses around the world prosper. Founded in 1956 and based in Silicon Valley, the company is a pioneer in the use of predictive analytics and data science to improve operational decisions. FICO holds more than 200 US and foreign patents on technologies that increase profitability, customer satisfaction and growth for businesses in financial services, telecommunications, health care, retail and many other industries. Using FICO solutions, businesses in more than 100 countries do everything from protecting 2.6 billion payment cards from fraud, to helping people get credit, to ensuring that millions of airplanes and rental cars are in the right place at the right time.

<https://www.marketscreener.com/FAIR-ISAAC-CORPORATION-5523345/news/Fair-Isaac-FICO-Statement-Regarding-Antitrust-Investigation-30164530/>

Bill MacLeod, KDW

O (202) 342-8811

C (b)(6)

This message is subject to Kelley Drye & Warren LLP's email communication policy.

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From: Scherschel, Patricia (CFPB)
To: Stein, Gary (CFPB); Zhang, Wei (CFPB); Bentovim, Max (CFPB); McNamara, John (CFPB); Cameron, Robert (CFPB); Evans, Kristen (CFPB)
Subject: FW: HFSC QFRs from Feb. 2020
Date: Monday, March 16, 2020 1:02:33 PM
Attachments: 2020.03.09 KK to Waters et al Feb 6 HFSC SAR QFRs DRAFT.docx

Looping in my Markets colleagues.

(b)(5)

Thanks!

From: Evans, Kristen (CFPB) (b)(6)
Sent: Monday, March 16, 2020 12:55 PM
To: Scherschel, Patricia (CFPB) (b)(6); Cameron, Robert (CFPB) (b)(6)
Subject: RE: HFSC QFRs from Feb. 2020

(b)(5)

Kristen Messina Evans
Section Chief
Section for Students and Young Consumers
Consumer Education and Engagement
Office: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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From: Scherschel, Patricia (CFPB) (b)(6)
Sent: Monday, March 16, 2020 12:49 PM
To: Evans, Kristen (CFPB) (b)(6); Cameron, Robert (CFPB) (b)(6)
Subject: FW: HFSC QFRs from Feb. 2020

(b)(5)

Thanks,

Pat

From: Bentovim, Max (CFPB) (b)(6)

Sent: Monday, March 16, 2020 12:35 PM

To: Scherschel, Patricia (CFPB) (b)(6); Stein, Gary (CFPB) (b)(6) Zhang, Wei (CFPB) (b)(6) McNamara, John (CFPB) (b)(6)

Subject: Fwd: HFSC QFRs from Feb. 2020

Looping in Pat. (b)(5)

(b)(5)

From: Stein, Gary (CFPB) (b)(6)

Date: March 16, 2020 at 11:45:38 AM EDT

To: Bentovim, Max (CFPB) (b)(6), McNamara, John (CFPB) (b)(6) Zhang, Wei (CFPB) (b)(6)

Subject: RE: HFSC QFRs from Feb. 2020

(b)(5)

I had an issue saving to the sharepoint drive, so I resaved to good ol' Z:. Apologies for my technological inadequacies!

Gary Stein | Deputy Assistant Director
Office of Consumer Credit, Payment, & Deposit Markets
Consumer Financial Protection Bureau

T: (b)(6) M: (b)(6)

(b)(6) | www.consumerfinance.gov

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From: Bentovim, Max (CFPB) (b)(6)

Sent: Friday, March 13, 2020 10:04 AM

To: Stein, Gary (CFPB) (b)(6) McNamara, John (CFPB) (b)(6); Zhang, Wei (CFPB) (b)(6)

Subject: RE: HFSC QFRs from Feb. 2020

-Misha

(b)(5)

Max Bentovim
Financial Analyst
Consumer Credit, Payments, and Deposits Markets
Research, Markets, and Regulations
Consumer Financial Protection Bureau

(b)(6)

(b)(6) (desk)
(b)(6) (mobile)

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From: Davies, Misha (CFPB) (b)(6) >

Sent: Thursday, March 12, 2020 2:03 PM

To: Bentovim, Max (CFPB) (b)(6)

Cc: Stein, Gary (CFPB) (b)(6); McNamara, John (CFPB) (b)(6); Zhang, Wei (CFPB) (b)(6)

Subject: RE: HFSC QFRs from Feb. 2020

Got it, thanks!

Misha

(b)(6)

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From: Bentovim, Max (CFPB) (b)(6)

Sent: Thursday, March 12, 2020 10:23 AM

To: Davies, Misha (CFPB) (b)(6)

Cc: Stein, Gary (CFPB) (b)(6); McNamara, John (CFPB) (b)(6); Zhang, Wei (CFPB) (b)(6)

Subject: RE: HFSC QFRs from Feb. 2020

Hi Misha,

For the College Card questions (143-145) please also (b)(5)

Max Bentovim

Financial Analyst

Consumer Credit, Payments, and Deposits Markets

Research, Markets, and Regulations

Consumer Financial Protection Bureau

(b)(6)

(b)(6)

(desk)

(mobile)

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From: Davies, Misha (CFPB) (b)(6)

Sent: Thursday, March 12, 2020 9:55 AM

To: _DL_CFPB_RMRManagers (b)(6); Friend, David (CFPB)

(b)(6); Megaw, Vanessa (CFPB) (b)(6); Mayle, Adam (CFPB)

Udis, Laura (CFPB) (b)(6); Morelli, Mark (CFPB)

(b)(6); Cady, Benjamin (CFPB) (b)(6); Lazarev, Katya (CFPB)

(b)(6); Scherschel, Patricia (CFPB) (b)(6); Randall, Terry (CFPB)

(b)(6); Lee, Lawrence (CFPB) (b)(6); Jacobs, David (CFPB)

Reimelt, Alexa (CFPB) (b)(6); De Oliveira, Pedro (CFPB)

(b)(6); Andreassen, Kristine (CFPB) (b)(6); Baressi, Joseph (CFPB)

(b)(6); Devlin, Thomas (CFPB) (b)(6); Ellison, Alan (CFPB)

(b)(6); Bentovim, Max (CFPB) (b)(6); Evans, Gregory (CFPB)

(b)(6); McPartland, Kristin (CFPB) (b)(6)

Cc: Galed, Simon (CFPB) (b)(6)

Subject: HFSC QFRs from Feb. 2020

Hi everyone,

OLA received the QFRs and official transcript from the House Financial Services Committee SAR testimony in

February. We expect to have a timeline from OLA later today or tomorrow for the drafting/review schedule. In the meantime, below are the SMEs the RMR Front Office has identified for each QFR. If you have changes to this list, please let me know.

I will follow up with additional resources (Key Points, previous QFRs) when I send out the timeline from OLA. Please let me know if you have any questions.

House QFR #	From Member	Topic	SME
1-3	Budd	Rule of Law Through Improved Agency Guidance Document (EO). CFPB Compliance Bulletin 2015-05 on RESPA. Compliance Aids.	(b)(5)
1	Luetkemeyer	Credit repair organizations. FTC Telemarketing Sales Rule & Credit Repair Organization Act. Section 611 Fair Credit Reporting Act.	
2	Luetkemeyer	Tribal lending.	
1	Porter	ATR-QM. QM definition.	
1	Riggleman	Cybersecurity regulation. Financial Sector Profile.	
1	Sherman	Digital redlining. Pre-credit application practices in advertising.	
1	Steil	FHA loans. ATR-QM. QM definition.	
1-3	Waters	Definition of Abusive	
4-6	Waters	Wells Fargo. #6 – enforcement of abusiveness	
7-8	Waters	Enforcement activity	
9-10	Waters	Complaints on overdrafts	
11-13	Waters	Enforcement, consumers	
14	Waters	Fair Lending	
15-16	Waters	Fair Lending – ECOA	
17	Waters	Fair Lending – ECOA	
18	Waters	Exams – Student loans	
19-21	Waters	Student loans – complaints; exams; Ed	
22-27	Waters	Exams – student loan servicers	
28	Waters	Minority student loan borrowers	(b)(5)
29	Waters	Unified Agenda – LO Comp, e-disclosures	
30-52	Waters	Task Force	
53-59	Waters	Budget	
60-69 70-73 74-78	Waters	ATR-QM, APOR QM Patch ATR-QM	
79-80	Waters	Payday payment provisions	
81-88	Waters	HMDA Rule, data collection, HMDA Explorer Tool	
89-90	Waters	TRID	
91-92 93	Waters	Prepaid Rule – PayPal lawsuit Digital wallets, cryptocurrency	
94-100	Waters	Community Reinvestment Act	
101-104	Waters	CAB	
105-108	Waters	Assistant Director of ENF	
109-130	Waters	Hiring & Personnel	

131-134	Waters	Financial Literacy & Education Commission	
135-136	Waters	Diversity	
137-142	Waters	1071 Small Business Data Collection	(b)(5)
143-145	Waters	College Credit Card Agreements	
146-148	Waters	Faster Payments, overdraft	
149-151	Waters	Debt Collection	

Misha Davies

(she/her)

Management Analyst, RMR

O: (b)(6) | C: (b)(6)

Cube (b)(6)

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From: [Weber, Nathaniel \(CFPB\)](#)
To: [Smith, Jarid \(CFPB\)](#)
Cc: [Hixson, David \(CFPB\)](#); [Cameron, Matt \(CFPB\)](#)
Subject: FW: HFSC QFRs for ABC
Date: Monday, March 16, 2020 3:24:34 PM
Attachments: [2020.02.06 HFSC SAR Hearing_unofficial transcript.docx](#)
[H QFRs Final 1-6-20.docx](#)
[Senate OFRs Final 1-6-20.docx](#)
[2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT.docx](#)
Importance: High

Hi Jarid,

(b)(5)

Nat

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) || Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Cumpiano, Flavio (CFPB) (b)(6)
Sent: Monday, March 16, 2020 2:23 PM
To: Cameron, Matt (CFPB) (b)(6); Manon, Emmanuel (CFPB)
(b)(6); Weber, Nathaniel (CFPB) (b)(6)
Subject: FW: HFSC QFRs for ABC
Importance: High

Good afternoon. I know Matt is out but I'm copying him for awareness.

(b)(5)

Thank you!

Flavio

From: Cumpiano, Flavio (CFPB)
Sent: Friday, March 13, 2020 11:03 AM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Manon, Emmanuel (CFPB) (b)(6); Weber, Nathaniel (CFPB)

(b)(6)

Subject: HFSC QFRs for ABC

Importance: High

Good morning Matt.

ABC has been assigned several QFRs from the Feb. 6 HFSC hearing on the Bureau's SAR.

All QFRs are in the fourth attachment, the Word document titled "2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs-DRAFT.doc".

(b)(5)

(b)(5)

(b)(5)

Thank you very much,

Flavio

From: Sutton, Kirsten (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 10:19 AM
To: _DL_CFPB_PAD_AD (b)(6); Cameron, Robert (CFPB)
(b)(6) Blatnik, Edward (CFPB) (b)(6)
Cc: Fink, Katherine (CFPB) (b)(6)
Subject: QFRs
Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the House Financial Services Committee which was held on Thursday, February 6, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)



If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
consumerfinance.gov

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From: [Weber, Nathaniel \(CFPB\)](#)
To: [Cameron, Matt \(CFPB\)](#); [Hixson, David \(CFPB\)](#)
Subject: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT
Date: Monday, March 16, 2020 7:37:34 PM
Attachments: [2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT.docx](#)

(b)(5)

From: [Weber, Nathaniel \(CFPB\)](#)
To: [Hixson, David \(CFPB\)](#); [Cameron, Matt \(CFPB\)](#)
Subject: RE: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT
Date: Tuesday, March 17, 2020 10:54:26 AM
Attachments: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT+NW+dhh.docx

(b)(5)

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Hixson, David (CFPB) (b)(6)
Sent: Tuesday, March 17, 2020 9:59 AM
To: Weber, Nathaniel (CFPB) (b)(6); Cameron, Matt (CFPB)
(b)(6)
Subject: RE: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT

(b)(5)

David H. Hixson
(b)(6)

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From: Weber, Nathaniel (CFPB) (b)(6)
Sent: Tuesday, March 17, 2020 9:56 AM
To: Hixson, David (CFPB) (b)(6); Cameron, Matt (CFPB)
(b)(6)
Subject: RE: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT

Thanks for the feedback (b)(5)

(b)(5)

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection

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From: Hixson, David (CFPB) (b)(6)
Sent: Tuesday, March 17, 2020 8:23 AM
To: Weber, Nathaniel (CFPB) (b)(6); Cameron, Matt (CFPB) (b)(6)
Subject: RE: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT

Thanks for taking the lead on these Nat! (b)(5) I'm happy to discuss.

David H. Hixson
(b)(6)

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From: Weber, Nathaniel (CFPB) (b)(6)
Sent: Monday, March 16, 2020 7:38 PM
To: Cameron, Matt (CFPB) (b)(6); Hixson, David (CFPB) (b)(6)
Subject: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT

I took a first stab at responding to these questions. (b)(5)

(b)(5)

From: Hixson, David (CFPB)
To: Weber, Nathaniel (CFPB); Cameron, Matt (CFPB)
Subject: RE: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT
Date: Tuesday, March 17, 2020 11:01:54 AM
Attachments: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT+NW+dhh2.docx

(b)(5)

David H. Hixson

(b)(6)

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From: Weber, Nathaniel (CFPB) (b)(6)
Sent: Tuesday, March 17, 2020 10:54 AM
To: Hixson, David (CFPB) (b)(6) Cameron, Matt (CFPB)
(b)(6)
Subject: RE: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT

(b)(5)

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Hixson, David (CFPB) (b)(6)
Sent: Tuesday, March 17, 2020 9:59 AM
To: Weber, Nathaniel (CFPB) (b)(6) Cameron, Matt (CFPB)
(b)(6)
Subject: RE: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT

(b)(5)

David H. Hixson

(b)(6)

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From: Weber, Nathaniel (CFPB) (b)(6)
Sent: Tuesday, March 17, 2020 9:56 AM

To: Hixson, David (CFPB) (b)(6); Cameron, Matt (CFPB)

(b)(6)

Subject: RE: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT

Thanks for the feedback. (b)(5)

(b)(5)

Nat Weber

Taskforce on Federal Consumer Financial Law

Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection

consumerfinance.gov

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From: Hixson, David (CFPB) (b)(6)

Sent: Tuesday, March 17, 2020 8:23 AM

To: Weber, Nathaniel (CFPB) (b)(6); Cameron, Matt (CFPB)

(b)(6)

Subject: RE: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT

Thanks for taking the lead on these Nat! (b)(5) I'm happy to discuss.

David H. Hixson

(b)(6)

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From: Weber, Nathaniel (CFPB) (b)(6)

Sent: Monday, March 16, 2020 7:38 PM

To: Cameron, Matt (CFPB) (b)(6); Hixson, David (CFPB)

(b)(6)

Subject: 2020.03.09 KK to Waters et al_Feb 6 HFSC SAR QFRs_DRAFT

I took a first stab at responding to these questions. (b)(5)

(b)(5)

From: [Weber, Nathaniel \(CFPB\)](#)
To: [Manon, Emmanuel \(CFPB\)](#); [Cameron, Matt \(CFPB\)](#); [Hixson, David \(CFPB\)](#)
Subject: QFR review call
Attachments: [TF QFR Responses.docx](#)

Draft responses for tomorrow's call are attached.

From: [Cameron, Matt \(CFPB\)](#)
To: [Weber, Nathaniel \(CFPB\)](#); [Manon, Emmanuel \(CFPB\)](#); [Hixson, David \(CFPB\)](#)
Subject: TF QFR Responses.docx
Date: Wednesday, March 18, 2020 9:03:40 AM
Attachments: [TF QFR Responses.docx](#)

(b)(5)

From: Weber, Nathaniel (CFPB)
To: Manon, Emmanuel (CFPB); Cameron, Matt (CFPB); Hixson, David (CFPB)
Subject: FW: For awareness - response letter
Date: Wednesday, March 18, 2020 9:15:25 AM
Attachments: DRAFT - Response Letter to Brown Warren re Taskforce.pdf

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Cameron, Matt (CFPB) (b)(6)
Sent: Tuesday, February 18, 2020 6:28 PM
To: Zywicki, Todd (Detailee) (b)(6)
Cc: Weber, Nathaniel (CFPB) (b)(6)
Subject: For awareness - response letter

Hi Todd – (b)(5) attached is the draft letter that was submitted today for the Director's signature. (b)(5)

(b)(5)

Thanks,
Matt

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils
Office: (b)(6) Mobile: (b)(6)
Consumer Financial Protection Bureau
consumerfinance.gov

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From: Cameron, Matt (CFPB)
To: Weber, Nathaniel (CFPB); Hixson, David (CFPB); Manon, Emmanuel (CFPB) (b)(6)
Subject: TF QFR Responses.docx
Date: Wednesday, March 18, 2020 9:44:33 AM
Attachments: TF QFR Responses.docx

(b)(5)

From: Manon, Emmanuel (CFPB)
To: Cumpiano, Flavio (CFPB)
Cc: Cameron, Matt (CFPB); Weber, Nathaniel (CFPB); Hixson, David (CFPB)
Subject: ABC and TF QFR Responses
Date: Wednesday, March 18, 2020 10:06:30 AM
Attachments: ABC TF QFR Responses.docx

Hi Flavio,

Please see attached requested responses.

Cordially,

Manny Mañón

Deputy Staff Director
Advisory Board and Councils Office -External Affairs
1700 G Street NW
Washington, DC 20552
Office # (b)(6)
Mobile # (b)(6)

Consumerfinance.gov



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From: CFPB OGC Clearance
To: Manna, Meredith (CFPB); Fitzhugh, Janel (CFPB); Fink, Katherine (CFPB)
Cc: Sutton, Kirsten (CFPB); CFPB Executive Secretary; Lipton, Bradley (CFPB); Vail, Amber (CFPB); Bateman, Kristin (CFPB); Szybala, Julia (CFPB); Bressler, Steven (CFPB); Turenne, Jeannine (CFPB); Bennett, Richard (CFPB); Hussain, Laura (CFPB); Beaudette, Mark (CFPB); Deal, Christopher (CFPB); Das, Anand (CFPB); White, Sonya (CFPB); Van Meter, Stephen (CFPB); Coleman, John (CFPB); Heiser, Nicole (CFPB); Rice, Kevin (CFPB); Smith, Jarid (CFPB); Deutsch, Rebecca (CFPB); Ladd, Christine (CFPB); Zorc, Anne (CFPB); CFPB OGC Clearance; DL CFPB LDParelegals; Pass, Sonya (CFPB); McLeod, Mary (CFPB)
Subject: LD Review Complete: QFRs (Legal Division Draft Responses)
Date: Wednesday, March 18, 2020 3:55:56 PM
Attachments: 2020.03.09 KK to Waters et al Feb 6 HFSC SAR QFRs DRAFT LD Review 3.18.20.docx

Good afternoon, Meredith, Janel and Katherine.

Please find attached your document with draft responses by the legal division for the following QFRs. If useful, we have identified the staff that drafted the responses.

(b)(5)

Thank you.

Stephany Choudhury
Paralegal Specialist
Legal Division | Office of Litigation & Oversight
Office: (b)(6) | Mobile: (b)(6)
(b)(6)

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From: Sutton, Kirsten (CFPB) (b)(6)

Sent: Thursday, March 12, 2020 10:19 AM

To: _DL_CFPB_PAD_AD <(b)(6)> Cameron, Robert (CFPB)

(b)(6); Blatnik, Edward (CFPB) <(b)(6)>

Cc: Fink, Katherine (CFPB) (b)(6)

Subject: QFRs

Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the House Financial Services Committee which was held on Thursday, February 6, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6). If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)



If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
consumerfinance.gov

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From: Davies, Misha (CFPB)
To: Fink, Katherine (CFPB); Manna, Meredith (CFPB); Fitzhugh, Janel (CFPB); CFPB Executive Secretary
Cc: Galed, Simon (CFPB); Sokolov, Dan (CFPB); DL CFPB RMRManagers; Pahl, Tom (CFPB); Scherschel, Patricia (CFPB); Cole, Lisa (CFPB); Bernard, Susan (CFPB); Brown, Daniel (CFPB); Johnson, Laura (CFPB); Randall, Terry (CFPB); Brown, Daniel (CFPB); McArdle, Mark (CFPB); Morelli, Mark (CFPB); Lee, Lawrence (CFPB); McGill, Yolanda (CFPB); Udis, Laura (CFPB); Johnson, Laura (CFPB); Jacobs, David (CFPB); Reimelt, Alexa (CFPB); McArdle, Mark (CFPB); De Oliveira, Pedro (CFPB); Lattin, Brent (CFPB); Friend, David (CFPB); Baressi, Joseph (CFPB); Andreassen, Kristine (CFPB); Friend, David (CFPB); Ponte, Elliott (CFPB); Hedgespeth, Grady (CFPB); Babinecz, Elena (CFPB); Andreassen, Kristine (CFPB); Ellison, Alan (CFPB); Zhang, Wei (CFPB); Stein, Gary (CFPB); Evans, Gregory (CFPB); McPartland, Kristin (CFPB); Megaw, Vanessa (CFPB); McNamara, John (CFPB); Cole, Lisa (CFPB); Mayle, Adam (CFPB)
Subject: HFSC QFR 2/6 responses from RMR
Date: Wednesday, March 18, 2020 4:03:02 PM
Attachments: 2020.03.09 KK to Waters et al Feb 6 HFSC SAR QFRs DRAFT RMR.docx

Hello OLA & Exec Sec,

See attached QFR responses from RMR. The table below lists the QFRs we are submitting . (b)(5)

(b)(5)

House QFR #	From Member	Topic	SME
29	Waters	Unified Agenda – LO Comp, e-disclosures	(b)(5)
60-69 70-73 74-78	Waters	ATR-QM, APOR QM Patch ATR-QM	
79-80	Waters	Payday payment provisions	
81-88	Waters	HMDA Rule, data collection, HMDA Explorer Tool	
89-90	Waters	TRID	
92 93	Waters	Prepaid Rule – PayPal lawsuit Digital wallets, cryptocurrency	
94-97	Waters	Community Reinvestment Act	
99	Waters	Community Reinvestment Act	
137-139, 141	Waters	1071 Small Business Data Collection	
143-145	Waters	College Credit Card Agreements	
146-148	Waters	Faster Payments, overdraft	
149-151	Waters	Debt Collection	
1	Luetkemeyer	Credit repair organizations. FTC Telemarking Sales Rule & Credit Repair Organization Act. Section 611 Fair Credit Reporting Act.	
1	Porter	ATR-QM. QM definition.	
1	Steil	FHA loans. ATR-QM. QM definition.	

Misha Davies

(she/her)

Management Analyst, RMR

O: (b)(6) | C: (b)(6)

Cube (b)(6)

Visit [RMR Resources](#) for [Pre/Bureau Clearance Email Template](#) // [Publication Timeline Tool for RMR](#) // [Bureau Calendar - Publication Form](#) and more! For Bureau templates click [here](#).

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From: Lee, Scott (CFPB)
To: Fink, Katherine (CFPB); Manna, Meredith (CFPB)
Cc: Fulton, Kate (CFPB); Ramdass, Nelly (CFPB); Dodge, Trace (CFPB); CFPB Executive Secretary
Subject: RE: QFRs
Date: Wednesday, March 18, 2020 4:14:41 PM
Attachments: 2020.03.09 KK to Waters et al Feb 6 HFSC SAR QFRs DRAFT Ops 031820.docx

Hi Katherine and Meredith,

Attached are the draft responses on all of the questions assigned to Ops. One note: (b)(5)

(b)(5)

Let me know if you have any questions. Happy to chat.

Scott

From: Sutton, Kirsten (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 10:19 AM
To: _DL_CFPB_PAD_AD (b)(6) Cameron, Robert (CFPB)
(b)(6); Blatnik, Edward (CFPB) (b)(6)
Cc: Fink, Katherine (CFPB) (b)(6)
Subject: QFRs
Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the House Financial Services Committee which was held on Thursday, February 6, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)

If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
consumerfinance.gov

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From: Lukis, Charles (Contractor)(CFPB)
To: Cameron, Matt (CFPB)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F
Date: Thursday, March 19, 2020 8:39:47 AM

Thank you

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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From: Cameron, Matt (CFPB) (b)(6)
Sent: Thursday, March 19, 2020 8:39 AM
To: Lukis, Charles (Contractor)(CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6) Weber, Nathaniel (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F

Hi - yes, I was able to review. (b)(5) Thank you

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Date: March 19, 2020 at 7:40:59 AM EDT
To: Cameron, Matt (CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F

Good Morning Matt,

Have you had an opportunity to take a look at these documents?

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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From: Lukis, Charles (Contractor)(CFPB)
Sent: Monday, March 9, 2020 7:40 AM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0100-F

Good Morning Matt,

(b)(5)

Requester: *Rebecca Smullin, Public Citizen, Inc.*

Request Language:

1. Any resumes submitted to the CFPB by any of the four members of the Taskforce or its staff director.
2. Resumes submitted to the CFPB by any other individuals in connection with their applications to be members of the Taskforce.
3. Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be a member of the Taskforce.
4. Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be the staff director of the Taskforce.
5. Any charter or bylaws of the Taskforce.
6. Offer letters, SF-50s, and other documents that show, for any member of the Taskforce or its staff director, the terms of any hiring, including:
 - a. Salary
 - b. Nature of the appointment
 - c. Legal authority
 - d. Position title
 - e. Pay plan
 - f. Work schedule
 - g. Type of position (e.g., competitive service, excepted service)
 - h. Tenure (e.g., whether position is term, permanent, or other)
7. For any member of the Taskforce or its staff director, any report of prohibited interests.
8. For any member of the Taskforce or its staff director, any conflicts or ethics approval, waiver, disqualification, authorization, or determination including (but not limited to) approval for outside

employment.

9. Any record reflecting any recusal determination for any member of the Taskforce or the staff director.

On January 24 the requester amended the request to include William MacLeod in the documents requested in item #1.

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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From: Sutton, Yasaman (CFPB)
To: Lukis, Charles (Contractor)(CFPB)
Cc: Adams, Danielle (CFPB)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (2 of 2)
Date: Thursday, March 19, 2020 1:03:42 PM

Yes

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Date: March 19, 2020 at 1:00:56 PM EDT
To: Sutton, Yasaman (CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (2 of 2)

Hi Yasi,

(b)(5)

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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From: Lukis, Charles (Contractor)(CFPB)
Sent: Thursday, March 19, 2020 9:33 AM
To: Sutton, Yasaman (CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (2 of 2)

Email 2 of 2

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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consumerfinance.gov

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From: Lukis, Charles (Contractor)(CFPB)
Sent: Thursday, March 19, 2020 9:31 AM
To: Sutton, Yasaman (CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (1 of 2)

Good Morning Yasi,

(b)(5)

Requester (CFPB-2020-0100-F): *Rebecca Smullin, Public Citizen, Inc.*

Request Language (CFPB-2020-0100-F):

1. Any resumes submitted to the CFPB by any of the four members of the Taskforce or its staff director.
2. Resumes submitted to the CFPB by any other individuals in connection with their applications to be members of the Taskforce.
3. Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be a member of the Taskforce.
4. Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be the staff director of the Taskforce.
5. Any charter or bylaws of the Taskforce.
6. Offer letters, SF-50s, and other documents that show, for any member of the Taskforce or its staff director, the terms of any hiring, including:
 - a. Salary
 - b. Nature of the appointment
 - c. Legal authority
 - d. Position title
 - e. Pay plan

- f. Work schedule*
- g. Type of position (e.g., competitive service, excepted service)*
- h. Tenure (e.g., whether position is term, permanent, or other)*
- 7. For any member of the Taskforce or its staff director, any report of prohibited interests.*
- 8. For any member of the Taskforce or its staff director, any conflicts or ethics approval, waiver, disqualification, authorization, or determination including (but not limited to) approval for outside employment.*
- 9. Any record reflecting any recusal determination for any member of the Taskforce or the staff director.*

On January 24 the requester amended the request to include William MacLeod in the documents requested in item #1.

Requester (CFPB-2020-0152-F): *Stacy Cowley, The New York Times*

Request Language (CFPB-2020-0152-F):

Current and past salary information at the CFPB for the following individuals, including their hire dates:

Dr. J. Howard Beales

Dr. Thomas Durkin

L. Jean Noonan

Todd J Zywicki

I am also seeking copies of the offer letters for these individuals, and of the Schedule C appointing authority forms for any of these individuals who are Schedule C appointees.

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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consumerfinance.gov

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From: [Dodge, Trace \(CFPB\)](#)
To: [Fulton, Kate \(CFPB\)](#)
Cc: [Lee, Scott \(CFPB\)](#)
Subject: COB Clearance Package - 3/19
Date: Thursday, March 19, 2020 5:12:54 PM
Attachments: [Bi Weekly Staffing Level Report_03192020.pdf](#)
[Temp Issuance of Printers Draft Email to PADs and ADs_03192020.docx](#)
[Briefing Memo for OIG Meeting_03192020_Final Package.pdf](#)
[Tab 1 - GAO_OIG Audit Tracker_03192020.xlsx](#)

Hi Kate,

Please see attached for your COB Clearance package for 3/19. Descriptions in the table below.

Subject	Context	Type	Owner
Bi-Weekly Staffing Report	Regular bi-weekly staffing level report for the Director.	Report	OHC
Email to PADs/ADs re: temporary issuance of printers	(b)(5)	Draft Email	T&I/OCDO
Briefing Materials for Director's OIG Meeting	<div>(b)(5)</div> <div>(b)(5) Materials due to Exec Sec by 12 PM Monday, 3/23.</div>	Briefing memo and tracker attachment	Ops FO

Thanks!
Trace

Trace Dodge
 Director's Financial Analyst | Ops Front Office
 Office: (b)(6) | Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

From: Dodge, Trace (CFPB)
To: CFPB Daily Briefing Book; Fulton, Kate (CFPB)
Cc: Lee, Scott (CFPB); Jacob, Roland (CFPB); Dunham, Kerri (CFPB)
Subject: Bi-Weekly Staffing Report - 3/20
Date: Friday, March 20, 2020 9:02:16 AM
Attachments: Bi Weekly Staffing Level Report 03192020.pdf
FY 2019-2020 Approved Staffing Levels as of 03 11 20 (PP04).xlsx

Hi Exec. Sec.,

Please see the attached bi-weekly staffing report for pay period 04 for submission to the Director's book.

Please let us know if you require any additional information.

Thanks!

Trace

Trace Dodge

Director's Financial Analyst | Ops Front Office

Office: (b)(6) | Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

From: Cameron, Robert (CFPB)
To: Lovett, Edward (CFPB)
Subject: RE: QFRS
Date: Friday, March 20, 2020 10:13:51 AM
Attachments: QFRS KK MARCH 2020 .docx

Good morning Ted,

(b)(5)

Thanks,
Bob

From: Lovett, Edward (CFPB) (b)(6)
Sent: Friday, March 20, 2020 9:27 AM
To: Cameron, Robert (CFPB) (b)(6)
Subject: QFRS

Bob – As discussed

(b)(5)

Thanks,

Ted Lovett
External Affairs
Consumer Financial Protection Bureau
Washington DC

(b)(6)

cfpb.gov

(b)(6) O
C



From: [Weber, Nathaniel \(CFPB\)](#)
To: [Cameron, Matt \(CFPB\)](#)
Subject: RE: The Director's Briefing Book - 03.26.20
Date: Friday, March 20, 2020 10:34:53 AM
Attachments: [Tab 1. Taskforce Milestone Schedule 3.18.pptx](#)
[Tab 2. Chapter Outlines.docx](#)
[3.26 Taskforce Monthly Check-in v0.1.docx](#)
[Tab 4. Key Points Taskforce v2.8.docx](#)

After you review I'll share with Andrew and Kirsten. A few notes:

(b)(5)

Nat

Nat Weber
Taskforce on Federal Consumer Financial Law

Office: (b)(5) | Mobile: (b)(5)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Cameron, Matt (CFPB) (b)(6)
Sent: Friday, March 20, 2020 9:58 AM
To: Weber, Nathaniel (CFPB) (b)(6)
Subject: FW: The Director's Briefing Book - 03.26.20

(b)(5)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: CFPB_Daily Briefing Book (b)(6)
Sent: Friday, March 20, 2020 9:55 AM
To: CFPB_Daily Briefing Book (b)(6); Duke, Andrew (CFPB)
(b)(6)
Cc: Cameron, Matt (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6)
Subject: The Director's Briefing Book - 03.26.20

By 12:00 p.m. Tuesday, March 24, 2020, please provide briefing materials for the following

meeting scheduled for Thursday, March 26, 2020:

Monthly Taskforce Check-In Meeting (10:30am-11:00am, Location: Dial-in)

All meetings submissions for the briefing book require a briefing memo. Please refer to the wiki for updated memo templates.

<https://team.cfpb.local/design/word-templates/>

Please submit your documents to (b)(6) in PDF and Word whenever possible.

If you have any questions about the purpose of this meeting, please reach out to your division's PAD or ExecSec.

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: CFPB Daily Briefing Book
To: CFPB Daily Briefing Book; Sutton, Yasaman (CFPB); Edwards, Olivia (CFPB)
Cc: Carnemark, Karla (CFPB); Stalzer, Jennifer (CFPB)
Subject: 02.24.2020 Preview Briefing Book
Date: Friday, March 20, 2020 1:55:39 PM
Attachments: 3. Briefing Memo - Phone Call NCUA Chairman Hood.pdf
4. Briefing Memo - Q1 FFIEC Meeting.pdf
5. Briefing Memo - SSSU Community Selection.pdf
1. (b)(5); (b)(7)(A)
1. Information - Division Update.docx
2. Information Memo - Bi-Weekly Staffing Level Report.pdf
3. Information Memo - Bi-Weekly Market Report.pdf

Hi Olivia and Yasi,

Attached are the materials we've received for the 03/24/2020 preview book. Division updates will be finalized Monday at noon.

Highlighted items are still pending.

Thanks!

Jennifer

PLEASE DO NOT DISTRIBUTE THIS EMAIL AS IT MAY CONTAIN INFORMATION THAT IS CONFIDENTIAL

Table of Contents - March 24, 2020

Briefing Memos

1. Calendar – March 24, 2020
2. Briefing Memo – FSOC Readout (11:00am)
3. Briefing Memo - Phone Call: NCUA Chairman Hood (11:30am)
4. Briefing Memo – FFIEC Q1 Meeting (12:30pm)
5. Briefing Memo – SSSU Community Selection (3:30pm)
6. Briefing Memo – Meeting: American Land Title Association (4:00pm)

Table of Contents - March 24, 2020

Recommendation Memos

For Your Approval, and Signature

1. Recommendation Memo – (b)(5); (b)(7)(A)
(b)(5); (b)(7)(A)

Information Memos

1. Information Memo – Division Updates
2. Information Memo – Bi-Weekly Staffing Level Report
3. Information Memo – Bi-Weekly Markets Report

From: Hixson, David (CFPB)
To: Beales, Howard (CFPB)
Cc: Weber, Nathaniel (CFPB); Cameron, Matt (CFPB); Zywicki, Todd (Detaillee); MacLeod, William (CFPB); Durkin, Thomas (CFPB); Noonan, Jean (CFPB); Elliehausen, Gregory (Detaillee)(OIG)
Subject: RE: TRID Assessment
Date: Friday, March 20, 2020 2:44:23 PM
Attachments: 2020.03.20.Requests Log.docx

+ Greg.

David H. Hixson

Office: (b)(6)

Cell: (b)(6)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Hixson, David (CFPB)
Sent: Friday, March 20, 2020 12:11 PM
To: Beales, Howard (CFPB) (b)(6)
Cc: Weber, Nathaniel (CFPB) (b)(6); Cameron, Matt (CFPB) (b)(6); Zywicki, Todd (Detaillee) (b)(6); MacLeod, William (CFPB) (b)(6); Durkin, Thomas (CFPB) (b)(6); Noonan, Jean (CFPB) (b)(6)
Subject: RE: TRID Assessment

I took a quick look at the Mortgage Servicing and ATR/QM assessments that the Bureau issued last year, (b)(5)

(b)(5)

Thanks,
Dave

David H. Hixson

Office: (b)(6)

Cell: (b)(6)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Beales, Howard (CFPB) (b)(6)
Sent: Friday, March 20, 2020 10:53 AM
To: Hixson, David (CFPB) (b)(6)
Cc: Weber, Nathaniel (CFPB) (b)(6); Cameron, Matt (CFPB) (b)(6); Zywicki, Todd (Detaillee) (b)(6)
Subject: RE: TRID Assessment

Thanks, Dave. This is very helpful.

(b)(5)

Howard

From: Hixson, David (CFPB) <(b)(6)>

Sent: Friday, March 13, 2020 1:30 PM

To: Beales, Howard (CFPB) <(b)(6)>

Subject: TRID Assessment

Hi Howard –

Attached is the RFI related to the TRID assessment. Here is a link to the public comments:

[https://www.regulations.gov/docketBrowser?
rpp=25&so=DESC&sb=postedDate&po=0&dct=PS&D=CFPB-2019-0055](https://www.regulations.gov/docketBrowser?rpp=25&so=DESC&sb=postedDate&po=0&dct=PS&D=CFPB-2019-0055)

Please let me know if you need anything else.

Dave

David H. Hixson
Senior Counsel | Office of Regulations
Consumer Financial Protection Bureau

(b)(6)

consumerfinance.gov

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From: [Sutton, Yasaman \(CFPB\)](#)
To: [Lukis, Charles \(Contractor\)\(CFPB\)](#)
Cc: [Adams, Danielle \(CFPB\)](#); [Sutton, Yasaman \(CFPB\)](#)
Subject: FW: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (1 of 2)
Date: Saturday, March 21, 2020 5:03:32 PM
Attachments: [2020-0100 FO SMEReview 1of2.pdf](#)
[2020-0100 Request.pdf](#)
[2020-0152 Request.pdf](#)

Charles,

Hope you are well.

(b)(5)

Thank you,

Yasi

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Friday, March 20, 2020 8:54 AM
To: Sutton, Yasaman (CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (1 of 2)

Good Morning Yasi,

(b)(5)

Requester (CFPB-2020-0100-F): *Rebecca Smullin, Public Citizen, Inc.*

Request Language (CFPB-2020-0100-F):

- 1. Any resumes submitted to the CFPB by any of the four members of the Taskforce or its staff director.*
- 2. Resumes submitted to the CFPB by any other individuals in connection with their applications to be members of the Taskforce.*

3. *Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be a member of the Taskforce.*
4. *Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be the staff director of the Taskforce.*
5. *Any charter or bylaws of the Taskforce.*
6. *Offer letters, SF-50s, and other documents that show, for any member of the Taskforce or its staff director, the terms of any hiring, including:*
 - a. *Salary*
 - b. *Nature of the appointment*
 - c. *Legal authority*
 - d. *Position title*
 - e. *Pay plan*
 - f. *Work schedule*
 - g. *Type of position (e.g., competitive service, excepted service)*
 - h. *Tenure (e.g., whether position is term, permanent, or other)*
7. *For any member of the Taskforce or its staff director, any report of prohibited interests.*
8. *For any member of the Taskforce or its staff director, any conflicts or ethics approval, waiver, disqualification, authorization, or determination including (but not limited to) approval for outside employment.*
9. *Any record reflecting any recusal determination for any member of the Taskforce or the staff director.*

On January 24 the requester amended the request to include William MacLeod in the documents requested in item #1.

Requester (CFPB-2020-0152-F): *Stacy Cowley, The New York Times*

Request Language (CFPB-2020-0152-F):

Current and past salary information at the CFPB for the following individuals, including their hire dates:

Dr. J. Howard Beales

Dr. Thomas Durkin

L. Jean Noonan

Todd J Zywicki

I am also seeking copies of the offer letters for these individuals, and of the Schedule C appointing authority forms for any of these individuals who are Schedule C appointees.

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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From: [Sutton, Yasaman \(CFPB\)](#)
To: [Lukis, Charles \(Contractor\)\(CFPB\)](#)
Cc: [Adams, Danielle \(CFPB\)](#); [Sutton, Yasaman \(CFPB\)](#)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (2 of 2)
Date: Saturday, March 21, 2020 6:47:24 PM
Attachments: [ys input - 2020-0100 FO SMEReview 2of2.pdf](#)

Charles,

(b)(5)

Thank you!

V/R, Yasi

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Friday, March 20, 2020 8:56 AM
To: Sutton, Yasaman (CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (2 of 2)

Email 2 of 2

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Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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From: Lukis, Charles (Contractor)(CFPB)
Sent: Friday, March 20, 2020 8:54 AM
To: Sutton, Yasaman (CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (1 of 2)

Good Morning Yasi,

(b)(5)

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 - b. *Nature of the appointment*
 - c. *Legal authority*
 - d. *Position title*
 - e. *Pay plan*
 - f. *Work schedule*
 - g. *Type of position (e.g., competitive service, excepted service)*
 - h. *Tenure (e.g., whether position is term, permanent, or other)*
7. *For any member of the Taskforce or its staff director, any report of prohibited interests.*
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Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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From: [KnowBe4](#)
To: [Cameron, Matt \(CFPB\)](#)
Subject: Employees have past due training assignments
Date: Sunday, March 22, 2020 9:40:24 AM

1 of your employees have not completed their assignment(s) as part of training campaign **New Hire Privacy Training**.

Employees who have not completed one or more assignments:

- (b)(6) William MacLeod

Employee Names:

- William MacLeod

Employee Emails:

- (b)(6)

From: Lee, Scott (CFPB)
To: Manna, Meredith (CFPB); Fink, Katherine (CFPB)
Cc: Fulton, Kate (CFPB); Ramdass, Nelly (CFPB); Dodge, Trace (CFPB); CFPB_Executive_Secretary
Subject: RE: QFRs
Date: Sunday, March 22, 2020 1:25:07 PM
Attachments: 2020.03.09 KK to Waters et al Feb 6 HFSC SAR QFRs DRAFT Ops 032220.docx

Hi Meredith and Katherine,

We have the final OHC answer for Q114. See attached and below. Please note: (b)(5)

(b)(5)

Scott

From: Manna, Meredith (CFPB) (b)(6)
Sent: Wednesday, March 18, 2020 4:17 PM
To: Lee, Scott (CFPB) (b)(6); Fink, Katherine (CFPB) (b)(6)
Cc: Fulton, Kate (CFPB) (b)(6); Ramdass, Nelly (CFPB) (b)(6); Dodge, Trace (CFPB) (b)(6); CFPB_Executive_Secretary (b)(6)
Subject: RE: QFRs

Thanks, all! We will reach out if we have questions, once we have a chance to review.

From: Lee, Scott (CFPB) (b)(6)
Sent: Wednesday, March 18, 2020 4:15 PM
To: Fink, Katherine (CFPB) (b)(6); Manna, Meredith (CFPB) (b)(6)
Cc: Fulton, Kate (CFPB) (b)(6); Ramdass, Nelly (CFPB) (b)(6); Dodge, Trace (CFPB) (b)(6); CFPB_Executive_Secretary (b)(6)
Subject: RE: QFRs

Hi Katherine and Meredith,

Attached are the draft responses on all of the questions assigned to Ops. (b)(5)

(b)(5)

Let me know if you have any questions. Happy to chat.

Scott

From: Sutton, Kirsten (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 10:19 AM
To: _DL_CFPB_PAD_AD (b)(6); Cameron, Robert (CFPB)
(b)(6); Blatnik, Edward (CFPB) (b)(6)
Cc: Fink, Katherine (CFPB) (b)(6)
Subject: QFRs
Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the House Financial Services Committee which was held on Thursday, February 6, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)



If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
consumerfinance.gov

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From: [Lukis, Charles \(Contractor\)\(CFPB\)](#)
To: [Sutton, Yasaman \(CFPB\)](#)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (1 of 2)
Date: Monday, March 23, 2020 6:48:50 AM

Thank you

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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consumerfinance.gov

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From: Sutton, Yasaman (CFPB) (b)(6)
Sent: Saturday, March 21, 2020 5:04 PM
To: Lukis, Charles (Contractor)(CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6) Sutton, Yasaman (CFPB) (b)(6)
Subject: FW: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (1 of 2)

Charles,

Hope you are well.

(b)(5)

Thank you,

Yasi

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Friday, March 20, 2020 8:54 AM
To: Sutton, Yasaman (CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (1 of 2)

Good Morning Yasi,

(b)(5)

Requester (CFPB-2020-0100-F): *Rebecca Smullin, Public Citizen, Inc.*

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6. Offer letters, SF-50s, and other documents that show, for any member of the Taskforce or its staff director, the terms of any hiring, including:
 - a. Salary
 - b. Nature of the appointment
 - c. Legal authority
 - d. Position title
 - e. Pay plan
 - f. Work schedule
 - g. Type of position (e.g., competitive service, excepted service)
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7. For any member of the Taskforce or its staff director, any report of prohibited interests.
8. For any member of the Taskforce or its staff director, any conflicts or ethics approval, waiver, disqualification, authorization, or determination including (but not limited to) approval for outside employment.
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L. Jean Noonan

Todd J Zywicki

I am also seeking copies of the offer letters for these individuals, and of the Schedule C appointing authority forms for any of these individuals who are Schedule C appointees.

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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consumerfinance.gov

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From: Sutton, Yasaman (CFPB)
To: Lukis, Charles (Contractor)(CFPB)
Cc: Adams, Danielle (CFPB)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (2 of 2)
Date: Monday, March 23, 2020 7:50:21 AM

Standing by. Thank you and stay well.

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Monday, March 23, 2020 6:56 AM
To: Sutton, Yasaman (CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (2 of 2)

Good Morning Yasi,

(b)(5)

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Sutton, Yasaman (CFPB) (b)(6)
Sent: Saturday, March 21, 2020 6:47 PM
To: Lukis, Charles (Contractor)(CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6); Sutton, Yasaman (CFPB)
(b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (2 of 2)

Charles,

(b)(5)

(b)(5)

Thank you!

V/R, Yasi

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Friday, March 20, 2020 8:56 AM
To: Sutton, Yasaman (CFPB) (b)(6)
Cc: Adams, Danielle (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (2 of 2)

Email 2 of 2

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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From: Lukis, Charles (Contractor)(CFPB)
Sent: Friday, March 20, 2020 8:54 AM
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Cc: Adams, Danielle (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0100-F and CFPB-2020-0152-F (1 of 2)

Good Morning Yasi,

(b)(5)

Requester (CFPB-2020-0100-F): *Rebecca Smullin, Public Citizen, Inc.*

Request Language (CFPB-2020-0100-F):

1. Any resumes submitted to the CFPB by any of the four members of the Taskforce or its staff director.
2. Resumes submitted to the CFPB by any other individuals in connection with their applications to be members of the Taskforce.
3. Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be a member of the Taskforce.
4. Webpages or other documents comprising the CFPB's advertisement to the public or to existing staff of the opportunity to apply to be the staff director of the Taskforce.
5. Any charter or bylaws of the Taskforce.
6. Offer letters, SF-50s, and other documents that show, for any member of the Taskforce or its staff director, the terms of any hiring, including:
 - a. Salary
 - b. Nature of the appointment
 - c. Legal authority
 - d. Position title
 - e. Pay plan
 - f. Work schedule
 - g. Type of position (e.g., competitive service, excepted service)
 - h. Tenure (e.g., whether position is term, permanent, or other)
7. For any member of the Taskforce or its staff director, any report of prohibited interests.
8. For any member of the Taskforce or its staff director, any conflicts or ethics approval, waiver, disqualification, authorization, or determination including (but not limited to) approval for outside employment.
9. Any record reflecting any recusal determination for any member of the Taskforce or the staff director.

On January 24 the requester amended the request to include William MacLeod in the documents requested in item #1.

Requester (CFPB-2020-0152-F): *Stacy Cowley, The New York Times*

Request Language (CFPB-2020-0152-F):

Current and past salary information at the CFPB for the following individuals, including their hire dates:

Dr. J. Howard Beales

Dr. Thomas Durkin
L. Jean Noonan
Todd J Zywicki

I am also seeking copies of the offer letters for these individuals, and of the Schedule C appointing authority forms for any of these individuals who are Schedule C appointees.

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: [Weber, Nathaniel \(CFPB\)](#)
To: [Duke, Andrew \(CFPB\)](#)
Cc: [Marcogliese, Diego \(CFPB\)](#); [Cameron, Matt \(CFPB\)](#); [Hixson, David \(CFPB\)](#)
Subject: Briefing Memo: Taskforce on Federal Consumer Financial Law Monthly Check-in
Date: Monday, March 23, 2020 9:14:00 AM
Attachments: [3.26 Taskforce Monthly Check-in v0.2.docx](#)
[Tab 1. Taskforce Milestone Schedule 3.18.pptx](#)
[Tab 2. Chapter Outlines.docx](#)
[Tab 3. March 12 Listening Session Notes_DRAFT.docx](#)
[Tab 4. Key Points Taskforce v2.8.docx](#)

Hi Andrew,

Please review and sign the attached briefing materials by **10:00 am on Tuesday, 3/24/2020**. *Please note that the Listening Session Notes are still under review but we anticipate only minor edits (due EOD).*

The deadline for submission to Exec Sec is **noon on Tuesday, 3/24/2020**.

These materials are for the Director's **monthly check-in with the Taskforce on Thursday, 3/26/2020**.

Please let me know if you have any questions, edits, or reply all 'no edits', and Diego can apply your signature before processing.

Warmest regards,
Nat

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: CFPB_Daily Briefing Book (b)(6)
Sent: Friday, March 20, 2020 9:55 AM
To: CFPB_Daily Briefing Book (b)(6); Duke, Andrew (CFPB)
(b)(6)
Cc: Cameron, Matt (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6)
Subject: The Director's Briefing Book - 03.26.20

By 12:00 p.m. Tuesday, March 24, 2020, please provide briefing materials for the following meeting scheduled for Thursday, March 26, 2020:

Monthly Taskforce Check-In Meeting (10:30am-11:00am, Location: Dial-in)

All meetings submissions for the briefing book require a briefing memo. Please refer to the wiki for updated memo templates.

<https://team.cfpb.local/design/word-templates/>

-
Please submit your documents to (b)(6) in PDF and Word whenever possible.

If you have any questions about the purpose of this meeting, please reach out to your division's PAD or ExecSec.

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Manna, Meredith (CFPB)
To: CFPB OGC Clearance; CFPB Comms Clearance
Cc: Sutton, Kirsten (CFPB); Duke, Andrew (CFPB); Fink, Katherine (CFPB); Fitzhugh, Janel (CFPB); Lovett, Edward (CFPB); McLeod, Mary (CFPB); Garibay, Marisol (CFPB); Coleman, John (CFPB); Hussain, Laura (CFPB); Bressler, Steven (CFPB); CFPB Executive Secretary
Subject: LD/COMMS PRECLEARANCE REVIEW REQUEST: HFSC QFRs
Date: Monday, March 23, 2020 9:29:32 AM
Attachments: 2020.03.23 KK to Waters et al Feb 6 HFSC SAR QFRs preclearance.docx

Good morning,

(b)(5)

I hope everyone is well and healthy.

Thank you,

Meredith

(b)(6)

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From: Sutton, Kirsten (CFPB) (b)(6)
Sent: Thursday, March 12, 2020 10:19 AM
To: _DL_CFPB_PAD_AD (b)(6); Cameron, Robert (CFPB)
(b)(6) Blatnik, Edward (CFPB) (b)(6)
Cc: Fink, Katherine (CFPB) (b)(6)
Subject: QFRs
Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the House Financial Services Committee which was held on Thursday, February 6, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)

If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirste

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Hixson, David (CFPB)
To: Cameron, Matt (CFPB); Weber, Nathaniel (CFPB); Elliehausen, Gregory (Detailee)(OIG)
Subject: RE: Draft Readout of the March 10 Listening Session
Date: Monday, March 23, 2020 11:16:32 AM
Attachments: Tab 3. March 12 Listening Session Notes DRAFT+dhh (clean).docx

Attached is a clean version.

David H. Hixson

Office: (b)(6)

Cell: (b)(6)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Cameron, Matt (CFPB) (b)(6)
Sent: Monday, March 23, 2020 10:48 AM
To: Hixson, David (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6); Elliehausen, Gregory (Detailee)(OIG)
(b)(6)
Subject: RE: Draft Readout of the March 10 Listening Session

Thanks! (b)(5)

(b)(5)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Hixson, David (CFPB) (b)(6)
Sent: Monday, March 23, 2020 10:46 AM
To: Cameron, Matt (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6); Elliehausen, Gregory (Detailee)(OIG)
(b)(6)
Subject: RE: Draft Readout of the March 10 Listening Session

I had a few clean up edits to the notes. Attached.

David H. Hixson

Office: (b)(6)

Cell: (b)(6)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Cameron, Matt (CFPB) (b)(6)
Sent: Monday, March 23, 2020 10:23 AM
To: Weber, Nathaniel (CFPB) (b)(6); Hixson, David (CFPB)
(b)(6); Elliehausen, Gregory (Detailee)(OIG) (b)(6)

Subject: RE: Draft Readout of the March 10 Listening Session

Looks good to me. Great work!

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Weber, Nathaniel (CFPB) (b)(6)
Sent: Sunday, March 22, 2020 4:52 PM
To: Hixson, David (CFPB) (b)(6); Cameron, Matt (CFPB)
(b)(6); Elliehausen, Gregory (Detailee)(OIG)
(b)(6)
Subject: RE: Draft Readout of the March 10 Listening Session

(b)(5)

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Hixson, David (CFPB) (b)(6)
Sent: Friday, March 20, 2020 5:33 PM
To: Cameron, Matt (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6); Elliehausen, Gregory (Detailee)(OIG)
(b)(6)
Subject: Draft Readout of the March 10 Listening Session

Matt, Nat, and Greg –

Attached is a draft readout from the Taskforce's March 10, 2020 listening session. (b)(5)

(b)(5)

Thanks!
Dave

David H. Hixson
Senior Counsel | Office of Regulations
Consumer Financial Protection Bureau

Office: (b)(6)
Cell: (b)(6)
(b)(6)

consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: [Weber, Nathaniel \(CFPB\)](#)
To: [Duke, Andrew \(CFPB\)](#)
Cc: [Marcogliese, Diego \(CFPB\)](#); [Cameron, Matt \(CFPB\)](#); [Hixson, David \(CFPB\)](#)
Subject: RE: Briefing Memo: Taskforce on Federal Consumer Financial Law Monthly Check-in
Date: Monday, March 23, 2020 11:24:21 AM
Attachments: [Tab 3. March 12 Listening Session Notes.docx](#)

Please find (b)(5) the March 12 Listening Session Notes attached.

Nat

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Weber, Nathaniel (CFPB)
Sent: Monday, March 23, 2020 9:14 AM
To: Duke, Andrew (CFPB) (b)(6)
Cc: Marcogliese, Diego (CFPB) (b)(6); Cameron, Matt (CFPB) (b)(6); Hixson, David (CFPB) (b)(6)
Subject: Briefing Memo: Taskforce on Federal Consumer Financial Law Monthly Check-in

Hi Andrew,

Please review and sign the attached briefing materials by **10:00 am on Tuesday, 3/24/2020.** (b)(5)

(b)(5)

The deadline for submission to Exec Sec is **noon on Tuesday, 3/24/2020.**

These materials are for the Director's **monthly check-in with the Taskforce on Thursday, 3/26/2020.**

Please let me know if you have any questions, edits, or reply all 'no edits', and Diego can apply your signature before processing.

Warmest regards,
Nat

Nat Weber
Taskforce on Federal Consumer Financial Law

Office: (b)(6) | Mobile: (b)(6)

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From: CFPB_Daily Briefing Book (b)(6)
Sent: Friday, March 20, 2020 9:55 AM
To: CFPB_Daily Briefing Book (b)(6); Duke, Andrew (CFPB)
(b)(6)
Cc: Cameron, Matt (CFPB) (b)(6) Weber, Nathaniel (CFPB)
(b)(6)
Subject: The Director's Briefing Book - 03.26.20

By 12:00 p.m. Tuesday, March 24, 2020, please provide briefing materials for the following meeting scheduled for Thursday, March 26, 2020:

Monthly Taskforce Check-In Meeting (10:30am-11:00am, Location: Dial-in)

All meetings submissions for the briefing book require a briefing memo. Please refer to the wiki for updated memo templates.

<https://team.cfpb.local/design/word-templates/>

Please submit your documents to (b)(6) in PDF and Word whenever possible.

If you have any questions about the purpose of this meeting, please reach out to your division's PAD or ExecSec.

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: [Lukis, Charles \(Contractor\)\(CFPB\)](#)
To: [Sutton, Yasaman \(CFPB\)](#)
Cc: [Adams, Danielle \(CFPB\)](#)
Subject: SME Review for FOIA Request #CFPB-2020-0136-F (Taskforce Request)
Date: Monday, March 23, 2020 1:07:47 PM
Attachments: [2019-0136 FO SMEReview.pdf](#)
[2019-0136 Request.pdf](#)

Good Afternoon Yasi,

(b)(5)

Requester: *Derek Martin, Allied Progress*

Request Language:

Copies of all ethics agreements, ethics waivers, financial disclosures, documents regarding asset divestiture, and documents regarding federal conflict of interest law as applied to the following members of the Consumer Financial Protection Bureau (CFPB) Taskforce (Taskforce) on Federal Consumer Financial Law:

- *Dr. J. Howard Beales, III*
- *Dr. Thomas Durkin*
- *L. Jean Noonan*
- *Todd J. Zywicki*
- *William MacLeod*

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Fink, Katherine (CFPB)
To: Sutton, Kirsten (CFPB)
Subject: Pls send out: Senate QFR assignments/deadlines
Date: Monday, March 23, 2020 2:43:29 PM
Attachments: [H QFRs Final 1-6-20.docx](#)
[Senate QFRs Final 1-6-20.docx](#)
[Official transcript 3.10.2020.pdf](#)
[2020.03.23 KK to Waters et al Feb 6 HFSC SAR QFRs preclearance.docx](#)
[2020.03.17 KK to Crapo et al March 10 BHUA SAR QFRS DRAFT.docx](#)

To: _DL_CFPB_PAD_AD (b)(6); Cameron, Robert (CFPB)
(b)(6) Blatnik, Edward (CFPB) (b)(6)
Cc: Fink, Katherine (CFPB) (b)(6)

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the Senate Banking Committee which was held on Tuesday, March 10, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)

If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: [Weber, Nathaniel \(CFPB\)](#)
To: [Zywicki, Todd \(Detailee\)](#)
Cc: [Cameron, Matt \(CFPB\)](#)
Subject: RE: Daily Check-in w/Todd Zywicki
Date: Monday, March 23, 2020 3:54:46 PM
Attachments: 3.26 Taskforce Monthly Check-in - Memo + Tabs.pdf

Hi Todd,

I know we've got quite a bit to talk about after not touching base last week. (b)(5)

(b)(5)

Talk to you soon.

Nat

Nat Weber

Taskforce on Federal Consumer Financial Law

Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection

consumerfinance.gov

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-----Original Appointment-----

From: Cameron, Matt (CFPB) (b)(6)

Sent: Thursday, March 19, 2020 12:59 PM

To: Cameron, Matt (CFPB); Zywicki, Todd (Detailee); Weber, Nathaniel (CFPB)

Subject: Daily Check-in w/Todd Zywicki

When: Wednesday, March 25, 2020 4:30 PM-5:00 PM (UTC-05:00) Eastern Time (US & Canada).

Where: Dial-in: (b)(6) // Passcode: (b)(6) // Leader Code (Matt): (b)(6)

(b)(5)

flexibility.

Thank you for your

From: CFPB Daily Briefing Book
To: Kraninger, Kathleen (CFPB)
Cc: CFPB Daily Briefing Book; Carnemark, Karla (CFPB); Sutton, Kirsten (CFPB); Stalzer, Jennifer (CFPB); Latell, Catherine (CFPB)
Subject: 3/24/2020 Director's E-Book
Date: Monday, March 23, 2020 3:57:29 PM
Attachments: 1. Calendar.pdf
2. Briefing Memo - FSOC Readout (1100am).msg
3. Briefing Memo - Phone Call NCUA Chairman Hood (1130am).msg
4. Briefing Memo FFIEC Q1 Meeting (1230pm).msg
5. Briefing Memo SSSU Community Selection (330pm).msg
6. Briefing Memo Meeting American Land Title Association (400pm).msg
1. Recommendation Memo (b)(5); (b)(7)(A)
(b)(5); (b)(7)(A)
1. Information Memo - Division Updates .msg
2. Information Memo Bi-Weekly Staffing Level Report.msg
3. Information Memo Bi-Weekly Markets Report.msg

Table of Contents - March 24, 2020

Briefing Memos

1. Calendar – March 24, 2020
2. Briefing Memo – FSOC Readout (11:00am)*
3. Briefing Memo - Phone Call: NCUA Chairman Hood (11:30am)
4. Briefing Memo – FFIEC Q1 Meeting (12:30pm)
5. Briefing Memo – SSSU Community Selection (3:30pm)
6. Briefing Memo – Meeting: American Land Title Association (4:00pm)

NOTES:

There is a Check-In: Emergency Preparedness meeting scheduled for **9:00 a.m.** Ops will not be providing materials in advance for this meeting.

*RMR plans to reuse the briefing memo from Monday's (3/23/2020) FSOC meeting for this readout.

Table of Contents - March 24, 2020

Recommendation Memos

For Your Approval, and Signature

1. Recommendation Memo – (b)(5); (b)(7)(A)
(b)(5); (b)(7)(A)

Information Memos

1. Information Memo – Division Updates
2. Information Memo – Bi-Weekly Staffing Level Report
3. Information Memo – Bi-Weekly Markets Report

No letters for signature in this evening's book

From: [Fulton, Kate \(CFPB\)](#)
To: [Lee, Scott \(CFPB\)](#); [Dodge, Trace \(CFPB\)](#)
Cc: [Ramdass, Nelly \(CFPB\)](#)
Subject: FW: Senate QFR assignments/deadlines
Date: Tuesday, March 24, 2020 6:48:14 AM
Attachments: [H QFRs Final 1-6-20.docx](#)
[Senate QFRs Final 1-6-20.docx](#)
[Official transcript 3.10.2020.pdf](#)
[2020.03.23 KK to Waters et al Feb 6 HFSC SAR QFRs preclearance.docx](#)
[2020.03.17 KK to Crapo et al March 10 BHUA SAR QFRS DRAFT.docx](#)
Importance: High

From: Sutton, Kirsten (CFPB) (b)(6)
Sent: Monday, March 23, 2020 5:09 PM
To: _DL_CFPB_PAD_AD (b)(6) Blatnik, Edward (CFPB)
(b)(6) Cameron, Robert (CFPB) (b)(6)
Cc: Fink, Katherine (CFPB) (b)(6)
Subject: Senate QFR assignments/deadlines
Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the Senate Banking Committee which was held on Tuesday, March 10, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)

If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton

Chief of Staff

Consumer Financial Protection Bureau
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Davies, Misha (CFPB)
To: McPartland, Kristin (CFPB); Lattin, Brent (CFPB); Cole, Lisa (CFPB); Edmonds, Andrea (CFPB); McGill, Yolanda (CFPB); Lee, Lawrence (CFPB); Udis, Laura (CFPB); Johnson, Laura (CFPB); Jacobs, David (CFPB); Reimelt, Alexa (CFPB); Hedgespeth, Grady (CFPB); Babinecz, Elena (CFPB); Andreassen, Kristine (CFPB); Ellison, Alan (CFPB); Randall, Terry (CFPB); Caffrey, Seth (CFPB); McNamara, John (CFPB); Stein, Gary (CFPB)
Cc: Sokolov, Dan (CFPB); Galed, Simon (CFPB); Bernard, Susan (CFPB); Pahl, Tom (CFPB)
Subject: FW: By 5pm 3/26: Senate QFRs
Date: Tuesday, March 24, 2020 9:54:57 AM
Attachments: 2020.03.17 KK to Crapo et al_March 10 BHUA SAR QFRS_DRAFT.docx
2020.03.23 KK to Waters et al_Feb 6 HFSC SAR QFRs_preclearance.docx
Senate QFRs Final 1-6-20.docx
H QFRs Final 1-6-20.docx
Official transcript 3.10.2020_Senate testimony.pdf
2020.02.06 SAR HFSC testimony_official transcript.pdf
KPDs as of 3-23-2020.zip
image00001.png
image00001.png
image00001.png
image00001.png
Importance: High

<!--[if lte mso 15 || CheckWebRef]-->

Davies, Misha (CFPB) has shared a OneDrive for Business file with you. To view it, click the link below.

 2020.03.17 KK to Crapo et al_March 10 BHUA SAR QFRS_DRAFT.docx

<!--[endif]-->

SME table updated below. Looping in the following staff + re-attaching documents for reference:

(b)(5)

While we are keeping the 5pm Thursday deadline, please do let us know if you need until Friday morning. We can accommodate if some need the extra time.

From: Davies, Misha (CFPB)
Sent: Tuesday, March 24, 2020 9:28 AM
To: McPartland, Kristin (CFPB) (b)(6); Lattin, Brent (CFPB) (b)(6); Cole, Lisa (CFPB) (b)(6); Edmonds, Andrea (CFPB) (b)(6); McGill, Yolanda (CFPB) (b)(6); Lee, Lawrence (CFPB) (b)(6); Udis, Laura (CFPB) (b)(6); Johnson, Laura (CFPB) (b)(6); Jacobs, David (CFPB) (b)(6); Reimelt, Alexa (CFPB) (b)(6); Hedgespeth, Grady (CFPB) (b)(6); Babinecz, Elena (CFPB) (b)(6); Andreassen, Kristine (CFPB) (b)(6); Ellison, Alan (CFPB) (b)(6)
Cc: Sokolov, Dan (CFPB) (b)(6); Galed, Simon (CFPB) (b)(6); Bernard, Susan (CFPB) (b)(6); Pahl, Tom (CFPB) (b)(6)
Subject: By 5pm 3/26: Senate QFRs
Importance: High

Hello,

We received the QFRs following the Senate Banking Committee hearing on 3/10/2020.

(b)(5)

(b)(5)

SMEs: Let me know if you have edits to the list below. The linked document can be shared with other collaborators for editing.

Senate QFR #	From Member	Topic	Lead (SMEs)	Collaborators
1-8	Brown	Debt Collection	(b)(5)	
13	Brown	Advisory Opinion Program		
17.a-c	Brown	Advisory Opinion Program - TILA		
21	Brown	Coronavirus - loss mitigation RESPA		
1.c, e	Masto	Coronavirus & financial hardship – credit card companies, lenders		
1.f	Masto	Coronavirus & financial hardship – small dollar loans		
3	Menendez	Debt Collection		
1	Sinema	Delinquent payments / protection for consumers. Directives to lenders		
3	Tillis	HMDA thresholds, data		
4	Tillis	Debt Collection		
5.a	Tillis	DFA exemptions authority		
6	Tillis	Cost benefit analysis rulemakings		
1	Toomey	Coronavirus – regulatory and supervisory flexibility		
4	Toomey	1071		
3.a-b	Warren	Advisory Opinion Program		
5.a-b, d	Warren	Debt Collection - Time-barred debt		
5.c	Warren	Debt Collection - Time-barred debt		

(b)(5)

Misha Davies

(she/her)

Management Analyst, RMR

O: (b)(6) | C: (b)(6)

Cube: (b)(6)

Visit [RMR Resources](#) for [Pre/Bureau Clearance Email Template](#) // [Publication Timeline Tool for RMR](#) // [Bureau Calendar - Publication Form](#) and more! For Bureau templates click [here](#).

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Cameron, Matt (CFPB)
To: MacLeod, William (CFPB); DL CFPB Taskforce Members; CFPB Taskforce
Cc: Beales, Howard (CFPB); Noonan, Jean (CFPB)
Subject: RE: Task Force Check in
Date: Tuesday, March 24, 2020 10:05:56 AM

Hi Bill:

Please try this:

Participant (mobile simple dial-in): (b)(6) Code: (b)(6)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: MacLeod, William (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 10:05 AM
To: DL_CFPB_Taskforce_Members (b)(6) CFPB_Taskforce (b)(6)
Cc: Beales, Howard (CFPB) (b)(6) Noonan, Jean (CFPB) (b)(6) Cameron, Matt (CFPB) (b)(6)
Subject: Re: Task Force Check in

The passcode is invalid according to the teleconference bridge commander.

From: CFPB_Taskforce (b)(6)
When: March 24, 2020 at 10:00:00 AM EDT
Required: DL_CFPB_Taskforce_Members (b)(6)
Optional: Cameron, Matt (CFPB) (b)(6) MacLeod, William (CFPB) (b)(6), Noonan, Jean (CFPB) (b)(6), Beales, Howard (CFPB) (b)(6)
Subject: Task Force Check in
Location: Dial & Passcode: (b)(6) (Room B-102 for those in the building)

Hello everyone,

There is a task force check in on March 24th 10:00-11:00am

Leader (mobile simple dial-in): (b)(6)
Participant (mobile simple dial-in): (b)(6)

From: [Weber, Nathaniel \(CFPB\)](#)
To: [DL CFPB Taskforce Members](#)
Subject: Notes from 3.24 call
Date: Tuesday, March 24, 2020 11:48:54 AM
Attachments: [03.24.2020 Taskforce Check-in Agenda.doc](#)
[March 12 Listening Session Notes.docx](#)

Hi all,

It was a pleasure speaking to you all a moment ago. Attached are notes and action items from our call. (b)(5)

(b)(5)

Finally, I also wanted to share the attached March 12 Listening Session Notes for you all.

Please let me know if you have any questions, comments, needs, or anything else.

Regards,
Nat

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: [Cameron, Matt \(CFPB\)](#)
To: [Weber, Nathaniel \(CFPB\)](#); [Hixson, David \(CFPB\)](#)
Subject: FW: SME Review for FOIA Request #CFPB-2020-0111-F
Date: Tuesday, March 24, 2020 2:01:09 PM
Attachments: [2020-0111 EA_SMEReview.pdf](#)
[2020-0111 Request.pdf](#)

(b)(5)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 12:54 PM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0111-F

Good Afternoon Matt,

(b)(5)

Requester: *Derek Martin, Allied Progress*

Request Language:

copies of all resumes, curricula vita, and documents associated with the hiring and/or selection process – including documents concerning federal salary and benefits –for the following members of the Consumer Financial Protection Bureau (CFPB) Taskforce (Taskforce) on Federal Consumer Financial Law:

- *Dr. J. Howard Beales, III*
- *Dr. Thomas Durkin*
- *L. Jean Noonan*
- *Todd J. Zywicki*
- *William MacLeod*

Additionally, we request any final charters, founding documents, or any other material that the CFPB has produced to define the scope of the Taskforce's purpose or to direct the activities of its members or any other CFPB personnel engaged in Taskforce activity. This should include any information produced for or provided to Taskforce members during orientation or upon selection, such as manuals, scopes of work, job requirements, meeting agendas, etc.

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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From: [Lukis, Charles \(Contractor\)\(CFPB\)](#)
To: [Sutton, Yasaman \(CFPB\)](#)
Cc: [Adams, Danielle \(CFPB\)](#)
Subject: Taskforce FOIA Request CFPB-2020-0168-F
Date: Tuesday, March 24, 2020 2:10:48 PM
Attachments: [2020-0168 Request.pdf](#)

Hi Yasi,

FYSA, we received another Taskforce request today.

(b)(5)

Requester: *Kristen Miller, Democracy Forward*

-

Request Language:

- 1. All publications and announcements related to the application process to become a Taskforce member, including application instructions and any materials describing the position and selection criteria.*
- 2. The following records related to the appointment of J. Howard Beales, III, Thomas Durkin, Jean Noonan, Todd J. Zywicki, and William McLeod: appointment and/or offer letters, as well as records describing authorities used to appoint members, compensation, benefits, titles, and the work schedule members are expected to work.*
- 3. All calendars kept by Taskforce members and / or records of hours worked by each member.*
- 4. All communications between (1)William Macleod and (2) Kathleen Kraninger, Matt Cameron, Brian Johnson, Kirsten Sutton, Yasaman Sutton, Robert Cameron, Kate Fulton, and/or Tom Pahl.*
- 5. All records held by Kathleen Kraninger, Matt Cameron, Brian Johnson, Kirsten Sutton, Yasaman Sutton, Robert Cameron, Kate Fulton, and/or Tom Pahl that reference William Macleod.*

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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From: Cameron, Matt (CFPB)
To: Lukis, Charles (Contractor)(CFPB)
Cc: Cumpiano, Flavio (CFPB); Weber, Nathaniel (CFPB); Hixson, David (CFPB)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F
Date: Tuesday, March 24, 2020 2:29:24 PM

(b)(5)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 2:06 PM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6); Hixson, David (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F

(b)(5)

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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From: Cameron, Matt (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 2:04 PM
To: Lukis, Charles (Contractor)(CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6); Hixson, David (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F

Hi Charles:

(b)(5)

Thanks,
Matt

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 12:54 PM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0111-F

Good Afternoon Matt,

(b)(5)

Requester: Derek Martin, Allied Progress

Request Language:

copies of all resumes, curricula vita, and documents associated with the hiring and/or selection process – including documents concerning federal salary and benefits –for the following members of the Consumer Financial Protection Bureau (CFPB) Taskforce (Taskforce) on Federal Consumer Financial Law:

- Dr. J. Howard Beales, III
- Dr. Thomas Durkin
- L. Jean Noonan
- Todd J. Zywicki
- William MacLeod

Additionally, we request any final charters, founding documents, or any other material that the CFPB has produced to define the scope of the Taskforce's purpose or to direct the activities of its members or any other CFPB personnel engaged in Taskforce activity. This should include any information produced for or provided to Taskforce members during orientation or upon selection, such as manuals, scopes of work, job requirements, meeting agendas, etc.

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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From: Cameron, Matt (CFPB)
To: Weber, Nathaniel (CFPB); Hixson, David (CFPB)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F
Date: Tuesday, March 24, 2020 3:29:01 PM

Thanks, sending over now.

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Weber, Nathaniel (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 3:28 PM
To: Cameron, Matt (CFPB) (b)(6); Hixson, David (CFPB)
(b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F

(b)(5)

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Cameron, Matt (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 3:22 PM
To: Weber, Nathaniel (CFPB) (b)(6); Hixson, David (CFPB)
(b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F

(b)(5)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Weber, Nathaniel (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 3:07 PM
To: Cameron, Matt (CFPB) (b)(6); Hixson, David (CFPB)
(b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F

(b)(5)

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Cameron, Matt (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 3:00 PM
To: Hixson, David (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F

(b)(5)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Hixson, David (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 2:58 PM
To: Cameron, Matt (CFPB) (b)(6); Weber, Nathaniel (CFPB)
(b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F

(b)(5)

Dave

David H. Hixson

Office: (b)(6)

Cell: (b)(6)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Cameron, Matt (CFPB) (b)(6)

Sent: Tuesday, March 24, 2020 2:04 PM

To: Weber, Nathaniel (CFPB) (b)(6) Hixson, David (CFPB)

(b)(6)

Subject: FW: SME Review for FOIA Request #CFPB-2020-0111-F

(b)(5)

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Lukis, Charles (Contractor)(CFPB) (b)(6)

Sent: Tuesday, March 24, 2020 12:54 PM

To: Cameron, Matt (CFPB) (b)(6)

Cc: Cumpiano, Flavio (CFPB) (b)(6)

Subject: SME Review for FOIA Request #CFPB-2020-0111-F

Good Afternoon Matt,

(b)(5)

Requester: Derek Martin, Allied Progress

Request Language:

copies of all resumes, curricula vita, and documents associated with the hiring and/or selection process – including documents concerning federal salary and benefits –for the following members of the Consumer Financial Protection Bureau (CFPB) Taskforce (Taskforce) on Federal Consumer Financial Law:

- Dr. J. Howard Beales, III
- Dr. Thomas Durkin
- L. Jean Noonan
- Todd J. Zywicki
- William MacLeod

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Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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consumerfinance.gov

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From: Cameron, Matt (CFPB)
To: Lukis, Charles (Contractor)(CFPB)
Cc: Cumpiano, Flavio (CFPB); Weber, Nathaniel (CFPB); Hixson, David (CFPB)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F
Date: Tuesday, March 24, 2020 3:32:49 PM

Hi Charles:

(b)(5)

Please let me know if you have any questions.

Thanks,
Matt

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 2:06 PM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6) Weber, Nathaniel (CFPB)
(b)(6) Hixson, David (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F

(b)(5)

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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From: Cameron, Matt (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 2:04 PM

To: Lukis, Charles (Contractor)(CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6); Weber, Nathaniel (CFPB) (b)(6)
Subject: RE: SME Review for FOIA Request #CFPB-2020-0111-F

Hi Charles:

(b)(5)

Thanks,
Matt

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Lukis, Charles (Contractor)(CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 12:54 PM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Cumpiano, Flavio (CFPB) (b)(6)
Subject: SME Review for FOIA Request #CFPB-2020-0111-F

Good Afternoon Matt,

(b)(5)

Requester: Derek Martin, Allied Progress

Request Language:

copies of all resumes, curricula vita, and documents associated with the hiring and/or selection process – including documents concerning federal salary and benefits –for the following members of the Consumer Financial Protection Bureau (CFPB) Taskforce (Taskforce) on Federal Consumer Financial Law:

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- Todd J. Zywicki
- William MacLeod

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produced for or provided to Taskforce members during orientation or upon selection, such as manuals, scopes of work, job requirements, meeting agendas, etc.

Please let me know if you have any questions.

Thank you,

--

Charles Lukis
Senior FOIA Analyst | Operations
Mobile: (b)(6)

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consumerfinance.gov

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From: Vail, Amber (CFPB)
To: Cameron, Matt (CFPB)
Subject: RE: Request for a copy of your section 208 ethics waiver
Date: Tuesday, March 24, 2020 5:04:09 PM

Thanks Matt. I will keep you posted.

Tomorrow my day is packed so the only time I am currently available is between 4:00 and 6:00 pm. I am waiting to hear back from Bill if that time works for him. Otherwise, we will need to touch base on Thursday.

I will defer to Bill as to whether he would like you on the call.

Best,
Amber

From: Cameron, Matt (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 4:59 PM
To: Vail, Amber (CFPB) (b)(6)
Subject: RE: Request for a copy of your section 208 ethics waiver

Thanks for flagging. Let me know if you'd like me to join your call. I could join something tomorrow.

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Vail, Amber (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 4:51 PM
To: Cameron, Matt (CFPB) (b)(6)
Subject: FW: Request for a copy of your section 208 ethics waiver

FYI – please see below.

I will be responding shortly but am on a conference call now.

(b)(5)

From: MacLeod, William (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 4:29 PM
To: Vail, Amber (CFPB) (b)(6)
Subject: RE: Request for a copy of your section 208 ethics waiver

Hi Amber,

Would you have a few minutes to talk about this tomorrow?

(b)(5)

Would you be kind enough to let Matt know of our communications on this subject?

Thanks, and

Best,

Bill

From: Vail, Amber (CFPB) (b)(6)

Sent: Tuesday, March 24, 2020 9:47 AM

To: MacLeod, William <WMacLeod@KelleyDrye.com>; MacLeod, William (CFPB)

(b)(6)

Subject: RE: Request for a copy of your section 208 ethics waiver

Good morning Bill,

(b)(5)

(b)(5)

Thank you and I hope you are doing well.

Warmest regards,

Amber B. Vail

Senior Ethics Counsel | Legal Division

Office: (b)(6) Mobile: (b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

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From: MacLeod, William <WMacLeod@KelleyDrye.com>

Sent: Monday, March 23, 2020 4:47 PM

To: Vail, Amber (CFPB) <(b)(6)>; MacLeod, William (CFPB)

<(b)(6)>

Subject: RE: Request for a copy of your section 208 ethics waiver

Hi Amber,

(b)(5)

Many thanks,

Bill

WILLIAM MACLEOD

Partner

Kelley Drye & Warren LLP

Tel: (202) 342-8811

Cell: (b)(6)

wmacleod@kelleydrye.com

From: Vail, Amber (CFPB) (b)(6)

Sent: Thursday, March 19, 2020 12:10 PM

To: MacLeod, William <WMacLeod@KelleyDrye.com>; MacLeod, William (CFPB)

(b)(6)

Subject: Request for a copy of your section 208 ethics waiver

CAUTION External Email

Good afternoon Mr. MacLeod,

I hope that this message finds you well. I believe that Matt Cameron may mentioned to you that the Bureau has received two requests for copies of the section 208(b)(1) waivers that were issued to the Taskforce members. Both of the requestors are from media organizations and both have submitted the required Form 201 to get access to the waivers.

As you may know, the Bureau is required by statute to make these waivers publicly available when the requestor follows the procedures outline in the Ethics in Government Act (i.e., submits a Form 201). Specifically, 18 U.S.C. 208(d)(1) states “a copy of any determination granting an exemption under subsection (b)(1) or (b)(3) shall be made available to the public by the agency granting the exemption pursuant to the procedures set forth in section 105 of the Ethics in Government Act of 1978. In making such a determination available, the agency may withhold from disclosure any information contained in the determination that would be exempt from disclosure under section 552 of title 5.”

(b)(5)

(b)(5)

Please take care of yourself during these challenging times. I hope that you and your family are healthy and stay safe.

Warmest regards,

Amber B. Vail

Senior Ethics Counsel | Legal Division

Office: (b)(6) | Mobile: (b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

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This message is subject to Kelley Drye & Warren LLP's email communication policy.

[KDW-Disclaimer](#)

From: [Weber, Nathaniel \(CFPB\)](#)
To: [Marcogliese, Diego \(CFPB\)](#)
Cc: [Cameron, Matt \(CFPB\)](#); [CFPB Daily Briefing Book](#)
Subject: FW: Briefing Memo: Taskforce on Federal Consumer Financial Law Monthly Check-in
Date: Tuesday, March 24, 2020 5:09:56 PM
Attachments: [3.26 Taskforce Monthly Check-in - Memo + Tabs.pdf](#)
[3.26 Taskforce Monthly Check-in v0.2.docx](#)
[Tab 1. Taskforce Milestone Schedule 3.18.pptx](#)
[Tab 2. Chapter Outlines.docx](#)
[Tab 3. March 12 Listening Session Notes.docx](#)
[Tab 4. Key Points Taskforce v2.8.docx](#)

Hi Diego,

(b)(5)

Nat

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Duke, Andrew (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 5:07 PM
To: Weber, Nathaniel (CFPB) (b)(6)
Subject: RE: Briefing Memo: Taskforce on Federal Consumer Financial Law Monthly Check-in

(b)(5)

From: Weber, Nathaniel (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 4:20 PM
To: Duke, Andrew (CFPB) (b)(6)
Subject: FW: Briefing Memo: Taskforce on Federal Consumer Financial Law Monthly Check-in

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Weber, Nathaniel (CFPB)
Sent: Tuesday, March 24, 2020 4:08 PM
To: Duke, Andrew (CFPB) (b)(6)
Cc: Marcogliese, Diego (CFPB) (b)(6); Cameron, Matt (CFPB)
(b)(6); Hixson, David (CFPB) (b)(6)
Subject: RE: Briefing Memo: Taskforce on Federal Consumer Financial Law Monthly Check-in

Hi Andrew/Diego,

I hope all is well.

I'm checking in to see if this was signed so we can get it submitted to the Director's Briefing Book.

Nat

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Weber, Nathaniel (CFPB)
Sent: Monday, March 23, 2020 9:14 AM
To: Duke, Andrew (CFPB) (b)(6)
Cc: Marcogliese, Diego (CFPB) (b)(6); Cameron, Matt (CFPB)
(b)(6); Hixson, David (CFPB) (b)(6)
Subject: Briefing Memo: Taskforce on Federal Consumer Financial Law Monthly Check-in

Hi Andrew,

Please review and sign the attached briefing materials by **10:00 am on Tuesday, 3/24/2020.** (b)(5)

(b)(5)

The deadline for submission to Exec Sec is **noon on Tuesday, 3/24/2020.**

These materials are for the Director's **monthly check-in with the Taskforce on Thursday, 3/26/2020.**

(b)(5)

Warmest regards,
Nat

Nat Weber
Taskforce on Federal Consumer Financial Law
Office: (b)(6) | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: CFPB_Daily Briefing Book (b)(6)
Sent: Friday, March 20, 2020 9:55 AM
To: CFPB_Daily Briefing Book (b)(6); Duke, Andrew (CFPB)
(b)(6)
Cc: Cameron, Matt (CFPB) (b)(6) Weber, Nathaniel (CFPB)
(b)(6)
Subject: The Director's Briefing Book - 03.26.20

By 12:00 p.m. Tuesday, March 24, 2020, please provide briefing materials for the following meeting scheduled for Thursday, March 26, 2020:

Monthly Taskforce Check-In Meeting (10:30am-11:00am, Location: Dial-in)

All meetings submissions for the briefing book require a briefing memo. Please refer to the wiki for updated memo templates.

<https://team.cfpb.local/design/word-templates/>

Please submit your documents to (b)(6) in PDF and Word whenever possible.

If you have any questions about the purpose of this meeting, please reach out to your division's PAD or ExecSec.

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Cameron, Matt (CFPB)
To: Weber, Nathaniel (CFPB); Hixson, David (CFPB)
Cc: Manon, Emmanuel (CFPB) (b)(6)
Subject: FW: Senate QFR assignment to ABC (1)
Date: Tuesday, March 24, 2020 5:14:39 PM
Attachments: H QFRs Final 1-6-20.docx
Senate QFRs Final 1-6-20.docx
Official transcript 3.10.2020.pdf
2020.03.23 KK to Waters et al Feb 6 HFSC SAR QFRs preclearance.docx
2020.03.17 KK to Crapo et al March 10 BHUA SAR QFRS DRAFT.docx
Importance: High

Senate QFRs are in. Only one question for us this time around; (b)(5)
(b)(5) Please take a look and make sure we reply by deadline.

Matt Cameron, Staff Director
Taskforce on Federal Consumer Financial Law
Office of Advisory Board and Councils

From: Cumpiano, Flavio (CFPB) (b)(6)
Sent: Tuesday, March 24, 2020 5:05 PM
To: Cameron, Matt (CFPB) (b)(6)
Cc: Manon, Emmanuel (CFPB) (b)(6)
Subject: Senate QFR assignment to ABC (1)
Importance: High

Good afternoon Matt.

ABC has been assigned one (1) QFR from the March 10 Senate Banking Committee hearing on the Bureau's SAR. All QFRs are in last Word documents attached hereto. (b)(5)

(b)(5)

(b)(5) please send me the response by
10:00AM Monday March 30th, or earlier if possible (b)(5)

(b)(5)

Thanks very much,

Flavio

From: Sutton, Kirsten (CFPB) (b)(6)
Date: March 23, 2020 at 5:09:37 PM EDT
To: _DL_CFPB_PAD_AD (b)(6) Blatnik, Edward (CFPB)
(b)(6) Cameron, Robert (CFPB) (b)(6)

Cc: Fink, Katherine (CFPB) (b)(6)

Subject: Senate QFR assignments/deadlines

Importance: High

Senior Staff/Bob/OI,

The Bureau has received the QFRs following the CFPB Semiannual Report hearing before the Senate Banking Committee which was held on Tuesday, March 10, 2020. Exec Sec will assist with managing the timeline for completion of the QFRs. If you have questions regarding deadlines and timing, please contact (b)(6) If you have substantive questions on drafting or reviewing the responses please reach out to the OLA team. **Please do not change any of the questions.**

Please read the entirety of this message for guidance and deadlines.

(b)(5)

(b)(5)

If you have any questions, please reach out to Kate Fink, cc'd on this email.

Thanks,

Kirsten

Kirsten Sutton
Chief of Staff

Consumer Financial Protection Bureau
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: [Kristina Lynne Spader](#)
To: [MacLeod, William](#)
Cc: [Dunham, Kerri \(CFPB\)](#); [Brandon Lee Geer](#)
Subject: Offer for Expert appointment - MacLeod
Date: Tuesday, January 14, 2020 5:42:24 PM

This message was sent securely using Zix®

Good evening William,

I apologize for delivering this message via email, but wanted to get the information to you as soon as possible. The Consumer Financial Protection Bureau would like to offer you the appointment of Expert, CN-0301-71, for the Taskforce on Federal Consumer Financial Law with an annual salary of \$215,769.00. You will be serving in a temporary, excepted service position not to exceed 1 year as an SGE (Special Government Employee). As an SGE, you will be working on an intermittent schedule for no more than 130 days within a one year period. Since you will be serving less than one year in this position and intermittently, you will be paid on an hourly basis for your time. Your hourly rate will be **\$103.39 per hour**.

The Office would like to bring you on as soon as possible with the first available **start date of 01/21/2020**, due to the MLK federal holiday on 1/20/2020.

Please let me know if you would like to accept this offer or if you have any questions. I will try my best to get the answers to you as soon as possible.

Sincerely,

Kris

Kristina Spader
Human Resources Specialist
Department of the Treasury - Bureau of the Fiscal Service
Phone: (b)(6) Fax: (304) 480-8359
email: (b)(6)

This message was secured by Zix®.



1/15/2020

Dear William MacLeod:

Welcome and congratulations on your selection for a position within the Consumer Financial Protection Bureau, Director. Information regarding your appointment may be found below:

Position Title, Pay Plan-Series-, Grade, Step	Expert (Taskforce Member), CN-0301-71, Step 00
Full Performance Level:	71
Duty Station:	1700 "G" Street, NW Washington, DC 20552
Regional Affiliation:	
Hourly Salary:	\$103.39 per hour (Includes a 18% locality rate)
Other Pay Information:	
Type of Action:	Exc Appt NTE, 1/20/2021
Work Schedule:	Intermittent
Effective Date:	1/21/2020
Supervisor Name:	Matt Cameron
Human Capital Customer Consultant:	
Report to Information:	
Orientation Address	1700 G Street NW, Washington, DC 20552
Date and Time	1/21/2020, 8:30am
Contact Name and Phone Number	Tosin Ajayi - (b)(6)

This job offer is contingent upon receipt and verification of any necessary information, if requested, to validate the legality of this appointment.

You will be designated as a Special Government Employee which limits your work schedule to no more than 130 days within a 365 day period of time.

Relocation expenses will not be paid. You are responsible for the payment of all travel, transportation, and other expenses.

As an intermittent employee, standard payroll taxes will be deducted from your pay and you are not eligible for annual and sick leave. If you have any questions concerning your eligibility for benefits or retirement in connection with this new appointment, please contact the Benefits Service Center at 304-480-8275 or benefits@fiscal.treasury.gov to discuss your personal situation with a Benefits staff member.

You will occupy a position that requires a personnel background investigation. Continued employment is subject to receipt of satisfactory results of this investigation.

If you think you may have prior Federal service, including military service, please contact our Benefits Service Center at (866) 868-4357, or benefits@fiscal.treasury.gov, to discuss your service history with one of our Benefits staff members. It is very important to hear from you as soon as possible so that our Benefits staff can accurately assign your retirement coverage and benefit(s) to your new appointment.

Locality payments are supplements to base pay that reflect the cost of labor in a particular place. Your eligibility for a locality payment derives from your duty station. Any change in your duty station must be immediately communicated to your Customer Consultant (identified above), as the locality payment is subject to change.

Prior to Your First Day

Complete the forms on the new employee portal. You must complete, print and sign each document accordingly, and be prepared to bring them with you on your first day.

The "Benefits" section houses further information about your benefits options and related forms.

If you have a medical condition, please let us know as soon as possible what, if any, reasonable accommodation you may need. Every effort to ensure that your needs are met in advance of your arrival will be made. Please send any requests for reasonable accommodation to Sinajo Jasmir at (b)(6) They will contact you if they need additional information.

Please visit the CFPB New Employee Orientation website to learn more about working at CFPB. It is located here: <https://arc.fiscal.treasury.gov/orientation/fscfpborientation.htm>

On Your First Day

On your first day of work you will be required to provide proof of citizenship. The I-9, Employee Eligibility Verification form, outlines the required forms of identification. Also, please be sure to bring your original form OF-306, Declaration for Federal Employment, with

you on your first day of work. If you are a United States citizen by naturalization, you will also be required to provide your original naturalization paperwork.

You will receive specific orientation information one week prior to arrival. For more details, please contact (b)(6)

If you have any questions, please contact me at (b)(6)

Sincerely,

Kristina Spader
Human Resources Specialist

(b)(6)

NOTIFICATION OF PERSONNEL ACTION

1. Name (Last, First, Middle) MACLEOD, WILLIAM CYRUS					2. Social Security Number (b)(6)		3. Date of Birth (b)(6)		4. Effective Date 01-21-2020				
FIRST ACTION					SECOND ACTION								
5-A. Code 171		5-B. Nature of Action EXC APPT NTE 01/20/21			6-A. Code		6-B. Nature of Action						
5-C. Code ZLM		5-D. Legal Authority 213 3102 I			6-C. Code		6-D. Legal Authority						
5-E. Code		5-F. Legal Authority			6-E. Code		6-F. Legal Authority						
7. FROM: Position Title and Number					15. TO: Position Title and Number EXPERT (TASKFORCE MEMBER) 66319867 200530								
8. Pay Plan		9. Occ. Code	10. Grade or Level	11. Step or Rate	12. Total Salary .00	13. Pay Basis	16. Pay Plan CN	17. Occ. Code 0301	18. Grade or Level 71	19. Step or Rate 00	20. Total Salary \$215,769.00	21. Pay Basis PA	
12A. Basic Pay .00		12B. Locality Adj. .00		12C. Adj. Basic Pay .00		12D. Other Pay .00	20A. Basic Pay \$182,855.00		20B. Locality Adj. \$32,914.00		20C. Adj. Basic Pay \$215,769.00		20D. Other Pay .00
14. Name and Location of Position's Organization					22. Name and Location of Position's Organization CONSUMER FINANCIAL PROTECT BUREAU DIRECTOR OFFICE OF THE DIRECTOR FR FT1010000000000000 PP 02 2020								
EMPLOYEE DATA													
23. Veterans Preference (b)(6) 1 - None 3 - 10 Point/Disability 5 - 10 Point/Other 2 - 5 Point 4 - 10 Point/Compensable 6 - 10 Point/Compensable/30%					24. Tenure 0 0 - None 2 - Conditional 1 - Permanent 3 - Indefinite			25. Agency Use		26. Veterans Preference for RIF (b)(6) YES (b)(6) NO			
27. FEGLI A0 INELIGIBLE-EXCLUDED BY LAW OR REG					28. Annuitant Indicator 9 NOT APPLICABLE			29. Pay Rate Determinant 0					
30. Retirement Plan (b)(6)					31. Service Comp. Date (Leave)			32. Work Schedule I INTERMITTENT			33. Part-Time Hours Per Biweekly Pay Period		
POSITION DATA													
34. Position Occupied 2 1 - Competitive Service 3 - SES General 2 - Excepted Service 4 - SES Career Reserved			35. FLSA Category E E - Exempt N - Nonexempt			36. Appropriation Code			37. Bargaining Unit Status 8888				
38. Duty Station Code 11-0010-001			39. Duty Station (City-County-State or Overseas Location) WASHINGTON DIST OF COLUMBIA DC										
40. Agency Data		41.		42.		43.		44.					
45. Remarks INELIGIBLE FOR HEALTH BENEFITS. INELIGIBLE FOR LEAVE. POSITION IS AT THE FULL PERFORMANCE LEVEL OR BAND. APPOINTMENT AFFIDAVIT EXECUTED TUESDAY, 01/21/2020. REASON FOR TEMPORARY APPOINTMENT: ADMINISTRATIVE NEED. OPF MAINTAINED BY THE BUREAU OF FISCAL SERVICE; 200 THIRD ST; PARKERSBURG, WV 26106. CREDITABLE MILITARY SERVICE: (b)(6) PREVIOUS RETIREMENT COVERAGE: (b)(6)													
46. Employing Department or Agency CONSUMER FINANCIAL PROTECTION BUR							50. Signature/Authentication and Title of Approving Official E/S BY: JEFFREY SUMBERG CHIEF HUMAN CAPITAL OFFICER						
47. Agency Code FR FT		48. Personnel Office ID 2731		49. Approval Date 01-23-2020									

NOTIFICATION OF PERSONNEL ACTION

1. Name (Last, First, Middle) MACLEOD, WILLIAM CYRUS					2. Social Security Number (b)(6)		3. Date of Birth (b)(6)		4. Effective Date 02-02-2020						
FIRST ACTION					SECOND ACTION										
5-A. Code 570		5-B. Nature of Action CONV TO EXC APPT			6-A. Code		6-B. Nature of Action								
5-C. Code ZLM		5-D. Legal Authority 304 103 A 2			6-C. Code		6-D. Legal Authority								
5-E. Code		5-F. Legal Authority			6-E. Code		6-F. Legal Authority								
7. FROM: Position Title and Number					15. TO: Position Title and Number EXPERT (TASKFORCE MEMBER) 66319867 200530										
8. Pay Plan		9. Occ. Code	10. Grade or Level	11. Step or Rate	12. Total Salary .00		13. Pay Basis	16. Pay Plan CN	17. Occ. Code 0301	18. Grade or Level 71	19. Step or Rate 00	20. Total Salary \$215,769.00		21. Pay Basis PA	
12A. Basic Pay .00		12B. Locality Adj. .00		12C. Adj. Basic Pay .00		12D. Other Pay .00		20A. Basic Pay \$182,855.00		20B. Locality Adj. \$32,914.00		20C. Adj. Basic Pay \$215,769.00		20D. Other Pay .00	
14. Name and Location of Position's Organization					22. Name and Location of Position's Organization CONSUMER FINANCIAL PROTECT BUREAU DIRECTOR OFFICE OF THE DIRECTOR FR FT1010000000000000 PP 11 2020										
EMPLOYEE DATA															
23. Veterans Preference (b)(6) 1 - None 3 - 10 Point/Disability 5 - 10 Point/Other 2 - 5 Point 4 - 10 Point/Compensable 6 - 10 Point/Compensable/30%					24. Tenure 1 0 - None 2 - Conditional 1 - Permanent 3 - Indefinite			25. Agency Use		26. Veterans Preference for RIF (b)(6) YES (b)(6) NO					
27. FEGLI A0 INELIGIBLE-EXCLUDED BY LAW OR REG					28. Annuitant Indicator 9 NOT APPLICABLE					29. Pay Rate Determinant 0					
30. Retirement Plan (b)(6)					31. Service Comp. Date (Leave)					32. Work Schedule I INTERMITTENT					33. Part-Time Hours Per Biweekly Pay Period
POSITION DATA															
34. Position Occupied 2 1 - Competitive Service 3 - SES General 2 - Excepted Service 4 - SES Career Reserved			35. FLSA Category E E - Exempt N - Nonexempt			36. Appropriation Code				37. Bargaining Unit Status 8888					
38. Duty Station Code 11-0010-001			39. Duty Station (City-County-State or Overseas Location) WASHINGTON DIST OF COLUMBIA DC												
40. Agency Data		41.			42.		43.			44.					
45. Remarks INELIGIBLE FOR HEALTH BENEFITS. INELIGIBLE FOR LEAVE. POSITION IS AT THE FULL PERFORMANCE LEVEL OR BAND. OPF MAINTAINED BY THE BUREAU OF THE FISCAL SERVICE, 200 THIRD ST., PARKERSBURG, WV 26106. CREDITABLE MILITARY SERVICE: (b)(6) PREVIOUS RETIREMENT COVERAGE: (b)(6)															
46. Employing Department or Agency CONSUMER FINANCIAL PROTECTION BUR								50. Signature/Authentication and Title of Approving Official E/S BY: JEFFREY SUMBERG CHIEF HUMAN CAPITAL OFFICER							
47. Agency Code FR FT		48. Personnel Office ID 2731			49. Approval Date 06-01-2020										

Editions Prior to 7/91 Are Not Usable After 6/30/93
NSN 7540-01-333-6236

1 - Employee Copy - Keep for Future Reference

October 1, 2019

Tuesday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4	5					1	2
6	7	8	9	10	11	12		3	4	5	6	7	8
13	14	15	16	17	18	19		10	11	12	13	14	15
20	21	22	23	24	25	26		17	18	19	20	21	22
27	28	29	30	31				24	25	26	27	28	29

		TUESDAY
PST	EST	1
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 2, 2019

Wednesday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4	5					1	2
6	7	8	9	10	11	12		3	4	5	6	7	8
13	14	15	16	17	18	19		10	11	12	13	14	15
20	21	22	23	24	25	26		17	18	19	20	21	22
27	28	29	30	31				24	25	26	27	28	29

		WEDNESDAY
		2
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 3, 2019

Thursday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		THURSDAY
PST	EST	3
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 4, 2019

Friday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4	5					1	2
6	7	8	9	10	11	12		3	4	5	6	7	8
13	14	15	16	17	18	19		10	11	12	13	14	15
20	21	22	23	24	25	26		17	18	19	20	21	22
27	28	29	30	31				24	25	26	27	28	29

		FRIDAY											
		4											
PST	EST												
4 ^{AM}	7 ^{AM}												
5	8												
6	9												
7	10												
8	11												
9	12 ^{PM}												
10	1												
11	2												
12 ^{PM}	3												
1	4												
2	5												
3	6												

October 5, 2019

Saturday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		SATURDAY
PST	EST	5
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

Sunday

			1	2	3	4	5
6	7	8	9	10	11	12	
13	14	15	16	17	18	19	
20	21	22	23	24	25	26	
27	28	29	30	31			

					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

3/27/2020 1:32 PM

October 7, 2019

Monday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		MONDAY
PST	EST	7
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 8, 2019

Tuesday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		TUESDAY
PST	EST	8
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 9, 2019

Wednesday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4	5					1	2
6	7	8	9	10	11	12		3	4	5	6	7	8
13	14	15	16	17	18	19		10	11	12	13	14	15
20	21	22	23	24	25	26		17	18	19	20	21	22
27	28	29	30	31				24	25	26	27	28	29

		WEDNESDAY											
		9											
PST	EST												
4 ^{AM}	7 ^{AM}												
5	8												
6	9												
7	10												
8	11												
9	12 ^{PM}												
10	1												
11	2												
12 ^{PM}	3												
1	4												
2	5												
3	6												

October 10, 2019

Thursday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4	5					1	2
6	7	8	9	10	11	12		3	4	5	6	7	8
13	14	15	16	17	18	19		10	11	12	13	14	15
20	21	22	23	24	25	26		17	18	19	20	21	22
27	28	29	30	31				24	25	26	27	28	29

		THURSDAY											
		10											
PST	EST												
4 ^{AM}	7 ^{AM}												
5	8												
6	9												
7	10												
8	11												
9	12 ^{PM}												
10	1												
11	2												
12 ^{PM}	3												
1	4												
2	5												
3	6												

October 11, 2019

Friday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4	5					1	2
6	7	8	9	10	11	12		3	4	5	6	7	8
13	14	15	16	17	18	19		10	11	12	13	14	15
20	21	22	23	24	25	26		17	18	19	20	21	22
27	28	29	30	31				24	25	26	27	28	29

		FRIDAY											
		11											
PST	EST												
4 ^{AM}	7 ^{AM}												
5	8												
6	9												
7	10												
8	11												
9	12 ^{PM}												
10	1												
11	2												
12 ^{PM}	3												
1	4												
2	5												
3	6												

October 12, 2019

Saturday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		SATURDAY
PST	EST	12
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 13, 2019

Sunday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4	5					1	2
6	7	8	9	10	11	12		3	4	5	6	7	8
13	14	15	16	17	18	19		10	11	12	13	14	15
20	21	22	23	24	25	26		17	18	19	20	21	22
27	28	29	30	31				24	25	26	27	28	29

		SUNDAY
PST	EST	13
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
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3	6	

October 14, 2019

Monday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		MONDAY
PST	EST	14
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
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3	6	

October 15, 2019

Tuesday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		TUESDAY
PST	EST	15
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 16, 2019

Wednesday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		WEDNESDAY
PST	EST	16
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 17, 2019

Thursday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5					1	2	
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		THURSDAY
PST	EST	17
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 18, 2019

Friday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		FRIDAY
PST	EST	18
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 19, 2019

Saturday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		SATURDAY
PST	EST	19
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 20, 2019

Sunday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		SUNDAY
PST	EST	20
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 21, 2019

Monday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		MONDAY
PST	EST	21
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 22, 2019

Tuesday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		TUESDAY
PST	EST	22
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 23, 2019

Wednesday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		WEDNESDAY
PST	EST	23
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 24, 2019

Thursday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5					1	2	
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		THURSDAY
PST	EST	24
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 25, 2019

Friday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		FRIDAY
PST	EST	25
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 26, 2019

Saturday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		SATURDAY
PST	EST	26
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

Sunday

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

3/27/2020 1:32 PM

October 28, 2019

Monday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		MONDAY
PST	EST	28
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 29, 2019

Tuesday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		TUESDAY
PST	EST	29
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 30, 2019

Wednesday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

		WEDNESDAY
PST	EST	30
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

October 31, 2019

Thursday

October 2019							November 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4	5					1	2
6	7	8	9	10	11	12		3	4	5	6	7	8
13	14	15	16	17	18	19		10	11	12	13	14	15
20	21	22	23	24	25	26		17	18	19	20	21	22
27	28	29	30	31				24	25	26	27	28	29

		THURSDAY											
		31											
PST	EST												
4 ^{AM}	7 ^{AM}												
5	8												
6	9												
7	10												
8	11												
9	12 ^{PM}												
10	1												
11	2												
12 ^{PM}	3												
1	4												
2	5												
3	6												

November 1, 2019

Friday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		FRIDAY	
PST	EST	1	
4 ^{AM}	7 ^{AM}		
5	8		
6	9		
7	10		
8	11		
9	12 ^{PM}		
10	1		
11	2		
12 ^{PM}	3	CFPB Taskforce on Federal Consumer Financial Law Interview with Todd Zywicki	HOLD - TASK FORCE INTERVIEWS
1	4		
2	5		
3	6		

November 2, 2019

Saturday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		SATURDAY
PST	EST	2
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 3, 2019

Sunday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SUNDAY
PST	EST	3
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 4, 2019

Monday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		MONDAY
PST	EST	4
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 5, 2019

Tuesday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		TUESDAY	
		5	
PST	EST		
4 ^{AM}	7 ^{AM}		
5	8		
6	9		
7	10		
8	11		
9	12 ^{PM}		
10	1		
11	2	Taskforce interview (JB/MC): Thomas Durking	Taskforce Interview with Jason Brown & Matt Cameron
12 ^{PM}	3		
1	4		
2	5		
3	6		

November 6, 2019

Wednesday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		WEDNESDAY	
		6	
PST	EST		
4 ^{AM}	7 ^{AM}		
5	8		
6	9	Taskforce interview (CM/LM) with (b)(6)	Taskforce Interview with Chris Mufarrig HOLD = TASK FORCE INTERVIEW
7	10		
8	11	Taskforce interview (DU/NW) with (b)(6)	Taskforce interview with Dave Ueijo + Matt Cameron
9	12 ^{PM}		
10	1	Taskforce interview (JB/CM) with Bill McLeod	Taskforce Interview with Chris Mufarrige and Jason Brown
11	2		
12 ^{PM}	3		
1	4		
2	5		
3	6		

November 7, 2019

Thursday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		THURSDAY
PST	EST	7
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	<div>Taskforce interview (LM/CM) with (b)(6)</div> <div>Taskforce Interview with Chris Mufarrige & Lora McCray</div> <div>HOLD - TASK FORCE INTERVIEW</div>
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 8, 2019

Friday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		FRIDAY	
		8	
PST	EST		
4 ^{AM}	7 ^{AM}		
5	8		
6	9		
7	10		
8	11	Taskforce interview (MC/CM) with J. Howard Beales	Taskforce Interview with Chris Mufarrige & Matt Cameron
9	12 ^{PM}		
10	1	Taskforce interview for (b)(6)	Taskforce Interview: (b)(6)
11	2	Taskforce interview (LM/JB/CM) with (b)(6)	Taskforce Interview with Chris Mufarrige, Lora McCray, and Jason Brown
		HOLD = TASK FORCE INTERVIEW	
12 ^{PM}	3		
		Taskforce Interview: (b)(6)	Taskforce interview: (b)(6)
1	4		
2	5		
3	6		

November 9, 2019

Saturday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SATURDAY
PST	EST	9
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 10, 2019

Sunday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
						1
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SUNDAY
PST	EST	10
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 11, 2019

Monday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
						1 2
3 4	5 6	7 8	9 10	11 12	13 14	15 16
17 18	19 20	21 22	23 24	25 26	27 28	29 30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1 2	3 4	5 6	7 8	9 10	11 12	13 14
15 16	17 18	19 20	21 22	23 24	25 26	27 28
29 30	31					

		MONDAY
		11
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 12, 2019

Tuesday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		TUESDAY			
		12			
PST	EST				
4 ^{AM}	7 ^{AM}				
5	8				
6	9	CFPB Taskforce Interview with Chris Mufarrige and Dave Uejio	Taskforce Interview with (b)(6)		
7	10				
8	11				
9	12 ^{PM}				
		CFPB Taskforce Interview with Chris Mufarrige and Jason Brown	Taskforce Interview (JB/CM) with (b)(6)		
10	1				
11	2				
12 ^{PM}	3				
		CFPB Taskforce Interview with Lora McCray and Nat Weber	Rescheduled Interview with (b)(6) (LM/NW)	Taskforce Interview (DU/KM) with Jean Noonan	Taskforce Interview with Jason Brown and Dave Uejio
1	4				
2	5				
3	6				

November 13, 2019

Wednesday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		WEDNESDAY
		13
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	Taskforce Post-Interview Discussion
1	4	
2	5	
3	6	

November 14, 2019

Thursday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		THURSDAY
PST	EST	14
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 15, 2019

Friday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1 2	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		FRIDAY
PST	EST	15
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 16, 2019

Saturday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SATURDAY
		16
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 17, 2019

Sunday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		SUNDAY
PST	EST	17
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 18, 2019

Monday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		MONDAY
PST	EST	18
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 19, 2019

Tuesday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		TUESDAY
PST	EST	19
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 20, 2019

Wednesday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1 2	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		WEDNESDAY
PST	EST	20
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 21, 2019

Thursday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		THURSDAY
PST	EST	21
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 22, 2019

Friday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1 2	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		FRIDAY
PST	EST	22
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 23, 2019

Saturday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SATURDAY
PST	EST	23
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 24, 2019

Sunday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		SUNDAY
PST	EST	24
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 25, 2019

Monday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		MONDAY
PST	EST	25
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 26, 2019

Tuesday

November 2019						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		TUESDAY
PST	EST	26
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 27, 2019

Wednesday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		WEDNESDAY
PST	EST	27
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 28, 2019

Thursday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		THURSDAY
PST	EST	28
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 29, 2019

Friday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1 2	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		FRIDAY
PST	EST	29
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

November 30, 2019

Saturday

November 2019							December 2019						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1	1	2	3	4	5	6	7
3	4	5	6	7	8	9	8	9	10	11	12	13	14
10	11	12	13	14	15	16	15	16	17	18	19	20	21
17	18	19	20	21	22	23	22	23	24	25	26	27	28
24	25	26	27	28	29	30	29	30	31				

		SATURDAY
PST	EST	30
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 1, 2019

Sunday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		SUNDAY
PST	EST	1
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 2, 2019

Monday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		MONDAY
		2
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 3, 2019

Tuesday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		TUESDAY
		3
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 4, 2019

Wednesday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		WEDNESDAY
		4
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 5, 2019

Thursday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		THURSDAY
		5
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 6, 2019

Friday

December 2019							January 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7				1	2	3	4
8	9	10	11	12	13	14	5	6	7	8	9	10	11
15	16	17	18	19	20	21	12	13	14	15	16	17	18
22	23	24	25	26	27	28	19	20	21	22	23	24	25
29	30	31					26	27	28	29	30	31	

		FRIDAY
PST	EST	6
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 7, 2019

Saturday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		SATURDAY
		7
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 8, 2019

Sunday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		SUNDAY
PST	EST	8
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 9, 2019

Monday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		MONDAY
		9
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 10, 2019

Tuesday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		TUESDAY
PST	EST	10
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 11, 2019

Wednesday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		WEDNESDAY
		11
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 12, 2019

Thursday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		THURSDAY
		12
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 13, 2019

Friday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		FRIDAY
		13
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 14, 2019

Saturday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		SATURDAY
PST	EST	14
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 15, 2019

Sunday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		SUNDAY
		15
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 16, 2019

Monday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		MONDAY
		16
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 17, 2019

Tuesday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		TUESDAY
		17
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 18, 2019

Wednesday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		WEDNESDAY
		18
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 19, 2019

Thursday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		THURSDAY
PST	EST	19
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 20, 2019

Friday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		FRIDAY
		20
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 21, 2019

Saturday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		SATURDAY
		21
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 22, 2019

Sunday

December 2019							January 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7				1	2	3	4
8	9	10	11	12	13	14	5	6	7	8	9	10	11
15	16	17	18	19	20	21	12	13	14	15	16	17	18
22	23	24	25	26	27	28	19	20	21	22	23	24	25
29	30	31					26	27	28	29	30	31	

		SUNDAY
PST	EST	22
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 23, 2019

Monday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		MONDAY
		23
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 24, 2019

Tuesday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		TUESDAY
PST	EST	24
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 25, 2019

Wednesday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		WEDNESDAY
		25
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 26, 2019

Thursday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		THURSDAY
		26
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 27, 2019

Friday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		FRIDAY
		27
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 28, 2019

Saturday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		SATURDAY
PST	EST	28
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 29, 2019

Sunday

December 2019							January 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7				1	2	3	4
8	9	10	11	12	13	14	5	6	7	8	9	10	11
15	16	17	18	19	20	21	12	13	14	15	16	17	18
22	23	24	25	26	27	28	19	20	21	22	23	24	25
29	30	31					26	27	28	29	30	31	

		SUNDAY
PST	EST	29
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 30, 2019

Monday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		MONDAY
		30
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

December 31, 2019

Tuesday

December 2019						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

		TUESDAY
PST	EST	31
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 1, 2020

Wednesday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		WEDNESDAY
PST	EST	1
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 2, 2020

Thursday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3	4						1
5	6	7	8	9	10	11		2	3	4	5	6	7
12	13	14	15	16	17	18		9	10	11	12	13	14
19	20	21	22	23	24	25		16	17	18	19	20	21
26	27	28	29	30	31			23	24	25	26	27	28

		THURSDAY
PST	EST	2
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	Canceled: Bi-Weekly Taskforce Working Group 
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 3, 2020

Friday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		FRIDAY
PST	EST	3
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	Bi-Weekly Taskforce Working Group
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 4, 2020

Saturday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		SATURDAY
PST	EST	4
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 5, 2020

Sunday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		SUNDAY
PST	EST	5
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 6, 2020

Monday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		MONDAY
PST	EST	6
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 7, 2020

Tuesday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		TUESDAY
PST	EST	7
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Canceled: Canceled: Taskforce Working Group
2	5	
3	6	

January 8, 2020

Wednesday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		WEDNESDAY
PST	EST	8
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 9, 2020

Thursday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3	4						1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		THURSDAY
PST	EST	9
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Canceled: Canceled: Taskforce Working Group
2	5	
3	6	

January 10, 2020

Friday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		FRIDAY
PST	EST	10
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 11, 2020

Saturday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3	4						1
5	6	7	8	9	10	11		2	3	4	5	6	7
12	13	14	15	16	17	18		9	10	11	12	13	14
19	20	21	22	23	24	25		16	17	18	19	20	21
26	27	28	29	30	31			23	24	25	26	27	28

		SATURDAY
PST	EST	11
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 12, 2020

Sunday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		SUNDAY
PST	EST	12
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 13, 2020

Monday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		MONDAY
PST	EST	13
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 14, 2020

Tuesday


January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		TUESDAY
PST	EST	14
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Canceled: Canceled: Taskforce Working Group
		Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

January 15, 2020

Wednesday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		WEDNESDAY
PST	EST	15
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	Daily Check In with Matt Cameron and Todd Zywicki 
3	6	

January 16, 2020

Thursday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3	4						1
5	6	7	8	9	10	11		2	3	4	5	6	7
12	13	14	15	16	17	18		9	10	11	12	13	14
19	20	21	22	23	24	25		16	17	18	19	20	21
26	27	28	29	30	31			23	24	25	26	27	28

		THURSDAY
PST	EST	16
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Canceled: Canceled: Taskforce Working Group
		Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

January 17, 2020

Friday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		FRIDAY
PST	EST	17
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	Taskforce Action Items Discussion //(b)(5) (b)(5)
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 18, 2020

Saturday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		SATURDAY
PST	EST	18
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 19, 2020

Sunday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		SUNDAY
PST	EST	19
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 20, 2020

Monday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		MONDAY
PST	EST	20
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Canceled: Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

January 21, 2020

Tuesday

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

		TUESDAY
		21
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	<div>Taskforce discussion with Director Kraninger and Matt Cameron</div> <div>Taskforce Meeting with Todd Zywicki</div> <div>Meeting with Todd Zywicki & Matt Cameron regarding Taskforce</div> <div>Introductory meeting with Todd Zywicki</div>
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	<div>Canceled: Canceled: Taskforce Working Group</div> <div>Canceled: Daily Check In with Matt Cameron and Todd Zywicki</div>
2	5	
3	6	

January 22, 2020

Wednesday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		WEDNESDAY
PST	EST	22
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	Discuss Taskforce Action Items
11	2	Discuss Taskforce Orientation Agenda
12 ^{PM}	3	
1	4	
2	5	Canceled: Daily Check In with Matt Cameron and Todd Zywicki
3	6	

January 23, 2020

Thursday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3	4						1
5	6	7	8	9	10	11		2	3	4	5	6	7
12	13	14	15	16	17	18		9	10	11	12	13	14
19	20	21	22	23	24	25		16	17	18	19	20	21
26	27	28	29	30	31			23	24	25	26	27	28

		THURSDAY
PST	EST	23
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Canceled: Canceled: Taskforce Working Group
		Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

January 24, 2020

Friday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		FRIDAY
PST	EST	24
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 25, 2020

Saturday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		SATURDAY
PST	EST	25
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 26, 2020

Sunday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		SUNDAY
PST	EST	26
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

January 27, 2020

Monday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		MONDAY
PST	EST	27
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	Taskforce Action Items Review
1	4	Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

January 28, 2020

Tuesday

January 2020							February 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28	29

		TUESDAY
PST	EST	28
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Canceled: Canceled: Taskforce Working Group
		Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

January 29, 2020

Wednesday

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

		WEDNESDAY	
		29	
PST	EST		
4 ^{AM}	7 ^{AM}		
5	8	Hold the date: Taskforce Meetings	
6	9		Staff Invite - Taskforce Member Orientation: Onboarding Paperwork // Office of Human Capital
7	10		Break // Taskforce Member Orientation
8	11		Staff Invite - Break and Professional He
9	12 ^{PM}		Staff Invite - Lunch // Taskforce Member Orientation
10	1		Staff Invite - T&I Equipment Disbursement // Taskforce Member Orientation
11	2		Staff Invite - Break // Taskforce Membr
12 ^{PM}	3		Staff Invite - Bureau Training // Taskforce Member Orientation
1	4		
2	5		
3	6		

January 30, 2020

Thursday

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

		THURSDAY	
		30	
PST	EST		
4 ^{AM}	7 ^{AM}		
5	8	<div>Hold the date: Taskforce Meetings</div> <div>Staff Invite - Overview of Data Access /</div> <div>Staff Invite - Complaint Analytics Dem</div> <div>Staff Invite - Break // Taskforce Memb</div> <div>Staff Invite - Research Markets and Regulations Overview // Taskforce Member Orientation</div> <div>Staff Invite - Law and Policy Overview /</div> <div>Staff Invite - Lunch // Taskforce Member Orientation</div> <div>Staff Invite - Historical Overview of the</div> <div>Staff Invite - Taskforce Governance // T</div> <div>Staff Invite - Planning Kick-Off (See details below) // Taskforce Member Orientation</div>	
6	9		
7	10		
8	11		
9	12 ^{PM}		
10	1		
11	2		
12 ^{PM}	3		
1	4		
2	5		
3	6		

January 31, 2020

Friday

January 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

		FRIDAY	
		31	
PST	EST		
4 ^{AM}	7 ^{AM}		
5	8	Hold the date: Taskforce Meetings	
6	9		
7	10		
8	11		
9	12 ^{PM}		
10	1		
11	2		
12 ^{PM}	3		
1	4		
2	5		
3	6		

Staff Invite - Continue Taskforce Planning and Visioning, Tactical Planning (See below) // Taskforce Member Orientation

Staff Invite - Lunch // Taskforce Member Orientation

Staff Invite - What's Available and What's Needed (See below for details), Action Items (See below for details) // Taskforce Member Orientation

February 1, 2020

Saturday

February 2020

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SATURDAY
		1
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 2, 2020

Sunday

February 2020

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SUNDAY
PST	EST	2
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 3, 2020

Monday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



		MONDAY
		3
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Canceled: Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

February 4, 2020

Tuesday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		TUESDAY
PST	EST	4
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Canceled: Canceled: Taskforce Working Group 
		Daily Check In with Matt Cameron and Todd Zywicki 
2	5	
3	6	

February 5, 2020

Wednesday

February 2020

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		WEDNESDAY
PST	EST	5
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 6, 2020

Thursday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		THURSDAY
PST	EST	6
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	<div>Canceled: Canceled: Taskforce Working Group</div> <div>Daily Check In with Matt Cameron and Todd Zywicki</div>
2	5	
3	6	

February 7, 2020

Friday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		FRIDAY
PST	EST	7
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 8, 2020

Saturday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SATURDAY
PST	EST	8
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 9, 2020

Sunday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SUNDAY
PST	EST	9
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 10, 2020

Monday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		MONDAY
		10
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	<div>Tom and Matt: Purpose - (b)(5)</div> <div>Taskforce Discussion // Check-in</div>
2	5	
3	6	

February 11, 2020

Tuesday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		TUESDAY
PST	EST	11
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	Taskforce Check-in
8	11	
9	12 ^{PM}	
10	1	
11	2	Howard and Matt: Purpose - (b)(5)
12 ^{PM}	3	
1	4	Taskforce Working Group
		Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

February 12, 2020

Wednesday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		WEDNESDAY	
		12	
PST	EST		
4 ^{AM}	7 ^{AM}		
5	8		
6	9		
7	10		
8	11	Interview with David Hixon	Interview with Nat Weber and Manny Manon
9	12 ^{PM}		
10	1		
11	2	Interview with Ashlie Tarpley	Interview with Nat Weber and Manny Manon
		Hold for potential interview with (b)(6)	
12 ^{PM}	3		
1	4		
2	5		
3	6		

February 13, 2020

Thursday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		THURSDAY
PST	EST	13
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 14, 2020

Friday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		FRIDAY	
		14	
PST	EST		
4 ^{AM}	7 ^{AM}		
5	8		
6	9		
7	10		
8	11	Interview with (b)(6)	Taskforce interview with Nat Weber and Manny Manon
9	12 ^{PM}	Jean and Matt: Purpose - (b)(5)	
10	1		
11	2	Interview with Nat Weber and Manny Manon	Phone Interview with (b)(6)
12 ^{PM}	3		
1	4		
2	5		
3	6		

February 15, 2020

Saturday

February 2020

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SATURDAY
PST	EST	15
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 16, 2020

Sunday

February 2020

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SUNDAY
PST	EST	16
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 17, 2020

Monday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		MONDAY
		17
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Canceled: Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

February 18, 2020

Tuesday

February 2020

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				


		TUESDAY
PST	EST	18
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	Daily Check In with Matt Cameron and Todd Zywicki
1	4	
2	5	
3	6	

February 19, 2020

Wednesday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		WEDNESDAY
		19
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Daily Check In with Matt Cameron and Todd Zywicki 
2	5	
3	6	

February 20, 2020

Thursday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		THURSDAY
		20
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	RMR : Taskforce Meeting
12 ^{PM}	3	Task Force Reservation
1	4	Follow up discussion between Matt, Dan, and Todd
		Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

February 21, 2020

Friday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		FRIDAY
PST	EST	21
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 22, 2020

Saturday

February 2020

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SATURDAY
PST	EST	22
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 23, 2020

Sunday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		SUNDAY
PST	EST	23
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 24, 2020

Monday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				


		MONDAY
		24
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

February 25, 2020

Tuesday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		TUESDAY
		25
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Taskforce Working Group 
2	5	
3	6	

February 26, 2020

Wednesday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		WEDNESDAY
		26
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Daily Check In with Matt Cameron and Todd Zywicki
2	5	RFI review
3	6	

February 27, 2020

Thursday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		THURSDAY	
		27	
PST	EST		
4 ^{AM}	7 ^{AM}		
5	8		
6	9		
7	10	RFI call	Monthly Taskforce Check-In Meeting
8	11		
9	12 ^{PM}		
10	1		
11	2		
12 ^{PM}	3	Follow up RFI call	
1	4		
2	5		
3	6		

February 28, 2020

Friday

February 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

		FRIDAY
PST	EST	28
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

February 29, 2020

Saturday

February 2020							March 2020						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
						1	1	2	3	4	5	6	7
2	3	4	5	6	7	8	8	9	10	11	12	13	14
9	10	11	12	13	14	15	15	16	17	18	19	20	21
16	17	18	19	20	21	22	22	23	24	25	26	27	28
23	24	25	26	27	28	29	29	30	31				

		SATURDAY
PST	EST	29
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

March 1, 2020

Sunday

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

		SUNDAY
PST	EST	1
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	

March 2, 2020

Monday

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

		MONDAY
PST	EST	2
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

March 3, 2020

Tuesday

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

		TUESDAY
PST	EST	3
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	Task Force Check in
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	Taskforce Working Group
2	5	
3	6	

March 4, 2020

Wednesday

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

		WEDNESDAY
PST	EST	4
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	<div>HOLD: Potential interview with Jeffery Magliato</div> <div>Interview with Nat Weber and Manny Manon for Taskforce P</div>
12 ^{PM}	3	
1	4	
2	5	
3	6	

March 5, 2020

Thursday

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

		THURSDAY
		5
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	HOLD for meeting with Ashlie Tarpley
9	12 ^{PM}	
10	1	Taskforce Team Meeting
11	2	
12 ^{PM}	3	
1	4	Daily Check In with Matt Cameron and Todd Zywicki
2	5	
3	6	

March 6, 2020

Friday

March 2020						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April 2020						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

		FRIDAY
		6
PST	EST	
4 ^{AM}	7 ^{AM}	
5	8	
6	9	
7	10	
8	11	
9	12 ^{PM}	
10	1	
11	2	
12 ^{PM}	3	
1	4	
2	5	
3	6	