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Description of document:	Several Articles from the Consumer Financial Protection Bureau (CFPB) internal WIKI Site, 2017
Requested date:	26-November-2017
Release date:	13-December-2017
Posted date:	18-March-2019
Source of document:	FOIA Request Bureau of Consumer Financial Protection Attn: Chief FOIA Officer 1700 G Street, NW Washington, DC 20552 Fax: 1-855-FAX-FOIA (329-3642) Email: <u>CFPB_FOIA@cfpb.gov</u>

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RE: FOIA Request #CFPB-2018-074-F

December 13, 2017

Via e-mail

This letter is in final response to your Freedom of Information Act (FOIA) request dated November 26, 2017. Your request sought:

A copy of each of the following CFPB WIKI Articles from the CFPB internal WIKI Site:

DIVISION

Consumer Education and Engagement Operations External Affairs Legal Division Ombudsman RMR – Research, Markets and Regulations Region

RESEARCH

Branding Call Report Data Dodd-Frank Market Monitoring Mortgage Data Nationwide Mortgage Licensing System Regulatory Research Environment White House

MISCELLANEOUS

CFPB Culture CFPB Speaker Series Committees Events Intranet Mission Reports

OFFICES

Enforcement Team Survival Guide Research

OTHERS

History of Strategy at the CFPB Operations Division Procurement FAQ Technology and Innovation Team

A search of our internal WIKI site for documents responsive to your request produced a total of 112 pages. Of those pages, I have determined that 57 pages of the records are granted in full and 55 pages are granted in part pursuant to Title 5 U.S.C. § 552 (b)(5), (b)(6), and (b)(8).

FOIA Exemption 5 protects from disclosure those inter- or intra-agency documents that are normally privileged in the civil discovery context. The three most frequently invoked privileges are the deliberative process privilege, the attorney work-product privilege, and the attorney-client privilege. After carefully reviewing the responsive documents, I determined that portions of the Wiki site qualify for protection under the **Deliberative Process Privilege.** The deliberative process privilege protects the integrity of the deliberative or decision-making processes within the agency. This privilege permits an agency to withhold from disclosure communications that are pre-decisional and deliberative in nature, including but not limited to suggestions or recommendations for future agency decisions or actions. Such communications are subject to the privilege to the extent that their release would reasonably be expected to inhibit the free and frank exchange of information among agency personnel, reveal prematurely the agency's plans for future decisions or actions.

FOIA Exemption 6 exempts from disclosure personnel or medical files and similar files the release of which would cause a clearly unwarranted invasion of personal privacy. This requires a balancing of the public's right to disclosure against the individual's right to privacy. The types of documents and/or information that we have withheld may consist of various other documents and/or information belonging to a third party that are considered personal. The privacy interests of the individuals in the records you have requested outweigh any minimal public interest in disclosure of the information. Any private interest you may have in that information does not factor into the aforementioned balancing test.

FOIA Exemption 8 protects matters that are contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions. Additionally, it ensur[es] the security of financial institutions, which could be undermined by disclosure of information containing frank

evaluations of such institutions, and a secondary purpose of safeguarding the relationship between the banks and their supervising agencies.

You may appeal any of the responses or decisions set forth above. If you choose to file an appeal, you must do so within 90 calendar days from the date of this letter. Your appeal must be in writing, signed by you or your representative, and should contain the rationale for the appeal. You may send your appeal via the mail (address below), email (CFPB_FOIA@cfpb.gov) or fax (1-855-FAX-FOIA (329-3642)).

Your appeal should be addressed to:

Consumer Financial Protection Bureau Chief FOIA Officer Freedom of Information Appeal 1700 G Street, NW Washington, DC 20552

Provisions of the FOIA allow us to recover part of the cost of complying with your request. In this instance, we have waived all fees related to the processing of your request.

For inquiries concerning your request, please contact our FOIA Public Liaison at CFPB FOIA@cfpb.gov or by phone at 1-855-444-FOIA (3642).

Additionally, you may contact the Office of Government Information Services (OGIS) at the National Archives and Records Administration to inquire about the FOIA mediation services they offer. The contact information for OGIS is as follows: Office of Government Information Services, National Archives and Records Administration, 8601 Adelphi Road-OGIS, College Park, MD 20740; e-mail at ogis@nara.gov; telephone at 202-741-5770; toll free at 1-877-684-6448; or facsimile at 202-741-5769.

Sincerely,

SIL

Raynell D. Lazier FOIA Manager Operations Division

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Wiki help

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Intranet Staff Social Resources Tools

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Category Discussion Edit History Delete Protect Watch

Category:Branding

All information pertaining to the CFPB brand.

Pages in category "Branding"

This category contains only the following page.

С

• CFPB brand

Category: Design

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Category:CFPB Culture

Culture, history, and infrastructure for CFPB. For the official CFPB Culture Team page, go here.

Pages in category "CFPB Culture"

The following 33 pages are in this category, out of 33 total.

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CFPB Speaker Series

The CFPB Speaker Series is a periodic opportunity for CFPB staff to assemble to hear highly distinguished speakers on issues relevant to the Bureau's mission, vision, values, and strategy.

The CFPB Speaker Series launched on February 3, 2012 with the inaugural visit of Dr. David Weinberger. Since then, [xx] speakers have visited the Bureau.

History of Speakers

Date	Speaker and Topic
February 3, 2012	Dr. David Weinberger (http://en.wikipedia.org/wiki/David_Weinberger) : Too Big to Know
April 19, 2012	Professor Rosabeth Moss Kanter: Enduring Skills of Leaders of Change

Questions

The CFPB Speaker Series is implemented by the Front Office.

Categories: Front Office Strategy CFPB Culture

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CFPB brand

This page will contain all CFPB brand guidelines. The CFPB brand is managed by the Consumer Engagement and Design teams.

Point of Contact

For new requests, please contact your Technology Portfolio Manager. For questions related to branding and marketing, please contact Audrey Chen (http://team.cfpb.local/staff/person(b)(________).

Strategic Brand

The CFPB aims to cultivate a trusted relationship with consumers and enable them to live better financial lives.

Please visit our Design (https://team.cfpb.local/wiki/index.php/Design) page to find templates, style guides, and our HTML code.

Categories: Branding Design

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CFPB Mission

Page

MISSION

The consumer bureau is a 21st contury agency togt nelps consumer finance markets work by making rules more effective, by consistently and thirly enforcing those rules, and by empowering consumers to take more control over their economic lives.

We will achieve our mission through ...

- data driven analysis;
- innovative use of technology
- · valuing the best people and great teamwork.

History

Creation of the CFPB Mission was a collective effort during the first months of the CFPB Implementation Team's work. The final version, as seen to the right, was sent to the entire CFPB by Elizabeth Warren on March 8, 2011 with the following message:

Dear Team,

It is an exciting milestone when we can talk as a team about our Vision and Mission.

CFPB Mission

I am looking forward to using statements of

our vision, our mission, and our values (which will follow in the next couple of months) to help us remain focused every day on what we are trying to accomplish. I was glad to share the attached statements with you, and I was happy to conclude on the importance of great people and great teamwork.

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Questions

The CFPB Mission is implemented by the Front Office.

Category: Mission

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CEE: Consumer Education & Engagement

Parent	Front Office
Related	Consumer Engagement
	Financial Education
	Servicemembers
	Older Americans
	Students
	Financial Empowerment
Lead	Gail Hillebrand (http://team.cfpb.local/search/person/[(b)(6)
Location	1275 First St NE 11th Floor

Staff directory (http://team.cfpb.local/staff/team/Consumer%20Education%20&%20Engagement/)

Contents

- * Mission:
 - 1.1 Educate and Engage
 - 1.2 Influence Policy
 - 1.3 Innovate

2 Offices

- 2.1 Consumer Engagement
- 2.2 Financial Education
- 2.3 Servicemembers
- 2.4 Older Americans
- 2.5 Students
- 2.6 Financial Empowerment
- 3 CEE Talking Points
- 4 CEE Associate Director Divisional Office Team
- 5 CEE Leaders and Office Descriptions
- 6 Guides
- 7 CEE National Programs: Updated 3/13/17

Mission:

Create opportunities for consumers to improve financial decision-making to meet their own goals.

The Division accomplishes its mission through its six Offices, working together and Bureau wide, to

Educate and Engage

- Reach consumers at the right time with right tools/information
- Serve and listen to consumers, with a focus on needs of special populations servicemembers, older Americans, students, working families and new entrants

Evaluate and spotlight effective practices in financial education approaches

Influence Policy

- Bring knowledge from the field to the work of the CFPB
- Seek change to serve special populations' needs
- · Help develop policy and programs to address major challenges for consumers
- Seek selected policy changes by other federal agencies to enhance economic lives of special populations

Innovate

- Develop new ideas in financial education
- Promote/pilot innovative education, products and programs, esp. for special populations
- Evaluate options to improve family economic stability via use of financial product features
- Develop new tools for consumers to help them make money decisions

Offices

Please visit the Office pages to find out who is on the team and more about the work we're doing.

Consumer Engagement

The Consumer Engagement team is responsible for delivering content and tools via web and other media that enhance consumers' ability to make financial decisions.

Financial Education

The Office of Financial Education team is committed to advancing financial literacy by developing content and tools to help consumers navigate the financial services marketplace. The team also works to advance the field of financial education by evaluating and spotlighting effective financial education programs.

Servicemembers

The Office of Servicemember Affairs works to improve financial protection for and provide financial education to 22 to 26 million servicemembers, veterans and their families. The Office also provides assistance to servicemembers in the escalated complaint process.

Older Americans

The Office for Older Americans helps identify and prevent unfair, abusive and deceptive practices targeted at seniors. The Office also provides education and other assistance on financial decision-making for life events, such as retirement, for the more than 50 million Americans aged 62 and over.

Students

The Office dedicated to Students helps increase awareness of the consequences of student debt and key money issues, reaching the 22 to 28 million aged 16-26 through the web, on campus and other venues. The Office also addresses escalated complaints related to student debt.

Financial Empowerment

Financial Empowerment works to improve financial stability for working families and new entrants into the financial services marketplace, helping to address the needs of the 30 million underbanked and 46 million consumers living below the poverty line.

CEE Talking Points CEE Associate Director Divisional Office Team

Gail Hillebrand (http://team.cfpb.local/search/person (b)(6), Associate Director
Katherine Gillespie (https://team.cfpb.local/staff/person,((b)(6)), Deputy Associate Director
Per Olstad (http://team.cfpb.local/search/person (b)(6), Senior Advisor
Davida Farrar (http://team.cfpb.local/search/person((b)(6), Counsel
Bruce Neas (https://team.cfpb.local/staff/person/ (b) Attorney
Kristen Evans (https://team.cfpb.local/staff/person/(b)(6), Senior Program Analyst
Denise Dickenson (https://team.cfpb.local/staff/person/((b)(6)), Consumer Education and Engagement Specialist
Anne Sobota (http://team.cfpb.local/search/person((b)(6), Program Manager Strategic

Initiatives

Kesa Russell (http://team.cfpb.local/search/person,(b)(6)	, Acquisitions Program Manager
Benita Hampton (https://team.cfpb.local/staff/person, $(b)(6)$, Acquisition Specialist
Taryn McPherson (https://team.cfpb.local/staff/person, (b)(6)	, Acquisitions Specialist
Ila Blue (https://team.cfpb.local/staff/person/(b) Resource Ma	nagement Officer
Kim George (https://team.cfpb.local/staff/person/(b)(6), Trav Specialist	el, Publications, and Administrative
Eileen Marutiak (https://team.cfpb.local/staff/person (b)(6)	, Administrative Operations Assistant
Jamar Hester (https://team.cfpb.local/staff/person/ $(b)(6)$ Adr	ninistrative Operations Assistant

CEE Leaders and Office Descriptions

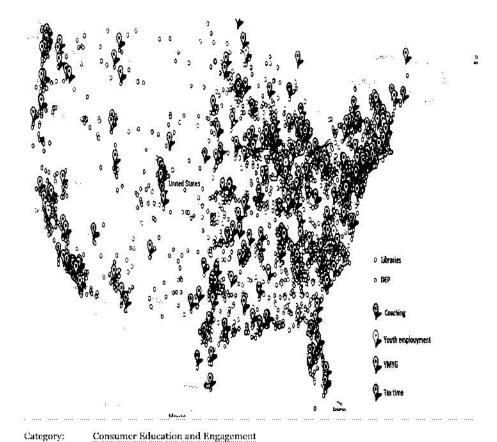
Pictures of CEE Leaders: CEE Leaders

Descriptions of CEE Offices: Office Descriptions

Guides

- CEE Purchase Card Approval Form
- Resource Request Form
- Divisional Preclearance Coversheet
- New Hire Welcome Guide
- Decoding Your SF-50
- Travel
- External Training
- How to Fill Out a Buy Request
- Ordering Print Publications
- Creating Print Publications
- Requesting Data
- Treasury Learning Management System
- Investment Review Board
- Editing the Wiki
- Plain Language
- Internship
- Pathways Internship
- Fellowship Program
- Director's Financial Analyst Program (http://team.cfpb.local/wiki/index.php/Director% 27s_Financial_Analyst_Program)

CEE National Programs: Updated 3/13/17



Consumer Education and Engagement

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Culture Team

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What links here Related changes Upload file Printable version Permanent link Culture Team is seeking volunteers for 2016. [http://team.cfpb.local/forms/respond/2015-culture-teamapplication/ Apply here

Upcoming events:

"April 2016" - Financial Capability Month "May 19, 2016" - World Diversity Day *June 2016* – LGBT Pride Month

Contents

- ⁴ Our Mission Statement
- 2 Our Structure 3 Core Tasks
 - 3.1 Integration of Values
 - 3.2 Lunch & Learn
 - 3.3 Social Activities
- 4 Your Representatives



The CFPB Culture Team supports and nurtures a culture of service, leadership, and innovation at the Bureau through inter-division collaboration, training, and activities, thus equipping and empowering all Bureau employees to excel in our service to the American Consumer. Representatives work as a team with other members from across the Bureau to sponsor events and dialogues that pertain to topics and issues important to CFPB employees and contribute to an inclusive and joyful workplace environment.

Our Structure

The Culture Team is comprised of 17 official representatives from across the Bureau who are committed to creating positive culture at the CFPB. Members of the Culture Team serve the Bureau by working with staff and leadership in an effort to provide CFPB employees with an exceptional Bureau experience across divisions, locations, and roles.

Executive Committee

The CFPB Culture Team Executive Committee is comprised of a group of representatives who will serve in their positions for a minimum of one year. Each Chair will be selected through an application process that occurs once every year in June. Employees who apply and are selected for any leadership position will work with their managers to ensure that they will be able to successfully complete the duties of their full-time position. It is expected that these leadership positions will require 1-3 hours of work on behalf of Culture Team per week, in addition to the regularly occurring Culture Team meetings that will take place every other week, over the noon hour whenever possible. In the case where Chairs are unable to fulfill their duties for the full year, an off-cycle application process will occur. The application process is open to all interested Bureau employees, and selections will be made based on a series of questions developed to understand the applicants' interest in serving the mission of the CFPB Culture Team.

Representative Membership



There will be a minimum of one representative from each division and region on the CFPB Culture Team. In addition, there will be one official NTEU representative, selected by NTEU leadership, to serve specifically on behalf of NTEU interests in Culture Team. Individual areas of the Bureau may have their own Culture Teams, and it is the responsibility of each of these Representatives to serve as a liaison for these individual culture teams and all offices within their division. Representatives are expected to attend all bi-weekly Culture Team meetings, and find a proxy in the instances when they are unavailable. Representatives will commit to a one-year term of service on Culture Team. At the end of the term of service, he/she may opt to remain in the position, or will be responsible for coordinating with the Communications and Recruitment Chair and relevant management in identifying the new Representative to take his/her place. Representatives will be selected in coordination with relevant Division management as part of the annual application process. NOTE: Representatives may also serve a dual-role in a leadership position on Culture Team Executive Committee, if appropriate.

General Membership

Volunteers from across the Bureau are welcome to serve on the Culture Team in an ad hoc capacity. Members may support various events and initiatives at their choosing.

All Culture Team positions are open to all employees – both bargaining unit and non-bargaining unit alike. Managers will work with Culture Team members to balance workload needs and ensure Culture Team expectations of each member are not conflicting with employment expectations.

If you have questions or suggestions, or are interested in getting involved, please reach out to your representatives (listed below) or email Chrissi Johnson (mailto:christine.johnson@cfpb.gov). For additional information, check out our full Culture Team Charter.

Core Tasks Integration of Values

- Serve-Serve with integrity. Our mission begins with service to the consumer and our country. We serve our colleagues by listening to one another and by sharing our collective knowledge and experience.
- Lead- *Develop passionate leaders*. Fostering leadership and collaboration at all levels is at the core of our success. We believe in investing in the growth of our colleagues and in creating an organization that is accountable to the American people.
- Innovate-Adapt, improve, and create. Our organization embraces new ideas and technology. We are focused on continuously improving, learning, and pushing ourselves to be great.

Learn more about our CFPB Values. We invite you to watch a video (file://wdcfssvs.cfpb.local/department/Cross-Bureau%20Initiatives/Culture% 20Team/Values/valuesvideofinal.mov%7Cshort)] of your colleagues talking about their favorite value and what it means to them. Share a story about a colleague who exemplifies one of these values through the Staff Thanks.

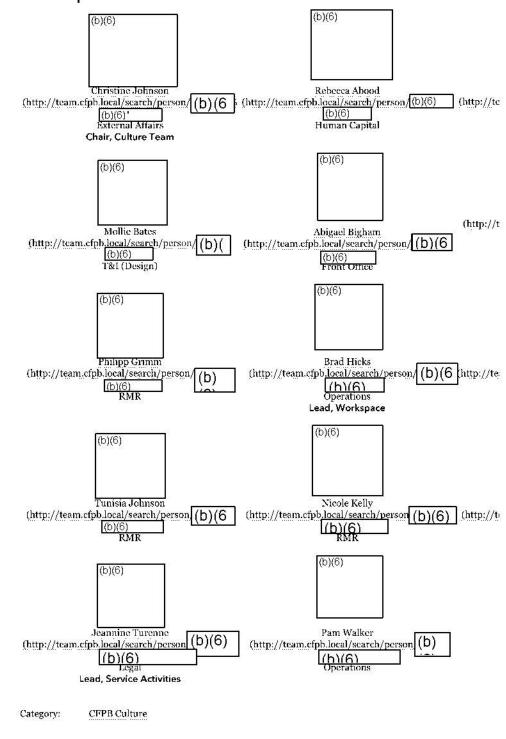
Lunch & Learn

The Culture Team created Lunch & Learns to serve as a way for all parts of the Bureau to contribute to the ongoing education of our employees and to learn about what other teams are doing and how to help.

Please go to the Lunch & Learns page to learn more such as how to host an event, who to send your suggestions to, and obtaining past decks of Lunch & Learn presentations.

Social Activities

This team serves as a one-stop shop to find social activities that are taking place in your area, and to let others know about social activities for which you are seeking participants.



Your Representatives

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Category:Data

Data encompasses the large amounts of financial information that the CFPB analyzes everyday as well as the official Enterprise Data Team. The Enterprise Data Team is a component of Operations within the CFPB. For the official Enterprise Data Team page, go here.

Subcategories

This category has the following 4 subcategories, out of 4 total.

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- Mortgage Data

Pages in category "Data"

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Leveling Standard

Research Environment FAQ Sandbox

- SQL Server Data
- Survey of Consumer Finances
- Tableau Desktop
- Tableau PH Governance
- Tableau Server Governance
- Tableau Server Rollout plan
- Tableau Training
- Tableau User Community and **Training Resources**

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Categories: Chief Information Officer RMR

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Dodd-Frank Wall Street Reform and Consumer **Protection Act**

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SEE ALSO

Dodd-Frank outlines the CFPB Mission, CFPB Vision and CFPB Implementation. Please also visit the Office of Strategy and the History of Strategy at the CFPB.

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