



Consumer Financial
Protection Bureau



1234567

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<FIRST NAME> <LAST NAME>

December 8, 2014

<ADDRESS>

<CITY> <STATE> <ZIP>

Dear Consumer,

I am writing to ask for your help with an important national survey about your views and experiences with credit and with the process of paying debts. The survey is sponsored by the Consumer Financial Protection Bureau (CFPB), a Federal agency created in 2010 to make markets for consumer financial products like mortgages, credit cards, car loans, and other consumer loans work better.

About 75 percent of families in the U.S. have some kind of credit or debt, and at least one-third of borrowers have a debt that a creditor or someone else tried to collect from them. Although debt and debt collection are common, there is little reliable information on consumers' experiences with paying debts and with debt collection efforts. This survey will help to fill that gap and will help ensure that consumers are treated more fairly when creditors or others seek to collect money they are owed.

Your participation is voluntary, and your responses will remain confidential (12 CFR 1070.41). The survey does not include your name or other identifying information, so please do not identify yourself in any way on the questionnaire or return envelope.

It is important that the person named above completes the survey. Your response, combined with those of others, will give a more complete picture of consumers' experiences with credit and debt collection than we would otherwise have. People's experiences vary widely, and I hope you participate so that the survey results reflect your views.

If you have any questions about this survey, please feel free to call (855) 246-9457 or visit consumerfinance.gov/debtsurvey to learn more.

We expect it will take 10–20 minutes to complete the survey. Thank you in advance for your help with this important survey that will assist consumers like you. Enclosed is a small token of appreciation for your time. Please use the enclosed postage-paid return envelope to return your survey. You can also take the survey online by following the instructions below.

Respectfully,

David M. Silberman

Associate Director for Research, Markets, and Regulations
Consumer Financial Protection Bureau

Web Survey Instructions

- 1 Go to www.CFPBDebtSurvey.com
- 2 Log in and enter your unique survey PIN #: <123 456 789> and 5-digit zip code.