

**UNITED STATES OF AMERICA
CONSUMER FINANCIAL PROTECTION BUREAU**

ADMINISTRATIVE PROCEEDING

File No. 2013-CFPB-0009

In the Matter of

**GE Capital Retail Bank,
CareCredit LLC**

**ORDER AMENDING
CONSENT ORDER**

The Consumer Financial Protection Bureau (Bureau) initiated an administrative proceeding against GE Capital Retail Bank and CareCredit LLC (CareCredit) (collectively, Respondent) related to Respondent's health-care credit-card program operating under the CareCredit name, and identified violations of sections 1031(a) and 1036(a)(1) of the Consumer Financial Protection Act of 2010 (CFPA), 12 U.S.C. §§ 5531(a), 5536(a)(1).

Respondent consented to the issuance of a Consent Order, dated December 10, 2013, which is incorporated herein by reference. In addition, Respondent entered into a Stipulation and Consent to the Issuance of the Consent Order, dated December 10, 2013, which is incorporated herein by reference.

Respondent now requests that the Consent Order be amended with respect to Paragraph 76. Finding that Respondent's request is in the public interest and benefits consumers in the Deferred Interest Group, the Bureau issues this Amended Order.

I

STIPULATION

1. Respondent has executed a "Stipulation and Consent to Amend the Consent Order,"

dated March 13, 2015, which is incorporated by reference and is accepted by the Bureau.

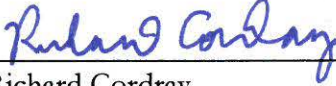
II

ORDER

2. Paragraph 76 of the Consent Order shall be amended to add the following language:
“Pro rata shares for the Deferred Interest Group under this paragraph will not include nine percent annual interest calculated under paragraph 65 of this Consent Order.”

3. Nothing in this Order shall affect any other paragraph or provision of the Consent Order or any other obligation of Respondent under the Consent Order.

IT IS SO ORDERED, this 20 th day of March, 2015.



Richard Cordray
Director
Consumer Financial Protection Bureau