Individual Inquiries to the Ombudsman
In our first six months of FY2015, we received approximately 550 individual inquiries from consumers, financial entities, consumer and trade groups, and others, which is approximately the same as last year. So far this year, people contacted our office from 38 states, the District of Columbia, Puerto Rico, and other countries.

CFPB Consent Orders and Corresponding Press Releases
As described in our FY2014 Annual Report, last year certain trade groups and companies shared concerns with the Ombudsman’s Office about the language used in consent orders as compared with their corresponding press releases. To follow-up, we recently completed our independent review, which included analyzing all such documents over a specified timeframe and connecting with the relevant CFPB offices. At the end of our review, we concluded that CFPB press releases generally do reflect the language in the consent orders. At the same time, we identified three issues for the CFPB to consider in developing new press releases on consent orders: if the CFPB shares the same type of information across companies, if press releases contain words with legal meaning that are not in consent orders in an effort to use plain language, and whether phrasing exists that may make certain topics seem more significant than they otherwise might. We plan to further update this review in our FY2015 Annual Report.

CFPB Field Hearings
Our office continues to consider the field hearing process and to stay informed on Bureau-related developments by attending CFPB field hearings concerning auto finance, arbitration, and payday lending. At the sites of some hearings, we also listen in on roundtables the CFPB conducts with community and industry stakeholders.

Visit to the CFPB Contact Center
In our FY2013 Annual Report, we shared about our review entitled “The CFPB Contact Center: The Caller Experience.” A few months ago we visited one of the contact center locations, where consumers contact the CFPB over the phone, and conducted on-site focus groups with contact center staff to further inform our work in this area.

Ombudsman Outreach
We continue with our independent outreach calendar including meetings with various consumer, trade, and other groups as well as presentations at conferences to share about our resource and latest work. Our outreach also provides another opportunity to hear from stakeholders. In addition, our informal visits at industry locations give us an additional chance to learn more about particular sectors as we assist in resolving process issues with the CFPB.

Ombudsman’s Forum
In our FY2014 Annual Report we anticipated conducting focus groups this year and have since expanded that vision to what we are calling the Ombudsman Forum. Our first Forum will focus on process issues identified primarily by trade groups and financial entities as they interface with the CFPB. We now are finalizing plans to conduct this first Forum with some of our external stakeholders and expect it will take place this fall. We look forward to hearing further insights from our stakeholders as an additional input to the work of our office.