

From: Fulton, Kate (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
To: Conant, Ann (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=conant, ann796>; Jackson,
Monica (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=monica.jackson>
Cc:
Bcc:
Subject: RE: Acting Director's Briefing Book - 03.23.18
Date: Thu Mar 22 2018 17:00:51 EDT
Attachments: seal_decision_memo 3.19.2018.docx
Seals_Recommendations.pdf

I also added the attached.

From: Conant, Ann (CFPB)
Sent: Thursday, March 22, 2018 4:21 PM
To: Jackson, Monica (CFPB)
Cc: Fulton, Kate (CFPB)
Subject: RE: Acting Director's Briefing Book - 03.23.18

Looping in kate!

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Table of Contents – March 23, 2018

1) Calendar – 03.23.18 (unattached)

Table of Contents – Information Book

1) Information Memo – Congressional Correspondence

For Your Review

(b)(5)(D)(7)(E)

For Your Review, Approval and Signature

Recommendation Memo – Funds Transfer request for the Third Quarter in Fiscal Year 2018 (request signature today)

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Recommendation Memo – Thank you Correspondence to Small Business Administrator (SBA) Linda McMahon



1700 G Street NW, Washington, DC 20552

March 22, 2018

Recommendation Memorandum for the Director

FROM	Brian Johnson, Senior Advisor to the Director Audrey Chen, Design and Development Lead
THROUGH	Sartaj Alag, Associate Director, Operations Division
SUBJECT	Selection of the Official Bureau Seal

Recommendation

I recommend that the Director select the official Bureau seal from the four options provided.

Background

Section 1012 (a) (5) of the Dodd-Frank Act authorizes the Bureau “to adopt and use a seal.” Limited to use in uniquely governmental and ceremonial contexts, the seal will serve as an enduring symbol of the Bureau. A seal historically only changes when the law alters the mission or structure of the organization significantly.

In developing the proposed seals the Design and Development team gathered requirements through interviews with bureau stakeholders, consulted with the Institute of Heraldry within the Department of Defense, and conducted a thorough review of past designs and other government seals.

Please select a Seal from the four options provided. Give weight to the symbolism they imply over any visual design preferences. Our logo will reflect current styles and communication trends, while the symbolism of the seal should be timeless.

Key Points

Though similar symbols are used between designs, their context influences each seal's overall meaning.

- **Seal A** references traditional conventions of heraldry and includes examples of America's most cherished National symbols in a straightforward and direct presentation.
- **Seal B** emphasizes the Bureau's role in serving the American public by using light to create a shield. These symbols of transparency and protection represent our role with the American consumer.
- **Seal C** embodies our actions. Though it uses cherished National symbols from heraldry, the unusually dynamic posture of the eagle represents strength and radiates light.
- **Seal D** roots the Bureau in America's founding documents, combining national symbols with the Bureau's values and mission in a traditional presentation.

Note that while the name "Consumer Financial Protection Bureau" is used in Seals A-C, and "Bureau of Consumer Financial Protection" is used in Seal D, either option could be used in the final selection, based on the Acting Director's preference.

Please note that proposals are currently being developed to determine under what circumstances this seal will be used. Potential planned uses for the seal range from the most expansive, which means all instances in which the current logo is being used, to a smaller subset of public-facing matters, which may include Examiner Commissioning Certificates, Awards, Office of Administrative Adjudication (OAA) official documents, Subpoenas, consumer education material, public reports, Certified copies and other legal documents requiring proof of authenticity, PIV cards, and a Bureau flag.

Attachments

- Decision memo
- Proposed seal designs in both color and black and white
- Proposed designs alongside other financial regulators
- Other federal seals

Recommendation Memorandum for Decision Clearance Sheet

Subject/Document Title CFPB Seal		
Name of Document Owner Audrey Chen	Office Operations	Telephone Extension 202-821-9400
Approved by (name of Associate or Assistant Director) Sartaj Alag, COO		
Legal Division	Name of Clearer Amy Brown	Date 2/15/2018
Office Design and Development	Name of Clearer John Paul Doguin	Date 2/13/2018
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date



Consumer Financial
Protection Bureau

1700 G Street NW, Washington, DC 20552

Decision Memorandum from the Director

FROM Mick Mulvaney

TO Sartaj Alag

SUBJECT Official Bureau Seal

I approve the creation and use of the Bureau seal.

Seal A_____ Seal B_____ Seal C_____ Seal D_____

Mick Mulvaney
Acting Director
Bureau of Consumer Financial Protection

Date

Seal Recommendations

Seal A

Referencing traditional conventions of heraldry, this seal includes examples of America's most cherished National symbols in a straightforward and direct presentation.

Beacon

Representing watchfulness and vigilance, the beacon of light emanates rays outward to become the eagle's wings.

Eagle

The eagle is the American symbol of strength and vigilance. Here, the wings extend beyond the border of the shield to emphasize enduring protection.

Shield

The shield is an iconic symbol of protection, strength, and authority in heraldry. The body of the shield is also the body of the Eagle suggesting strength and vigilance within protection.

Scales of justice

A traditional symbol of fairness and justice, the scales here also represent stability, trust, and reliability in the American financial market place.

Stars

The stars imply the bureau's three pillars: serve, lead, and innovate.



Seal B

This seal emphasizes the CFPB's role in serving the public by using light to create a shield. These symbols of transparency and protection represent our role to serve the American consumer.

Beam

Here light is represented without a source, suggesting its enduring presence. Light symbolizes the revelation of knowledge and information and the ability to uncover and shed light.

Shield/Scale

The shield is an iconic symbol of protection, strength, and authority in heraldry. The scale is a traditional symbol of fairness and justice. Here a scale is built into the spine of the shield, suggesting that strength and protection cannot be uncoupled from fairness and justice. The shield is half white, and half dark, reinforcing again the role of balance within protection and authority. Within the shield, and emanating from it, are 50 stars representing the 50 states.

Three stars

The stars imply the bureau's three pillars: serve, lead, and innovate.



Seal C

This seal embodies our actions. Though it uses cherished National symbols from heraldry, the unusually dynamic posture of the eagle represents strength and radiates light.

Beam

Here light is represented without a source, suggesting its enduring presence. Light symbolizes the revelation of knowledge and information and the ability to uncover and shed light.

Eagle

The eagle is the American symbol of strength and vigilance. Here, the wings and body extend beyond the border of the shield to emphasize enduring protection.

Shield

The shield is an iconic symbol of protection. Here the shield is intertwined with both the beam and the eagle, suggesting that vigilance and protection are a source of knowledge and revelation.

Scales

The scale is a traditional symbol of fairness and justice.

Key

The key represents consumers' financial security.

Three stars

The stars imply the bureau's three pillars: serve, lead, and innovate.



Seal D

Through traditional symbols of heraldry, this seal roots the Bureau in our government's history, combining America's national symbols and founding documents with the Bureau's values and mission.

Eagle and Shield

The eagle is the American symbol of strength and vigilance. Its wings are displayed and elevated, and it is surmounted by a shield representing protection.

Scales of Justice

At the top of the shield is the traditional symbol of fairness and justice. The scales here also represent stability, trust and reliability in the American financial market place.

Key

The key represents consumers' financial security.

Beacon

This represents transparency in the financial marketplace, the revelation of knowledge, and vigilance.

Three stars

The stars imply the bureau's three pillars: serve, lead, and innovate.

Ribbon

The ribbon contains three dates: 1776, the year the United States declared independence, 1787, the year the Constitution was signed, and 2010, the year the Bureau was established under the Dodd-Frank Act.



Proposed seals in color and black and white



A

B

C

D

Proposed seals alongside the seals of other financial regulators



Other Federal Seals



From: Fulton, Kate (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdl)/cn=recipients/cn=kate.fulton>
To: Doyle, Emma </o=cfpbexc/ou=exchange
administrative group (fydibohf23spdl)/cn=recipients/cn=king
doyle, emma4a7>
Cc:
Bcc:
Subject: Fwd: Acting Director's Briefing Book - 12.09.17
Date: Fri Dec 08 2017 18:29:39 EST
Attachments: 1. Briefing Memo - Enforcement Briefing.pdf
(b)(5)
2. Briefing Memo - Procurement Actions for Financial Coaching Program.pdf
2. Information Memo - Congressional Correspondence.pdf
3. Information Memo - Office of Consumer Engagement's marketing investment GMMB
Contract.pdf
4. Information Memo - Debt Collection Survey - Time -Sensitive Issue and Request for
Guidance.pdf
5. Information - Daily Summary Updates - 12.08.17.pdf
6. Information - Weekly FOIA Update - 12.08.17.pdf
Recommendation Memo - Cybersecurity Penetration Testing (2).pdf
Recommendation Memo - HMDA Effective Date.pdf
Recommendation Memo - Release List of Eligible Candidates for Research Assistant
Fellows and Allow Current Research Fellows that appear.pdf

From: CFPB_Daily Briefing Book <CFPB_DailyBriefingBook@cfpb.gov>
Date: December 8, 2017 at 6:09:31 PM EST
To: CFPB_Daily Briefing Book <CFPB_DailyBriefingBook@cfpb.gov>, Hillebrand, Gail (CFPB) <Gail.Hillebrand@cfpb.gov>, Alag, Sartaj (CFPB) <Sartaj.Alag@cfpb.gov>, Silberman, David (CFPB) <David.Silberman@cfpb.gov>, Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>, D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>, McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>
Cc: Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>, Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>
Subject: Acting Director's Briefing Book - 12.09.17

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Table of Contents – Briefing Book – December 9, 2017

- 1) Briefing Memo – Enforcement Briefing (Read ahead materials for scheduled meeting Tuesday, December 12)
- 2) Briefing Memo – Procurement Actions for Financial Coaching Program (Read ahead materials for

scheduled meeting Tuesday, December 12)

Table of Contents – Information Book

- 1) (b)(5)
- 2) Information Memo – Congressional Correspondence and Legislation
- 3) Information Memo – Office of Consumer Engagement’s marketing investment (GMMB contract)
- 4) Information Memo – Debt Collection – Time-Sensitive Issue and Request for Guidance
- 5) Information - Daily Update Summaries – 12.07.17
- 6) Information – Weekly FOIA Updates – 12.08.17

For Review, Approval, and Signature

Recommendation Memo – Release list of eligible candidates for Research Assistant Fellows and allow current research Assistant Fellows that appear on that list to be moved to a new position description with an expanded career ladder

Recommendation Memo – Cybersecurity Penetration Testing

Recommendation Memo – HMDA Effective Date

BUSINESS DAY

Consumer Bureau's New Leader Steers a Sudden Reversal

By JESSICA SILVER-GREENBERG and STACY COWLEY DEC. 5, 2017

The defanging of a federal consumer watchdog agency began last week in a federal courthouse in San Francisco.

After a nearly three-year legal skirmish, the Consumer Financial Protection Bureau appeared to have been victorious. A judge agreed in September with the bureau that a financial company had misled more than 100,000 mortgage customers. As punishment, the judge ordered the Ohio company, Nationwide Biweekly Administration, to pay nearly \$8 million in penalties.

All that was left was to collect the cash. Last week, lawyers from the consumer bureau filed an 11-page brief asking the judge to force Nationwide to post an \$8 million bond while the proceedings wrapped up.

Then Mick Mulvaney was named the consumer bureau's acting director.

Barely 48 hours later, the same lawyers filed a new two-sentence brief. Their request: to withdraw their earlier submission and no longer take a position on whether Nationwide should put up the cash.

It was a subtle but unmistakable sign that the consumer bureau under Mr. Mulvaney is headed in a new direction — one that takes a lighter touch to regulating the financial industry. The reversal is part of a broad push by the Trump administration to unfetter companies from Obama-era regulations.

Inside the agency, change has been swift. Mr. Mulvaney briefly stopped approval of payments to some victims of financial crime, halted hiring, froze all new rule-making and ordered a review of active investigations and lawsuits. Some, he has indicated, will be abandoned.

“This place will be different, under my leadership and under whoever follows me,” Mr. Mulvaney said Monday about an agency that he previously denounced as a “sad, sick” example of bureaucracy gone amok.

Mr. Mulvaney took over leadership of the bureau, created in the aftermath of the global financial crisis, less than two weeks ago. The abrupt resignation of Richard Cordray, the bureau’s longtime director, who had been appointed by President Barack Obama, set off an extraordinary public fight for control of the agency. The battle pitted Mr. Mulvaney, who was named acting director by President Trump, against Leandra English, the bureau’s deputy director under Mr. Cordray. While Mr. Trump can appoint his own director, confirmation could take months. Until then, the acting director is in charge.

Last week, a federal judge ruled in Mr. Mulvaney’s favor, denying an emergency motion that Ms. English had filed to stop the White House from selecting a temporary director. The lawsuit is continuing.

The bureau has been investigating Santander, the giant Spanish bank, for overcharging auto loan customers. Given the tenor of recent conversations inside the bureau, agency lawyers suspect the investigation could be shelved under Mr. Mulvaney, according to four people with knowledge of the case who requested anonymity to discuss an investigation.

Raschelle Burton, a spokeswoman for Santander, said the company was not aware of any planned lawsuit from the C.F.P.B.

Agency employees said they were scrutinizing every comment and memo from their new leader for hints about their future.

Some employees, including a few of the bureau’s top officials, have welcomed their new leader. Others, pointing to Mr. Mulvaney’s earlier hostility toward the

agency and its mission, are quietly resisting. One small group calls itself “Dumbledore’s Army,” according to two of the people who were familiar with their discussions. The name is a reference to a secret resistance force in the “Harry Potter” books.

An atmosphere of intense anxiety has taken hold, several employees said. In some cases, conversations between staff that used to take place by phone or text now happen almost exclusively in person or through encrypted messaging apps.

Mr. Mulvaney has begun examining lawsuits filed by the agency and its process of gathering information from companies under investigation. The bureau’s so-called demand letters — an investigative tool used in the early stages of investigations — are “fairly broad and fairly burdensome,” he told reporters on Monday.

That same day, the bureau suspended an inquiry into a company that had objected to the regulator’s demands for information.

In that case, the bureau sent an information request in August to Nexus Services, a Verona, Va., company that provides bail bonds for detained immigrants. Nexus objected to the agency’s “overly broad and unduly burdensome” request and refused to comply. In October, the company sued the bureau in Federal District Court in Washington, seeking to stop the bureau’s investigators from contacting its customers and business partners.

At a court appearance on Monday, the bureau’s lawyers agreed to halt the investigation until Nexus’ lawsuit is resolved, according to court records. A senior adviser to Mr. Mulvaney, who was not authorized to speak publicly, said the decision had been made after discussions with Nexus and the judge.

Remaking the agency, which has unusual authority and independence, has been a priority for Republicans since it was created in 2010. Until Mr. Cordray left, they had gotten very little traction.

The agency often took an aggressive stance toward regulating and punishing businesses. It extracted nearly \$12 billion in refunds and canceled debts for 29

million consumers.

After Mr. Trump took office, Mr. Cordray seemed to double down on the aggressive approach. He unleashed a fusillade of rules and enforcement actions, including new restrictions on the payday lending industry.

Mr. Mulvaney said he thought Congress should strike down those rules, just as they recently did with a rule that would have allowed borrowers to band together in class action lawsuits against financial institutions over unfair and deceptive business practices.

But as the Nationwide case shows, congressional action isn't the only way to change the consumer bureau's strategy.

Nationwide described itself as a provider of services to help customers reduce interest payments on their mortgages.

Two years ago, shortly after it was sued by the consumer bureau, the company suspended its operations. Now, it wants to get back into business — but it cannot afford to do so if it must immediately pay the \$8 million fine. It is too broke to even afford a bond, the company's owner, Daniel S. Lipsky, said in a court filing.

If the court doesn't require the bond, Nationwide Biweekly can begin operating again, Mr. Lipsky said.

Early last week, Mr. Lipsky's lawyer overnighted a personal appeal to Mr. Mulvaney, pleading her client's case.

Mr. Mulvaney said he was aware of the letter but had not read it. He was so far only holding internal meetings with bureau employees, he said at the meeting with reporters, and has not yet responded to the messages he has received from consumer groups, bankers and lobbyists.

"I don't want anybody to say Mulvaney was swayed one way or another by somebody who sent him a FedEx package," he said.

The bureau's withdraw of its request for Nationwide to post a bond had come at Mr. Mulvaney's direction, according to two of the people.

The adviser to Mr. Mulvaney disputed the idea that the decision represented a significant change in the bureau's stance. The agency was simply taking a more agnostic role in the case, Mr. Mulvaney's adviser said.

Nationwide's lawyer, Helen Mac Murray, said the shift was a promising sign. Her client is eager to resume operations. This week, a judge granted the company's request to proceed without a bond.

"As we've said for years, this is a law-abiding business that helps consumers save money," Ms. Mac Murray said. "We're hopeful that the new leadership at C.F.P.B. will follow the law and stop using unchecked and unreasonable bureaucratic tyranny to shut down a business that helps consumers."

Katie Rogers contributed reporting from Washington.

A version of this article appears in print on December 6, 2017, on Page B1 of the New York edition with the headline: Trump Appointee Moves to Yank Out a Consumer Watchdog's Teeth.

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Cc: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Bcc:
Subject: Approved Recommendation Memo - Selection of the Official Bureau Seal
Date: Fri Mar 23 2018 18:53:32 EDT
Attachments: DO.DM.MM.Official Bureau Seal.03.23.18.pdf
DO.RM.MM.Selection of the Official Bureau Seal.03.23.18.pdf

The Acting Director has approved the attached decision memo and selected Seal D. The recommendation memo is attached for reference.

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1700 G Street NW, Washington, DC 20552

Decision Memorandum from the Director

FROM Mick Mulvaney

TO Sartaj Alag

SUBJECT Official Bureau Seal

I approve the creation and use of the Bureau seal.

Seal A _____

Seal B _____

Seal C _____

Seal D 



Mick Mulvaney
Acting Director
Bureau of Consumer Financial Protection



Date



1700 G Street NW, Washington, DC 20552

March 22, 2018

Recommendation Memorandum for the Director

FROM	Brian Johnson, Senior Advisor to the Director Audrey Chen, Design and Development Lead
THROUGH	Sartaj Alag, Associate Director, Operations Division
SUBJECT	Selection of the Official Bureau Seal

Recommendation

I recommend that the Director select the official Bureau seal from the four options provided.

Background

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Approved by (name of Associate or Assistant Director) Sartaj Alag, COO		
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Office Design and Development	Name of Clearer John Paul Doguin	Date 2/13/2018
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date

Seal Recommendations

Seal A

Referencing traditional conventions of heraldry, this seal includes examples of America's most cherished National symbols in a straightforward and direct presentation.

Beacon

Representing watchfulness and vigilance, the beacon of light emanates rays outward to become the eagle's wings.

Eagle

The eagle is the American symbol of strength and vigilance. Here, the wings extend beyond the border of the shield to emphasize enduring protection.

Shield

The shield is an iconic symbol of protection, strength, and authority in heraldry. The body of the shield is also the body of the Eagle suggesting strength and vigilance within protection.

Scales of Justice

A traditional symbol of fairness and justice, the scales here also represent stability, trust, and reliability in the American financial market place.

Stars

The stars imply the bureau's three pillars: serve, lead, and innovate.



Seal B

This seal emphasizes the CFPB's role in serving the public by using light to create a shield. These symbols of transparency and protection represent our role to serve the American consumer.

Beam

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Shield/Scale

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Three stars

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Eagle

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Shield

The shield is an iconic symbol of protection. Here the shield is intertwined with both the beam and the eagle, suggesting that vigilance and protection are a source of knowledge and revelation.

Scales

The scale is a traditional symbol of fairness and justice.

Key

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Three stars

The stars imply the bureau's three pillars: serve, lead, and innovate.



Seal D

Through traditional symbols of heraldry, this seal roots the Bureau in our government's history, combining America's national symbols and founding documents with the Bureau's values and mission.

Eagle and Shield

The eagle is the American symbol of strength and vigilance. Its wings are displayed and elevated, and it is surmounted by a shield representing protection.

Scales of Justice

At the top of the shield is the traditional symbol of fairness and justice. The scales here also represent stability, trust and reliability in the American financial market place.

Key

The key represents consumers' financial security.

Beacon

This represents transparency in the financial marketplace, the revelation of knowledge, and vigilance.

Three stars

The stars imply the bureau's three pillars: serve, lead, and innovate.

Ribbon

The ribbon contains three dates: 1776, the year the United States declared independence, 1787, the year the Constitution was signed, and 2010, the year the Bureau was established under the Dodd-Frank Act.



Proposed seals in color and black and white



A

B

C

D

Proposed seals alongside the seals of other financial regulators



Other Federal Seals



Document ID: 0.7.2397.14282

From: Eric Blankenstein
(b)(6)
To: Blankenstein, Eric (Detailee)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: "Disgraceful": Elizabeth Warren Enraged Over C.F.P.B.'s Orwellian Rebranding | Vanity
Fair
Date: Wed Jan 03 2018 11:06:41 EST
Attachments:

<https://www.vanityfair.com/news/2018/01/elizabeth-warren-enraged-over-cfpb-orwellian-rebranding>

From: Blankenstein, Eric (Detailee)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Doyle,
Emma (Detailee)(CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=king doyle, emma4a7>;
Fulton, Kate (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=kate.fulton>;
Czwartacki, John (Detailee)(CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc: Galkowski, James (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=galkowski, andrewe53>
Bcc:
Subject: RE: Call for Evidence Presser Finalization
Date: Wed Jan 17 2018 12:27:57 EST
Attachments:

Also, since it's going in the Federal Register the RFI itself will refer to the Bureau rather than the CFPB, which is consistent with past practice..

From: Johnson, Brian (CFPB)
Sent: Wednesday, January 17, 2018 12:19 PM
To: Doyle, Emma (Detailee)(CFPB) <Emma.Doyle@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>; Czwartacki, John (Detailee)(CFPB) <John.Czwartacki@cfpb.gov>; Blankenstein, Eric (Detailee)(CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Galkowski, James (CFPB) <Andrew.Galkowski@cfpb.gov>
Subject: RE: Call for Evidence Presser Finalization

Agree on 2.

On 1, our recent prior releases have used "Bureau" rather than "CFPB," so this is a change of course that would tend to add to potential confusion rather than lessen it. I agree about the need for a broader roll out, but the risk of confusion is small and easily explained, and it is important for us to abide by the statute in the mean time. We are engaged in broken windows policing.

From: Doyle, Emma (Detailee)(CFPB)
Sent: Wednesday, January 17, 2018 12:05 PM
To: Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>; Czwartacki, John (Detailee)(CFPB) <John.Czwartacki@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Blankenstein, Eric (Detailee)(CFPB) <Eric.Blankenstein@cfpb.gov>

Cc: Galkowski, James (CFPB) <Andrew.Galkowski@cfpb.gov>
Subject: RE: Call for Evidence Presser Finalization

On question 2: I've discussed with CZ and we both think it's fine to run the presser without the RFI link.

On the name: CZ and I have been talking this through and we both feel strongly that we need a coordinated rollout of the name change in order to answer inevitable reporter questions honestly and accurately. I think we should consider linking such a rollout to the potential selection of a new seal so that we can demonstrate a well thought out "rebranding" effort all at once.

However, there are myriad implications to a piecemeal name change, all of which to me would signal to the press that we're not making thoughtful and coordinated decisions (e.g. – the "CFPB" name is on the website, our stationery, several buildings, previous press releases, pending litigation, etc). Without a coordinated strategy that lets the public and the press know what we are changing (or not changing) and when (and knowing any associated cost of doing so), we risk looking like we haven't thought this through.

CZ is going to task a Comms staffer to work with the Director's Office and Legal on what a full and coordinated rollout of the new name looks like, and we can go from there. But for today, we should stick with the CFPB name for this release.

From: Fulton, Kate (CFPB)
Sent: Wednesday, January 17, 2018 9:03 AM
To: Czwartacki, John (Detailee)(CFPB) <John.Czwartacki@cfpb.gov>; Doyle, Emma (Detailee)(CFPB) <Emma.Doyle@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Blankenstein, Eric (Detailee)(CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Galkowski, James (CFPB) <Andrew.Galkowski@cfpb.gov>
Subject: Call for Evidence Presser Finalization
Importance: High

Trying to wrap this up, there is one small issue and one slightly larger issue.

1. What is the final decision on how to refer to the Bureau? Brian suggests changing from CFPB to BCFP. (two versions attached)

2. Comms is asking if we will have the CID RFI to link to in the press release. We refer to it in the last paragraph, but do not currently have a link. Based on my review of the recommendation memo currently in clearance, the team is targeting a website publication and submission to the FR early next week. I know that we still need to at least reconcile comments, obtain Acting Director signature, and format for the website and to submit to FR. Based on that, and assuming that there is urgency to get

the presser out today, I recommend finalizing without a link to the RFI. This will allow for a follow up presser next week if we choose to do one.

Once I have answers to these two questions, we can send out the presser ASAP.

Kate M. Fulton

Deputy Chief of Staff

Office: (202) 435-9688 | Mobile: (b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

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From: Fulton, Kate (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
To: Doyle, Emma (Detailee)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=king doyle, emma4a7>;
Greenwood, Sheila (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=greenwood, sheila
(cfpb)89a>; Johnson, Brian (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc:
Bcc:
Subject: CFPB Seal
Date: Thu Dec 28 2017 11:26:06 EST
Attachments: COO.DM.RC.Official CFPB Seal.11.07.17.pdf
COO.RM.RC.Selection of the Official CFPB Seal.11.07.17.pdf
image001.jpg

All,

I've been keeping this on the backburner, as it is by no means a priority, but I want to put it on your radar.

As you may know, when the Bureau was created, a decision was made to create a logo, as opposed to the more traditional government seal, based on the theory that it would make the Bureau a more "modern" government agency:

Over time, a desire for an official seal has grown, particularly among the Examiners and our internal Administrative Law Judge. In early November the former Director signed a decision memo approving the creation and use of a CFPB seal. (attached). No steps have been taken to announce or implement this seal. The design team wants to start using the seal on official documents (examiner commissioning certificates, PIV cards, etc.) They reached out to me asking how to proceed. I told them to hold off on taking any action at this point, and my recommendation is to continue to delay the use of the seal. One reason is that the chosen design uses the name "Consumer Financial Protection Bureau" and I know leadership is interested in using the statutory name of "Bureau of Consumer Financial Protection."

All of this is to say, that no action is necessary at this point, but in the event that we officially correct the name of the Bureau, using the seal, with the name corrected, might be a nice hook for that change.

Happy to discuss.

Kate M. Fulton

Deputy Chief of Staff

Office: (202) 435-9688 | Mobile: (b)(6)

Consumer Financial Protection Bureau

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1700 G Street NW, Washington, DC 20552

Decision Memorandum from the Director

FROM	Richard Cordray
TO	Sartaj Alag
SUBJECT	Official CFPB Seal

I approve the creation and use of the CFPB seal.

Seal A ✓ Seal B _____ Seal C _____

 _____ Richard Cordray Director Consumer Financial Protection Bureau	<u>11/6/17</u> _____ Date
---	---------------------------------



Thx!
RC

1700 G Street NW, Washington, DC 20552

November 6, 2017

Recommendation Memorandum for the Director

FROM	Audrey Chen, John Paul Doguin, Sherika Ekpo
THROUGH	Sartaj Alag, Associate Director, Operations Division
SUBJECT	Selection of the Official CFPB Seal

Recommendation

I recommend that the Director select the official CFPB seal from the three options provided.

Background

Section 1012 (a) (5) of the Dodd-Frank Act authorizes the CFPB “to adopt and use a seal.” Limited to use in uniquely governmental and ceremonial contexts, the seal will serve as a symbol of the Bureau. Whereas a seal historically only changes when the law alters the mission or structure of the organization significantly, our logo will evolve as necessary to communicate our relationship to the consumer. As such, the CFPB’s logo mark will continue to be the primary visual representation of the bureau in public communications, and coexist with the selected seal.

In developing the proposed seals the Design and Development team gathered requirements through interviews with bureau stakeholders, consulted with the Institute of Heraldry within the Department of Defense, and conducted a thorough review of past designs and other government seals. Key stakeholders and the Senior Leadership Team have reviewed the seals but did not reach consensus on a selection or process.

Please select a Seal from the three options provided. Give weight to the symbolism they imply over any visual design preferences. Our logo will reflect current styles and communication trends, while the symbolism of the seal should be timeless.

Key Points

Though the symbolism varies between the designs, *light* is central to all three.

Light represents vigilance, growth, transparency, and guidance. It can be embodied as a beacon in the darkness or as rays that spur germination, and is a symbol long-associated with the bureau.

- **Seal A** references traditional conventions of heraldry and includes examples of America's most cherished National symbols in a straightforward and direct presentation. This use of tradition emphasizes our place in government.
- **Seal B** emphasizes the CFPB's role in serving the American public by using light to create a shield. These symbols of transparency and protection represent our role with the American consumer.
- **Seal C** embodies our actions. Though it uses cherished National symbols from heraldry, the unusually dynamic posture of the eagle represents strength and radiates light.

The CFPB will use the seal in limited circumstances. The uses for the seal are: Examiner Commissioning Certificates, Awards, Office of Administrative Adjudication (OAA) official documents, Subpoenas, Certified copies and other legal documents requiring proof of authenticity, PIV cards, and a CFPB flag.

Attachments

- Decision memo
- Proposed seal designs in both color and black and white
- Proposed designs alongside other financial regulators
- Other federal seals

Recommendation Memorandum for Decision Clearance Sheet

Subject/Document Title CFPB Seal		
Name of Document Owner Audrey Chen	Office Operations	Telephone Extension 202-821-9400
Approved by (name of Associate or Assistant Director) Sartaj Alag, COO		
Legal Division	Name of Clearer Amy Brown	Date 9/19/17
Office Technology and Innovation	Name of Clearer Jerry Horton	Date 8/21/2017
Office Design and Development	Name of Clearer John Paul Doguin	Date 8/21/2017
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date

Seal Recommendations

Seal A

Referencing traditional conventions of heraldry, this seal includes examples of America's most cherished National symbols in a straightforward and direct presentation.

Beacon

Representing watchfulness and vigilance, the beacon of light emanates rays outward to become the eagle's wings.

Eagle

The eagle is the American symbol of strength and vigilance. Here, the wings extend beyond the border of the shield to emphasize enduring protection.

Shield

The shield is an iconic symbol of protection, strength, and authority in heraldry. The body of the shield is also the body of the Eagle suggesting strength and vigilance within protection.

Scales of justice

A traditional symbol of fairness and justice, the scales here also represent stability, trust, and reliability in the American financial market place.

Stars

The stars imply the bureau's three pillars: serve, lead, and innovate.



Seal B

This seal emphasizes the CFPB's role in serving the public by using light to create a shield. These symbols of transparency and protection represent our role to serve the American consumer.

Beam

Here light is represented without a source, suggesting its enduring presence. Light symbolizes the revelation of knowledge and information and the ability to uncover and shed light.

Shield/Scale

The shield is an iconic symbol of protection, strength, and authority in heraldry. The scale is a traditional symbol of fairness and justice. Here a scale is built into the spine of the shield, suggesting that strength and protection cannot be uncoupled from fairness and justice. The shield is half white, and half dark, reinforcing again the role of balance within protection and authority. Within the shield, and emanating from it, are 50 stars representing the 50 states.

Three stars

The stars imply the bureau's three pillars: serve, lead, and innovate.



Seal C

This seal embodies our actions. Though it uses cherished National symbols from heraldry, the unusually dynamic posture of the eagle represents strength and radiates light.

Beam

Here light is represented without a source, suggesting its enduring presence. Light symbolizes the revelation of knowledge and information and the ability to uncover and shed light.

Eagle

The eagle is the American symbol of strength and vigilance. Here, the wings and body extend beyond the border of the shield to emphasize enduring protection.

Shield

The shield is an iconic symbol of protection. Here the shield is intertwined with both the beam and the eagle, suggesting that vigilance and protection are a source of knowledge and revelation.

Scales

The scale is a traditional symbol of fairness and justice.

Key

The key represents consumers' financial security.

Three stars

The stars imply the bureau's three pillars: serve, lead, and innovate.





A



B



C

Proposed seals with the seals of other financial regulators



Other Federal Seals



From: Howard, Jennifer (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jennifer.howard>
To: Czwartacki, John S. EOP/OMB
<john.s.czwartacki@omb.eop.gov>; Czwartacki, John
(Detailee)(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Welcher, Anthony (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=welcher, anthony51c>
Cc: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>; McLeod,
Mary (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mcleod, mary (cfpb)65b>;
Fulton, Kate (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=kate.fulton>; Ellis,
Elizabeth (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=elizabeth.brennan>;
Martinez, Zixta (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=zixta.martinez>;
Doyle, Emma (Detailee)(CFPB) </o=cfpbexc/ou=exchange
administrative group (fydibohf23spdlt)/cn=recipients/cn=king
doyle, emma4a7>; D'Angelo, Chris (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>; Mayorga,
David (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.mayorga>; CFPBPress
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=press>; Sutton, Kirsten
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Bcc:
Subject: Daily Press Download
Date: Thu Feb 01 2018 14:32:24 EST
Attachments:

Hi there-

We have received the below incoming.

New incoming

Celeste Katz, Newsweek: Received today, deadline is ASAP

***** Request: I'm writing to ask if the CFPB is or will be taking any action in response to a story published today by BuzzFeed News which suggests Newsweek Media Group, the parent company of

Newsweek, has engaged in "fraudulent online traffic practices" which supposedly is related to a government contact between CFPB and IBTimes.com, one of the companies under the Newsweek Media Group umbrella. The co-founder of IBT Media, which later rebranded itself as Newsweek Media Group, has just stepped down from the company, as we ourselves reported. I am not sure if there is any relation between that and the BuzzFeed story, but if you are aware of any connection, please do let me know.

***** Suggested response: (b)(5)

(b)(5)

***** Front office feedback:

David Dayen, The Intercept: Received last night in general press inbox, story was already published by early this am (still waiting to hear back if he would update it): <https://theintercept.com/2018/02/01/cfpb-mick-mulvaney-lending-housing-discrimination/>

***** Request: I am writing from The Intercept. I have obtained a memo from Acting Director Mulvaney wherein he announces the transfer of the Office of Fair Lending and Equal Opportunity to the Director's Office, as part of the Office of Equal Opportunity and Fairness. That is a personnel office that has nothing to do with enforcement, one of the enumerated parts of OFLEO's mission under Dodd-Frank. How does this transfer comply with Congress' intent in the law? Consumer and civil rights advocates have expressed concern to me that this de-emphasizes the work of OFLEO, and will minimize supervision and enforcement of fair lending laws and racial discrimination. Can you ensure that these will still have the same priority under a split office than in the current form? Chief of Staff Emma Doyle lobbied for Ford Motor Co. against one of the main initiatives of OFLEO, the guidance on indirect auto lending. Can this change in the organizational chart be attributed to her? What role did she play?

***** Suggested response: (b)(5)

(b)(5)

***** Front office feedback:

Brian Cheung, S&P Global Market Intelligence: Received today, deadline is COB today

***** Request: Can you confirm that the CFPB consolidated the Office of Fair lending into the Director's office? Any other organizational changes at the CFPB happening?

***** Suggested response: (b)(5)

(b)(5)

(b)(5)

***** Front office feedback:

Sylvan Lane, The Hill: Received today, no hard deadline

***** Request: I just saw this report on the OFL and was wondering if you could send me the email from Mulvaney explaining the change?

***** Suggested response: (b)(5)

(b)(5)

***** Front office feedback:

Jason Mojica, WatchDogOne.org: Received today, deadline is TBD

***** Request: I'm wondering if you can confirm the accuracy of this Washington Post story that just went up? In short - do they have this right? Have the enforcement powers been moved from the Office of Fair Lending and Equal Opportunity to the office of the director? If so, what will that change mean as far as how decisions are made about enforcement? What will remain the same? Again, assuming this story is accurate, what inspired this move? Did it have anything to do with the Court of Appeals decision that came down yesterday?

***** Suggested response: (b)(5)

(b)(5)

***** Front office feedback:

Chris Freeman, October Research/RESPA News: Received today, deadline is Monday morning

***** Request: I was looking through the CFPB to see whether there was a process in place for how the CFPB would handle an administrative case that was remanded back to it by the courts, the way the RESPA interpretation ruling here was. I haven't had any luck finding anything that would say how long the bureau has to review it, who it has to notice about a decision, etc. etc. Not looking for someone to comment on what's next, just whether there is a statutory or legal process the CFPB has to follow now. If I can get a hand with that, or just get pointed to the right place if there is one, I'd certainly appreciate it.

***** Suggested response: (b)(5)

***** Front office feedback:

Brittney Laryea, MagnifyMoney.com: Received today, deadline is TBD

***** Request: I'm working on an article about the CFPB's recent actions regarding the payday lending rule. Including the letter Sen. Elizabeth Warren and Rep. Maxine Waters sent to the Bureau's Acting and Deputy Directors yesterday, Jan. 31. I'm reaching out to the CFPB to ask if the Bureau has any response to the letter or any comment regarding the Bureau's intention to "engage in a rulemaking process so that the Bureau may reconsider the Payday Rule." Would the bureau have any response to the letter or comment on what reconsidering the Payday Rule entails?

***** Suggested response: (b)(5)

(b)(5)

***** Front office feedback:

Jen Howard

Consumer Financial Protection Bureau

E: jennifer.howard@cfpb.gov

O: 202-435-7454

C: (b)(6)

From: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
To: Fulton, Kate (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>; Johnson, Brian
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc:
Bcc:
Subject: RE: DRAFT: Logo/Name/Seal Email
Date: Wed Apr 04 2018 11:58:54 EDT
Attachments:

Email looks good. Thank you for taking the initiative. Please go ahead and send.

From: Fulton, Kate (CFPB)
Sent: Wednesday, April 04, 2018 9:00 AM
To: Johnson, Brian (CFPB); Sutton, Kirsten (CFPB)
Subject: DRAFT: Logo/Name/Seal Email

All,

I am getting multiple questions about how and to what extent the Bureau should effect the name/logo/seal change at this point. You both have the relevant information about options, and maybe I should convene a meeting about how to proceed? In the meantime, I propose that I send the following email to Associate Directors and ExecSec POCs.

All,

As you have likely heard, the Acting Director as approved the Bureau's first official seal. More information can be found in this blog. The seal uses the Bureau's statutory name, and reflects the Bureau's mission through American imagery and references to the nation's founding documents. This initiative furthers the Acting Director's stated goal of hewing closely to the statute, which states that "[t] here is established in the Federal Reserve System, an independent bureau to be known as the 'Bureau of Consumer Financial Protection.'" 12 U.S.C. § 5491(a) (emphasis added).

We are in the process of developing a roll-out plan, and will be gradually using the seal and correct statutory name in more official documents. For now, the following documents and publications should contain the seal and use the statutory name:

1. All public-facing reports, including those to Congress and other federal agencies; and
2. All civil or administrative filings in matters initiated by the Bureau, including complaints, consent orders, and procedural filings. This includes the Bureau's administrative enforcement process and other administrative proceedings;

As we continue to develop an implementation plan, and in order to avoid confusion, the Bureau can continue to use the logo and the full name "Consumer Financial Protection Bureau" in all other matters, including consumer-facing documents, email signatures, internal operational matters, and the like. Whenever possible the term "Bureau" should be used in place of the acronym "CFPB."

We will be in touch with additional guidance in the near future.

Thanks,

Kate M. Fulton

Deputy Chief of Staff

Office: (202) 435-9688 | Mobile: (b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

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From: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc:
Bcc:
Subject: RE: DRAFT: Logo/Name/Seal Email
Date: Wed Apr 04 2018 11:41:04 EDT
Attachments:

Fine by me.

From: Sutton, Kirsten (CFPB)
Sent: Wednesday, April 4, 2018 10:11 AM
To: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>
Subject: FW: DRAFT: Logo/Name/Seal Email

This works for me. Do you care to meet with Kate for all of us to discuss or are you ok with it as well?

From: Fulton, Kate (CFPB)
Sent: Wednesday, April 04, 2018 9:00 AM
To: Johnson, Brian (CFPB); Sutton, Kirsten (CFPB)
Subject: DRAFT: Logo/Name/Seal Email

All,

I am getting multiple questions about how and to what extent the Bureau should effect the name/logo/seal change at this point. You both have the relevant information about options, and maybe I should convene a meeting about how to proceed? In the meantime, I propose that I send the following email to Associate Directors and ExecSec POCs.

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1. All public-facing reports, including those to Congress and other federal agencies; and
2. All civil or administrative filings in matters initiated by the Bureau, including complaints, consent orders, and procedural filings. This includes the Bureau's administrative enforcement process and other administrative proceedings;

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We will be in touch with additional guidance in the near future.

Thanks,

Kate M. Fulton

Deputy Chief of Staff

Office: (202) 435-9688 | Mobile: (b)(7)(C)

Consumer Financial Protection Bureau

consumerfinance.gov

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Document ID: 0.7.2397.34515

From: Google Alerts
<googlealerts-noreply@google.com>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc:
Bcc:
Subject: Google Alert - CFPB
Date: Wed Jan 03 2018 08:04:00 EST
Attachments:

CFPB

Daily update · January 3, 2018

NEWS

"Disgraceful": Elizabeth Warren Enraged Over CFPB's Orwellian Rebranding

Vanity Fair

Among the list of things Republicans are contractually obligated to vilify like a deranged evangelical preacher railing against the sins of the Village People, the Consumer Financial Protection Bureau ranks near the top. Despised by the G.O.P. since the day it was formed by Dodd-Frank, the C.F.P.B. has ...

CFPB 2018 outlook: More deregulation, more upheaval - American Banker

CFPB Credit Card Market Report Addresses Collections and Recovery - insideARM.com

CFPB changes tone in third biennial CARD Act report - The National Law Review

Full Coverage

Flag as irrelevant

CFPB Unveils Digital Tools for HMDA Changes

Banker & Tradesman

With amendments to the to the Home Mortgage Disclosure Act now in effect, the Consumer Financial Protection Bureau has released two new digital tools to help financial institutions comply. One is the rate spread calculator, which generates the spread between the annual percentage rate and a ...

Flag as irrelevant

CUNA to Push for 'Modernizing' Federal Credit Union Act

Credit Union Times

He said Congress will be considering a technical corrections bill to the tax cut legislation enacted last month, adding that the legislation could be another forum for a fight over the credit union tax exemption. He said that the trade group also will push the CFPB to provide more exemptions for credit unions ...

Flag as irrelevant

Ohio Gubernatorial Election Heats Up as More Democrats Have Entered the Race

columbusunderground

Richard Cordray, former director of the Consumer Financial Protection Bureau (CFPB) and former Ohio Attorney General, joined the race in December, as well as Dave Kiefer, former Wayne County Commissioner and Republican candidate for state representative in 2016, and Bill O'Neill, an Ohio ...

Flag as irrelevant

WEB

CFPB changes tone in third biennial CARD Act report

Consumer Finance Monitor

The CFPB issued its third biennial report on the credit card market last week. The report represents the

first major report issued by the CFPB since forme.

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From: Google Alerts
<googlealerts-noreply@google.com>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc:
Bcc:
Subject: Google Alert - Mulvaney
Date: Wed Jan 03 2018 08:05:47 EST
Attachments:

Mulvaney
Daily update · January 3, 2018

NEWS

The DOJ seeks to dismiss CU suit against Trump and Mulvaney
Credit Union Journal

The Department of Justice not only opposed but moved to dismiss a preliminary injunction motion filed by Lower East Side People's Credit Union against President Trump and Mick Mulvaney challenging Mulvaney's appointment as CFPB acting director. The DOJ believes that the CU has not established ...
"Disgraceful": Elizabeth Warren Enraged Over CFPB's Orwellian Rebranding - Vanity Fair
DOJ Challenges Credit Union's Lawsuit Over Mulvaney Appointment - National Mortgage Professional Magazine

Under Trump, the Consumer Financial Protection Bureau isn't even pretending to protect consumers -
ThinkProgress

Full Coverage

Flag as irrelevant

Trump Hardens Immigration Stance Heading Into Shutdown Talks

Bloomberg

Two top White House officials, Budget Director Mick Mulvaney and Legislative Director Marc Short, will meet with congressional leaders of both parties Wednesday to discuss a spending plan for fiscal 2018, an issue Congress repeatedly punted last year. The White House and Capitol Hill Republicans ...

Trump's Demand for a Border Wall Splits GOP Lawmakers - Bloomberg

Full Coverage

Flag as irrelevant

White House price range director Mick Mulvaney: I'm 'cautiously optimistic' on tentative tax minimize ...
Kaplan Herald

White House budget director told CNBC on Thursday he's "cautiously optimistic" about a tentative tax deal on Capitol Hill. House and Senate Republican negotiators, who have been scrambling to craft a compromise bill, said Wednesday they reached a framework of a deal. The agreement "is not final ...

Flag as irrelevant

Five fights facing Congress in 2018

The Hill

The agenda is expected to kick off with a chaotic January and policy battles that are likely to stretch into — and past — the 2018 elections. Leadership is poised to meet with top White House aides on Wednesday to discuss the plate of looming deadlines and unresolved issues kicked over from last year.

Flag as irrelevant

Amid wild bitcoin price spikes, Trump administration eyes regulating cryptocurrencies

BizPac Review

Mick Mulvaney, the White House budget director, is another bitcoin bull. He co-founded a bipartisan group called the Congressional Blockchain Caucus that seeks to promote cryptocurrency usage at the federal legislative level. Mulvaney has reportedly been a bitcoin enthusiast since 2014. Bitcoin's ...

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From: Puzzanghera, Jim
<jim.puzzanghera@latimes.com>
To: Czwartacki, John (Detailee)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: LA Times request on bureau seal
Date: Tue Apr 10 2018 12:06:53 EDT
Attachments:

John,

Ahead of tomorrow's hearing, I'm writing a story about the new CFPB seal. It uses the wording "Bureau of Consumer Financial Protection," which acting director Mick Mulvaney also seems to prefer in his official correspondence. I wanted to find out why he's using that name instead of Consumer Financial Protection Bureau and if he intends to change the bureau logo and formal name. I also wanted to get a response to criticism from some consumer advocates that the change is designed to make the agency sound more bureaucratic and de-emphasize the word 'consumer.' I reached out to Jen Howard earlier and haven't heard back so I figured I'd try you.

Thanks,

Jim

Jim Puzzanghera
National business reporter

Los Angeles Times
Tribune Washington Bureau

1100 Vermont Ave. NW, Suite 900
Washington, DC, 20005
Office 202-824-8345
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Web: www.latimes.com/la-bio-jim-puzzanghera-staff.html

From: Uejio, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.uejio>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc: Fulton, Kate (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>; Johnson, Brian
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Bcc:
Subject: Results of the Division Feedback exercise
Date: Fri Mar 09 2018 23:08:49 EST
Attachments: Budget Process Overview for COS.PPTX
Division Feedback Exercise Summary Memo to Chief of Staff 030918vFF.DOCX
FY 2019-2020 Summary of Reductions - Increases - Combined Division Submi....pdf

Good evening Kirsten,

As promised, I am attaching the following materials related to the Division Feedback exercise for your consideration in advance of our meeting Monday:

***** Information Memo: this includes an executive summary and tables that summarize the divisions proposed reductions and investments to inform the FY 2019 budget

***** Budget Process Overview: an overview of the formal budget process and expedited timeline for consideration

***** Division Submissions: A consolidated document of all division submissions for this exercise

As I mentioned, the goal of these documents is to inform your understanding of divisional priorities and provide an initial view of potential opportunities to achieve greater efficiency, effectiveness, and accountability. These documents are not intended to serve as a replacement for the formal process.

Please don't hesitate to reach out with any questions or requests in advance of our meeting. Thanks, and have a great weekend!

Warm regards,

Dave Uejio

Chief Strategy Officer

O: 202-435-7140 | M: (b)(6)

From: Kirsten.Sutton@cfpb.gov
<kirsten.sutton@cfpb.gov>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc: Fulton, Kate (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
Bcc:
Subject: Re: Seal/Name change rollout
Date: Wed Mar 21 2018 11:03:00 EDT
Attachments:

Great by me. Thanks!

From: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>
Date: March 21, 2018 at 10:44:20 AM EDT
To: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Cc: Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: Seal/Name change rollout

From: Chen, Audrey (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=audrey.chen>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc:
Bcc:
Subject: RE: seal update
Date: Wed Feb 14 2018 01:19:45 EST
Attachments: seal_decision_memo.docx
Seals_Recommendations.pdf

Got it. The memo is attached, though the color version still needs to be added. I should have that early in the day. Before it makes the rounds up through Sartaj and clearance, I wanted to get any feedback and make sure the descriptions aligned to your intent. Any edits?

Thanks,

Audrey

From: Johnson, Brian (CFPB)
Sent: Tuesday, February 13, 2018 10:21 AM
To: Chen, Audrey (CFPB)
Subject: RE: seal update

Thanks, Audrey. This looks great. We will need the color version on Wednesday, so that we can get the decision memo to the Acting Director by no later than Thursday.

From: Chen, Audrey (CFPB)
Sent: Tuesday, February 13, 2018 9:50 AM
To: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>
Subject: seal update

Hi Brian,

The color version is taking more time than we anticipated – the additional symbols in the shield aren't reading very clearly when you add color – and we're still working through that. I've attached the black and white one so you have it, and will send you a revised memo by tomorrow morning as well. If you need a color version asap, just let me know.

Thanks again,

Audrey



1700 G Street NW, Washington, DC 20552

February 13, 2017

Recommendation Memorandum for the Director

FROM	Brian Johnson, Senior Advisor to the Director Audrey Chen, Design and Development Lead
THROUGH	Sartaj Alag, Associate Director, Operations Division
SUBJECT	Selection of the Official CFPB Seal

Recommendation

I recommend that the Director select the official CFPB seal from the four options provided.

Background

Section 1012 (a) (5) of the Dodd-Frank Act authorizes the CFPB “to adopt and use a seal.” Limited to use in uniquely governmental and ceremonial contexts, the seal will serve as an enduring symbol of the Bureau. A seal historically only changes when the law alters the mission or structure of the organization significantly.

In developing the proposed seals the Design and Development team gathered requirements through interviews with bureau stakeholders, consulted with the Institute of Heraldry within the Department of Defense, and conducted a thorough review of past designs and other government seals.

Please select a Seal from the four options provided. Give weight to the symbolism they imply over any visual design preferences. Our logo will reflect current styles and communication trends, while the symbolism of the seal should be timeless.

Key Points

Though similar symbols are used between designs, their context influences each seal's overall meaning.

- **Seal A** references traditional conventions of heraldry and includes examples of America's most cherished National symbols in a straightforward and direct presentation.
- **Seal B** emphasizes the CFPB's role in serving the American public by using light to create a shield. These symbols of transparency and protection represent our role with the American consumer.
- **Seal C** embodies our actions. Though it uses cherished National symbols from heraldry, the unusually dynamic posture of the eagle represents strength and radiates light.
- **Seal D** roots the Bureau in America's founding documents, combining national symbols with the Bureau's values and mission in a traditional presentation.

The CFPB will use the seal in limited circumstances. The planned uses for the seal are: Examiner Commissioning Certificates, Awards, Office of Administrative Adjudication (OAA) official documents, Subpoenas, Certified copies and other legal documents requiring proof of authenticity, PIV cards, and a CFPB flag.

Attachments

- Decision memo
- Proposed seal designs in both color and black and white
- Proposed designs alongside other financial regulators
- Other federal seals

Recommendation Memorandum for Decision Clearance Sheet

Subject/Document Title CFPB Seal		
Name of Document Owner Audrey Chen	Office Operations	Telephone Extension 202-821-9400
Approved by (name of Associate or Assistant Director) Sartaj Alag, COO		
Legal Division	Name of Clearer	Date
Office Design and Development	Name of Clearer John Paul Doguin	Date 11/13/2018
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date
Office	Name of Clearer	Date



Consumer Financial
Protection Bureau

1700 G Street NW, Washington, DC 20552

Decision Memorandum from the Director

FROM Mick Mulvaney

TO Sartaj Alag

SUBJECT Official CFPB Seal

I approve the creation and use of the CFPB seal.

Seal A_____

Seal B_____

Seal C_____

Mick Mulvaney
Acting Director
Consumer Financial Protection Bureau

Date

Seal Recommendations

Seal A

Referencing traditional conventions of heraldry, this seal includes examples of America's most cherished National symbols in a straightforward and direct presentation.

Beacon

Representing watchfulness and vigilance, the beacon of light emanates rays outward to become the eagle's wings.

Eagle

The eagle is the American symbol of strength and vigilance. Here, the wings extend beyond the border of the shield to emphasize enduring protection.

Shield

The shield is an iconic symbol of protection, strength, and authority in heraldry. The body of the shield is also the body of the Eagle suggesting strength and vigilance within protection.

Scales of justice

A traditional symbol of fairness and justice, the scales here also represent stability, trust, and reliability in the American financial market place.

Stars

The stars imply the bureau's three pillars: serve, lead, and innovate.



Seal B

This seal emphasizes the CFPB's role in serving the public by using light to create a shield. These symbols of transparency and protection represent our role to serve the American consumer.

Beam

Here light is represented without a source, suggesting its enduring presence. Light symbolizes the revelation of knowledge and information and the ability to uncover and shed light.

Shield/Scale

The shield is an iconic symbol of protection, strength, and authority in heraldry. The scale is a traditional symbol of fairness and justice. Here a scale is built into the spine of the shield, suggesting that strength and protection cannot be uncoupled from fairness and justice. The shield is half white, and half dark, reinforcing again the role of balance within protection and authority. Within the shield, and emanating from it, are 50 stars representing the 50 states.

Three stars

The stars imply the bureau's three pillars: serve, lead, and innovate.



Seal C

This seal embodies our actions. Though it uses cherished National symbols from heraldry, the unusually dynamic posture of the eagle represents strength and radiates light.

Beam

Here light is represented without a source, suggesting its enduring presence. Light symbolizes the revelation of knowledge and information and the ability to uncover and shed light.

Eagle

The eagle is the American symbol of strength and vigilance. Here, the wings and body extend beyond the border of the shield to emphasize enduring protection.

Shield

The shield is an iconic symbol of protection. Here the shield is intertwined with both the beam and the eagle, suggesting that vigilance and protection are a source of knowledge and revelation.

Scales

The scale is a traditional symbol of fairness and justice.

Key

The key represents consumers' financial security.

Three stars

The stars imply the bureau's three pillars: serve, lead, and innovate.



Seal D

Through traditional symbols of heraldry, this seal roots the Bureau in our government's history, combining America's national symbols and founding documents with the Bureau's values and mission.

Eagle and Shield

The eagle is the American symbol of strength and vigilance. Its wings are displayed and elevated, and it is surmounted by a shield representing protection.

Scales of Justice

At the top of the shield is the traditional symbol of fairness and justice. The scales here also represent stability, trust and reliability in the American financial market place.

Key

The key represents consumers' financial security.

Beacon

This represents transparency in the financial marketplace, the revelation of knowledge, and vigilance.

Three stars

The stars imply the bureau's three values.

Ribbon

The ribbon contains three dates: 1776, the year the United States declared independence, 1789, the year the Constitution came into force, and 2011, the year the Bureau was formed.



Proposed seals in color and black and white



A

B

C

D

Proposed seals alongside the seals of other financial regulators



Other Federal Seals



From: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
To: Czwartacki, John (Detailee)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: suggested press corrections
Date: Wed Jan 03 2018 09:48:08 EST
Attachments:

From Vanity Fair: <https://www.vanityfair.com/news/2018/01/elizabeth-warren-enraged-over-cfpb-orwellian-rebranding>

"Unsurprisingly, one person who is not thrilled by the sea change is Senator Elizabeth Warren, who originally proposed the idea for the agency in 2007. "Mick Mulvaney's new slogan shows that he's more interested in doing the bidding of big banks than standing up for American families," she said in a statement to the Hive. "That's disgraceful."

***** Point them to Section 1021(b)(3) of the Dodd-Frank Act, which makes it a mandatory objective of the Bureau to "exercise its authorities under Federal consumer financial law for the purposes of ensuring that, with respect to consumer financial products and services...outdated, unnecessary, or unduly burdensome regulations are regularly identified and addressed in order to reduce unwarranted regulatory burdens." (codified at 12 U.S.C. 5511(b)(5))

***** Proposed response: (b)(5)

(b)(5)

From ThinkProgress: <https://thinkprogress.org/cfpb-protect-consumers-8d50e60ba5d6/>

"With Mulvaney at the helm, however, the agency has added a few notable words to its description of its own mission (a change that ThinkProgress first noticed thanks to a tweet by Georgetown law professor Adam Levitin)... It is emphatically not the mission of the CFPB to regularly identify and address "outdated, unnecessary, or unduly burdensome regulations."

"The purpose of the CFPB is to protect consumers through regulation, not to seek out and destroy

regulations that the Trump administration deems “outdated, unnecessary, or unduly burdensome.”

*Point them to Section 1021(b)(3) of the Dodd-Frank Act, which makes it a mandatory objective of the Bureau to “exercise its authorities under Federal consumer financial law for the purposes of ensuring that, with respect to consumer financial products and services...outdated, unnecessary, or unduly burdensome regulations are regularly identified and addressed in order to reduce unwarranted regulatory burdens.” (codified at 12 U.S.C. 5511(b)(5))

*Proposed response: (b)(5)

(b)(5)

Document ID: 0.7.2397.14283

From: Blankenstein, Eric (Detailee)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc:
Bcc:
Subject: The word of the day is "Orwellian"
Date: Wed Jan 03 2018 11:14:09 EST
Attachments:

<https://www.vanityfair.com/news/2018/01/elizabeth-warren-enraged-over-cfpb-orwellian-rebranding>

To which I respond:

<https://www.youtube.com/watch?v=G2y8Sx4B2Sk>

Eric Blankenstein

Senior Advisor, Director's Front Office

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Uejio, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.uejio>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc: Fulton, Kate (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>; Johnson, Brian
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Bcc:
Subject: Updated Attachment: Results of the Division Feedback exercise
Date: Mon Mar 12 2018 13:24:41 EDT
Attachments: FY 2019-2020 Summary of Reductions - Increases - Combined Division Submi....pdf

Hi all,

Apologies, in my haste to get this out I missed that I had inadvertently omitted the Consumer Response submission from the Division Submissions. We have included it in the attached.

Best,

Dave

From: Uejio, David (CFPB)
Sent: Friday, March 09, 2018 11:09 PM
To: Sutton, Kirsten (CFPB)
Cc: Fulton, Kate (CFPB); Johnson, Brian (CFPB)
Subject: Results of the Division Feedback exercise
Importance: High

Good evening Kirsten,

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Please don't hesitate to reach out with any questions or requests in advance of our meeting. Thanks, and have a great weekend!

Warm regards,

Dave Uejio

Chief Strategy Officer

O: 202-435-7140 | M: (b)(6)
