

CFPB.010

SYSTEM NAME:

Ombudsman System.

SYSTEM LOCATION:

BCFP Ombudsman's Office, Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20552.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

Individuals, which may include, without limitation: (1) current or former officers, employees, shareholders, agents, and independent contractors of covered persons and service providers as defined by the Act; (2) those who submit inquiries to the Bureau Ombudsman's Office and their representatives; and (3) employees of the Bureau assigned to review and/or respond to any inquiries, as requested by the Ombudsman's Office.

CATEGORIES OF RECORDS IN THE SYSTEM:

Records maintained in the system may contain, without limitation: (1) correspondence (including letters, memoranda, faxes, telegrams, and e-mails) received and sent; (2) identifying information regarding the individual who submitted the inquiry, such as the individual's name, phone number, address, e-mail address, and any other disclosed identifiable information; (3) information about the Bureau employee who is responsible for addressing the inquiry; (4) information regarding the status of the inquiry or otherwise related to the inquiry; and (5) relevant dates.

AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

Public Law No. 111-203, Title X, Section 1013, codified at 12 U.S.C. 5493.

PURPOSE:

The purpose of the information system is to enable the Bureau Ombudsman to efficiently and securely process information while providing assistance to individuals, financial product or service providers, or their representatives in resolving problems with the Bureau. The information will also be used for administrative purposes to ensure quality control, performance, and improving management processes.

ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND THE PURPOSES OF SUCH USES:

These records may be disclosed, consistent with the Bureau Disclosure of Records and Information Rules, promulgated at 12 CFR 1070 *et seq.*, to:

- (1) Appropriate agencies, entities, and persons when (a) the Bureau suspects or has confirmed that there has been a breach of the system of records; (b) the Bureau has determined that as a result of the suspected or confirmed breach there is a risk of harm to individuals, the Bureau (including its information systems, programs, and operations), the Federal Government, or national security; and (c) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with the Bureau's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm;
- (2) Another Federal agency or Federal entity, when the Bureau determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in (a) responding to a suspected or confirmed breach or (b) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the Federal Government, or national security, resulting from a suspected or confirmed breach.
- (3) Another federal or state agency to: (a) permit a decision as to access, amendment or correction of records to be made in consultation with or by that agency; or (b) verify the identity of an individual or the accuracy of information submitted by an individual who has requested access to or amendment or correction of records;
- (4) To the Office of the President in response to an inquiry from that office made at the request of the subject of a record or a third party on that person's behalf;
- (5) Congressional offices in response to an inquiry made at the request of the individual to whom the record pertains;
- (6) Contractors, agents, or other authorized individuals performing work on a contract, service, cooperative agreement, job or other activity on behalf of the Bureau Ombudsman's Office or Federal Government and who have a need to access information in the performance of their duties or activities;
- (7) The U.S. Department of Justice ("DOJ") for its use in providing legal advice to the Bureau or in representing the Bureau in a proceeding before a court, adjudicative body, or other administrative body, where the use of such information by the DOJ is deemed by the Bureau to be relevant and necessary to the advice or proceeding, and in the case of a proceeding, such proceeding names as a party in interest:
 - (a) The Bureau;
 - (b) Any employee of the Bureau in his or her official capacity;
 - (c) Any employee of the Bureau in his or her individual capacity where DOJ or the Bureau has agreed to represent the employee; or
 - (d) The United States, where the Bureau determines that litigation is likely to affect the Bureau or any of its components; and

- (8) Appropriate federal, state, local, foreign, tribal, or self-regulatory organizations or agencies responsible for investigating, prosecuting, enforcing, implementing, issuing, or carrying out a statute, rule, regulation, order, policy, or license if the information may be relevant to a potential violation of civil or criminal law, rule, regulation, order, policy or license.

POLICIES AND PRACTICES FOR STORING, RETRIEVING, ACCESSING, RETAINING, AND DISPOSING OF RECORDS IN THE SYSTEM:

STORAGE:

Paper and electronic records.

RETRIEVABILITY:

Records are retrievable by a variety of fields, including the name of the individual or type of financial product or service provider, the date of the inquiry, the inquiry control number, or some combination thereof.

SAFEGUARDS:

Access to electronic records is restricted to authorized Bureau Ombudsman personnel who have been issued non-transferrable access codes and passwords. Other records are maintained in locked file cabinets or rooms with access limited to those Bureau Ombudsman personnel whose official duties require access.

RETENTION AND DISPOSAL:

Per N1-587-12-03, item 4, records in this system are deleted or destroyed ninety (90) days after the day on which the inquiry was closed by the Ombudsman.

SYSTEM MANAGER(S) AND ADDRESS:

Bureau of Consumer Financial Protection, Ombudsman, 1700 G Street NW, Washington DC 20552.

NOTIFICATION PROCEDURE:

Individuals seeking notification and access to any record contained in this system of records, or seeking to contest its content, may inquire in writing in accordance with instructions appearing in Title 12, Chapter 10 of the CFR, "Disclosure of Records and Information." Address such requests to: Chief Privacy Officer, Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20552.

RECORD ACCESS PROCEDURES:

See "Notification Procedures" above.

CONTESTING RECORD PROCEDURES:

See "Notification Procedures" above.

RECORD SOURCE CATEGORIES:

Information in this system is collected from (1) current or former officers, employees, shareholders, agents, and independent contractors of covered persons and service providers as defined by the Act; (2) those who submit inquiries to the Bureau Ombudsman's Office and their representatives; and (3) employees of the Bureau assigned to review and/or respond to any inquiries, as requested by the Ombudsman's Office.

EXEMPTIONS CLAIMED FOR THE SYSTEM:

None.