

CFPB Ombudsman's Office Mid-Year Update, July 2024

Individual Inquiries to the Ombudsman

In the first six months of FY2024, we received 1,170 individual inquiries from individuals, companies, consumer and trade groups, and others. So far this year, people contacted our office from 49 states, Washington, D.C., Puerto Rico, and from other countries.

Post-Examination Survey of Supervised Entities

Now in its third year, we conduct our post-examination survey as a one-hour phone call conversation during which we ask three questions (what worked well? what did not work well, if anything? and what would you change moving forward?) around three topic areas (supervision materials and resources, interpersonal communications, and end of the examination). As of this writing, we have almost completed all survey calls for entities with an FY2023 examination mail date and are available for any make-up survey calls through August 2024. To preserve the confidentiality of participants, please email CFPBOmbudsman@cfpb.gov to schedule a survey call or with any questions. Additional survey information is in our FY2023 Annual Report, pp. 17-22.

Adding Documentation to Consumer Complaints Submitted on the Phone

Through individual inquiries to our Office, we learned that consumers who submitted consumer complaints on the phone may experience a processing issue when the CFPB receives accompanying documentation towards the end of the 45-day allotted timeframe. We highlighted this issue and understand that the CFPB plans to implement a change to address it.

Offering Feedback and Suggestions on Draft CFPB Materials

In our role, we have the opportunity to provide feedback to the CFPB on information that it shares publicly. So far this year, for example, we provided feedback on: a blog post entitled "Ensuring consumers aren't pushed into medical payment products;" a press release entitled "CFPB Extends Compliance Dates for Small Business Lending Rule;" a guide for consumers; and an agency conference presentation.

Engaging with the Ombudsman's Office

This Spring, we planned to host an in-person Ombudsman Forum for the first time since the COVID-19 pandemic. The topics included: How You Interact with the CFPB; CFPB Assistance and Information for Consumer Populations; Artificial Intelligence: Challenges and Opportunities for Processes Impacting Consumers; CFPB Assistance and Information for Consumers in Languages Other than English; and Availability and Access to Information about the CFPB Redress Process. We decided to defer our event due to a combination of factors: we received fewer than expected registrations; those registrations did not provide a broad representation of group types; and the groups were from one geographic area, New York, which was our selected location. As such, we could not provide unattributed feedback and recommendations to the CFPB, which is central to our Ombudsman Forum program. As we consider additional avenues for engagement, we welcome your feedback and suggestions to CFPBOmbudsman@cfpb.gov. To learn more about our outreach program, including our Ombudsman Forums, see pages 6-9 and 46-47, respectively, in our FY2023 Annual Report.