### REQUEST FOR RECORDS DISPOSITION AUTHORITY

<table>
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<tr>
<th>ITEM NO</th>
<th>DESCRIPTION OF ITEM AND PROPOSED DISPOSITION</th>
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<td>Media Neutral Records Schedule for the Program Records of the CFPB Office of Consumer Response</td>
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<td>CFPB Approvals</td>
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<td>Office of Consumer Response</td>
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<td>Concur 12/16/2011</td>
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<td>Office of General Counsel</td>
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**To** NATIONAL ARCHIVES & RECORDS ADMINISTRATION  
8601 ADELPHI ROAD COLLEGE PARK, MD 20740-6001

**FROM (Agency or establishment)**  
Consumer Financial Protection Bureau

**MAJOR SUBDIVISION**  
Chief Operating Officer

**MINOR SUBDIVISION**  
Office of Consumer Response

**NAME OF PERSON WITH WHOM TO CONFERENCE**  
Ekita Mitchell

**TELEPHONE NUMBER**  
202-435-7565

**DATE**  
12/21/11

**NOTIFICATION TO AGENCY**

In accordance with the provisions of 44 U.S.C. 3303a, the disposition request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10.

**AGENCY CERTIFICATION**

I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal on the attached page(s) are not needed now for the business for this agency or will not be needed after the retention periods specified, and that written concurrence from the General Accounting Office, under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies,

- [ ] is not required  
- [ ] is attached, or  
- [ ] has been requested

**DATE**  
12/20/2011

**SIGNATURE OF AGENCY REPRESENTATIVE**  
Steven L. Coney

**TITLE**  
Records Officer

**9 GRS OR SUPERSEDED JOB CITATION**  

**10 ACTION TAKEN (NARA USE ONLY)**  

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**PREVIOUS EDITION NOT USABLE**  

**STANDARD FORM 115 (REV 3-91)**  
Prescribed by NARA 36 CFR 1228
Attachment to SF 115

Consumer Financial Protection Bureau (CFPB), RG 587

Division of the Chief Operating Officer – Office of Consumer Response

Office of Consumer Response – Program Records Schedule

Background  Records created and received by this office relate to the mission-critical functions and the internal administration of the Bureau required for compliance with the governing principles of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010

1) Consumers are protected from unfair, deceptive, or abusive acts and practices and from discrimination,

2) Federal consumer financial law is enforced consistently without regard to the status of a person as a depository institution, and

3) Markets for consumer financial products and services operate transparently and efficiently to facilitate access and innovation

One of CFPB’s primary functions is to collect, assess and respond to consumer complaints regarding certain financial products and services. Currently, seven Federal agencies and numerous state agencies receive these complaints. The Dodd-Frank Act directs CFPB to facilitate the centralized collection, monitoring and response to these complaints. To support these mission-critical functions, the CFPB Office of the Chief Operating Officer, Office of Consumer Response (CR) creates and receives records and information in paper and electronic formats in the course of CFPB interaction with consumers of financial products and financial institutions.

This records schedule contains the program records of the Office of Consumer Response. The records relating to the Consumer Response System (CRS) were submitted to NARA on a separate Request for Records Disposition Authority.

Item 1. Consumer Response and Complaint System Development Records

Final policies/decisions on the creation of the Consumer Response Right Now system, including development, education, and marketing information. Records also include electronic system requirements documents, design documents, complaint types and mechanisms (product) launch schedules, correspondence, periodic workload reports, project plans, and other records related to the development and implementation of the CR Right Now system and services.

Disposition: TEMPORARY. Cut off at the end of each calendar year in which the final product has been completed. Destroy/delete 10 years after cutoff or when no longer needed, whichever is later.
Item 2. Consumer Protection Research and Analysis Files

Records associated with the research and analysis of existing, pending and emerging consumer protection legislation and regulations, both state and federal, as it affects consumers, such as research and analysis used to maintain and update the CRS/Right Now system

Disposition: TEMPORARY. Cut off files at end of each calendar year in which activity has been completed. Destroy/delete 5 years after cutoff or when superseded, whichever is later.

Item 3. Consumer Response Investigation Files

Records created and received by Consumer Response investigators in the course of an investigation into a consumer complaint. Records include correspondence, communications, financial documents and other records received from consumers, banks, and other regulators regarding complaints.

Note: “Closed” is defined as the completion of the analysis/investigation of a consumer complaint and is also defined as the transfer of a case to the CFPB Office of Supervision and Enforcement for supervision or enforcement action.

a. Documents duplicated in the Consumer Response/Right Now System

Records include correspondence, communications, financial documents and other records received from consumers, banks, and other regulators collected in the course of resolving individual complaints and stored in the electronic system as part of the electronic case file.

Disposition: TEMPORARY. Cut off files at end of each calendar year in which the analysis/investigation has been completed or closed by a transfer of the complaint. Destroy/delete 5 years after cutoff.

b. Complaint population research and analysis records

Research and analysis records containing information on populations of complaints where the information is not created and maintained in the Consumer Response/Right Now system. Records include but are not limited to electronic mail messages and spreadsheets.

Disposition: TEMPORARY. Cut off files at the end of each calendar year in which the research/analysis has been completed. Destroy/delete 5 years after cutoff.

Item 4. Routine Non-Complaint Consumer Correspondence

Records include routine consumer correspondence or communications relating to an inquiry or feedback, i.e., non-complaint related, where the correspondence or communication may be received from consumers or from CFPB offices and is either responded to by the Office of...
Consumer Response or forwarded to the appropriate CFPB office for response

**Note:** Consumer complaints pertaining to specific financial matters will be analyzed by the Office of Consumer Response for appropriate response and may be referred to Intake or other internal CFPB offices as appropriate

**Disposition:** TEMPORARY  Cut off files at the end of each calendar year in which response has been completed by the Office of Consumer Response or the correspondence has been forwarded to the appropriate CFPB office for response  Destroy/delete 3 years after cutoff

**Item 5. Employee Speeches, Presentations, and Training Program Records**

Speeches, presentations, training materials and related records created by and for CRC employees in the course of working for the Consumer Response Center  Records also include course announcements, curricula, lesson plans, training materials, presentations, handouts, library materials, audiovisual aids, and course administration records such as registrations, enrollments, and course evaluations

**Disposition:** TEMPORARY. Cut off files at the end of each calendar year in which activity has been completed  Destroy/delete 5 years after cutoff or when superseded, whichever is later

**Item 6. Stakeholder Relations**

Correspondence and communications with CFPB external stakeholders, including banks and financial companies  Records include presentations to external stakeholders, stakeholder records and reports, user agreements with financial institutions, process enhancements, recommendations, user decisions and feedback, live meetings and group training materials, and minutes of meetings. (Note These are not the responses to consumer complaints from financial institutions)

**Disposition:** TEMPORARY. Cut off files at the end of each calendar year in which activity has been completed  Destroy/delete 5 years after cutoff.

**Item 7. Data Analytics**

Records relating to data analysis, data reporting prepared for external audiences, and records relating to data reporting requirements  Files may include written reports, spreadsheets, charts and graphs, audiovisual presentations, or similar types of records, based on the nature of the report and reporting requirements

**Disposition:** TEMPORARY. Cut off files at the end of each calendar year in which activity has been completed  Destroy/delete 5 years after cutoff

**Item 8. Quality Analysis and Control**
Records Schedule for the Program Records of the CFPB Office of Consumer Response – REVISED 4-30-2012

Records relating to quality analysis planning, call monitoring, and Tier III call escalation records

**Disposition:** TEMPORARY. Cut off files at the end of each calendar year in which activity has been completed. Destroy/delete 3 years after cutoff or when superseded/no longer needed, whichever is later.

**Item 9. Attorney Workpapers**

Records relating to routine/non-Enforcement legal consultations or analysis conducted by or for Consumer Response.

**Disposition:** TEMPORARY. Cut off files at the end of each calendar year in which activity has been completed. Destroy/delete 5 years after cutoff or when superseded, whichever is later.

**Item 10. Call Center Procedures Records**

Records consist of the call center scripts, telephone operations instructions, and call center instructions for the associated with the Consumer Response/Right Now system.

**Disposition:** TEMPORARY. Cut off files at the end of each calendar year in which document is finalized. Destroy/delete 5 years after cutoff or when superseded, whichever is later.