



CFPB Ombudsman's Office Mid-year Update, July 2019

OMBUDSMAN'S
OFFICE

Individual Inquiries to the Ombudsman

In the first six months of FY2019, we received 581 individual inquiries from individuals, companies, consumer and trade groups, and others. So far this year, people contacted our office from 45 states, Washington, D.C., Guam, Puerto Rico, and from other countries.

Information Provided to Consumers on Defendant-Administered Redress

Over time, some consumers contacted our office with questions about defendant-administered redress, specifically regarding their eligibility for such relief. This year, we reviewed how consumers can determine whether such redress is still available. In studying this topic, we reviewed the CFPB webpages that provide information about redress, [Payments to Harmed Consumers](#) and [Enforcement](#), as well as the information provided to the public by the CFPB's telephone contact center. From our research, we observed that the CFPB provides more information about Bureau-administered redress than defendant-administered redress, such as whether the redress still is available. We provided recommendations to the CFPB to further assist consumers in obtaining redress information, including on consumerfinance.gov and the telephone contact center. Our FY2019 Annual Report will include an update on this topic.

Consumer Complaints Referred to the CFPB from Other Agencies

This year, some consumers expressed concern about the CFPB forwarding consumer complaints in their entirety to the identified company for a response, when another federal financial regulatory agency referred the complaint to the CFPB. To determine how we could assist the public and the CFPB, we reviewed, for example, the law, information each agency provides about its consumer complaint process, as well as agency privacy policies. Referrals from other agencies follow the CFPB's consumer complaint process, which includes forwarding complaints to the company for a response. However, the information other agencies provide about consumer complaint referrals differs. We will update this review in our FY2019 Annual Report.

Ombudsman Forums and Interactives

In May, we held an Ombudsman Forum in Memphis, TN, with consumer groups in the Southeast region, including groups from Mississippi, Missouri and Tennessee. In June, we hosted an Ombudsman Forum in Chicago, IL, with advocates for small business, which included consumer groups, industry groups, and some small business entities. We also have continued with our Ombudsman Interactives pilot program. These facilitated discussions, similar to our Forums, are held onsite for attendees at consumer, trade, and other groups' conferences to further inform our work. They are available by request on a first-come first-served basis subject to the Ombudsman's budget and availability. Our FY2019 Annual Report will summarize this year's Forums and Interactives.

Outreach

We continue with our independent outreach program to share about our resource and latest work, and as another avenue to hear from stakeholders. In April, we hosted a teleconference series with reentry groups across the country and we will be hosting another such series this fiscal year with state credit union associations.

The CFPB Ombudsman's Office provides an independent, impartial, and confidential resource to informally assist individuals, companies, consumer and trade groups, and others in resolving issues with the CFPB.