



United States House of Representatives
One Hundred Eighteenth Congress
Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

February 7, 2023

The Honorable Rohit Chopra
Director
Consumer Financial Protection Bureau
1700 G Street N.W.,
Washington, D.C. 20552

Dear Director Chopra:

On December 14, 2022, you appeared before the House Committee on Financial Services to testify and present the Consumer Financial Protection Bureau’s (CFPB) semi-annual report to Congress. During that hearing, multiple members asked questions about your public calendar, published on the Bureau’s website.¹ In response, you stated “I have done more industry outreach with those affected by the CFPB than both of my predecessors.”² Close examination of your calendar and the calendar of your predecessors does not reflect that claim.

During your first ten months in office, you met with the financial services industry 28 times. In comparison, Director Cordray met with industry 74 times and Director Kraninger met with industry 47 times in their first ten months at the Bureau. In addition, the information you provide to the public regarding meetings is vague and opaque compared to that of your predecessors. For example, the first ten months of your calendar include 425 “check-ins” and 52 “meetings,” none of which state with whom you met. The volume of these instances shows a clear intent to conceal the nature of your meetings – unlike your predecessors. Directors Cordray and Kraninger routinely listed with whom they met, including internal meetings with CFPB staff.

Furthermore, your published calendar reveals large blocks of time that are left blank. Assuming an average 40-hour work week, in your first ten months as Director, you spent 1,752 hours on the job. In that time, a total of 949 hours of work is accounted for on your public calendar. This indicates that nearly 46 percent of your schedule was empty throughout that time, leaving the public to make assumptions about whether you are obscuring certain meeting information.

¹ *Consumer Financial Protection Bureau Leadership Calendar*, <https://www.consumerfinance.gov/about-us/the-bureau/leadership-calendar/> (last visited Jan. 30, 2023).

² *Consumers First: Semi-Annual Report of the Consumer Financial Protection Bureau: Hearing Before the H. Comm. On Fin. Serv.*, 117th Cong. (Dec. 14, 2022).

Considering the lack of clarity concerning your calendar and the serious implications for providing false testimony to a Committee of Congress, please answer the following questions:

1. Directors in the past have published their calendar because it is likely to be requested under the Freedom of Information Act (FOIA). Do you publish your calendar to satisfy FOIA request requirements?³
 - a. Do you remove information beyond the exemptions outlined in FOIA?
2. Your testimony before the House Committee on Financial Services includes your statement that “I have done more industry outreach with those affected by the CFPB than both of my predecessors.”⁴ Considering this statement is not reflected by your calendar and the calendar of your predecessors, please clarify how you have conducted more industry outreach.
3. Please provide a comprehensive list of “industry outreach” you have conducted while in office. Specifically, please provide a comprehensive list of scheduled meetings with industry stakeholders on CFPB premises that you attended. If any specific event is not included on your public calendar, please outline the reason it was not.
 - a. Please provide a comprehensive list of “industry outreach” conducted by your predecessors during their first ten months in office.
4. Does your personal CFPB calendar show 425 “check-ins” and 52 “meetings” without any information on who the meeting is with or what it is about?
 - a. If no, please provide a copy of your CFPB calendar showing who these meetings are with and what the meetings are about.
5. Please provide your full personal CFPB calendar since October 12, 2021.

Please provide your response as soon as possible, but no later than February 21, 2023. Contact Nicholle Vo of the Committee’s Majority Staff at nicholle.vo@mail.house.gov with any questions about this request. Thank you for your attention to this important matter.

Sincerely,

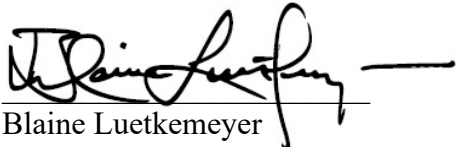
³ 5 U.S.C. § 552.

⁴ *Id.*

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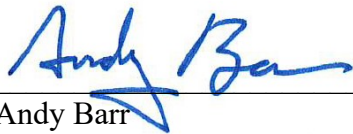
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Bill Huizenga
Chairman of the Subcommittee
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Andy Barr
Chairman of the Subcommittee
on Financial Institutions and
Monetary Policy

cc: The Honorable Al Green, Ranking Member, Subcommittee on Oversight and
Investigations
The Honorable Bill Foster, Ranking Member, Subcommittee on Financial Institutions and
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