

**ACTION:** Notice of public subcommittee meetings.

**SUMMARY:** This notice sets forth the announcement of two public subcommittee meetings of the Consumer Advisory Board (CAB or Board) of the Bureau of Consumer Financial Protection (CFPB or Bureau). The notice also describes the functions of the Board its subcommittees.

**DATES:** The Consumer Advisory Board Consumer Lending subcommittee meeting will take place on Wednesday, February 28, 2018 from approximately 1:00 p.m. to 2:30 p.m. eastern standard time via conference call. The Consumer Advisory Board Mortgages and Small Business Lending Markets subcommittee meeting will take place on Tuesday, March 13, 2018 from approximately 1:00 p.m. to 2:30 p.m. eastern standard time via conference call.

**Access:** The subcommittee meetings will be conducted via conference call and are open to the general public. Members of the public will receive the agenda and dial-in information when they RSVP.

**FOR FURTHER INFORMATION CONTACT:** Crystal Dully, Outreach and Engagement Associate, 202-435-9588, [CFPB\\_CABandCouncilsEvents@cfpb.gov](mailto:CFPB_CABandCouncilsEvents@cfpb.gov), Advisory Board and Councils Office, External Affairs, 1700 G Street NW, Washington, DC 20552. If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**

**I. Background**

Section 3 of the Charter of the Consumer Advisory Board states that:

The purpose of the Board is outlined in section 1014(a) of the Dodd-Frank Act, which states that the Board shall “advise and consult with the Bureau in the exercise of its functions under the Federal consumer financial laws” and “provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant information.”

To carry out the Board’s purpose, the scope of its activities shall include providing information, analysis, and recommendations to the Bureau. The Board will generally serve as a vehicle for market intelligence and expertise for the Bureau. Its objectives will include identifying and assessing the impact on consumers and other market participants of new, emerging, and changing products, practices, or services.

Typically, the subcommittees meet during the in person advisory group meetings as well as in between via conference calls. Each subcommittee has an advisory group member who serves as the chair and staff from the CFPB’s Advisory Board and Councils Office to assist the chair in conducting the meeting.

**II. Agenda**

The Consumer Lending subcommittee focuses on policy issues related to small dollar lending, debt collection, debt relief, auto lending, consumer reporting, and alternative data. The Mortgages and Small Business Markets Lending subcommittee focuses on policy issues related to mortgage origination, mortgage securitization and servicing, marketing service agreements, subprime lending, reverse mortgages, the Home Mortgage Disclosure Act (HMDA), mortgage insurance, risk monitoring, and small business lending.

Written comments will be accepted from interested members of the public and should be sent to [CFPB\\_CABandCouncilsEvents@cfpb.gov](mailto:CFPB_CABandCouncilsEvents@cfpb.gov), a minimum of seven (7) days in advance of the meetings. The comments will be provided to the CAB members for consideration. Persons who need a reasonable accommodation to participate should contact [CFPB\\_504Request@cfpb.gov](mailto:CFPB_504Request@cfpb.gov), 202-435-9EEO, 1-855-233-0362, or 202-435-9742 (TTY) at least ten business days prior to the meeting or event to request assistance. The request must identify the date, time, location, and title of the meeting or event, the nature of the assistance requested, and contact information for the requester. CFPB will strive to provide, but cannot guarantee that accommodation will be provided for late requests.

Individuals who wish to join the Consumer Advisory Board Consumer Lending subcommittee meeting must RSVP to [cfpb\\_cabandcouncilsevents@cfpb.gov](mailto:cfpb_cabandcouncilsevents@cfpb.gov) by noon, February 27, 2018. Individuals who wish to join the Consumer Advisory Board CAB Mortgages and Small Business Lending Markets subcommittee meeting must RSVP to [cfpb\\_cabandcouncilsevents@cfpb.gov](mailto:cfpb_cabandcouncilsevents@cfpb.gov) by noon, March 12, 2018. Members of the public must RSVP by the due date and must include “CAB Consumer Lending” or “CAB Mortgages and Small Business Lending Markets in the subject line of the RSVP.

**III. Availability**

A summary of these meetings will be available after the meeting on the CFPB’s website [www.consumerfinance.gov](http://www.consumerfinance.gov).

Dated: February 21, 2018.

**Kirsten Sutton,**

*Chief of Staff, Bureau of Consumer Financial Protection.*

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**BILLING CODE 4810-AM-P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

[Docket No. CFPB-2018-0007]

**Agency Information Collection Activities: Submission for OMB Review; Comment Request**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Bureau of Consumer Financial Protection (Bureau) is proposing to renew with change the Office of Management and Budget (OMB) approval for an existing information collection titled, “Financial Coaching Program for Veterans and Low-income Consumers.”

**DATES:** Written comments are encouraged and must be received on or before March 28, 2018 to be assured of consideration.

**ADDRESSES:** Comments in response to this notice are to be directed towards OMB and to the attention of the OMB Desk Officer for the Bureau of Consumer Financial Protection. You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- **Electronic:** <http://www.regulations.gov>. Follow the instructions for submitting comments.

- **Email:** [OIRA\\_submission@omb.eop.gov](mailto:OIRA_submission@omb.eop.gov).

- **Fax:** (202) 395-5806.

- **Mail:** Office of Management and Budget, New Executive Office Building, Room 10235, Washington, DC 20503.

In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:** Documentation prepared in support of this information collection request is available at [www.reginfo.gov](http://www.reginfo.gov) (this link becomes active on the day following publication of this notice). Select “Information Collection Review,” under “Currently under review, use the dropdown menu “Select Agency” and

select “Consumer Financial Protection Bureau” (recent submissions to OMB will be at the top of the list). The same documentation is also available at <http://www.regulations.gov>. Requests for additional information should be directed to the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, (202) 435-9575, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov). Please do not submit comments to these email boxes.

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Financial Coaching Program for Veterans and Low-income Consumers.

*OMB Control Number:* 3170-0051.

*Type of Review:* Extension with change of a currently approved collection.

*Affected Public:* Individuals.

*Estimated Number of Respondents:* 7,200.

*Estimated Total Annual Burden Hours:* 3,600.

*Abstract:* In early 2015, the Bureau launched a Financial Coaching project to provide direct financial coaching services to transitioning veterans and economically vulnerable consumers nationwide. In order for the Bureau to understand whether the program is effective and for the financial coaches to be able to deliver efficient services and track clients over time, the Bureau needs to take steps to monitor program performance and to evaluate the program. This includes collecting administrative data about clients for programmatic purposes. The information is collected from the coaches and includes a combination of personal information (basic contact and demographic information), performance metrics (outputs), client-level outcomes (progress towards financial goals or other relevant outcomes) and programmatic and organizational outcomes.

The initial information collection request for the administrative data collected by coaches from financial coaching clients for programmatic and performance monitoring purposes was approved in 2015 and expires on February 28, 2018. In 2015, the Financial Coaching program was extended beyond the initial program period and subsequently, this request is for an extension of administrative data collection. In addition, this information request includes a modification, to add five questions to the administrative data collection. The five questions are part of the Financial Well-being Survey, which

received approval under OMB Control Number 3170-0063 in order to measure the level of financial well-being of American adults and key sub-populations. This will help us understand the progress clients are making and is also in line with the Bureau’s overall efforts to be more consistent in the information we are collecting.

*Request for Comments:* The Bureau issued a 60-day **Federal Register** notice on November 8, 2017, (82 FR 51822), Docket Number: CFPB-2017-0032. Comments were solicited and continue to be invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau’s estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be reviewed by OMB as part of its review of this request. All comments will become a matter of public record.

Dated: February 20, 2018.

**Darrin A. King,**

*Paperwork Reduction Act Officer, Bureau of Consumer Financial Protection.*

[FR Doc. 2018-03791 Filed 2-23-18; 8:45 am]

**BILLING CODE 4810-AM-P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

**[Docket No. CFPB-2018-0005]**

**Request for Information Regarding Bureau External Engagements**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for information.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) seeks comments and information from interested parties to assist the Bureau in assessing its public and non-public external engagements, including but not limited to field hearings, town halls, roundtables, and meetings of the Advisory Board and Councils.

**DATES:** Comments must be received by May 29, 2018.

**ADDRESSES:** You may submit responsive information and other comments, identified by Docket No. CFPB-2018-0005, by any of the following methods:

- *Electronic:* Go to <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email:* [FederalRegisterComments@cfpb.gov](mailto:FederalRegisterComments@cfpb.gov). Include Docket No. CFPB-2018-0005 in the subject line of the message.

- *Mail:* Comment Intake, Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- *Hand Delivery/Courier:* Comment Intake, Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

*Instructions:* The Bureau encourages the early submission of comments. All submissions must include the document title and docket number. Because paper mail in the Washington, DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW, Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. eastern time. You can make an appointment to inspect the documents by telephoning 202-435-7275.

All submissions in response to this request for information, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Sensitive personal information, such as account numbers or Social Security numbers, or names of other individuals, should not be included. Submissions will not be edited to remove any identifying or contact information.

**FOR FURTHER INFORMATION CONTACT:** Zixta Martinez, Associate Director, External Affairs, at 202-435-9745. If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** In addition to using notice and comment to seek feedback on regulations from external stakeholders, the Bureau of Consumer Financial Protection has historically conducted external engagements, such as field hearings, town halls, roundtables, non-public meetings, and public meetings of the Bureau’s Advisory Board and Councils, to discuss and receive feedback on its work.

To assess its external engagements, the Bureau is, as described below,