

List of MOUs

Introduction

This appendix lists the Bureau's data-sharing Memoranda of Understanding (MOU) between the Bureau and other governmental and quasi-governmental agencies that address the sharing of data. The Bureau intends to supplement this report with the text of its MOUs, subject to the necessary approval of affected state and federal agencies.

The "Number" column provides a way to identify the MOU on this list. The "Agency/State/Other" column lists the government entity with whom the Bureau has entered into the MOU. The "Purpose/Nature of Interaction" column provides a brief description of the MOU. The "Effective (Start) Date" column states when the MOU went into effect.

Number	Agency/State/ Other	Purpose/Nature of Interaction	Effective (Start) Date
1	City of Chicago	To establish a framework to preserve the confidentiality of information shared between parties.	11/28/2012
2	Colorado Attorney General's Office	To establish a framework to preserve the confidentiality of information shared between parties.	9/29/2012
3	CSBS	To establish the framework for the parties, and to establish and enhance the cooperative relationship between the Bureau and State Regulators to preserve the confidential nature of the information the parties share by and among themselves. There are 64 state signatories and five state regulatory association signatories to the MOU.	1/14/2011
4	Department of Defense	To enhance collaboration and cooperation between the Department of Defense and Bureau in an effort to reduce consumer risk for service members and their families in the marketplace for consumer financial products, with a particular focus on small-dollar loan products.	5/4/2012
5	Department of Defense; Department of Education; Department of Veterans Affairs	To provide meaningful information to service members, veterans, and their family members about the financial cost and performance outcomes for educational institutions; prevent abusive and deceptive recruiting practices that target the recipients of federal, military, and veterans educational benefits; and ensure that educational institutions provide high-quality academic and student support services to service members, veterans, and their family members.	7/18/2014
6	Department of Education	To establish a framework for cooperation with respect to student financial services oversight and supervisory activities and for the sharing of nonpublic information between ED and the Office of Supervision. Terminated 9/30/2017.	1/9/2014
7	Department of Education	To set forth the agreement between the Bureau and Institute of Education Sciences of the Department of Education regarding the sharing of individually identifiable information acquired by the IES.	8/21/2014
8	Department of Education	To provides the framework for the Parties' coordination in providing assistance to and serving borrowers seeking to resolve complaints related to their private education or federal student loans.	10/19/2011

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		Terminated 9/30/2017.	
9	Department of Homeland Security (Office of Cybersecurity and Communication s)	To deploy "continuous diagnostics and mitigation" capabilities on Bureau's network to improve information security protection for information and information systems and reporting capabilities.	8/5/2014
10	Department of Housing and Urban Development	To set forth the agreement with respect to the transfer of ownership of documents that relate to the consumer protection functions under ILSA and the treatment of a request made under the Freedom of Information Act that seeks documents related to the consumer protection functions under ILSA.	7/21/2011
11	Department of Housing and Urban Development	To set forth the agreement between HUD and the Bureau with respect to the notification and sharing of complaints in connection with their respective responsibilities under the FHA and ECOA. This MOU also provides a set of procedures for coordination of FHA and ECOA enforcement investigations.	9/2/2015
12	Department of Justice	To establish a framework for the purpose of avoiding conflict and promoting consistency in litigation of matters under federal law.	1/20/2012
13	Department of Justice	To establish a framework regarding coordination of the federal fair lending laws.	12/6/2012
14	Department of Justice; Federal Trade Commission; Department of Housing and Urban Development	Addendum to DOJ, FTC, and HUD agreement to include Bureau in Information sharing agreement between agencies for the purpose of cooperative fair lending investigations.	6/9/2011
15	Department of Labor (Office of Disability Employment Policy)	To establish an understanding between the Department of Labor, Office of Disability Employment Policy, and the Bureau to work together to strengthen the financial capability of youth and adults with disabilities by expanding access to a wide range of financial education resources,	8/26/2013

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		asset-building strategies, and consumer protection information.	
16	Department of Labor's Occupational Safety and Health Administration (OSHA)	To set forth the agreement between the Bureau and OSHA with respect to their sharing and treatment of non-public information in connection with their responsibilities under section 1057 of title X of the CFPA.	2/4/2017
17	District of Columbia	To establish a framework to preserve the confidentiality of information shared between parties.	8/30/2012
18	District of Columbia, Office on Aging	To set forth the terms of collaboration between the Bureau and the DCOA to prevent financial exploitation of older adults through the use of Money Smart for Older Adults (MSOA).	5/11/2016
19	FDIC	To set forth the agreement between the Bureau and the FDIC with respect to the sharing and treatment of certain information in connection with their respective responsibilities consistent with and in implementation of the requirements of title X of the Dodd-Frank Act, FDIC's disclosures regulations at 12 C.F.R. part 309, and the Bureau's disclosure regulations at 12 C.F.R. part 1070.	5/16/2012
20	Federal Housing Authority	To provide data to the Bureau pursuant to Supplemental Notice Period announcement in the Federal Register for the Qualified Mortgage rulemaking.	8/23/2012
21	Federal Reserve Board	To set forth the agreement between the FRB and the Treasury, for itself and on behalf of the Bureau, with respect to their sharing, consistent with law, of non-public information in connection with their responsibilities related to or affecting the establishment of the Bureau.	1/25/2011
22	Federal Reserve Board	To reaffirm commitment to be bound by and comply with 1/25/2011 MOU concerning the sharing of information related to the establishment of Bureau.	1/9/2012

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23	FFIEC	To document the development, management, operation, and security of the five-way interconnection using the Connect:Direct facility for the exchange of financial, supervisory, and structure data by and between the FRB, FDIC, OCC, NCUA, and Bureau.	8/18/2014
		Replaced by 6/5/2017 agreement.	
24	FFIEC	To memorialize the shared understanding of ways in which the agencies will coordinate among themselves and with the FFIEC (and its constituent bodies) in carrying out their responsibilities pursuant to the Home Mortgage Disclosure Act and Regulation C.	1/1/2016
25	FFIEC	To govern the operation and maintenance of HMDA Data, including collection, processing, and product work.	1/1/2016
26	FFIEC	Interconnection Security Agreement to document the development, management, operation, and security of the five-way interconnection using the Connect:Direct facility for the exchange of financial, supervisory, and structure data by and between the FRB, FDIC, OCC, NCUA, and Bureau.	6/5/2017
27	FFIEC	To ensure the protection of the confidentiality of information provided by FFIEC to Bureau as it transitions into FFIEC membership.	4/22/2011
28	FFIEC	To set forth a framework regarding the Home Mortgage Disclosure Act data and responsibilities.	8/5/2013
29	FFIEC and HUD	To memorialize the shared understanding of ways in which the Bureau, FFIEC, and HUD will coordinate with each other in carrying out their responsibilities pursuant to HMDA and Regulation C.	9/26/2016
30	FHFA	To define the guidelines implementing Sections C and D of the IAA between the Bureau and FHFA dated 9/13/2012. This MOU establishes an agreement surrounding the interconnection between the Bureau and FHFA, and the respective security responsibilities of each party to protect the confidentiality, integrity, and availability of the NMDB data as referenced in the IAA.	7/23/2013
31	FHFA	To set forth the agreement between the Bureau and FHFA with respect to their sharing of confidential information, consistent with law, that is necessary or appropriate to each party's supervisory, regulatory, and other responsibilities.	2/14/2012

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32	Financial and Banking Information Infrastructure	Two MOUs to set forth the understanding of the Parties with respect to the treatment of non-public information when the Parties elect to share (at their discretion) non-public information regarding a cyber or other incident.	9/22/2016
33	Financial Conduct Authority (FCA)	To establish a basis for co-operation, including the exchange of information and supervisory and investigative assistance.	3/22/2017
34	FinCEN (Treasury Department)	States the terms under which the Bureau participates in the program that FinCEN maintains to permit qualifying organizations to obtain direct electronic access to information collected pursuant to the reporting authority contained in the Bank Secrecy Act.	6/3/2011
35	FINRA	To set forth the terms and conditions of the Bureau's access to and use of customized data from the 2012 Military and State-by-State Survey of the FINRA Investor Education Foundation's National Financial Capability Study.	4/17/2014
36	FINRA	To amend 4/17/2014 MOU.	6/9/2017
37	Florida Office of Financial Regulation	To establish the framework for Bureau and FLOFR to establish and enhance the cooperative relationship between the Bureau and the FLOFR contemplated by the Consumer Financial Protection Act and to preserve the confidential nature of the information the parties share by and among themselves.	4/25/2012
38	FSOC	To set forth the understanding of the Parties with respect to the treatment of non-public information obtained from or shared among the Parties in connection with or related to the functions and activities of the FSOC or the Office of Financial Research pursuant to the Dodd-Frank Act.	4/15/2011
39	FTC	To facilitate cooperation and coordination on supervision, enforcement, and consumer response activities. Replaced by 3/6/2015 MOU.	1/20/2012
40	FTC	To facilitate cooperation and coordination on supervision, enforcement, and consumer complaint response activities.	3/6/2015

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41	FTC	Consumer Sentinel Network Confidentiality and Data Security Agreement between Bureau and FTC regarding the exchange of confidential consumer complaint information.	7/21/2011
42	FTC	Standing agreement between Bureau and FTC concerning the exchange of non-public information between agencies.	10/24/2011
43	Georgia Department of Banking and Finance	To establish a framework to preserve the confidentiality of information shared between parties.	2/1/2012
44	Hawaii Attorney General's Office	To establish a framework to preserve the confidentiality of information shared between parties.	8/12/2012
45	Hawaii Office of Consumer Protection	To establish a framework to preserve the confidentiality of information shared between parties.	7/10/2012
46	Iowa Attorney General's Office	To establish a framework to preserve the confidentiality of information shared between parties.	4/4/2012
47	Kentucky Attorney General Office	To establish a framework to preserve the confidentiality of information shared between parties.	10/11/2012
48	Massachusetts	To establish a framework to preserve the confidentiality of information shared between parties.	11/6/2012
49	Mississippi	To establish a framework to preserve the confidentiality of information shared between parties.	6/13/2012
50	Missouri Attorney General Office	To establish a framework to preserve the confidentiality of information shared between parties.	2/18/2013
51	Montana Department of Justice	To establish a framework to preserve the confidentiality of information shared between parties.	7/10/2012
52	Navajo Nation Department of Justice	To establish a framework to preserve the confidentiality of information shared between parties.	1/22/2013

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53	NCUA	To set forth the agreement between the Bureau and the NCUA with respect to their sharing, consistent with law and NCUA's rule governing access to information (12 C.F.R. part 792), of nonpublic information in connection with their responsibilities related to or affecting the establishment of the Bureau.	Undated
54	NCUA	To reaffirm the parties' commitment to be bound by and comply with the terms of the MOU (which sets forth the agreement between the Bureau and NCUA, with respect to their sharing of non-public information in connection with their responsibilities related to or affecting the establishment of the Bureau) expiring at the designated transfer date.	7/15/2011
55	NCUA	To facilitate the handling of consumer complaints and inquiries as well as sharing of information between agencies for the purpose of consumer financial protection.	8/31/2011
56	Nevada Attorney General Office	To establish a framework to preserve the confidentiality of information shared between parties.	4/16/2012
57	New Hampshire	To establish a framework to preserve the confidentiality of information shared between parties.	4/5/2012
58	New Mexico Attorney General's Office	To establish a framework to preserve the confidentiality of information shared between parties.	6/14/2012
59	New Jersey	To establish a framework to preserve the confidentiality of information shared between parties.	5/30/2013
60	New York Attorney General Office	To establish a framework to preserve the confidentiality of information shared between parties.	5/7/2012
61	New York City Dep't of Consumer Affairs	To establish a framework to preserve the confidentiality of information shared between parties.	2/21/2013

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62	North Carolina Attorney General's Office	To establish a framework to preserve the confidentiality of information shared between parties.	4/7/2012
63	North Carolina Credit Union Division	To establish the framework for the parties, and to establish and enhance the cooperative relationship between Bureau and NCCUD, and to preserve the confidential nature of the information the parties share by and among themselves.	3/2/2011
64	North Dakota Attorney General's Office	To establish a framework to preserve the confidentiality of information shared between parties.	8/14/2012
65	OCC	To facilitate the transition of Consumer Complaint processing responsibilities regarding the institutions, products, and services over which the Bureau will have examination authority and primary enforcement authority for compliance with Federal Consumer financial laws from the OCC to the Bureau.	7/22/2011
66	OCC	To amend the Rollout Schedule in the 7/22/2011 MOU as it pertains to the responsibility of handling consumer complaints.	2/8/2012
67	OCC	To set forth the agreement between the Bureau and the OCC with respect to the sharing and treatment of information in connection with their respective responsibilities consistent with and in advancement of the requirements of Title X of the Dodd Frank Act or other applicable law.	4/30/2012
68	OCC	To establish an overarching framework for the agencies, consistent with the 5/16/2012 MOU with Prudential Regulators and the 4/30/2012 MOU concerning the sharing of information by and between OCC and Bureau, to collect and share data.	4/8/2013
69	Office of Mortgage Settlement Oversight	To establish a framework for the sharing and treatment of nonpublic information relating to the National Mortgage Settlement entered into on 4/5/2012, and any additional servicers that enter into a settlement agreement with the Bureau and agree to oversight by the OMSO.	12/9/2013
70	Offices of the Judge Advocate Generals	To establish and enhance a lasting and productive partnership between the Bureau and the Offices of the Judge Advocate Generals.	7/6/2011

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71	Oklahoma Department of Consumer Credit	To establish a framework to preserve the confidentiality of information shared between parties.	11/27/2012
72	Pennsylvania Department of Banking	Agreement between Bureau and PA Dep't of Banking with regard to the Bureau's access to and use of the NMLS.	10/10/2012
73	Pennsylvania Office of Attorney General	To establish a framework to preserve the confidentiality of information sharing between parties.	9/12/2017
74	Prudential Regulators	MOU between Bureau and Prudential Regulators (FRB, FDIC, NCUA, OCC) outlining their coordinated supervisory activities, as well as encouraging additional voluntary cooperation for the purpose of consumer financial protection.	5/16/2012
75	San Francisco City Attorney	To establish a framework to preserve the confidentiality of information the parties share.	5/30/2013
76	Securities and Exchange Commission	To establish a framework for consulting and coordinating, where feasible, with each other to promote communication regarding consumer financial and investment products and services.	9/3/2014
77	Social Security Administration	To memorialize the collaboration between the Bureau and SSA on the Retirement Tool and to encourage cross promotion of the Bureau's Retirement Tool, SSA's Quick Calculator, and other tools made available by the Parties in an effort to maximize the benefit to consumers.	7/20/16
78	State Regulatory Registry	Terms of use agreement entered between SRR and Bureau for the purpose of sharing access to information off the NMLS registry system.	9/20/2012
79	Vermont	To establish a framework to preserve the confidentiality of information sharing between parties.	4/5/2012
80	Washington Attorney General's Office	To establish a framework to preserve the confidentiality of information sharing between parties.	9/26/2012
81	Wyoming Attorney General's Office	To establish a framework to preserve the confidentiality of information sharing between parties.	9/20/2012