



CFPB Ombudsman's Office Mid-Year Update, July 2022

OMBUDSMAN'S
OFFICE

Individual Inquiries to the Ombudsman

In the first six months of FY2022, we received 1,108 individual inquiries from individuals, companies, consumer and trade groups, and others. As we mark our tenth anniversary this year, this number reflects the most individual inquiries we have received in a sixth month period to date. So far this year, people contacted our office from 46 states, Washington, D.C., Puerto Rico, and from other countries.

Assisting Consumers Who Submit Correspondence to the CFPB via Postal Mail

In FY2021, we heard from some consumers who mailed correspondence to the CFPB, but shared they did not hear back from the company. From our research, we learned that the CFPB processed the correspondence as inquiries (questions) rather than as consumer complaints to be sent to a company for a response, based on certain criteria. Stemming from our feedback, the CFPB added FAQs to the "[Submit a complaint](#)" webpage. Consumers also can locate this information from the "[Learn what to include in your complaint](#)," link under the "Mail a complaint" information on the [Contact Us](#) webpage. The FAQs include "What's most important for me to include in a complaint," along with information on a 50-page limit for providing documents.

New Ombudsman's Office Program: Post-Examination Survey of Supervised Entities

As anticipated in our [FY2021 Annual Report](#), in March we launched our post-examination survey of supervised entities. We conduct the survey as a one-hour phone call during which we ask three questions (what worked well? what didn't work well, if anything? and what would you change going forward?) around three topic areas (supervision materials and resources, interpersonal communications, and end of the examination). Later this year, we anticipate providing the CFPB with a summary of the survey participants' unattributed feedback and recommendations, and plan to summarize it further in our annual report.

Offering Feedback and Suggestions on Draft CFPB Materials

In our role, we have the opportunity to provide feedback to the CFPB on information that it plans to share publicly. As in past years, some of our feedback centered around clarity for the public as well as consideration of the public's expectations in engaging with the CFPB. So far this year, for example, we provided feedback on the blog post entitled "[Explainer: What \[I\]s \[N\]onbank \[S\]upervision?](#)"; an information piece in *Prison Legal News* that shares how to submit a consumer complaint to the CFPB; and the "[Notice and Request for Comment Regarding the CFPB's Inquiry Into Buy-Now-Pay-Later \(BNPL\) Providers](#)" in the *Federal Register*.

Virtual Ombudsman Forum

This summer, we plan to host a virtual Ombudsman Forum with organizations assisting consumers in the Midwest region. A set of Frequently Asked Questions about our Ombudsman Forums is in our [FY2021 Annual Report](#), pp. 43-44. The topics will be: Connecting in with the CFPB – Sharing Consumers' Voices and Any Emerging Process Concerns; Engaging Various Communities to Assist in Resolving Issues with Consumer Financial Products and Services; and Should Consumers Go to the CFPB or Another Federal Agency to Obtain Assistance: Is It Clear? We plan to summarize the feedback in our next annual report.