

SEPTEMBER 2018

Policies and Procedures Manual

Office of Enforcement | Version 3.1

Statement of Purpose

This Enforcement Policies and Procedures Manual is the source for policies governing the work of the Consumer Financial Protection Bureau (Bureau) Office of Enforcement. No other document, email, or statement is a policy of the Office of Enforcement.

Once approved, new or revised policies will be incorporated into the Manual, the official copy of which is found on the Z Drive at:

Z:\Enforcement\Resources\Policy Manual and Templates V.2.0

The Manual will be periodically updated. Suggestions for corrections or revisions should be submitted to the Enforcement Chief of Staff.

The Policies and Procedures Manual provides internal guidance to Enforcement staff of the Bureau. It does not bind the Bureau and does not create any rights, benefits, or defenses—substantive or procedural—that are enforceable by any party in any manner. While every effort has been made to ensure accuracy, these policies and procedures should not be relied on as a legal reference. Nor do they restrict the Bureau’s discretion in exercising its authorities or limit its otherwise lawful investigative or litigation prerogatives.

CAUTION!
These materials may be subject to one or more of the following privileges: Attorney-Client, Work Product, Law Enforcement.

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Part 1: Office Policies

Definitions

AG contact	The individual on the Enforcement Policy and Strategy Team assigned to maintaining state attorney general relationships
ALD	Assistant Litigation Deputy
ARC	Action Review Committee
AUSA	Assistant United States Attorney
AWS	Alternative Work Schedule
BSA or Bank Secrecy Act	The Currency and Foreign Transactions Reporting Act of 1970
Bureau	Consumer Financial Protection Bureau
CFPA	Consumer Financial Protection Act
CFTC	Commodity Futures Trading Commission
CID	Civil Investigative Demand
CII	Confidential Investigative Information
CMP	Civil Money Penalty
COR	Contracting Officer's Representative
CSI	Confidential Supervisory Information
Database	Law Enforcement Leads Database
Dodd-Frank Act	Dodd-Frank Wall Street Reform & Consumer Protection Act
DOJ	Department of Justice
DSS	Document Submission Standards
DUNS	Data Universal Numbering System
EAP	Enforcement Action Process
ECF	Electronic Case Filing

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ECOA	Equal Credit Opportunity Act
ECPA	Electronic Communications Privacy Act
ECS	Electronic Communication Service
Enforcement Personnel	All Office of Enforcement employees
ESI	Electronically Stored Information
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
FinCEN	Financial Crimes Enforcement Network
FOIA	Freedom of Information Act
FRB	Federal Reserve Board
FTC	Federal Trade Commission
GLBA	Gramm-Leach-Bliley Act
GPRA	Government Performance and Results Act
Housekeeping Rule	Rule on Disclosure of Records and Information
IGA	Bureau Office of Inter-Governmental Affairs
IGCE	Independent Government Cost Estimate
LD	Litigation Deputy
Legal	Legal Division
MMS	Matter Management System (ENForce)
MOU	Memorandum of Understanding
NCUA	National Credit Union Association
NDA	Non-Disclosure Agreement
NORA	Notice and Opportunity to Respond and Advise
OCC	Office of the Comptroller of the Currency
OIG	Office of Inspector General

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OSP	Office of Supervision Policy
Persons	People and Entities
PIFI	Personally Identifiable Financial Information
PII	Personally Identifiable Information
PST	Enforcement Policy and Strategy Team
PST Deputy	Deputy Enforcement Director for Policy and Strategy
QPR	Quarterly Performance Review
RAM	Recommendation for Assignment of a Matter
RFPA	Right to Financial Privacy Act
RMR	Research, Markets, and Regulations Division
ROE	Report of Examination
SAM	System for Award Management
SAR	Suspicious Activity Report
SBREFA	Small Business Regulatory Enforcement Fairness Act of 1996
SCA	Stored Communications Act
SEC	Securities and Exchange Commission
SEFL	Supervision, Enforcement, Fair Lending
SES	Supervision and Examination System
SL	Supervisory Letter
Staff	Enforcement Attorneys
T&I	Bureau Office of Technology and Innovation
TRO	Temporary Restraining Order
USAO	United States Attorney's Office

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Enforcement Style Guide

The following style guidance applies to documents prepared in the Bureau's Office of Enforcement:

- 1" margins
- 12pt Georgia Font (including for footnotes)
- Single space after a period
- Single-line spacing
- Space created between paragraphs and at the end of a section
 - When finished with a paragraph press enter, enter
 - Do not use Word's tool to add space before and after a paragraph
- Tab to start new paragraph
- No indent for section headings
- Bolded section headings
- Align text left (not fully justified)
- Footnotes, not endnotes
- Use "Bureau" rather than "BCFP" or "CFPB"

You should follow Local Rules and standing orders for jurisdictions in which you are filing documents in court.

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