

**SUPPLEMENTAL INDEX OF EMAILS AND OTHER  
COMMUNICATIONS**

<b>Exhibit</b>	<b>Date</b>	<b>Description</b>
<b>II</b>	<b>2/12</b>	Emails between Adam Martinez and OPM regarding “RIF Consulting Services”
<b>JJ</b>	<b>2/14</b>	Emails between Adam Martinez and OPM regarding CFPB’s request for an exception to the “90-day rule for competitive areas” (8:28am)
<b>KK</b>	<b>2/14</b>	Status update from Adam Martinez regarding “today’s [RIF] actions and notifications to staff” (12:38pm)
<b>LL</b>	<b>2/14</b>	Email to Adam Martinez notifying him of TRO hearing in this case in planning for timing of termination notices (1:39pm)
<b>MM</b>	<b>2/14</b>	Email urgently requesting materials for RIFs from OPM (1:44pm)
<b>NN</b>	<b>2/14</b>	Email including list of employees to be fired (2:27pm)
<b>OO</b>	<b>2/14</b>	Email from OPM approving request for exemption from the 60-day notice requirement for RIFs (3:25pm)
<b>PP</b>	<b>2/14</b>	Email from Adam Martinez confirming that he will be included with the “next group” of RIFs (4:57pm)
<b>QQ</b>	<b>2/14</b>	Email regarding materials for RIFs (9:56pm)
<b>RR</b>	<b>2/28</b>	Email regarding impact of contract status on resuming work
<b>SS</b>	<b>3/5</b>	Email regarding indefinite postponement of mandatory training
<b>TT</b>		Site showing that staff are not authorized to take mandatory training
<b>UU</b>	<b>3/5</b>	Email regarding reporting on supervision examination activity
<b>VV</b>	<b>3/5</b>	Email regarding reporting on supervision examination activity
<b>WW</b>	<b>3/6</b>	Email regarding reporting on supervision activity and return to administrative leave
<b>XX</b>	<b>3/6</b>	Email regarding impact of contract cancellations on Office of Markets
<b>YY</b>	<b>3/7</b>	Email regarding impact of contract cancellation and employee terminations on CARD Act analysis
<b>ZZ</b>	<b>3/7</b>	Email from head of Office of Students team indicating that they are currently unable to perform required complaint-review function

# **Exhibit II**

**From:** Martinez, Adam (CFPB)  
**Sent:** Wednesday, February 12, 2025 6:51 PM  
**To:** Gueye, Jafnar (CFPB); [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** FW: Draft agreement for CFPB RIF assistance  
**Attachments:** OPM HRS - RIF Consulting Services - CFPB.pdf

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

FYSA – Once OPM confirms, I'll sign the SOW.

Jafnar – I went ahead and provided your name directly so you can handle with your team carefully given the topic.

Thank you all.

Adam

Adam Martinez  
Chief Operating Officer

**From:** Martinez, Adam (CFPB)  
**Sent:** Wednesday, February 12, 2025 6:49 PM  
**To:** 'Parman, Jason C.' [REDACTED]; Wick, Jordan [REDACTED]; Young, Christopher [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: Draft agreement for CFPB RIF assistance

Thank you again for supporting us.

We have reviewed the agreement, and we are ready to move forward. Please let me know if we are good to sign or if you have any additional changes on your end. I've included our POC information below.

Finance POC:  
Jafnar Gueye  
Chief Financial Officer  
[REDACTED]

Project Team Leads:  
[REDACTED]



Adam Martinez  
Chief Operating Officer

From: Parman, Jason C. [REDACTED]  
Sent: Wednesday, February 12, 2025 4:16 PM  
To: Martinez, Adam (CFPB) [REDACTED]; Wick, Jordan (CFPB) [REDACTED]; Young, Christopher [REDACTED]  
Cc: [REDACTED]; [REDACTED]; [REDACTED]  
Subject: Draft agreement for CFPB RIF assistance

Adam, Jordan, and Chris-

Per our meeting, attached please find a draft statement of work (SOW) for restructuring assistance services. The SOW covers the range of activities we may do for you throughout the project, and the initial funding of \$171,925 covers the activities necessary to provide you immediate planning assistance, decision support, and to prepare and scope the remaining activities in the coming phases.

We are glad to meet ASAP to refine the language if needed. If this meets your needs, [REDACTED] (our financial specialist, copied here) is ready to work with your team to execute the agreement.

Please review and if this meets your needs, we can connect our finance team with yours to execute the agreement. Feel free to contact me directly at [REDACTED] or [REDACTED] (copied here) with questions, or just reply to this email that you are ready to go.

We look forward to working with you on this critical initiative.

Thanks,  
Jason

**Jason C. Parman**  
Deputy Associate Director  
U.S. Office of Personnel Management  
HR Strategy & Evaluation Solutions



OPM.gov



# **Exhibit JJ**

**From:** Martinez, Adam (CFPB)  
**To:** [REDACTED]  
**Subject:** FW: Request for Comp Area Exception  
**Date:** Friday, February 14, 2025 8:28:19 AM

---

The competitive areas were approved.

Adam Martinez  
Chief Operating Officer

**From:** Peters, Noah [REDACTED]  
**Sent:** Thursday, February 13, 2025 10:12 PM  
**To:** Lewin, Jeremy [REDACTED]; Mahoney, Michael J [REDACTED];  
Martinez, Adam (CFPB) [REDACTED]; Armstrong, Anthony  
[REDACTED]  
**Cc:** Young, Christopher (CFPB) [REDACTED]; Wick, Jordan (CFPB)  
[REDACTED];  
Parman, Jason C. [REDACTED]  
**Subject:** RE: Request for Comp Area Exception

Jeremy- OPM has approved the competitive area exceptions.

**From:** Lewin, Jeremy [REDACTED]  
**Sent:** Thursday, February 13, 2025 10:10 PM  
**To:** Mahoney, Michael J [REDACTED]; Martinez, Adam (CFPB)  
[REDACTED]; Armstrong, Anthony [REDACTED]  
**Cc:** Young, Christopher (CFPB) [REDACTED]; Wick, Jordan (CFPB)  
[REDACTED];  
Parman, Jason C. [REDACTED]; Peters, Noah [REDACTED]  
**Subject:** Re: Request for Comp Area Exception

+Anthony, who suggested I reach out. We owe Acting Director Vought an update at 10am tomorrow – do we have an ETA on an OPM response?

Thank you!  
Jeremy

---

**From:** Mahoney, Michael J [REDACTED]  
**Date:** Thursday, February 13, 2025 at 7:17 PM  
**To:** Martinez, Adam (CFPB) [REDACTED]  
**Cc:** Young, Christopher (CFPB) [REDACTED]; Lewin, Jeremy  
[REDACTED]; Wick, Jordan (CFPB) [REDACTED];  
[REDACTED]; Parman,  
Jason C. [REDACTED]; Peters, Noah [REDACTED]



**Subject:** RE: Request for Comp Area Exception

Thanks

**From:** Martinez, Adam (CFPB) [REDACTED]  
**Sent:** Thursday, February 13, 2025 7:15 PM  
**To:** Mahoney, Michael J [REDACTED]  
**Cc:** Young, Christopher (CFPB) [REDACTED]; Lewin, Jeremy [REDACTED]; Wick, Jordon (CFPB) [REDACTED]; [REDACTED]; Parman, Jason C. [REDACTED]; Peters, Noah [REDACTED]  
**Subject:** RE: Request for Comp Area Exception

Hi Mike -- numbers are attached.

**Adam Martinez**  
Chief Operating Officer

**From:** Mahoney, Michael J [REDACTED]  
**Sent:** Thursday, February 13, 2025 6:31 PM  
**To:** Martinez, Adam (CFPB) [REDACTED]  
**Cc:** Young, Christopher (CFPB) [REDACTED]; Lewin, Jeremy [REDACTED]; Wick, Jordon (CFPB) [REDACTED]; [REDACTED]; Parman, Jason [REDACTED]; Peters, Noah [REDACTED]  
**Subject:** RE: Request for Comp Area Exception

Hi Adam,

Could you put numbers next to the different Cas in your request?

In other words, I'm assuming the 1200 will be spread across the CA; can your team break that up and assign to each CA

Thanks,

-mike

**From:** Martinez, Adam (CFPB) [REDACTED]  
**Sent:** Thursday, February 13, 2025 5:01 PM  
**To:** Mahoney, Michael J [REDACTED]  
**Cc:** Young, Christopher (CFPB) [REDACTED]; Lewin, Jeremy [REDACTED]; Wick, Jordon (CFPB) [REDACTED]; [REDACTED]; Parman, Jason C. [REDACTED]

Peters, Noah [REDACTED]

**Subject:** Request for Comp Area Exception

Hi Michael –

Attached is CFPB's request for an exception to the 90-day rule for competitive areas.

Please let me know if you have any questions or need additional information.

Thank you.

Adam

Adam Martinez  
Chief Operating Officer  
Consumer Financial Protection Bureau  
[REDACTED]





Consumer Financial  
Protection Bureau

1700 G Street NW, Washington, D.C. 20552

February 13, 2025

**TO:** Michael J. Mahoney, Office of Personnel Management  
**FROM:** Adam Martinez, Chief Operating Officer/Acting Chief Human Capital Officer  
**SUBJECT:** Establishment of Competitive Areas ADAM MARTINEZ

Digitally signed by ADAM  
MARTINEZ  
Date: 2025.02.13 19:12:52 -05'00'

This memorandum serves as the Consumer Financial Protection Bureau's (CFPB) request for an exception to the competitive area 90-day rule. Please find the CFPB responses below with regards to our competitive areas.

**1. Identification of the proposed competitive area, including the organizational segment, geographic location, and limits of the local commuting area;**

**Answer:** Below are the divisions, offices and units that will be immediately impacted by a possible reduction-in-force. Additional competitive areas will be identified in the next round of divisions, offices, and/or units including the Division of Operations, Division of Research Monitoring and Regulations, and Division of Consumer Response.

- Office of the Director - 106 positions
  - Legislative Affairs - 4 position
  - Office of Policy and Strategy - 19 positions
  - Office of Civil Rights - 13 positions
  - Office of Fair Lending and Equal Opportunity - 17 positions
  - Office of the Director - 53 positions
- Division of External Affairs - 51 positions
  - Communications - 16 positions
  - External Affairs Division 16 positions
  - Intergovernmental Affairs - 7 positions
  - Private Sector Engagement - 5 positions
  - Public Engagement - 7 positions

- Division of Supervision- 528 positions
  - Supervision Policy and Operations - 124 positions
  - Supervision Examinations - 6 positions
  - Supervision Midwest Region- 96 positions
  - Supervision Northeast Region - 98 positions
  - Supervision Southeast Region - 110 positions
  - Supervision West Region - 94 positions
- Division of Enforcement - 283 positions
- Division of Research - 170 positions
  - Competition and Innovation - 10 positions
  - Consumer Populations - 54 positions
  - Markets - 42 positions
  - Research - 64 positions
- Division of Operations - 37 positions
  - Operations Front Office - 10 positions
  - Chief Data Officer - 22 positions
  - Administrative Operations
    - Events Management - 5 positions

**2. A description of how the proposed area differs from the one previously established for the same unit and geographic area;**

**Answer:** No competitive areas were established for the groups above. The groups listed above include entire divisions, offices, and/or units.

**3. An organizational chart of the agency showing the relationship between the organizational components within the competitive area and other components in the commuting area;**

**Answer:** Organizational chart attached.

**4. The number of competing employees in the proposed competitive area; Answer:**

Approximately 1175 positions

**5. A description of the operation, work function, staff, and personnel administration of the proposed area and, where appropriate, a description of how the area is distinguished from others in these respects; and**

**Answer:** All functions are unique to the specific division, office and/or unit and support that unit's mission.

**6. A discussion of the circumstances that led to the proposed changes less than 90 days before a proposed reduction.**

**Answer:** The CFPB is responding to Executive Order Implementing The President's "Department of Government Efficiency" Workforce Optimization Initiative – The White House dated February 11, 2025 and the CFPB Acting Director's work stoppage order dated February 10, 2025.

# **Exhibit KK**

[REDACTED]

**From:** Martinez, Adam (CFPB)  
**Sent:** Friday, February 14, 2025 12:38 PM  
**To:** [REDACTED]  
**Subject:** FW: Status

FYSA

Adam Martinez  
Chief Operating Officer

**From:** Martinez, Adam (CFPB)  
**Sent:** Friday, February 14, 2025 12:34 PM  
**To:** Young, Christopher (CFPB) [REDACTED] Lewin, Jeremy [REDACTED] Wick, Jordan (CFPB) [REDACTED]  
**Cc:** Paoletta, Mark (CFPB) [REDACTED] Shapiro, Daniel [REDACTED]  
**Subject:** Status

Good afternoon –

My team and I had a productive conversation with OPM this morning to work out any identified risks and answer follow-up questions regarding today's actions and notifications to staff. OPM shared that typically during the 30-day notice, employees work during this time to transfer any duties. Mark P. just happened to call me, and I was able to ask for clarification and expectations for the first phase of notifications.

We are going to place all staff on administrative leave for the 30-day notice period. This will provide the flexibility for our new leadership team to call back staff to fulfill closeout duties such as enforcement cases. If there are pockets of staff who we later determine do not need to be called back, we can immediately offboard them (i.e., terminate access) for the duration of the notice period.

I will provide you all notice right before the letters go out, along with the final numbers. This will all be done this afternoon.

Adam

Adam Martinez  
Chief Operating Officer

# **Exhibit LL**



[REDACTED]

**From:** Martinez, Adam (CFPB)  
**Sent:** Friday, February 14, 2025 1:39 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: Heads Up Re: Timing of Notices

Thanks.

Adam Martinez  
Chief Operating Officer

**From:** [REDACTED]  
**Sent:** Friday, February 14, 2025 1:36 PM  
**To:** Martinez, Adam (CFPB) [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Heads Up Re: Timing of Notices

Hi Adam,

Wanted to make sure you were aware there is a hearing for a temporary restraining order or preliminary injunction related to today's activities scheduled for 2pm today. While we will continue preparing, it's just a consideration when deciding when to send out the notices.

<https://www.guptawessler.com/wp-content/uploads/2025/02/TROMemorandum.pdf>

Thanks.

[REDACTED]

[REDACTED]

Consumer Financial Protection Bureau  
[consumerfinance.gov](http://consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

# **Exhibit MIM**

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: Exception Template  
**Date:** Friday, February 14, 2025 1:44:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[RE Exception Template.msg](#)  
**Importance:** High

---

Thanks for everything you're doing, but we need the last set of attachments now. We cannot wait until COB. We also need an answer on the attached question about the guidance. Apologies, but we have been instructed we do not have until COB.

[REDACTED]

Consumer Financial Protection Bureau  
[consumerfinance.gov](http://consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

**From:** [REDACTED]  
**Sent:** Friday, February 14, 2025 11:36 AM  
**To:** [REDACTED]; Parman, Jason C.  
[REDACTED]  
**Cc:** [REDACTED]  
[REDACTED]  
[REDACTED]  
**Subject:** RE: Exception Template

Good morning,

The following documents have been attached.

1. MSPB Appeal Information
2. OPM Retention Regulations
3. Severance Pay Estimate Worksheet
4. Unemployment Insurance
5. CTAP, ICTAP and Reemployment Priority List (RPL) Program Information

We are working to provide an example for the following and will as soon as complete.

1. Authorization for Release of Employment Information
2. Acknowledgement of Receipt
3. State Workforce Programs

Very Respectfully,

[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]  
[Redacted]

Teams Phone [Redacted]



Follow us on [LinkedIn](#) | [Twitter](#) | [YouTube](#)

**From:** [Redacted]  
**Sent:** Friday, February 14, 2025 8:59 AM  
**To:** [Redacted] Parman, Jason C. [Redacted]  
**Cc:** [Redacted]  
[Redacted]  
[Redacted]  
**Subject:** RE: Exception Template

Some people who received this message don't often get email from [Redacted] [Learn why this is important](#)

10am would be great. Thank you.

[Redacted]

Consumer Financial Protection Bureau  
[consumerfinance.gov](http://consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

**From:** [Redacted]  
**Sent:** Friday, February 14, 2025 8:31 AM  
**To:** [Redacted] Parman, Jason C.  
[Redacted]  
**Cc:** [Redacted]  
[Redacted]  
**Subject:** RE: Exception Template

Good morning,

Yes, please let us know the time and we will clear our schedules and establish a team meeting.





Yes, we can help with this. We will get to work on scrubbing and packaging these and sending them to you.

Jason

**From:** [REDACTED]

**Sent:** Friday, February 14, 2025 6:48 AM

**To:** [REDACTED]

**Cc:** [REDACTED]

[REDACTED]

[REDACTED]

**Subject:** RE: Exception Template

Some people who received this message don't often get email from [REDACTED] [Learn why this is important](#)

[REDACTED]

Do you have copies of the seven attachments referenced in the template?

1. Acknowledgement of Receipt
2. MSPB Appeal Information
3. OPM Retention Regulations
4. Severance Pay Estimate
5. Unemployment Insurance and State Workforce Programs
6. Authorization for Release of Employment Information
7. CTAP, ICTAP and Reemployment Priority List (RPL) Program Information

Although we'll be doing the severance pay estimate, a sample format would be helpful given our timeframes to send these out.

Much appreciated.

[REDACTED]

[REDACTED]

[consumerfinance.gov](https://consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

**From:** [REDACTED]

**Sent:** Thursday, February 13, 2025 7:53 PM

**To:** Martinez, Adam (CFPB) [REDACTED]



Cc: [Redacted]  
[Redacted]  
[Redacted]

**Subject:** RE: Exception Template

Greetings,

Attached are templates of Reduction in Force notifications with and without Severance Pay. Please be mindful that this is a to be used as a guide for developing your internal RIF notice for issuance. When developing your agency's RIF notices, the team should develop standard language when appropriate (e.g., all notices should contain the same language on the reasons for the RIF). It is recommended that you and your team have agency management, and the agency's legal staff, approve the notices. Finally, the team should designate staff to review and proofread each notice for any errors in content, format, and spelling before issuing.

Very Respectfully,

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Teams Phone [Redacted]



Follow us on [LinkedIn](#) | [Twitter](#) | [YouTube](#)

**From:** Martinez, Adam (CFPB) [Redacted]

**Sent:** Thursday, February 13, 2025 6:17 PM

**To:** [Redacted]

**Cc:** [Redacted]  
[Redacted]

**Subject:** RE: Exception Template

Thank you, [Redacted]. I'll have this over shortly. I emailed Jason separately, but who can we get a copy of the furlough letter/template from?

Adam Martinez  
Chief Operating Officer

**From:** [Redacted]

**Sent:** Thursday, February 13, 2025 5:29 PM

**To:** Martinez, Adam (CFPB) [Redacted]

**Cc:** [Redacted]  
[Redacted]

**Subject:** Exception Template

Good afternoon, Adam,

As requested, the template for the exception to the 60-day notification is attached.  
I will send a separate email to schedule next week's meeting.

Please provide [REDACTED] email address to include in future emails.

Thank you,

[REDACTED]

[REDACTED]

U.S. Office of Personnel Management  
HR Solutions/Federal Classification Center

[REDACTED]

[OPM.gov](https://www.opm.gov)



Follow us on [LinkedIn](#) | [X \(formerly Twitter\)](#) | [YouTube](#)

# **Exhibit NN**

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Validate the Population and the Fields  
**Date:** Friday, February 14, 2025 2:27:41 PM  
**Attachments:** [List of Employees 2025-02-14 DRAFT 1300PM.xlsx](#)  
[Consolidated list of separations.xlsx](#)  
[CFPB Comp Area Request.pdf](#)

---

Hi you all. The first attachment is the list. The second list contains what I think is a consolidated list of all the separations. Make sure the people on the second attachment aren't on the first attachment.

Also, see the PDF. Make sure everyone in the orgs identified in the PDF are on the file.

After this is done we need to verify that the fields in the forms are correct but first validate the population and get back to me ASAP.

If you find issues, please email me. We do not want to bother [REDACTED] right now with this stuff. He is heads down programming.

# Exhibit 00

[REDACTED]

**From:** Martinez, Adam (CFPB)  
**Sent:** Friday, February 14, 2025 3:25 PM  
**To:** [REDACTED]  
**Subject:** FW: Request for Exception to 60 day notice  
**Attachments:** CFPB exception to 90 CA rule SIGNED 2-14-2025 .pdf; CFPB exceptn to the 60 day notice period SIGNED 2-14-2025.pdf

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

For the file. Thanks.

Adam Martinez  
Chief Operating Officer

**From:** Mahoney, Michael J [REDACTED]  
**Sent:** Friday, February 14, 2025 3:07 PM  
**To:** Martinez, Adam (CFPB) [REDACTED]; Internet, WPI Employ [REDACTED]  
**Cc:** Young, Christopher (CFPB) [REDACTED]; Lewin, Jeremy [REDACTED]; Wick, Jordon [REDACTED]; Parman, Jason C. [REDACTED]  
**Subject:** RE: Request for Exception to 60 day notice

Adam,

Attached are the signed letters

-mike

**From:** Martinez, Adam (CFPB) [REDACTED]  
**Sent:** Thursday, February 13, 2025 7:48 PM  
**To:** Peters, Noah [REDACTED]; Internet, WPI Employ [REDACTED]  
**Cc:** Young, Christopher (CFPB) [REDACTED]; Lewin, Jeremy [REDACTED]; Wick, Jordon [REDACTED]; Mahoney, Michael J [REDACTED]; Parman, Jason C. [REDACTED]  
**Subject:** RE: Request for Exception to 60 day notice

Thank you, Noah.

Adam Martinez  
Chief Operating Officer

**From:** Peters, Noah [REDACTED]  
**Sent:** Thursday, February 13, 2025 7:40 PM  
**To:** Martlnez, Adam (CFPB) [REDACTED]; Internet, WPI Employ [REDACTED]  
**Cc:** Young, Christopher (CFPB) [REDACTED]; Lewin, Jeremy [REDACTED]; Wick, Jordon [REDACTED]; (CFPB) [REDACTED]; Mahoney, Michael J [REDACTED]; Parman, Jason C. [REDACTED]  
**Subject:** RE: Request for Exception to 60 day notice



Approved.

Best,

**Noah Peters**

*Senior Advisor to the Director*

*U. S. Office of Personnel Management*

1900 E Street, N.W. | Washington, D.C. 20415



**From:** Martinez, Adam (CFPB) [REDACTED]  
**Sent:** Thursday, February 13, 2025 7:30 PM  
**To:** Internet, WPI Employ [REDACTED]  
**Cc:** Young, Christopher (CFPB) [REDACTED] Lewin, Jeremy [REDACTED] Wick, Jordon (CFPB) [REDACTED] Mahoney, Michael J [REDACTED] Parman, Jason C. [REDACTED] Peters, Noah [REDACTED]  
**Subject:** Request for Exception to 60 day notice

Good evening.

Attached is a request for the 60-day notice exception for RIF notification.

Please let me know if you have any questions or need additional information. Thank you.

Adam

Adam Martinez  
Chief Operating Officer



UNITED STATES OFFICE OF PERSONNEL MANAGEMENT

Washington, DC 20415

February 14, 2025

Mr. Adam Martinez  
Chief Operating Officer/Acting Chief Human Capital Officer  
Consumer Financial Protection Bureau  
1700 G St NW  
Washington, DC 20552

Dear Mr. Martinez:

The Office of Personnel Management (OPM) approves, with one exception, the Consumer Financial Protection Bureau's (CFPB) February 13, 2025, request for OPM approval of an exception to the 60-day notice period provided given to employees selected for release through a reduction in force (RIF). Your request indicates that a RIF is necessary due to the impact of the Executive Order (EO) titled, "Implementing The President's "Department of Government Efficiency" Workforce Optimization Initiative" (February 11, 2025), and the CFPB Acting Director's work stoppage order dated February 10, 2025.

OPM approves your request in accordance with 5 CFR 351.801(b). Under this provision OPM may approve a notice period of less than 60 days when a RIF is caused by unforeseeable circumstances. The minimum notice period must cover at least 30 full days. In accordance with the EO CFPB must act quickly to conduct a RIF of employees in the divisions, offices, and units, mentioned in your request, *with one exception*: this approval does not include the 'Office of the Director/Office of Civil Rights – 13 positions' indicated in your request. In a February 14, 2025, meeting with OPM staff CFPB clarified this competitive area should be removed from the request. The urgency with which CFPB must comply with the EO makes the standard 60-day notice period impracticable. OPM is approving a notice period of 30-days for employees in the entities in your request except the Office of the Director/Office of Civil Rights.

Please contact [REDACTED] by email at [REDACTED] or phone at [REDACTED] should you or staff have any questions with this response.

Sincerely,

A handwritten signature in black ink, appearing to read "Veronica E. Hinton".

Veronica E. Hinton  
Associate Director  
Workforce Policy and Innovation

# **Exhibit PP**

[REDACTED]

**From:** Martinez, Adam (CFPB)  
**Sent:** Friday, February 14, 2025 4:57 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: Exceptions to RIF from Ops Front Office

Yes. I'm dual hatted right now with Ops and OHC. I will be on the RIF list but in the next group.

Adam Martinez  
Chief Operating Officer

**From:** [REDACTED]  
**Sent:** Friday, February 14, 2025 4:56 PM  
**To:** Martinez, Adam (CFPB) [REDACTED]  
**Cc:** [REDACTED]; [REDACTED]  
**Subject:** Exceptions to RIF from Ops Front Office

Hi Adam,

You show up on the RIF report because you are in the Director's Front Office. Are you the only exception?

[REDACTED]

Consumer Financial Protection Bureau  
[consumerfinance.gov](http://consumerfinance.gov)

# Exhibit QQ



**From:** [REDACTED]  
**Sent:** Friday, February 14, 2025 9:56 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** coding for separation actions

Hi you all. Here's the proposed coding for the separation actions. Can you please review and approve for me?

I used auth ZLM for all three since Adam said he wanted agency cites. I could be wrong but I thought we used ZLM when we did Agency cites. PAR remark code M499 just means the remarks are custom. The action & action reason may not be perfect for the situation but this information doesn't go anyway. It stays in HRC and is mostly used for reporting purposes.

[REDACTED] - Can you all use the action reason to determine which actions need to be changed to a NOA 330 and which need to be changed to a NOA 285? The RIFs will be loaded via MPI. For Tuesday, you will only have the NOA 330 and 385.

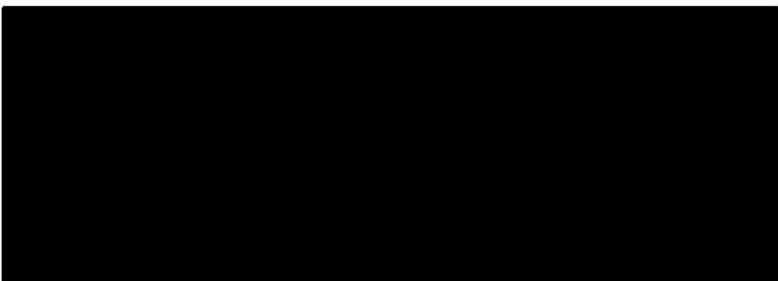
[REDACTED] - we will need to key these over the weekend so they are there Tuesday morning.

Type of Separation	NOA	Auth Code	Par Remark Nbr	PAR Remark Content	Effect Dt	Action <sup>1</sup>	Action Reason <sup>1</sup>
Term Appointments	330	ZLM	M499	EO entitled "Implementing the President's "Dept of Govt Efficiency" Workforce Optimization Initiative" dtd 2/11/2025 and the stop work email from Russ Vought entitled "Additional Directives on Bureau Activities" dtd 2/10/2025. LUMP-SUM PAYMENT TO BE MADE FOR ANY UNUSED ANNUAL LEAVE	2/13/2025	TER	Staff Reduction
Probation	385	ZLM	M499	EO entitled "Implementing the President's "Dept of Govt Efficiency" Workforce Optimization Initiative" dtd 2/11/2025 and the	2/11/2205	TER <sup>2</sup>	DPP <sup>2</sup>

				stop work email from Russ Vought entitled "Additional Directives on Bureau Activities" dtd 2/10/2025. LUMP-SUM PAYMENT TO BE MADE FOR ANY UNUSED ANNUAL LEAVE			
RIF	356	ZLM	M44	EO entitled "Implementing the President's "Dept of Govt Efficiency" Workforce Optimization Initiative" dtd 2/11/2025 and the stop work email from Russ Vought entitled "Additional Directives on Bureau Activities" dtd 2/10/2025. LUMP-SUM PAYMENT TO BE MADE FOR ANY UNUSED ANNUAL LEAVE	TBD	TER <sup>2</sup>	Staff Reduction

<sup>1</sup> This information is only in HRConnect. It doesn't display on the SF-50, go to NFC or go to OPM. The field is used mostly for reporting.

<sup>2</sup> Ter = Termination; DPP = Probation/Trial Period





# **Exhibit RR**

From: [REDACTED]  
Subject: Return to research next steps  
Date: February 28, 2025 at 12:03 PM  
To: [REDACTED]  
[REDACTED]  
[REDACTED]

Hello all,

ORFO just met to discuss next steps regarding yesterday's new guidance that we should resume non-public statutory research work.

Our first step is trying to figure what we can and can't do in terms of systems access and data access. I have not been able to access certain systems, and I don't believe we have an accurate list of what data contracts remain and how it may limit statutory research.

So could you all please log on and send me the answers to the following questions:

1. Can you access all of the technical systems, including the Research Environment, in the ways you normally used to do to fulfill research activities.
2. Can you access all of the data that you used to in order to fulfill research activities.
3. For those of you who are CORs/ACORs, can you report back what data contracts have been cancelled.
4. What conferences have you been accepted to that you are waiting for guidance on whether you can attend? ORFO knows about Boulder, and the Round Robin.

Additionally, we will be seeking guidance on how to properly code timesheets.

All Best,

[REDACTED]

# Exhibit SS

---

**From:** Olstad, Per (CFPB) [REDACTED]  
**Sent:** Wednesday, March 5, 2025 7:27 AM  
**To:** DL\_CFPB\_RMR\_CP\_All [REDACTED]  
**Subject:** Fw: Confirming requirements re: mandatory training

Hi all – see below re: usually required compliance trainings and deadlines ...

Thanks,  
Per

---

**From:** Sacco, Matthew (CFPB) [REDACTED]  
**Sent:** Tuesday, March 4, 2025 10:59:27 AM  
**To:** Olstad, Per (CFPB) [REDACTED]  
**Cc:** Sacco, Matthew (CFPB) [REDACTED]; CFPB\_Learn [REDACTED]  
**Subject:** RE: Confirming requirements re: mandatory training

Per –

Hello, I hope that you are well. Thank you for your timely question. I'll also apologize on our collective behalf about any system-generated reminder emails that went out to many today (and a few weeks ago). That was not intended, and we are acting on that piece as well.

We have extended the former March 17 due date, and have an updated News Article posted on Beam Announcements - [FY25 Mandatory Training deadline extended until further notice](#)

Our current Mandatory Compliance Training (MCT) is now extended. The deadline has been postponed until further notice, and applies to all assigned courses in both the KnowBe4 system, and the CFPB Learning Management System.

Unless otherwise advised by CFPB Leadership, completing these courses is not authorized work during current paused work status.

If status and direction on this change, we'll provide more and updated communications, however until then working on these MCT courses is not authorized work.

I hope that this helps. If you have any further questions on this, please feel free to contact me directly at [REDACTED] or the team via [REDACTED]

Take care,

Matt

**Matt Sacco**

Talent Development Manager

Office of Human Capital

**Consumer Financial Protection Bureau**

Tel: [REDACTED]

Mob: [REDACTED]

[REDACTED]

[www.consumerfinance.gov](http://www.consumerfinance.gov)

---

**From:** Olstad, Per (CFPB) [REDACTED]  
**Sent:** Tuesday, March 4, 2025 10:04 AM  
**To:** CFPB\_Learn [REDACTED]  
**Subject:** Confirming requirements re: mandatory training  
**Importance:** High

Hi – On Feb 21, re: mandatory trainings, there was a directive (on Beam) to “not take these training courses” and that the March 17 deadline would be extended. Can you advise whether staff should resume taking the trainings and if there is a new deadline?

Thank you,  
Per

Per Olstad

Acting Deputy Assistant Director & Senior Advisor

Office of Consumer Populations

Division of Research, Monitoring, and Regulations

Consumer Financial Protection Bureau

[REDACTED]

[REDACTED]

[www.consumerfinance.gov](http://www.consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

# **Exhibit TT**





---

*Please ignore any reminders.*

---

As previously announced, CFPB staff are **not** authorized to undertake annual mandatory training at this time. Please ignore any reminders generated automatically by the training platforms. We have communicated any exceptions directly to individuals who do have requirements.

The CFPB will revisit mandatory training later in the fiscal year. Please direct questions to [REDACTED].

---

## Page Properties

### Owning Team

Human Capital

### Topic

Training

# Exhibit UU

---

**From:** Huggins, Cassandra (CFPB) [REDACTED]  
**Sent:** Wednesday, March 5, 2025 10:01 AM  
**To:** \_DL\_CFPB\_Examiners Midwest [REDACTED];  
\_DL\_CFPB\_NE\_Region\_Directory [REDACTED];  
\_DL\_CFPB\_Supervision Policy [REDACTED]; \_DL\_CFPB\_Examiners  
SE [REDACTED]; \_DL\_CFPB\_Examiners West  
[REDACTED]  
**Cc:** Hagins, Calvin (CFPB) [REDACTED]  
**Subject:** optional template and instructions for submitting reports on exam activity (report due COB 3/10)

Regions/OSP-

As you are likely aware, CLO Mark Paoletta has requested each member of Supervision to provide him with information on the exams they are currently working on. You are authorized to work on this assignment.

Attached is a template that you may use to put together your response- it includes places to fill in all of the information that he requested. I've included rationale for why an event was scheduled, in case you aren't sure what to put in response to that request. You can copy/paste to represent as many open events of each type that you need, and may delete any event types that you are not currently assigned to work on.

As a reminder, this report is due COB Monday March 10. You may submit your report directly to Mark Paoletta, with a cc to your manager. If your manager has left the Bureau and you haven't been assigned a new manager, please cc the next supervisor up in the management chain.

If you are a manager who oversees others who work on exams, you may respond to the request with all open supervisory events that you are overseeing.

If you are in any other role that does not actively work on individual exams (for example, regional analyst), please hold on submitting anything until I receive clarification from leadership on their expectations for staff in those roles.

Thanks for your assistance with this request.

Cassandra Huggins  
Principal Deputy Assistant Director | Supervision Policy & Operations  
[REDACTED]

~~CONFIDENTIAL AND LEGALLY PRIVILEGED~~

[consumerfinance.gov](https://consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.



optional  
template.docx

# **Exhibit VV**

---

**From:** Huggins, Cassandra (CFPB) [REDACTED]  
**Sent:** Wednesday, March 5, 2025 5:11:00 PM  
**To:** [REDACTED]  
**Subject:** Re: optional template and instructions for submitting reports on exam activity (report due COB 3/10)

[REDACTED] the only item you raise that you need to be concerned with for the purposes of your report is the reporting of approximate time spent on the exam. I would recommend you put your best guess as to the amount of time you spent working on each exam until the work stoppage in 2/10. I am not asking what they plan to do with the information.

---

**From:** [REDACTED]  
**Sent:** Wednesday, March 5, 2025 5:05:26 PM  
**To:** Huggins, Cassandra (CFPB) [REDACTED] >  
**Subject:** FW: optional template and instructions for submitting reports on exam activity (report due COB 3/10)

Casey,

Please see below, particularly my 3:11pm message to Chris. There are a lot of unknowns here, and I'd like to know if anyone has asked Mark (or others) for clarification. I am particularly concerned with the time allocated calculations and questions pertaining to how all of these submissions will be used.

Thanks,

[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Wednesday, March 5, 2025 3:24 PM  
**To:** Young, Christopher (CFPB) [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
**Subject:** RE: optional template and instructions for submitting reports on exam activity (report due COB 3/10)

Chris,

Thank you so much for sharing this information. It is helpful to know that Casey is preparing a report.



However, that information alone is not specific enough to address my questions. As such, they still stand.

Thanks,

[REDACTED]

---

**From:** Young, Christopher (CFPB) [REDACTED]  
**Sent:** Wednesday, March 5, 2025 3:18 PM  
**To:** [REDACTED]  
[REDACTED]  
[REDACTED]  
**Subject:** RE: optional template and instructions for submitting reports on exam activity (report due COB 3/10)

Clarification—Casey is preparing a report addressing much of the information requested.

Our job is to prepare reports including **a written summary of the specific matters they are working on, with the name of the entity being examined, how the matter was commenced and approximately how many hours they have spent on the matter.**

Christopher J Young  
Deputy Assistant Director, Supervision Division  
[REDACTED]

Consumer Financial Protection Bureau  
[consumerfinance.gov](https://www.consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

---

**From:** Young, Christopher (CFPB)  
**Sent:** Wednesday, March 5, 2025 3:16 PM  
**To:** [REDACTED]  
[REDACTED]  
[REDACTED]  
**Subject:** RE: optional template and instructions for submitting reports on exam activity (report due COB 3/10)

[REDACTED]

Casey is preparing a report asking for much of this information. We are focused on preparing a report that addresses the following request --

“Additionally, please notify every employee in your division to provide to me **a written summary of the specific matters they are working on, with the name of the entity being examined, how the matter was commenced and approximately how many hours they have spent on the matter.**

Please submit your report and direct every employee in your division to submit their response to me by COB Monday, March 10<sup>th</sup>.”

Christopher J Young  
Deputy Assistant Director, Supervision Division

Consumer Financial Protection Bureau  
[consumerfinance.gov](https://www.consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

---

**From:** [REDACTED]  
**Sent:** Wednesday, March 5, 2025 3:11 PM  
**To:** Young, Christopher (CFPB) [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
**Subject:** RE: optional template and instructions for submitting reports on exam activity (report due COB 3/10)

Chris,

Thank you so much for this clarification. Ahead of our team meeting this afternoon, I have a few questions:

1. *Mark's request to capture time spent* – In our conversation earlier, you requested exam start dates or similar information to use as part of a determination of how much time team members spent on each exam. I want you to know that I'm looking to you for the most appropriate language to capture this information. I also have concerns:
  - a. What is Supervision doing to ensure the time spent calculations are based on the same methodology? For example because, unlike a law firm, we don't report our time as "billable hours" every 15 minutes by case. As a result of how we DO report our time, different teams could come up with vastly different totals if they're using different



the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

---

**From:** [REDACTED]  
**Sent:** Wednesday, March 5, 2025 1:34 PM  
**To:** Young, Christopher (CFPB) [REDACTED]  
**Subject:** RE: optional template and instructions for submitting reports on exam activity (report due COB 3/10)

Chris,

Thank you for reaching out this morning. I'm very happy to assist with fulfilling leadership's recent request.

Per our discussion:

- We will prepare the report requested in the 3/4/2025 and 3/5/2025 messages from Mark Paoletta and Casey Huggins as it pertains to our team.
- Include the future planned exams and follow-up events (planned via prioritization process), active exams [REDACTED] consultation activities
- Include the start date.
- I'll produce an initial list before our next meeting this afternoon.
- Use Word format

Best,

[REDACTED]

---

**From:** Young, Christopher (CFPB) [REDACTED]  
**Sent:** Wednesday, March 5, 2025 11:26 AM  
**To:** [REDACTED]  
**Subject:** Re: optional template and instructions for submitting reports on exam activity (report due COB 3/10)

[REDACTED] — I will ring you on Teams at 11:45 if that works.

Christopher J Young  
Deputy Assistant Director for Supervision Policy  
[REDACTED]

Consumer Financial Protection Bureau  
[consumerfinance.gov](https://www.consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

---

**From:** [REDACTED]

**Sent:** Wednesday, March 5, 2025 11:22:57 AM

**To:** Young, Christopher (CFPB) [REDACTED]

**Subject:** RE: optional template and instructions for submitting reports on exam activity (report due COB 3/10)

One more heads up on this – I have some existing reports in SES that may streamline the process for collecting this information. They are not perfectly aligned to this ask, but they should help.

---

**From:** [REDACTED]

**Sent:** Wednesday, March 5, 2025 11:07 AM

**To:** Young, Christopher (CFPB) [REDACTED]

**Subject:** Fw: optional template and instructions for submitting reports on exam activity (report due COB 3/10)

I'm awaiting your direction based on Casey's latest email.

---

**From:** Huggins, Cassandra (CFPB) [REDACTED]

**Sent:** Wednesday, March 5, 2025 11:00:54 AM

**To:** \_DL\_CFPB\_Examiners Midwest [REDACTED]

\_DL\_CFPB\_NE\_Region\_Directory <[REDACTED]>;

\_DL\_CFPB\_Supervision Policy <[REDACTED]>; \_DL\_CFPB\_Examiners SE

<[REDACTED]>; \_DL\_CFPB\_Examiners West

<[REDACTED]>

**Cc:** Hagins, Calvin (CFPB) <[REDACTED]>

**Subject:** optional template and instructions for submitting reports on exam activity (report due COB 3/10)

Regions/OSP-

As you are likely aware, CLO Mark Paoletta has requested each member of Supervision to provide him with information on the exams they are currently working on. You are authorized to work on this assignment.

Attached is a template that you may use to put together your response- it includes places to fill in all of the information that he requested. I've included rationale for why an event was scheduled, in case you aren't sure what to put in response to that request. You can copy/paste to represent as many open events of each type that you need, and may delete any event types that you are not currently assigned to work on.

As a reminder, this report is due COB Monday March 10. You may submit your report directly to Mark Paoletta, with a cc to your manager. If your manager has left the Bureau and you haven't been assigned a new manager, please cc the next supervisor up in the management chain.

If you are a manager who oversees others who work on exams, you may respond to the request with

all open supervisory events that you are overseeing.

If you are in any other role that does not actively work on individual exams (for example, regional analyst), please hold on submitting anything until I receive clarification from leadership on their expectations for staff in those roles.

Thanks for your assistance with this request.

Cassandra Huggins

Principal Deputy Assistant Director | Supervision Policy & Operations



Consumer Financial Protection Bureau

[consumerfinance.gov](https://consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.



# **Exhibit WW**

---

**From:** [REDACTED]  
**Sent:** Thursday, March 6, 2025 1:08 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
**Subject:** Recap of 3.6.25 call on Report for Exam actives due 3.10.25

Hi [REDACTED],

Just wanted to do a brief recap of what we talked about on our team call from earlier:

1. After we are done with providing the information for the report Casey requested yesterday we are to go back on Administrative Leave. If there is a conflict, while we are completing the report, that we would normally use leave for, we should check with Work Life to find the appropriate leave category to use at this time.
2. We had some discussion regarding the CSI, when sending the report to Mark P. and the report should not be sent as an attachment but the report we had prepared in word should be copied and pasted into the body of the email.
3. Lastly, during the call managers received an email about the status of open events, monitoring and planned events, and you would be reaching out to us individually to get a status on those open events.

Again just wanted to make sure I had the info correct.

[REDACTED]  
Examiner  
Consumer Financial Protection Bureau  
[REDACTED]  
Supervision, Enforcement, Fair Lending & Equal Opportunity  
[REDACTED]  
[consumerfinance.gov](https://consumerfinance.gov)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

This message was secured by [ZixCorp](#)®.

# **Exhibit XX**

---

**From:** McNitt, Bryce (CFPB) [REDACTED]

**Sent:** Thursday, March 6, 2025 6:17 PM

**To:** [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

**Cc:** McNamara, John (CFPB) <[REDACTED]>; [REDACTED]

<[REDACTED]>  
[REDACTED]

**Subject:** Status of Office of Markets Contracts

Good Afternoon,

 [Markets Procurement Status - Justifications.docx](#)

Linked above is the last known status of all Office of Markets contracts.

I have also copied the list into the body of the email below. Some notes:

- All contracts except for one have had “Termination For Convenience” (T4C) notifications sent. This means the CFPB intends to cancel the contract, but for most contracts the formal modification cancelling the contract has not been signed.
  - **Staff are not to log into or utilize the resources of any contract where a T4C has been issued** (all contracts but Inside Mortgage Finance).
- Inside Mortgage Finance is the only contract that was not cancelled.
- Bloomberg Terminal has been formally cancelled and a refund is being issued.
- A few contracts were cancelled in Q1 FY25, and a couple were new contracts that will not be competed.
- Contracts that are either already fully cancelled or that were new and won’t be competed are in gray in the attached sheet, we will not be pursuing those.

For those contracts that where cancellation has been initiated but not formalized, we are beginning a process of making a request to restore those contracts we believe to be necessary to carry out our statutorily required market monitoring work. We are going to start with simple bullets and iterate the list within RMR.

In the attached document, if you believe that the data source is essential to maintain our market monitoring activities, please place some bulleted justification(s) in the appropriate box below the status.

We will try to get a preliminary list to Jan & Dan on Monday and iterate from there.

Please let me know if you have any questions.

Bryce

## Status Office of Markets Procurements as of 3/6/2025

<b>Contract Name</b>	<b>Status</b>
AITE	Cancellation initiated 2/11. Formal cancellation paused until further notice.
AURIEMMA (Cardbeat)	Cancellation initiated 2/11. Formal cancellation paused until further notice.
Auto ABS Data	Cancelled Q1 FY 25.
CARD MAIL MONITOR REPORTS (Competiscan)	Cancellation initiated 2/11. Formal cancellation paused until further notice.
EXPERIAN VELOCITY/AUTOCOUNT	Cancellation initiated 2/11. Formal cancellation paused until further notice.
CRA Auto-focused data purchase	Unlikely to be competed. (New Contract)
MERCATOR GROUP/Javelin/Escalent	Cancellation initiated 2/11. Formal cancellation paused until further notice.
MORTGAGE DATA PRICE INDICES (HPI) (Black Knight)	Cancellation initiated 2/11. Formal cancellation paused until further notice.
Mortgage Data - GUI	Cancelled Q1 FY 25.
INSIDE MORTGAGE FINANCE	Active
MOBILE INTELLIGENCE DATA	Cancellation initiated 2/11. Formal cancellation paused until further notice.
Personal Loan Data	Cancellation initiated 2/11. Formal cancellation paused until further notice.
Bloomberg Terminal	Formally cancelled, refund being issued.
Elliptic (crypto)	Unlikely to be competed. (New Contract)

# **Exhibit YY**

---

**From:** [REDACTED]  
**Sent:** Friday, March 7, 2025 10:24 AM  
**To:** Timmons, Debra (CFPB) [REDACTED] >  
**Subject:** Following up from yesterday's discussion on work tasks

Hello,  
Summarizing what we talked about yesterday as far as work tasks:

- While our team had planned to release the dataset that is important for the statutorily required Card Act Analysis on the week of February 10<sup>th</sup> into Databricks Production, we will not be able to do so at this time. The contractors involved in the development of the datasets, the data validation of the dataset, and the federal employee who promoted the dataset to production were all terminated during the work stoppage in the middle of finalizing documentation.
  - Status: We have granted access to the testing dataset (in staging) to the new Card Act team but they cannot use this dataset for finalized analysis.
- Also as discussed, we should not move forward with developing new platform features or data products (as we had been) because we need to spend time figuring out how we will support our statutorily required functions with dramatically less staff/contractors/fewer systems. You will let me know if I am required to perform this taking stock task for Databricks.

I appreciate your leadership and support.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



# **Exhibit *ZZ***

The screenshot shows an Outlook window titled "complaint portal - Message (HTML)". The ribbon includes "File", "Message", "Help", and "Acrobat". The "Message" ribbon has groups for "Delete", "Respond", "Teams", "Apps", "Quick Steps", "Move", "Tags", "Editing", "Immersive", "Language", "Zoom", "Find Time", and "Report Phishing".

The email header shows the subject "complaint portal" and the sender "Hinkle, Austin (CFPB)". The recipient's name is redacted with a black box. A status bar at the bottom right indicates the message was received on "Fri 3/7/2025 9:11 AM".

The body of the email contains the following text:

Hi everyone,

I was going through complaints today and found that every attachment was inaccessible – the site gave a error that just said 'Service Error (500)'. I've flagged for Matt Pfaff, but wanted to confirm with any of you that you are having the same issue?

Some of the companies that we look at complaints about regularly attach a pdf as its full response so it makes it impossible to review complete information about complaints from those companies.

Austin