

engagement functions as they relate to credit unions.

The duties of the CUAC are solely advisory and shall extend only to the submission of advice and recommendations to the Bureau relating to the activities and operations of credit unions, which shall be non-binding on the Bureau. No determination of fact or policy will be made by the committee, and the committee will have no formal decision-making role and no access to confidential supervisory or other confidential information.

In appointing members to the CUAC, the Director shall seek to assemble members with diverse points of view, institution asset sizes, and geographical backgrounds. Only credit union employees (CEOs, compliance officers, government relations officials, etc.) will be considered for membership. Membership is limited to employees of credit unions with total assets of \$10 billion or less that are not affiliates of depository institutions or credit unions with total assets of more than \$10 billion. The CUAC shall consist of at least seven members serving two-year terms. Equal opportunity practices in accordance with the Bureau's policies shall be followed in all appointments to the CUAC.

Dated: March 18, 2019.

**Kirsten Sutton,**

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

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**BILLING CODE 4810-AM-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

### **Renewal of Consumer Advisory Board**

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

**ACTION:** Notice.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau), after consultation with the Committee Management Secretariat of the General Services Administration, will renew the Consumer Advisory Board (the committee or the CAB) effective on March 21, 2019. The CAB will "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," as outlined in section 1014(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

**FOR FURTHER INFORMATION CONTACT:** Matt Cameron, Acting Staff Director, Office of Advisory Board and Councils, External Affairs, at 202-435-7708, or [Matt.Cameron@cfpb.gov](mailto:Matt.Cameron@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** In accordance with the provisions of the Federal Advisory Committee Act ('FACA') (5 U.S.C. App.), the Bureau of Consumer Financial Protection hereby gives notice of renewal of the Consumer Advisory Board, effective immediately. The CAB is a continuing committee being renewed for the purposes of compliance with FACA and applicable statutes. This committee is being renewed concurrently with the publication of this notice by filing a charter with the Director of the Bureau, the Committee Management Secretariat of the General Services Administration, the Library of Congress, the Committee on Banking, Housing, and Urban Affairs of the United States Senate, and the Committee on Financial Services of the United States House of Representatives. The charter will also be posted on the Bureau's website at [www.consumerfinance.gov](http://www.consumerfinance.gov). This charter will expire two years after the filing date unless renewed by appropriate action.

The CAB's purpose is outlined in section 1014(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), which states that the committee 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 CAB's purpose, the scope of its activities shall include providing information, analysis, and recommendations to the Bureau. The CAB will generally serve as a vehicle for trends and themes in the consumer finance marketplace 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. The duties of the committee are solely advisory and shall extend only to the submission of advice and recommendations to the Bureau, which shall be non-binding on the Bureau. No determination of fact or policy will be made by the committee, and the committee will have no formal decision-making role and no access to

confidential supervisory or other confidential information.

The committee shall consist of no fewer than approximately ten members serving two-year terms, including at least six members appointed upon the recommendation of the regional Federal Reserve Bank Presidents on a rotating basis, and shall be chosen to ensure a fairly balanced membership. In accordance with the Dodd-Frank Act, "in appointing the members of the Consumer Advisory Board, the Director shall seek to assemble experts in: Consumer protection, financial services, community development, fair lending and civil rights, and consumer financial products or services and representatives of depository institutions that primarily serve underserved communities, and representatives of depository institutions that primarily serve underserved communities, and representatives of communities that have been significantly impacted by higher-priced mortgage loans, and seek representation of the interests of covered persons and consumers, without regard to party affiliation." Equal opportunity practices in accordance with the Bureau's policies shall be followed in all appointments to the committee.

Dated: March 18, 2019.

**Kirsten Sutton,**

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

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## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

### **Renewal of Academic Research Council**

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

**ACTION:** Notice.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau), after consultation with the Committee Management Secretariat of the General Services Administration, will renew the Academic Research Council (the committee or the ARC) effective on March 21, 2019. The ARC will (1) provide the Bureau with advice about its strategic research planning process and research agenda, including views on the research that the Bureau should conduct relating to consumer financial products or services, consumer behavior, cost-benefit analysis, or other topics to enable the agency to further its statutory purposes and objectives; and, (2) provide the Office of Research with