Dear Mr. [Redacted]

Pursuant to its authority under Rules XXV.1(d), XXVI.1, and XXVI.8 of the Standing Rules of the Senate and consistent with Section 4 of Senate Resolution 73, 114th Congress, at my direction as Ranking Member of the U.S. Senate Committee on Banking, Housing and Urban Affairs, the Minority staff is reviewing issues related to the compliance with, and enforcement of, laws, statutes, regulations, and rules governing the operations of financial institutions. To assist the Committee with this review, please provide, in accordance with the attached Data Delivery Standards, the information and documents that are responsive to the enclosed questionnaire by no later than Wednesday, October 28, 2015.

Please ask your staff to contact Bob Roach (202-224-6703, Bob_Roach@banking.senate.gov) or Kristen Hutchens (202-224-2754, Kristen_Hutchens@banking.senate.gov) of the Minority staff by no later than Wednesday, October 14, 2015 to arrange a call or meeting to address any questions you may have about this request and to arrange for the production of responsive information and documents.

Thank you for your attention to this matter.

Sincerely,

Sherrod Brown
Ranking Member

cc: The Honorable Richard C. Shelby
Chairman
Financial Institutions Questionnaire

General Instructions

This questionnaire seeks information and documents relating to enforcement actions and related matters. For Subpart A of Part I and Part II of the Questionnaire, please respond to each request for information in writing unless a complete and accurate answer can be found in a document, in which case you may respond by identifying the location(s) of the answer in the document and providing a copy of that document. For Subpart B of Part I of the Questionnaire, please respond to each request for information in writing and provide a copy of any related document. Please provide all documents in accordance with the attached Data Delivery Standards.

Part I

For each legally enforceable judgment, agreement, settlement, decree or order dated January 1, 2005 to the present, issued against or signed by [Redacted] or any of its subsidiaries, affiliates, branches, divisions, partnerships, properties, groups, special purpose entities, joint ventures, predecessors, successors, or any other entity in which it has or had a controlling interest (collectively referred to as "institution"), where any entity listed in Attachment A ("government enforcement agency") is a party, petitioner or plaintiff on its own behalf or on behalf of another agency, related to any violation of, or non-compliance with, U.S. antitrust, banking, consumer, fraud, housing, securities, or tax laws, statutes, regulations, or rules, please provide a copy of the legally enforceable judgment, agreement, settlement, decree or order.

Subpart A

For each judgment, agreement, settlement, decree, or order identified (see above), please provide the following information:

1. any fact, violation, or non-compliance that the institution admitted or acknowledged;

2. any fact, violation, or non-compliance that the institution did not admit or acknowledge;

3. any sanction, remedial action, personnel change, undertaking, activity, penalty, fine, forfeitures, disgorgement, interest, or other requirement (collectively referred to as "requirement") (including where applicable the type and/or amount) that was imposed upon or agreed to by the institution, and the name of each institution entity to which each requirement applied;

4. the name of each U.S. federal, state or local governmental entity or any other entity that received any payment (including, but not limited to, any fine, penalty, forfeiture, disgorgement or interest) from the institution, the amount and type of each such
payment to each entity, and the name of each entity of the institution that made the payment;

5. for each payment identified (see #4 above), whether any payment was indemnified in whole or in part, and if so the amount that was indemnified;

6. for each payment identified (see #4 above), whether any payment was treated or characterized by the institution in a way that resulted in the institution reducing or claiming a reduction or offset in its tax liability, and if so the amount that was reduced or offset;

7. the identity and position of any of the institution’s personnel who was subject to any conviction, fine, action or sanction (collectively referred to as a “disciplinary action”) as a result of any proceeding brought by any governmental agency or private regulatory body; the full name of the forum in which the proceeding occurred; a description of the disciplinary action; and the reasons for any disciplinary action;

8. any directive or initiative undertaken or mandated by the Board of Directors (or any similar body) of the institution in response to the judgment, agreement, settlement, decree or order or the underlying misconduct; the date(s) on which it was approved and/or announced; and the status of each directive or initiative;

9. any change to the senior management or Board of Directors (or any similar body) of the institution in anticipation of or as a result of the judgment, agreement, settlement, decree or order or the underlying misconduct, and any reason cited as a basis for that change;

10. any action against any of the institution’s other personnel or specific entities in anticipation of or as a result of the judgment, agreement, settlement, decree or order or the underlying misconduct, and any reason cited as a basis for that action;

11. any cooperation credit that the institution received;

12. any waiver, exemption or similar relief (or support for any such waiver, exemption or relief request) from any sanction or disqualification that the institution sought from any government entity in anticipation of or as a result of the judgment, agreement, settlement, decree or order;

13. for each such application or request for relief that the institution sought, the facts and legal basis cited in support of the request; the result of the request (e.g., approved, denied, withdrawn); and the reason for the result;
14. the name of any monitor, consultant, or any other entity or individual (collectively referred to as "monitor") retained or used to oversee implementation of and/or compliance with any requirement that was imposed upon, or agreed to by, the institution;

15. the total amount of costs, expenses, fees, or any other remuneration the institution incurred and/or paid in connection with any examination, investigation, administrative proceeding, or litigation related to the judgment, agreement, settlement, decree or order; and the total amount of those costs, expenses, fees, and/or other remuneration that was paid to third parties (e.g., law firms);

16. the total amount of costs, expenses, fees, or any other remuneration the institution incurred and/or paid in connection with satisfying any requirement;

17. the processes and tools that the institution used to identify its obligations under the judgment, agreement, settlement, decree, or order, and to track the fulfillment of those obligations; and

18. any non-public agreement, understanding, or commitment (or similar arrangement) whether verbal or in writing between the institution and a government enforcement agency (including, but not limited to, any agreement on the timing of finalizing an action; the granting of a waiver; which entities of the institution would be cited, named, and/or charged in any action; which facts against the institution would be made public and which would not be included in the facts; which of the possible charges or allegations against the institution would be made public and which would not be included in the list of charges or allegations; or concerning a change in the personnel, policies, practices, or resources of the institution).

Subpart B

For each judgment, agreement, settlement, decree or order identified (see above), please also provide the following information and a copy of any related document—

1. the status or progress of the institution’s implementation of, and/or compliance with, each requirement, including any findings, assessments or recommendations made by any monitor;

2. any consequences (including, but not limited to, the economic or employment consequences) of any proposed or final terms or conditions in the agreement, settlement, decree or order, identified by the institution to the government enforcement agency prior to the finalization of the agreement, settlement, decree or order; and
3. any communication that the institution's Board of Directors (or any similar body) or any individual Board member had with any government enforcement agency, any institution personnel or other Board member, regarding any matter relating to the judgment, agreement, settlement, decree or order.

Part II

Please provide the following information—

1. any material changes in the institution's compliance programs (e.g., to organization, staffing, funding or policies) that were initiated on or after January 1, 2003;

2. which such material changes (see #1 above) were made by the institution because one or more of the judgments, agreements, settlements, decrees or orders identified above (see Part I) required the institution to make the change;

3. the processes and tools that the institution uses to identify and track ongoing and completed examinations, investigations, administrative proceedings, and/or litigations brought by a government enforcement agency, and/or requests for waivers, exemptions or relief from any sanction or disqualification that the institution sought from a government enforcement agency; and

4. the institution's policies, processes, and/or criteria for hiring and dismissing members of senior management and the Board of Directors, including any policies relating to diversity (e.g., diversity of educational and professional backgrounds).
## ATTACHMENT A

<table>
<thead>
<tr>
<th>Federal Government Entities</th>
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<tbody>
<tr>
<td>1. Board of Governors of the Federal Reserve System</td>
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<tr>
<td>2. Commodity Futures Trading Commission</td>
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<tr>
<td>3. Consumer Financial Protection Bureau</td>
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<td>4. Federal Deposit Insurance Corporation</td>
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<tr>
<td>5. Federal Energy Regulatory Commission</td>
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<td>6. Federal Housing Finance Agency</td>
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<td>7. Federal Reserve Bank of New York</td>
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<td>8. National Credit Union Administration</td>
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<td>9. U.S. Department of Housing and Urban Development</td>
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<td>10. U.S. Department of Justice</td>
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<td>11. U.S. Department of the Treasury - Financial Crimes Enforcement Network</td>
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<td>12. U.S. Department of the Treasury - Internal Revenue Service</td>
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<tr>
<td>14. U.S. Department of the Treasury - Office of Foreign Assets Control</td>
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<td>15. U.S. Securities and Exchange Commission</td>
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