

Dated: August 1, 2023.

Julia M. Harrison,

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DEPARTMENT OF COMMERCE

Patent and Trademark Office

[Docket No.: PTO-C-2023-0029]

Performance Review Board

AGENCY: United States Patent and Trademark Office, Commerce.

ACTION: Notice.

SUMMARY: In conformance with the Civil Service Reform Act of 1978, the United States Patent and Trademark Office (USPTO) announces the appointment of persons to serve as members of its Performance Review Board (PRB).

ADDRESSES: Office of Human Resources, USPTO, P.O. Box 1450, Alexandria, VA 22313-1450.

FOR FURTHER INFORMATION CONTACT: Lari B. Washington, Director, Human Capital Management, USPTO, at 571-272-5187.

SUPPLEMENTARY INFORMATION: The membership of the USPTO PRB is as follows:

Derrick Brent, Chair, Deputy Under Secretary of Commerce for Intellectual Property and Deputy Director of the USPTO
Frederick W. Steckler, Vice Chair, Chief Administrative Officer, USPTO
Vaishali Udupa, Commissioner for Patents, USPTO
David S. Gooder, Commissioner for Trademarks, USPTO
Dennis J. Hoffman, Chief Financial Officer, USPTO
Henry J. Holcombe, Chief Information Officer, USPTO
David L. Berdan, General Counsel, USPTO
Mary Critharis, Chief Policy Officer and Director for International Affairs, USPTO
Gerard F. Rogers, Chief Administrative Trademark Judge, USPTO
Scott R. Boalick, Chief Administrative Patent Judge, USPTO
Bismarck Myrick, Director of the Office of Equal Employment Opportunity and Diversity, USPTO
Cara Duckworth, Chief Corporate Communications Officer, USPTO
Shirin Bidel-Niyat, Chief of Staff, USPTO

Alternates:

Robin Evans, Deputy Commissioner for Patents, USPTO

Amy Cotton, Deputy Commissioner for Trademark Examination Policy, USPTO

Katherine K. Vidal,

Under Secretary of Commerce for Intellectual Property and Director of the United States Patent and Trademark Office.

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CONSUMER FINANCIAL PROTECTION BUREAU

Supervisory Highlights, Issue 30, Summer 2023

AGENCY: Consumer Financial Protection Bureau.

ACTION: Supervisory Highlights.

SUMMARY: The Consumer Financial Protection Bureau (CFPB or Bureau) is issuing its thirtieth edition of Supervisory Highlights.

DATES: The Bureau released this edition of the Supervisory Highlights on its website on July 26, 2023. The findings included in this report cover examinations in the areas of auto origination, auto servicing, consumer reporting, debt collection, deposits, fair lending, information technology, mortgage origination, mortgage servicing, payday and small dollar lending, and remittances that were completed from July 1, 2022, to March 31, 2023.

FOR FURTHER INFORMATION CONTACT: Jaclyn Sellers, Senior Counsel, at (202) 435-7449. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

1. Introduction

Since its inception, the Consumer Financial Protection Bureau's (CFPB's) Supervision program has assessed supervised institutions' compliance with Federal consumer financial law and taken supervisory action against institutions that have violated it.¹ This includes institutions engaged in unfair, deceptive, or abusive acts or practices (UDAAPs) prohibited by the Consumer Financial Protection Act of 2010 (CFPA).² In April 2023, the CFPB issued a policy statement on abusive acts or practices to summarize the existing precedent, provide an analytical framework for identifying abusive

¹ If a supervisory matter is referred to the Office of Enforcement, Enforcement may cite additional violations based on these facts or uncover additional information that could impact the conclusion as to what violations may exist.

² 12 U.S.C. 5531, 5536.

conduct, and to offer some guiding principles.³

This edition of *Supervisory Highlights* notes recent supervisory findings of abusive acts or practices supervised institutions engaged in across multiple product lines. Examiners also continue to find that supervised institutions are engaging in prohibited unfair and deceptive acts or practices. The CFPB will continue to supervise for, and enforce against, practices that may violate Federal consumer financial law, harm consumers, and impede competition.

Most supervised institutions rely on technology solutions to run their businesses and offer or provide consumer financial products or services. Supervision assesses information technology utilized by supervised entities, and information technology controls, that may impact compliance with Federal consumer financial law or risk to consumers. Examiners have identified several violations of Federal consumer financial law that were caused in whole or in part by insufficient information technology controls. This edition includes for the first time, findings from the CFPB's Supervision information technology program.

A key aspect of the CFPB supervision program is benefitting supervised institutions by identifying compliance issues before they become significant. The supervision process is confidential in nature. This confidentiality promotes candid communication between supervised institutions and CFPB supervisory personnel concerning compliance and related matters.

The findings included in this report cover examinations in the areas of auto origination, auto servicing, consumer reporting, debt collection, deposits, fair lending, information technology, mortgage origination, mortgage servicing, payday and small dollar lending, and remittances that were completed from July 1, 2022, to March 31, 2023. To maintain the anonymity of the supervised institutions discussed in *Supervisory Highlights*, references to institutions generally are in the plural and related findings may pertain to one or more institutions.

2. Supervisory Observations

2.1 Auto Origination

The CFPB assessed the auto finance origination operations of several

³ CFPB Policy Statement on Abusive Acts or Practices, available at <https://www.consumerfinance.gov/compliance/supervisory-guidance/policy-statement-on-abusiveness/>.