

**CFPB.006**

**SYSTEM NAME:**

Social Networks and Citizen Engagement System

**SYSTEM LOCATION:**

Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20552.

**CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:**

Users of social media who interact with the Bureau through the Bureau's Web site, or through various social media outlets, including but not limited to third-party sites and services such as Facebook, Twitter, YouTube, LinkedIn, and Flickr. Other covered individuals may include those who sign on to various parts of the Bureau Web site with a user identity provided by a third-party, including but not limited to sites and services such as Disqus, Facebook, and Twitter. These may be members of the public, employees, and contractors.

**CATEGORIES OF RECORDS IN THE SYSTEM:**

Records maintained in the system may contain information that an individual shares voluntarily with the Bureau through various social media sites and services. They may also contain information that is stored to ensure that an individual can access Web sites where a login is required. This may include without limitation: name, username, email address, birth date, security questions, IP addresses, location, passwords, authentication, business affiliation, demographic information, videos, photos, and other general information.

**AUTHORITY FOR MAINTENANCE OF THE SYSTEM:**

Public law 111-203, Title X, Sections 1011, 1012, 1021, Codified at 12 U.S.C. 5491, 5492, 5511. Executive Order 13571, Streamlining Service Delivery and Improving Customer Service, April 27, 2011.

**PURPOSE(S):**

The information in the system is being collected to facilitate internal and external interactions concerning the Bureau and Bureau programs. The use of social media platforms will increase collaboration and transparency with the public, as well as employees and contractors. The use of social media will enable the Bureau to interact with the public in effective and meaningful ways, encourage the wide sharing of information regarding consumer financial issues and the strengthening of an online community of consumers, and ensure that critical information about the agency and key

consumer finance issues is distributed. The information will also be used for administrative purposes to ensure quality control, performance, and improving management processes.

**ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND THE PURPOSES OF SUCH USES:**

These records may be disclosed, consistent with the Bureau's Disclosure of Records and Information Rules, promulgated at 12 CFR 1070 *et seq.*, to:

- (1) Appropriate agencies, entities, and persons when (a) the Bureau suspects or has confirmed that there has been a breach of the system of records; (b) the Bureau has determined that as a result of the suspected or confirmed breach there is a risk of harm to individuals, the Bureau (including its information systems, programs, and operations), the Federal Government, or national security; and (c) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with the Bureau's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm;
- (2) Another Federal agency or Federal entity, when the Bureau determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in (a) responding to a suspected or confirmed breach or (b) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the Federal Government, or national security, resulting from a suspected or confirmed breach.
- (3) Another federal or state agency to (a) permit a decision as to access, amendment or correction of records to be made in consultation with or by that agency, or (b) verify the identity of an individual or the accuracy of information submitted by an individual who has requested access to or amendment or correction of records;
- (4) The Office of the President in response to an inquiry from that office made at the request of the subject of a record or a third party on that person's behalf;
- (5) Congressional offices in response to an inquiry made at the request of the individual to whom the record pertains;
- (6) Contractors, agents, or other authorized individuals performing work on a contract, service, cooperative agreement, job, or other activity on behalf of the Bureau or Federal Government and who have a need to access the information in the performance of their duties or activities;
- (7) The DOJ for its use in providing legal advice to the Bureau or in representing the Bureau in a proceeding before a court, adjudicative body, or other administrative body, where the use of such information by the DOJ is deemed by the Bureau to be relevant and necessary to the advice or proceeding, and such proceeding names as a party in interest:

- (a) The Bureau;
  - (b) Any employee of the Bureau in his or her official capacity;
  - (c) Any employee of the Bureau in his or her individual capacity where DOJ has agreed to represent the employee; or
  - (d) The United States, where the Bureau determines that litigation is likely to affect the Bureau or any of its components;
- (8) A court, magistrate, or administrative tribunal in the course of an administrative proceeding or judicial proceeding, including disclosures to opposing counsel or witnesses (including expert witnesses) in the course of discovery or other pre-hearing exchanges of information, litigation, or settlement negotiations, where relevant or potentially relevant to a proceeding, or in connection with criminal law proceedings; and
- (9) Appropriate federal, state, local, foreign, tribal, or self-regulatory organizations or agencies responsible for investigating, prosecuting, enforcing, implementing, issuing, or carrying out a statute, rule, regulation, order, policy, or license if the information may be relevant to a potential violation of civil or criminal law, rule, regulation, order, policy, or license.
- (10)

**POLICIES AND PRACTICES FOR STORING, RETRIEVING, ACCESSING, RETAINING, AND DISPOSING OF RECORDS IN THE SYSTEM:  
STORAGE:**

Paper and electronic records.

**RETRIEVABILITY:**

Records are retrievable by full-text search. Records may also be retrieved by personal identifiers, which may include without limitation: name, username, email address, IP addresses, geographic information, and demographic information.

**SAFEGUARDS:**

Access to electronic records that are not otherwise available to the general public by virtue of their presence on social media sites is restricted to authorized personnel who have been issued non-transferrable access codes and passwords. Other records are maintained in locked file cabinets or rooms with access limited to those personnel whose official duties require access.

**RETENTION AND DISPOSAL:**

The Bureau will manage all computer and paper files in the system as permanent records until the disposition schedule for these records is approved by the National Archives and Records Administration, at which time, the Bureau will dispose of such files in accordance with the schedule.

**SYSTEM MANAGER(S) AND ADDRESS:**

Bureau of Consumer Financial Protection, Assistant Director, Consumer Engagement, 1700 G Street NW., Washington, DC 20552.

**NOTIFICATION PROCEDURE:**

Individuals seeking notification and access to any record contained in this system of records, or seeking to contest its content, may inquire in writing in accordance with instructions appearing the Bureau's Disclosure of Records and Information Rules, promulgated at 12 CFR 1070 *et seq.* Address such requests to: Chief Privacy Officer, Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20552.

**RECORD ACCESS PROCEDURES:**

See "Notification Procedures" above.

**CONTESTING RECORD PROCEDURES:**

See "Notification Procedures" above.

**RECORD SOURCE CATEGORIES:**

Information in this system is obtained from individuals who voluntarily interact with the Bureau through various social media sites and services, or as a result of public outreach.

**EXEMPTIONS CLAIMED FOR THE SYSTEM:**

None.