

requests that, where possible, comments include:

- Specific suggestions regarding any potential updates or modifications to the Bureau's enforcement processes, consistent with the Bureau's statutory objectives, and including, in as much detail as possible, the potential update or modification, supporting data or other information on impacts and costs, or information concerning alignment with the processes of other agencies; and

- Specific identification of any aspects of the Bureau's enforcement processes that should not be modified, consistent with the Bureau's statutory objectives, and including supporting data or other information on impacts and costs, or information concerning alignment with the processes of other agencies.

The following list of general areas represents a preliminary attempt by the Bureau to identify elements of its enforcement processes that may be deserving of more immediate focus. This non-exhaustive list is meant to assist in the formulation of comments and is not intended to restrict the issues that may be addressed. In addressing these topics or others, the Bureau requests that commenters identify with specificity the Bureau regulations or practices at issue, providing legal citations where appropriate and available. Please feel free to comment on some or all of the topics below, but please be sure to indicate on which area you are commenting. To provide comments specifically on the Bureau's Civil Investigative Demand (CID) processes, please respond to the specific Request for Information on that topic, Docket No. 2018-CFPB-0001, 83 FR 3686 (Jan. 26, 2018). To provide comments specifically on the Bureau's rules of practice for adjudication proceedings, please respond to the specific Request for Information on that topic, Docket No. 2018-CFPB-0002, 83 FR 5055 (Feb. 5, 2018).

The Bureau is seeking feedback on all aspects of its enforcement processes, including but not limited to:

1. Communication between the Bureau and the subjects of investigations, including the timing and frequency of those communications, and information provided by the Bureau on the status of its investigation;

2. The length of Bureau investigations;

3. The Bureau's Notice and Opportunity to Respond and Advise process, including:

- a. CFPB Bulletin 2011-04, Notice and Opportunity to Respond and Advise (NORA), issued November 7, 2011

(updated January 18, 2012) and available at <http://files.consumerfinance.gov/f/2012/01/Bulletin10.pdf>, including whether invocation of the NORA process should be mandatory rather than discretionary; and

- b. The information contained in the letters that the Bureau may send to subjects of potential enforcement actions pursuant to the NORA process, as exemplified by the sample letter available at <http://www.consumerfinance.gov/wp-content/uploads/2012/01/NORA-Letter1.pdf>;

4. Whether the Bureau should afford subjects of potential enforcement actions the right to make an in-person presentation to Bureau personnel prior to the Bureau determining whether it should initiate legal proceedings;

5. The calculation of civil money penalties, consistent with the penalty amounts and mitigating factors set out in 12 U.S.C. 5565(c), including whether the Bureau should adopt a civil money penalty matrix, and, if it does adopt such a matrix, what that matrix should include;

6. The standard provisions in Bureau consent orders, including conduct, compliance, monetary relief, and administrative provisions; and

7. The manner and extent to which the Bureau can and should coordinate its enforcement activity with other Federal and/or State agencies that may have overlapping jurisdiction.

Authority: 12 U.S.C. 5511(c).

Dated: February 6, 2018.

Mick Mulvaney,

Acting Director, Bureau of Consumer Financial Protection.

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DEPARTMENT OF DEFENSE

Department of the Air Force

U.S. Air Force Scientific Advisory Board Notice of Meeting

AGENCY: United States Air Force Scientific Advisory Board, Department of the Air Force, Department of Defense.

ACTION: Notice withdrawal.

SUMMARY: The previous Air Force Scientific Advisory **Federal Register** Notice, Vol. 82, No. 247, published on Wednesday December 27, 2017, is hereby withdrawn. The United States Air Force Scientific Advisory Board Meeting to be held on 23 January 2018 is cancelled. Due to the lapse in appropriations for the Department of

Defense (DoD), the Designated Federal Officer for the U.S. Air Force Scientific Advisory Board along with the DoD was unable to provide public notification required by 41 CFR 102-3.150(a) concerning the cancellation of its previously announced meeting on January 23, 2018, of the U.S. Air Force Scientific Advisory Board that published on Wednesday, December 27, 2017, 82 FR 261270. Accordingly, the Advisory Committee Management Officer for the Department of Defense, pursuant to 41 CFR 102-3.150(b), waives the 15-calendar day notification requirement.

FOR FURTHER INFORMATION CONTACT: The Scientific Advisory Board Secretariat Deputy Director and Designated Federal Officer, Evan Buschmann at evan.g.buschmann.civ@mail.mil, 240-612-5503, or United States Air Force Scientific Advisory Board, 1500 West Perimeter Road, Ste. #3300, Joint Base Andrews, MD 20762.

Henry Williams,

Acting Air Force Federal Register Officer.

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DEPARTMENT OF DEFENSE

Office of the Secretary

Defense Science Board; Notice of Federal Advisory Committee Meeting

AGENCY: Under Secretary of Defense for Research and Engineering, Department of Defense.

ACTION: Notice of Federal Advisory Committee meeting.

SUMMARY: The Department of Defense (DoD) is publishing this notice to announce that the following Federal Advisory Committee meeting of the Defense Science Board (DSB) will take place.

DATES: Closed to the public Thursday, February 8, 2018 from 8:25 a.m. to 5:00 p.m.

ADDRESSES: The address of the closed meeting is the SECDEF Cables conference room 3D921 at the Pentagon, Washington, DC.

FOR FURTHER INFORMATION CONTACT: Defense Science Board Designated Federal Officer (DFO) Mr. Edward C. Gliot, (703) 571-0079 (Voice), (703) 697-1860 (Facsimile), edward.c.gliot.civ@mail.mil (Email). Mailing address is Defense Science Board, 3140 Defense Pentagon, Room 3B888A, Washington, DC 20301-3140. Website: <http://www.acq.osd.mil/dsb/>. The most up-to-date changes to the