

Chief or Acting Freedom of Information Act Officer
Consumer Financial Protection Bureau
1700 G St., NW
Washington, DC 20552

Re: Freedom of Information Act Request

Dear FOIA Office,

This is a request under the Freedom of Information Act.

I request copies of the following documents:

1. Copies of entries in the CFPB staff directory for Chris Young, Nikhil Rajpal and Gavin Kliger
2. Emails and phone numbers of Chris Young, Nikhil Rajpal and Gavin Kliger
3. Any communications between (1) individuals in the White House, and (2) Chris Young, Nikhil Rajpal or Gavin Kliger
4. Any emails sent to or received from, since Jan. 20, 2025, the Department of the Treasury (any treasury.gov domain) and Chris Young, Nikhil Rajpal and Gavin Kliger
5. Any communications between (1) Chris Young, Nikhil Rajpal or Gavin Kliger, and individuals affiliated with any of the following non-executive branch entities:
 - a. The Consumer Bankers Association, American Bankers Association, Independent Community Bankers of America;
 - b. X.com, formerly Twitter, or any corporate entity of X.com;
 - c. The House of Representatives or Senate;
6. Any financial disclosures filed by Chris Young, Nikhil Rajpal or Gavin Kliger

For purposes of this request, “communications” should be construed broadly, to include without limitation communication by email, text message, Signal or other encrypted platform, Slack or Teams or similar collaboration platform, or voicemail. Further, I request any responsive agency record, regardless of whether it was created on a government system or not; written communications using non-governmental email, text, app, or other platform should be included within any search and response.

In order to help to determine my status to assess fees, you should know that I am affiliated with a non-profit organization dedicated to financial justice and economic wellbeing and have a proven track record of compiling and disseminating information and reports to the public about government functions and activities, including the government’s record and position on consumer financial rights and policy matters. The Requester has undertaken this work in the public interest and not for any private commercial interest. Access to this information is crucial for the Requester and the communities it serves.

I request a waiver of all fees for this request. Disclosure of the requested information to me is in the public interest because it is likely to contribute significantly to public understanding of the operations or activities of the government and is not primarily in my commercial interest. The activities of the Consumer Financial Protection Bureau are the subject of considerable public interest, as evidenced by recent publications in [The New York Times](#) and other media and statements by [lawmakers in the U.S. Congress](#).

I am willing to pay fees for this request up to a maximum of \$10. If you estimate that the fees will exceed this limit, please inform me first.

Thank you for your consideration of this request.

Sincerely,
Carter Dougherty
Americans for Financial Reform Education Fund
11 Dupont Circle NW, Suite 500
Washington, DC 20036