

The Bureau is seeking feedback on all aspects of its consumer complaint and inquiry handling processes, including:

1. Specific statutorily-permissible suggestions regarding how the Bureau currently allows consumers to submit complaints and inquiries, including:

a. Should the Bureau require consumers to classify their submission affirmatively as a consumer complaint or inquiry prior to submission?

b. How should the Bureau explain the difference between a consumer complaint and a consumer inquiry to consumers at the point of submission?

c. Should the Bureau develop a process for companies to reclassify consumers' submissions? If so, what criteria should the Bureau establish to help companies differentiate consumer complaints from consumer inquiries?

2. Specific statutorily-permissible suggestions regarding the Bureau's consumer complaint processes, including:

a. The Bureau currently receives complaints via six channels: Website, referral from Federal and State entities/agencies, telephone, mail, fax, and email. Should the Bureau add or discontinue any channels for accepting complaints?

b. Consistent with the Dodd-Frank Act's definition of "consumer," the Bureau currently allows consumers to authorize someone else (e.g., lawyer, advocate, power of attorney) to submit complaints on their behalf. Should the Bureau expand, limit, or maintain the ability of authorized third parties to submit complaints?

3. Specific statutorily-permissible suggestions regarding the Bureau's consumer inquiry processes, including:

a. The Bureau currently accepts consumer inquiries via telephone and mail. Should the Bureau add or discontinue any channels for accepting inquiries?

b. Should the Bureau develop web chat systems to support consumers' submission of inquiries?

c. Should the Bureau develop a process for companies to provide timely responses to consumer inquiries sent to them by the Bureau? If so, how should the Bureau balance its objective of providing timely and understandable information to consumers<sup>14</sup> with its objective of reducing unwarranted regulatory burden on companies?<sup>15</sup>

d. Should the Bureau publish data about consumer inquiries? If so, what types of data or analyses about consumer inquiries should be shared with the public?

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

Dated: April 10, 2018.

**Mick Mulvaney,**

*Acting Director, Bureau of Consumer Financial Protection.*

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## DEPARTMENT OF DEFENSE

### Office of the Secretary

[Docket ID: DoD-2018-OS-0019]

### Joint Rules of Appellate Procedure for Courts of Criminal Appeals; Proposed Changes

**AGENCY:** Joint Rules of Appellate Procedure for Courts of Criminal Appeals (JRAP) Committee, Department of Defense.

**ACTION:** Notice of availability of proposed changes to the Joint Rules of Appellate Procedure for Courts of Criminal Appeals.

**SUMMARY:** This notice announces proposed changes to the Joint Rules of Appellate Procedure for Courts of Criminal Appeals (JRAP), which prescribe uniform procedures for the service Courts of Criminal Appeals. Although these rules of practice and procedure fall within the Administrative Procedure Act's exemptions for notice and comment, the Department, as a matter of policy, has decided to make these changes available for public review and comment before they are implemented. The proposed changes implement the Military Justice Act of 2016 of the National Defense Authorization Act of 2017 and the 2018 Amendments to the Manual for Courts-Martial, United States. The approval authorities for these changes are the Judge Advocates General of the Army, Navy, Air Force, and Coast Guard.

**DATES:** Comments on the proposed changes must be received no later than May 17, 2018.

**ADDRESSES:** You may submit comments, identified by docket number and title by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail:* Department of Defense, Office of the Deputy Chief Management Officer, Directorate for Oversight and Compliance, 4800 Mark Center Drive, Mailbox #24, Alexandria, VA 22350-1700.

*Instructions:* All submissions received must include the agency name and docket number for this **Federal Register** document. The general policy for

comments and other submissions from members of the public is to make these submissions available for public viewing on the internet at <http://www.regulations.gov> as they are received without change, including any personal identifiers or contact information.

### FOR FURTHER INFORMATION CONTACT:

Lieutenant Commander Rachel Trest, JAGC, USN, United States Navy-Marine Corps Court of Criminal Appeals, (202) 685-4621, [rachel.e.trest@navy.mil](mailto:rachel.e.trest@navy.mil).

**SUPPLEMENTARY INFORMATION:** As the proposed revisions to the JRAP are substantial, the full text of the proposed new JRAP is available electronically at [www.regulations.gov](http://www.regulations.gov), searchable by Docket ID: DoD-2018-OS-0019. The current text of the JRAP is available for comparison electronically at [www.regulations.gov](http://www.regulations.gov), searchable by Docket ID: DoD-2018-OS-0019.

The JRAP Committee invites members of the public to comment on the proposed new rules; such comments should address specific recommended changes and provide supporting rationale.

This notice is intended only to improve the internal management of the Federal Government. It is not intended to create any right or benefit, substantive or procedural, enforceable at law by any party against the United States, its agencies, its officers, or any person.

Dated: April 10, 2018.

**Shelly E. Finke,**

*Alternate OSD Federal Register Liaison Officer, Department of Defense.*

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## DEPARTMENT OF EDUCATION

[Docket No.: ED-2018-ICCD-0007]

### Agency Information Collection Activities; Submission to the Office of Management and Budget for Review and Approval; Comment Request; Teacher Education Assistance for College and Higher Education Grant Program (TEACH Grant Program) Agreement To Serve

**AGENCY:** Federal Student Aid (FSA), Department of Education (ED).

**ACTION:** Notice.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995, ED is proposing a revision of an existing information collection.

**DATES:** Interested persons are invited to submit comments on or before May 17, 2018.

<sup>14</sup> 12 U.S.C. 5511(b)(1).

<sup>15</sup> 12 U.S.C. 5511(b)(3).