



GREATER CINCINNATI CREDIT UNION

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April 7, 2011

**Mr. Andrew Trueblood
Consumer Financial Protection Bureau
1801 L Street, NW
Washington, D.C. 20036**

Re: Comments, Proposed Data Collection

Dear Mr. Trueblood:

The collection of data and information from consumers regarding financial matters in general is usually time consuming, inconclusive and doesn't always yield positive results to the consumer. This is a very time consuming and costly activity. Probably greater than CFPB's estimates.

My personal experience with our members, who have had issues with plastic cards (Visa) or sought out consumer guidance (Better Business Bureau Member), may be helpful as CFPB develops its own procedures.

I suggest that the CFPB review the process used by VISA in the handling and resolution of disputed charges and what role, responsibility and data requirements of both consumer and lending institution are required. The Better Business Bureau has a consumer complaint process that works towards a common resolution after efforts by the parties involved were unsuccessful.

I would hope that the CFPB would not be the first point of resolution on a consumer matter/dispute with a financial institution. Don't reinvent the dispute process learn from the experience of others. Otherwise, CFPB will be set up as the judge, jury and decider for the consumer and the financial institution spends a lot of time and effort in another bureaucratic process.

Most matters of disagreement at the local level are minor and usually resolved amicably. I hope the CFPB limits its role to the most serious violations of regulation, thoroughly documented, with a fair and reasonable review process.

People often complain without good reason or just cause. The good intentions and existence of the CFPB will be quickly lost without a streamlined process.

Thank you for the opportunity to express my thoughts on the matter of data collection.

Respectfully,

**Daryl T. Sawyer
Chief Executive Officer**