

Remarks of Commissioner Brill  
Launch of the ROAM Database  
Consumer Financial Protection Bureau Press Conference  
January 25, 2012

Thanks very much, Holly. It's great to be here with you, Director Cordray and General Schneiderman to talk about this important new initiative.

Throughout my consumer protection career – first working with State Attorneys General, and now as a Federal Trade Commissioner – I have experienced firsthand the importance of data sharing among law enforcement agencies charged with protecting the public.

This is about being effective, efficient, and responsive.

Having easy access to all available information allows enforcement agencies to effectively fulfill our mission to protect consumers. The CFPB's ROAM database is an important new data sharing tool that complements the Federal Trade Commission's Consumer Sentinel Network. Over the past five years, through Consumer Sentinel, the FTC has collected and shared more than 16 million complaints with over 1,900 law enforcement organizations in the U.S., Canada and Australia. Access to these complaints enables law enforcers to spot consumer fraud and deceptive acts quickly and target the most serious illegal practices reported by consumers.

Of course, our joint mission with the CFPB is not limited to data sharing. To be efficient, we must coordinate our enforcement efforts. We have already made a good start in this new relationship. On Monday, we announced a Memorandum of Understanding that lays out how we will work together going forward. And CFPB and FTC staff members are now meeting regularly to discuss important law enforcement issues and initiatives. Continued cooperation is essential to help us efficiently achieve common goals – without duplication of effort.

Finally, I would like to highlight our work with the CFPB, military organizations, and the Department of Defense to be responsive to consumer protection needs of service members and their families. Over the past few months, the Commission hosted a series of roundtables across the country dealing with automobile financing practices. At the roundtable in San Antonio we particularly focused on auto financing issues faced by service men and women. We were delighted to have Holly Patraeus and other representatives of the CFPB there to participate. And we have collaborated with military organizations on financial literacy training for our service men and women – including training about credit reporting with debt, and how to buy an auto.

In addition, the FTC has focused specifically on military complaints, expanding the types of information collected to include military members' status, installations and branches. In

2011, the FTC collected over 17,000 military consumer complaints. These complaints help law enforcers to identify frauds targeting military personnel and their families, and to alert the military community when patterns are detected.

The creation of the ROAM network and our collective efforts help us better protect consumers, including our service men and women. The Federal Trade Commission looks forward to participating in the ROAM network and working with the CFPB and the armed forces to be as effective, efficient and responsive as we can be.

Thank you.