



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Ben Unglesbee
Capitol Forum
1233 20th St., NW Suite 301
Washington, DC 20036

OCT 25 2016

Re: FOIA-2017-00044
FleetCor & Regents Bank

Dear Mr. Unglesbee:

This is in response to your request dated October 13, 2016 under the Freedom of Information Act seeking access to consumer complaints concerning FleetCor Technologies and Regents Bank. In accordance with the FOIA and agency policy, we have searched our records as of October 13, 2016, the date we received your request in our FOIA office.

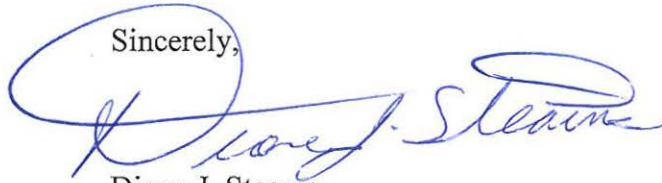
The Commission's fee regulations specify that fees less than \$25 will be waived. *See* 16 C.F.R. § 4.8(b)(4). Because the fees associated with the processing of your request did not exceed \$25, we have processed your request free of charge.

We have located 218 of responsive complaints that consumers have made to the Federal Trade Commission ("FTC"). You should know that the enclosed complaints have not necessarily been verified by the FTC. Therefore, you should make your own judgment about relying on the information provided. I am denying access to consumers' names and addresses, and any other identifying information found in the complaints. This information is exempt from release under FOIA Exemption 6, 5 U.S.C. § 552(b)(6), because individuals' right to privacy outweighs the general public's interest in seeing personal identifying information. *See The Lakin Law Firm v. FTC*, 352 F.3d 1122 (7th Cir. 2003). In addition, some responsive records constitute confidential commercial or financial information, which is exempt from disclosure under FOIA Exemption 4, 5 U.S.C. § 552(b)(4).

If you are not satisfied with this response to your request, you may appeal by writing to Freedom of Information Act Appeal, Office of the General Counsel, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580, within 90 days of the date of this letter. Please enclose a copy of your original request and a copy of this response. If you believe that we should choose to disclose additional materials beyond what the FOIA requires, please explain why this would be in the public interest. You also may seek dispute resolution services from the FTC FOIA Public Liaison Richard Gold, (202) 326-3355, rgold@ftc.gov or from the Office of Government Information Services via email ogis@nara.gov, via fax 202-741-5769, or via mail Office of Government Information Services (OGIS), National Archives and Records Administration, 8601 Adelphi Road, College Park, MD 20740-6001.

If you have any questions about the way we handled your request or about the FOIA regulations or procedures, please contact Brian Welke at 202-326-2897.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dione J. Stearns". The signature is written in a cursive style with a large, looping initial "D".

Dione J. Stearns
Assistant General Counsel