

Attached please find a list of all seven open FOIL requests you have submitted to the Department, followed by the text of your request, and the expected due date:

1. **2022-092267**: "Dear Madam or Sir: On May 18, 2022 xNY.io - Bank.org received a copy of a financial disclosure form for Mr. Richard Weber (General Counsel, NY-DFS) noting an advisory council role at the Las Vegas Museum of Organized Crime and Law Enforcement. No address was provided:  
<https://drive.google.com/file/d/1CClh9CQiwXVILsv86B54kEcipVRnx1YQ/view?usp=drivesdk> We would like to receive any and all records NY-DFS and Human Rights hold for this appointment approval for a state associated representative. Warm regards, Gunnar Gunnar Larson xNY.io - Bank.org 646-454-9107" **Expected due date: 10.18.22.**
2. **2022-092039**: "Bank.org demands any and all records concerning the Superintendent's said DFS role with Brex (Declaration on said disclosure form)." **Expected due date: 10.12.22.**
3. **2022-090627**: "Dear Madam or Sir: Today's memo requests records related to NY-DFS monitoring of \$10,610,000,000 of pledge funds (detailed below) specific to financial inclusion. xNY.io would like to receive any and all records related to NY-DFS' monitoring of Goldman Sachs' potential money laundering and other abuses of Goldman project, One Million Black Women, with \$10B in direct capital and \$100M in charity investments:  
<https://www.goldmansachs.com/our-commitments/sustainability/one-million-black-women/>  
xNY.io would like to receive any and all documents correlating NY-DFS monitoring of (or, confirming no correlation) the One Million Black Women fund related to any association to other Goldman student scholarship funds in Africa ... Furthermore, xNY.io would like to receive any and all documents, related to NY-DFS' regulatory scrutiny of interlocking directorates at the NAACP, Goldman Sachs, Wells Fargo and PayPal with potential collusion in leveraging marketplace spoofing tactics (or, records confirming no spoofing tactics) concerning \$810 million in pledge funds associated with the 2020 Mission Driven Banks whitepaper:  
[https://drive.google.com/file/d/1rOXE7ierZcd8HlvNVy7hAYg7d86q\\_1dv/view?usp=sharing](https://drive.google.com/file/d/1rOXE7ierZcd8HlvNVy7hAYg7d86q_1dv/view?usp=sharing)  
Attached and below, kindly find outline of the \$850M pledged: Goldman Sachs Industry: Financial Services Pledge Amount: \$250 million Use of Funds: Goldman Sachs has committed \$250 million for small business lending. Goldman Sachs will not issue these loans directly since it is not an approved small business loan provider in the United States. Instead, it will provide the financing to CDFIs and other mission-driven lenders to make the loans. Wells Fargo Industry: Banking Pledge Amount: \$50 million Use of Funds: Wells Fargo has pledged a \$50 million investment in African American MDIs. See Press Release PayPal Industry: Financial Services Pledge Amount: \$510 million Use of Funds: PayPal has pledged \$500 million for a long-term economic opportunity fund to support African American and underrepresented minority businesses and communities. The initiative will include "bolstering the company's relationships with community banks and credit unions serving underrepresented minority communities, as well as investing directly into African American and minority led startups and minority-focused investment funds." PayPal deposited \$50 million in Optus Bank, an African American MDI in Columbia, South Carolina. PayPal will use another \$10 million for grants to African American-owned businesses affected by the COVID-19 pandemic or civil unrest surrounding protests. The very best, Gunnar Larson." **Expected due date: 10.28.22.**

4. **2022-090560**: “We would like to receive any and all records, relating to NY-DFS' 2021 Apple Card Investigation. This is one part of a broader discussion we must have about equal credit access. On March 23, 2021, Ms. Linda Lacewell published NY-DFS' Findings on Apple Card and its Underwriter Goldman Sachs Bank. As the former Superintendent of NY-DFS, Ms. Lacewell's stone faced propaganda assured that Apple Card did not discriminate against women, while under Goldman Sachs management. The red flags started to appear when an authorized user drew attention to the following: A person who relies on a spouse's access to credit, and only accesses those accounts as an authorized user, may incorrectly believe they have the same credit profile as the spouse. We recently collated 61 highlights to the Report on Apple Card Investigation from March 2021: <https://drive.google.com/file/d/1xH16OKyuXzB-MVqIznMWDE9w8RRdmZCw/view> The Apple Card investigation was to assess women's access to equitable finance. The integrity of the Apple Card investigation must be rationally considered as flawed. We would like to receive any and all records of Ms. Linda Lacewell's (emails, texts, and similar) involvement with the 2021 Apple Card report. We would like to receive any and all records to NY-DFS association to evaluating Ms. Linda Lacewell's ability to score a report specific to the Apple Card's core subject of credit access for women. Finally, we would like to receive any and all records related to NY-DFS guidance on Interlocking Directorates ([https://www.dfs.ny.gov/apps\\_and\\_licensing/banks\\_and\\_trusts/other/Permission\\_for\\_Interlocking\\_Directors\\_and\\_Officers](https://www.dfs.ny.gov/apps_and_licensing/banks_and_trusts/other/Permission_for_Interlocking_Directors_and_Officers)), specific to Apple's Board of Directors and Goldman Sachs' Board of Directors.” **Expected due date: 10.12.22.**
5. **2022-090441**: “Dear Madam or Sir: We would like to receive any and all records concerning NAACP, Goldman Sachs, Wells Fargo and PayPal collusion, where facts and figures beg the question of coordinated systematic racism associated with PayPal's conditional Bitlicense award. We would like to receive any records that would indicate NY-DFS' insights into both PayPal and Wells Fargo partnering to organize a clear scheme to profit off of New York's minority population (according to the details below). We would like to receive any and all records that indicate New York State NOT choosing to ignore the relevant facts associated with this matter. Furthermore, we would like to receive any and all records that indicate the New York State Retirement Fund is not being leveraged as a key investor in the associated scheme. Below kindly find detail that supports this records request: \*March 11, 2022:\* Bloomberg reported that Wells Fargo approved fewer than half of Black applicants were approved by the biggest bank mortgage lender: <https://www.bloomberg.com/graphics/2022-wells-fargo-black-home-loan-refinancing/> \*August 19, 2021:\* Wells Fargo Launches Passive Bitcoin Fund for Wealthy Clients, minority and low income clients excluded: <https://www.nasdaq.com/articles/wells-fargo-launches-passive-bitcoin-fund-for-wealthy-clients-2021-08-19> \*October 22, 2020: \*PayPal first to receive NY conditional virtual currency 'Bitlicense.' PayPal Inc. became the first firm to receive a conditional virtual currency license from the New York State Department of Financial Services\*: \* [https://today.westlaw.com/Document/Ib5cd5e2f149c11ebbea4f0dc9fb69570/View/FullText.html?transitionType=Default&contextData=\(sc.Default\)&VR=3.0&RS=cblt1.0](https://today.westlaw.com/Document/Ib5cd5e2f149c11ebbea4f0dc9fb69570/View/FullText.html?transitionType=Default&contextData=(sc.Default)&VR=3.0&RS=cblt1.0) \*July 23, 2021, Wells Fargo Stock Ownership: \* Ownership (NYS:WFC) Total Shares Outstanding 13F Ownership # of 13 Holders Insider Ownership 4,107,998,274.00 77.05% 2,062.00 0.12% Top 10 13F Holders 13F Holders % Total Shares Held % of Portfolio Trend Prev. 8 Quarters Current Shares Market Value (B), USD New York State Common Retirement Fund 0.26% 0.46% 10,617,151 \$414.81M New York State Teachers Retirement System 0.13% 0.44% 5,219,084 \$203.91M Bank of New York Mellon Corp 0.77% 0.25% 31,624,345 \$1.24B \*July 23, 2021, PayPal Stock Ownership: \* Ownership (NAS:PYPL) Total Shares Outstanding 13F Ownership # of 13 Holders Insider

Ownership 1,174,728,054.00 86.69% 2,661.00 6.11% Top 10 13F Holders 13F Holders % Total Shares Held % of Portfolio Trend Prev. 8 Quarters Current Shares Market Value (B), USD Bank of New York Mellon Corp 0.97% 0.57% 11,452,187 \$2.78B Goldman Sachs Group Inc 0.64% 0.46% 7,554,169 \$1.83B Wells Fargo & Co 0.64% 0.41% 7,465,572 \$1.81B New York State Common Retirement Fund 0.20% 0.62% 2,317,196 \$562.71M New York State Teachers Retirement System 0.13% 0.80% 1,521,757 \$369.54M” **Expected due date: 10.28.22.**

6. **2022-090345:** “We would like to receive any and all records relating to any coordination (and/or no coordination) related to the Goldman Sachs Deferred Prosecution Agreement and the PayPal Conditional BitLicense award. May we kindly submit: October 21, 2020, PayPal Conditional BitLicense: [https://www.dfs.ny.gov/reports\\_and\\_publications/press\\_releases/pr202010211](https://www.dfs.ny.gov/reports_and_publications/press_releases/pr202010211) October 22, 2020, Goldman Sachs Deferred Agreement: <https://www.justice.gov/usao-edny/pr/goldman-sachs-resolves-foreign-bribery-case-and-agrees-pay-over-29-billion> As of July 23, 2021 Goldman Sachs held \$1.83B in PayPal Stock (PYPL). The New York State Common Retirement Fund held \$562.71M and the New York State Teachers Retirement Fund held \$369.54M. With these figures, you can xNY.io would like to assess any and all press/media (and all other) coordination on the aforesaid announcements” **Expected due date: 10.12.22.**
  
7. **2022-089773:** “Dear Sir or Madam: Please submit any and all records related to the LendingClub.com September 11 Board of Directors resignation below. The date of the resignation is in question. You may understand the sensitive nature of the date of the resignation. Gunnar Larson Sun, Oct 24, 2021, 5:06 PM to Anuj, Investor, Press Hello there: Thank you very much for the reply. Gunnar On Sun, Oct 24, 2021, 11:36 AM Anuj Nayar wrote: Hi Gunnar On September 11, 2021, in connection with her nomination to serve as superintendent of the New York State Department of Financial Services, Adrienne Harris notified us of her resignation, effective September 12, 2021, from the Company’s Board. Details can be found in the 8k filed on 9/15/21 (below) <https://d18rn0p25nwr6d.cloudfront.net/CIK-0001409970/bbc437e4-2920-4d5d-8e0d-86bca622f0ca.pdf> From: Gunnar Larson Date: Saturday, October 23, 2021 at 9:37 AM To: Investor Relations , Press Cc: Gunnar Larson Subject: [EXT] LendingClub: Current Board of Directors CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe. Dear Madam or Sir: Good day to you. Surveying market research, I was wondering if you can kindly confirm, from LendingClub's July 15, 2021 press release: Is Ms. Adrienne Harris currently a member of LendingClub's board of directors? <https://www.prnewswire.com/news-releases/lendingclub-appoints-adrienne-harris-to-its-board-of-directors-301335198.html#financial-modal> [prnewswire.com] Reviewing your website, Ms. Harris is not referenced:<https://www.lendingclub.com/company/leadership> Bloomberg and other sources do not reference Ms. Harris as a LendingClub board member: <https://www.bloomberg.com/quote/LC:US> [bloomberg.com] Sending you the very best regards. Thank you, Gunnar -- Gunnar Larson - xNY.io [xny.io] | Bank.org [bank.org] MSc [unic.ac.cy] - Digital Currency MBA [unic.ac.cy] - Entrepreneurship and Innovation (ip) [G@xNY.io](mailto:G@xNY.io) +1-646-454-9107 New York, New York 10001” **Expected due date: 10.27.22.**