



March 28, 2022

Via Email: g@xny.io
Gunnar Larson

RE: FOIL Request #4072

Dear Gunnar Larson:

This letter responds to your correspondence dated March 27, 2022, which pursuant to FOIL, requested:

Dear Madam or Sir: 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), specific to Apple's Board of Directors and Goldman Sachs' Board of Directors. Thank you, Gunnar Larson

To the extent your request is reasonably described, please be advised that the New York State Executive Chamber does not maintain records of other state agencies and is not the custodian of the records requested. You may wish to reach out to the New York State Department of Financial Services (DFS) for the information that you are seeking. You can submit your request to their FOIL website at this website:

https://www.dfs.ny.gov/contact_us/foil_requests

Pursuant to Public Officers Law § 89(4)(a), you have thirty (30) days to take a written appeal of this determination. You may appeal by writing: FOIL Appeals Officer, Executive Chamber, State Capitol, Albany, New York, 12224.

Very truly yours,

Records Access Office