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April 22, 2026

VIA E-MAIL ONLY: capsaicinkid@gmail.com

Liam Johnston
2717 21st Street
Astoria, NY 11102

Re: Petition for Public Records Disclosure Order
Division of Financial Regulation, Department of Consumer and Business Services
DOJ File No.: 440020-GA0078-26

This letter is the Attorney General's response to your petition under the Oregon Public Records Law, ORS 192.311 to 192.431. Your petition challenges the timeliness of the Division of Financial Regulation of the Oregon Department of Consumer and Business Services' (DCBS) response to a records request. For the reasons discussed below, we respectfully deny your petition.

The Public Records Law confers the right to inspect public records in Oregon, unless such records are exempt under ORS 192.338, 192.345, or 192.355. ORS 192.314(1). Upon receipt of a written public records request by an individual identified in an agency's published procedures for submitting requests, the agency is obligated to respond to the request "as soon as practicable and without unreasonable delay." ORS 192.329(1). An agency that is unable to complete its response within fifteen business days of receiving a written request is required to provide the requester with a reasonable estimated completion date. ORS 192.329(5). A requester may petition the Attorney General if they believe an agency has failed to comply with the processing timelines contained in ORS 192.329. ORS 192.407(1). The agency carries the burden of sustaining its actions. ORS 192.411(1).

Your petition stems from a records request sent to DCBS of January 28, 2026. Your request sought several categories of records relating to the acquisition of Lewis & Clark Bank by MAPS Credit Union. DCBS has yet to produce any records and has extended its estimated completion date on multiple occasions. Your petition asks the Attorney General "to help establish a clear path forward" by either ordering immediate production or setting a definite completion date.

In response to your petition, we contacted Gail Gage, Compliance Specialist for DCBS. Ms. Gage explained that the response to your request has taken longer than usual because it raises complicated federal and state legal issues including the interpretation of a confidentiality agreement amongst DCBS, the FDIC, and the National Credit Union Administration with respect to the subject matter of the request. DCBS is also dealing with the assertion of trade secrets by the parties to the transaction. Ms. Gage stated that DCBS is working through these issues with its attorneys and expects to complete its response to you by May 4, 2026.

Considering the subject matter of your request and the explanation provided by Ms. Gage, we do not find it unreasonable that DCBS has extended the response deadline. We therefore respectfully deny your petition. You are free, of course, to file a new petition with this office if you wish to contest DCBS's subsequent handling of your petition.

Sincerely,

BENJAMIN GUTMAN
Deputy Attorney General

dp:pjn
c via e-mail only: Gail Gage (DCBS)