



Office of Thrift Supervision
Department of the Treasury

How to Resolve a Consumer Complaint

February 2007

If you have a complaint against a thrift institution (or savings association), the Office of Thrift Supervision (OTS) may be able to help. The OTS is an office of the Department of the Treasury that regulates and supervises the nation's thrift industry. The OTS's mission is to ensure the safety and soundness of thrift institutions and their compliance with consumer protection laws. The OTS also supports the important role thrift institutions play as home mortgage lenders and providers of other forms of community credit and financial services. Additionally, the OTS oversees the activities and operations of thrift operating subsidiaries and holding companies that own or control thrift institutions.

What You Should Do

First, try to resolve the problem directly with the institution by contacting senior management or the institution's consumer affairs department.

If you are unable to resolve your complaint directly, contact the appropriate OTS Regional Office (see state-by-state listing below). To expedite the processing of your complaint, try to determine the institution's regulator by either (1) calling the institution and asking for the name of its regulator or (2) using the *Related Organizations Directory* (a searchable database of organizations related to OTS-regulated thrifts) found on the OTS's website at www.ots.treas.gov under Data & Research>Corporate Directories>Related Organizations Directory.

If your complaint involves a depository institution not regulated by the OTS, please contact the appropriate federal agency (see list below).

To request assistance from the OTS, you should send written, signed correspondence to the appropriate OTS Regional Office. Your correspondence should include the following information:

- ◆ A description of the complaint, indicating what happened, the dates involved, and the names of individuals that you dealt with at the institution
 - ◆ Your name, home address, e-mail address, telephone number, date and your signature
 - ◆ The institution's full name and address
 - ◆ The type of account (e.g., checking, savings, certificate of deposit, money market, credit card) and account numbers, if applicable
 - ◆ Copies (not originals) of relevant correspondence or documents
-

What We Will Do

OTS Regional Offices investigate complaints against thrift institutions based on the location of the institution involved in the complaint. Complaints are reviewed to ensure compliance with federal consumer protection laws and regulations, including those that prohibit discrimination. Complaints alleging discrimination in residential real estate loans are covered by the Fair Housing Act and are shared with the U.S. Department of Housing and Urban Development.

First, we will send you an acknowledgement letter that will include the case number assigned to your complaint. You should reference this number if you contact us with questions regarding your complaint. Next, we will contact the institution to investigate the issues raised in your complaint and to request a written response. OTS Regional staff will analyze the institution's response to ensure that your concerns have been addressed. You will then be provided a written response to your complaint, generally within 60 days. The OTS will inform you of any violations of federal consumer protection laws or regulations and any corrective action an institution has been directed to take.

Although the OTS handles complaints involving the institutions we regulate, please be aware that the OTS does not have the authority to resolve contractual disputes, undocumented factual disputes between a customer and a savings institution, or disagreements about institution policies and procedures that are a matter of management discretion and are not addressed by federal laws and regulations. In such cases, the institution may work with you directly to reach resolution. However, we may advise you to obtain legal counsel regarding your rights to resolve the matter.

Where To Call

If your complaint involves an OTS-regulated institution, contact the appropriate OTS Regional Office.

Office of Thrift Supervision

Regional Consumer Affairs Offices

Northeast Region

Consumer Affairs

Harborside Financial Center
Plaza Five, Suite 1600
Jersey City, NJ 07311

TEL: (800) 253-2181
FAX: (201) 413-7541

Includes — Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, and West Virginia

Southeast Region

Consumer Affairs

P.O. Box 105217
Atlanta, GA 30348-5217

TEL: (404) 888-5631
FAX: (404) 888-8599

Includes — Alabama, District of Columbia, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, North Carolina, Puerto Rico, South Carolina, Virgin Islands, and Virginia

Midwest Region

Consumer Affairs

P.O. Box 619027
Dallas/
Ft. Worth, TX 75261-9027

TEL: (972) 277-9564
Spanish: (972) 277-9565
FAX: (972) 277-9563

Includes — Arkansas, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Nebraska, Oklahoma, Tennessee, Texas, and Wisconsin

West Region

Consumer Affairs

P.O. Box 7165
San Francisco, CA 94120

TEL: (650) 746-7098
Spanish: (650) 746-7097
FAX: (650) 746-7001

Includes — Alaska, Arizona, California, Colorado, Guam, Hawaii, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming, and the Northern Mariana Islands

You may also contact the Office of Thrift Supervision in Washington, D.C. Our toll free Consumer Inquiry number is 1-800-842-6929. **TTY Users should call through Federal Relay at 1-800-877-8339.**

If your complaint involves an institution not regulated by the OTS, consider contacting one of the following agencies as described below.

State-chartered banks that are members of the Federal Reserve System are supervised by their state banking regulator and their primary federal regulator:

Board of Governors of the Federal Reserve System

Division of Consumer and Community Affairs
20th and C Streets, NW
Mail Stop 801
Washington, DC 20551 (202) 452-3693
www.federalreserve.gov

State-chartered banks, including state savings banks that are not members of the Federal Reserve System are supervised by their state banking regulator and their primary federal regulator:

Federal Deposit Insurance Corporation

Consumer Response Center
2345 Grand Boulevard
Suite 100
Kansas City, MO 64108 (877) 275-3342
www.fdic.gov

Finance companies, mortgage companies and a broad range of other companies, are subject to state regulatory authority and their primary federal regulator:

Federal Trade Commission

Consumer Response Center
6th and Pennsylvania Avenue, NW
Washington, DC 20580 (877) 382-4357
www.ftc.gov

Federally chartered credit unions (credit unions with "federal" in the name) are supervised by:

National Credit Union Administration

1775 Duke Street, Suite 4206
Alexandria, VA 22314-3437 (703) 519-4600
www.ncua.gov

State chartered credit unions are supervised by the states that charter them. A state-by-state listing is available on the National Credit Union Administration's website.

National banks (banks with "national" in the name or N.A. after the name) are supervised by:

Office of the Comptroller of the Currency

Customer Assistance Group (800) 613-6743
1301 McKinney Street, Suite 3450 fax - (713) 336-4301
Houston, TX 77010 www.occ.treas.gov
customer.assistance@occ.treas.gov - e-mail

There are many resources available to consumers who have a complaint against a financial institution. Knowing where to start when you are unable to resolve a concern with your institution can be a challenge. The Office of Thrift Supervision hopes this information is a helpful tool.
