

# Filing A Complaint

Consumers' financial rights are protected by federal and state laws and regulations covering many services offered by financial institutions. There are resources available to consumers who have a complaint against a financial institution for unfair, deceptive or abusive act or practice. Knowing where to start when you are unable to resolve a concern with your institution can be a challenge. **Please Note – These agencies:**

- Cannot act as a court of law or as a lawyer on your behalf
- Cannot give you legal advice
- Cannot become involved in complaints that are in litigation or have been litigated

## 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 following resources with:

- The institution's full name and address
- Type of account, i.e. first mortgage, second mortgage, loss mitigation department
- Copies (not originals) of relevant correspondence or documents
- 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

Contact your public servant in the county where the property is located. Forward your complaint to both their local and Washington, DC location.

- United States House of Representatives - [www.house.gov/representatives](http://www.house.gov/representatives)
- United States Senators - [www.senate.gov/general/contact\\_information/senators\\_cfm.cfm](http://www.senate.gov/general/contact_information/senators_cfm.cfm)

## Various Websites

[www.mortgagesfinancingandcredit.org/mortgages/complaints-regulatory/fdic4.htm](http://www.mortgagesfinancingandcredit.org/mortgages/complaints-regulatory/fdic4.htm)

## Office of Thrift Supervision - Consumer Response Center

800-842-6929

[www.ots.treas.gov](http://www.ots.treas.gov)

[consumer.complaint@ots.treas.gov](mailto:consumer.complaint@ots.treas.gov)

## Federal Reserve Bank - Consumer Help

[www.federalreserve.gov/faqs/credit\\_12666.htm](http://www.federalreserve.gov/faqs/credit_12666.htm)

## Fair Housing Enforcement Center - U.S. Department of Housing and Urban Development

For Alabama, the Caribbean, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee:

SOUTHEAST/CARIBBEAN OFFICE

Email: [Gregory\\_L.\\_King@hud.gov](mailto:Gregory_L._King@hud.gov)

[http://portal.hud.gov/hudportal/HUD?src=/topics/housing\\_discrimination](http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination)

Telephone 404-331-5140 or 800-440-8091

Fax 404-331-1021

## **Federal Trade Commission**

[www.ftc.gov](http://www.ftc.gov)

File a complaint: [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

## **Office of the Comptroller of the Currency - Customer Assistance Group**

1301 McKinney Street, Suite 3450

Houston, TX 77010

Phone: 800 - 613-6743

[www.occ.gov](http://www OCC.gov)

[www.helpwithmybank.gov](http://www.helpwithmybank.gov)

## **U.S Treasury - Southeast Region**

Alabama, Florida, Georgia, Kentucky, Maryland, North Carolina, South Carolina, Tennessee, Virginia, Washington, D.C., Puerto Rico, Virgin Islands

**Lynn Bedard**, Community Affairs Liaison – 404-888-8443

U.S. Department of the Treasury - 404-897-1861

## **Treasury Complaint Center**

4050 Alpha road, Mail Stop 1010

Dallas, TX 75244

972-308-1303 - Fax 972- 308-1307

[www.treasury.gov/about/organizational-structure/offices/Mgt/Pages/discrimination-complaint.aspx](http://www.treasury.gov/about/organizational-structure/offices/Mgt/Pages/discrimination-complaint.aspx)

## **Consumer Finance Protection Bureau**

(855) 411-CFPB (2372)

<http://www.consumerfinance.gov>

File a complaint - <https://help.consumerfinance.gov/app/mortgage/ask>

<http://www.consumerfinance.gov/complaint>

Do you have information about a company that you think has violated federal consumer financial laws? Are you a current or former employee of such a company, an industry insider who knows about such a company or even a competitor being unfairly undercut by such a company? If so, the CFPB wants to hear from you. Tipsters and whistleblowers are encouraged to send information about what they know to [whistleblower@cfpb.gov](mailto:whistleblower@cfpb.gov).

If you feel you can only provide information to us anonymously, you can call our toll-free number at (855) 695-7974 and follow the instructions to speak to a CFPB employee.

## **National Association of Attorney Generals**

[www.naag.org/current-attorneys-general.php](http://www.naag.org/current-attorneys-general.php)

## **Junior Liens – Second Mortgage, Home Equity Lines of Credit**

- The Federal Reserve
- FDIC
- National Credit Union Administration
- Office of the Comptroller of the Currency