

Privacy Act Statement

The information that you provide will permit the Federal Reserve to respond to consumer complaints and inquiries regarding practices by banks and other financial institutions supervised by the Board of Governors of the Federal Reserve System. The information you provide will be stored in a system of records entitled BGFRS-18, "FRB-Consumer Complaint Information" and may be disclosed for the following purposes:

- to a Board-regulated entity that is the subject of a complaint or inquiry;
- to third parties to the extent necessary to obtain information that is relevant to the resolution of a complaint or inquiry;
- for enforcement, statutory, and regulatory purposes;
- to another agency or Federal Reserve Bank;
- to a member of Congress;
- to the Department of Justice, a court, an adjudicative body or administrative tribunal, or a party in litigation;
- to contractors, agents, and others;
- to facilitate a response to a breach of the Board; and
- to assist another federal agency or federal entity in responding to a breach.

This collection of information is authorized by 12 U.S.C. §§ 248 and 1844, 15 U.S.C. § 57a(f), and other consumer protection laws. You are not required to file a complaint or inquiry, and you may withdraw your complaint or inquiry at any time. However, if you do so, the Federal Reserve may not be able to investigate your complaint or inquiry.



If you have a problem with a bank or other financial institution, contact the Federal Reserve. We can help.

We can help you by:

- Identifying the appropriate federal banking regulator and either referring your complaint or providing instructions about how to file directly with that agency.
- Investigating your complaint if it concerns a bank supervised by the Federal Reserve.
- Answering your questions about banking practices.
- Explaining your rights under federal consumer protection laws.



Phone: (888) 851-1920

TTY: 7-1-1 (via a relay service)

Fax: (877) 888-2520

www.FederalReserveConsumerHelp.gov

Federal Reserve System



Have a complaint
about your bank?
Call us.



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Fax: (877) 888-2520

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Can I File a Complaint?

You can file a complaint if you think a bank has been unfair or misleading, discriminated against you in lending, or violated a law or regulation. We investigate complaints related to federal consumer protection laws, such as the Equal Credit Opportunity Act, Fair Credit Reporting Act, and the Truth in Lending Act. For a full listing of these laws or to find answers to frequently asked questions, visit our website at www.FederalReserveConsumerHelp.gov.



How Do I File a Complaint?

First, try to settle the problem directly with your bank or financial institution. If you cannot resolve the problem, contact us for help.

To file a complaint, you can:

- Submit a complaint online at www.FederalReserveConsumerHelp.gov
- Send us a fax at **(877) 888-2520**
- Write to us at:
Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480
- If you have questions or need assistance: **Call us toll-free at (888) 851-1920 or TTY: 7-1-1 (via a relay service), 8 a.m. -6 p.m. CST**

In your complaint, be sure to include the following:

- Your name, address, and telephone number(s).
- The complete name and address of the bank involved in your complaint, if known.
- The names of those you dealt with at the bank, along with the dates.
- A description of the complaint. Tell us what happened. The more information we have about the problem, the faster we can investigate and respond.



What Will the Federal Reserve Do?

Your complaint will be reviewed and forwarded to the appropriate regulator(s). Please do not submit documents with your complaint, as the regulator(s) will contact you if more information is needed. Please note the regulator(s) may not be able to provide the resolution you request because of legal and other constraints. For example, regulator(s) considering a complaint do not have jurisdiction to directly award damages, settle fee disputes, or act as your attorney or expert witness. A regulator's review of your complaint will focus on potential violations of applicable law or regulatory policy and could result in a regulator taking action(s) against the entity about which you are complaining.

If your complaint involves a bank supervised by one of the Federal Reserve Banks, it will:

- Ask the bank involved to respond to you and submit information and records regarding your complaint.
- Determine if the bank's response accurately addresses your concerns.
- Ensure you are notified of any findings.

You may be contacted for additional information necessary to complete the investigation.

You will be notified if an error or a violation of a federal law or regulation is found. Investigations typically take up to 60 days to complete. If more than 60 days have passed, the Reserve Bank will contact you to let you know the status of the investigation. Please note that it may take several months to investigate more complex complaints like those alleging illegal credit discrimination.

What Won't the Federal Reserve Do?

Although the Federal Reserve looks into every complaint that involves the banks we regulate, we do not have the authority to resolve every type of problem. For example:

- We are unable to resolve contract disputes or undocumented factual disputes between a customer and a bank. In these cases, we suggest that you contact an attorney.
- We cannot investigate matters that are the subject of a pending lawsuit.
- We are unable to resolve complaints about customer service or disagreements over specific bank policies and procedures not addressed by federal consumer protection laws or regulations.

