

CONSUMER ASSISTANCE

Federal
Deposit
Insurance
Corporation



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**FDIC
CONSUMER ASSISTANCE**



Federal Deposit Insurance Corporation

Division of Compliance and Consumer
Affairs

550 17th Street, NW

Washington, DC 20429

(800) 934-3342 or

(202) 942-3100

(800) 925-4618 or

(202) 942-3147 (TTY)

Internet:

www.fdic.gov or

dcainternet@fdic.gov

Do you have questions about:

- Your rights as a consumer?
- Banks' responsibilities under the federal consumer protection laws?
- Deposit insurance?

The Federal Deposit Insurance Corporation (FDIC), through its Consumer Affairs Program, can answer many of your questions.

The FDIC was established by Congress in 1933 to insure deposits and to help maintain sound conditions in our banking system.

An independent agency of the federal government, the FDIC insures deposits in banks and savings associations for up to \$100,000. The FDIC examines and supervises state-chartered banks that are not members of the Federal Reserve System (also known as "state non-member" banks). The FDIC also promotes public confidence in the banking system.

The FDIC enforces compliance by state nonmember banks with consumer protection, fair lending, and civil rights laws. The Corporation also assesses compliance through on-site examinations, community outreach, investigation of complaints and inquiries, and other efforts.

FDIC's Consumer Affairs Specialists are responsible for keeping abreast of changes to existing consumer protection rules and regulations to ensure that your concerns are addressed quickly and accurately.

**HOW CAN THE FDIC
HELP WITH YOUR
BANKING QUESTIONS?**

Consumer Affairs Specialists can provide you with important information concerning your consumer rights.

- If your financial institution is supervised by the FDIC, our Specialists can work with you and your bank to help answer your questions.
- If your financial institution is not supervised by the FDIC, our Specialists can put you in touch with the federal agency that can assist you.
- FDIC staff is also available to answer your questions about deposit insurance, and provide information on a wealth of other consumer-related matters.

Call our toll-free number:

(877) 275-3342 or (877) ASK-FDIC;

For the hearing impaired call

1-800-925-4618 or 1-202-942-3147

in Washington, D.C.

for guidance concerning your banking questions.

Internet:

www.fdic.gov or
dcainternet@fdic.gov

▶ Federal consumer protection laws are too extensive to include in this brochure. However, certain laws require lenders to:

- Not discriminate against consumers, based on certain prohibited bases, when consumers apply for credit.
Equal Credit Opportunity Act
- Not discriminate against consumers, based on certain prohibited bases, regarding residential real estate related transactions.
Fair Housing Act
- Tell consumers how much it will cost to borrow funds, to allow consumers to compare costs required by other lenders.
Truth in Lending Act
- Quickly correct mistakes on a consumer's credit card bill.
Fair Credit Billing Act

Other consumer protection laws enforced by the FDIC include:

- A law that addresses how credit histories are used, maintained, and shared.
Fair Credit Reporting Act
- A law that limits consumer liability if ATM cards are stolen or lost.
Electronic Fund Transfer Act
- A law that requires a financial institution to disclose the terms of consumer deposit accounts in a uniform manner.
Truth in Savings Act

For a listing of all consumer protection laws and the regulatory agencies responsible for enforcing these laws, write to the FDIC in Washington, DC. Regional and Washington office addresses are listed on pages 6, 7.



**HOW TO FILE
A WRITTEN COMPLAINT**

1 State the problem briefly in a letter. Tell us what occurred and how you would like to see the matter resolved. Include your full name, address, and daytime and evening telephone numbers with area codes.

2 Include your full name, address, and daytime and evening telephone numbers with area codes.

3 Provide the complete name and address of the financial institution, along with names of employees who have assisted you with your problem.

4 Include pertinent account information such as account numbers and the type of product you have (e.g., checking account, savings account, home equity loan, or residential real estate loan).

5 Include important dates, such as the date a transaction took place or the date you contacted the financial institution about your problem.

6 Include information concerning account ownership and account balances if you have a question about deposit insurance.

7 Send copies of documents that may help explain your problem. Keep original documents.

8 Sign and date your letter.



**WHAT WE DO
AFTER RECEIVING
YOUR LETTER**

Your letter will be assigned to an FDIC
Consumer Affairs Specialist for investigation

or response.

In some instances, the Specialist will respond to you directly if there is no need to contact your financial institution. You should receive a final response in approximately 15 days.

In other instances, the Specialist will need to contact your financial institution to obtain information, clarify issues, or gather facts.

Afterwards, the Specialist will respond to you directly. In cases such as these, a final response may take up to 60 days.

The FDIC does not have the authority to solve complaints involving factual or contractual matters; nor does the FDIC intervene in matters of past, present, or future litigation.

We suggest you contact an attorney to have these matters reviewed.

Mail your letter to the appropriate FDIC Division of Compliance and Consumer Affairs regional office if your complaint involves a state nonmember bank that is not a member of the Federal Reserve System:

Regional Offices

Atlanta

One Atlantic Center
1201 W. Peachtree Street, NE
Suite 1800
Atlanta, GA 30309-3415
(404) 817-1300

AL, FL, GA, NC, SC, VA, WV

Boston

15 Braintree Hill Office Park Braintree,
MA 02184
(781) 794-5500

CT, MA, ME, NH, RI, VT

Chicago

500 West Monroe Street
Suite 3300
Chicago, IL 60661
(312) 382-7500

IL, IN, MI, OH, WI

Dallas

1910 Pacific Avenue
20th Floor
Dallas, TX 75201
(214) 754-0098

CO, NM, OK, TX

Kansas City

2345 Grand Avenue
Suite 1200
Kansas City, MO 64108
(816) 234-8000

IA, KS, MN, MO, NE, ND, SD

Memphis

5100 Poplar Avenue
Suite 1900
Memphis, TN 38137
(901) 685-1603

AR, KY, LA, MS, TN

New York

20 Exchange Place
New York, NY 10005
(800) 334-9593 (Consumer Complaints
and Inquiries)
(917) 320-2500 (Main Switchboard)

DC, DE, MD, NJ, NY, PA, PR,
Virgin Islands

San Francisco

25 Ecker Street
Suite 1600
San Francisco, CA 94105
(415) 546-0160

AK, AZ, CA, HI, ID, MT, NV, OR,
UT, WA, WY, American Samoa,
Federated States of Micronesia, Guam

You may also contact
FDIC's Headquarters Office
at the following address:

Federal Deposit Insurance Corporation
Division of Compliance and Consumer
Affairs

550 17th Street, NW
Washington, DC 20429
(877) 275-3342 or (877) ASK-FDIC For
the hearing impaired call **1-800-925-
4618 or 1-202-942-3147** in

Washington, D.C.

Internet: www.fdic.gov or
dcainternet@fdic.gov

[FDIC Privacy Statement](#)

Three other federal regulatory agencies supervise FDIC-insured banks and savings associations:

National banks are supervised by:

Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney
Suite 3710
Houston, Texas 77010
(800) 613-6743

Internet: www.occ.treas.gov.



Federally and state-chartered savings associations are supervised by:

Office of Thrift Supervision
Consumer Program Division
1700 G Street, NW
Washington, DC 20552
(800) 842-6929

Internet: www.ots.treas.gov.

Banks with state charters that belong to the Federal Reserve System are supervised by:

Board of Governors
of the Federal Reserve System
Division of Consumer
and Community Affairs
20th and C Streets, NW
MS 804
Washington, DC 20551
(202) 452-3667

Internet: www.federalreserve.gov.