

## Contacting Your Local Banking Authority

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check "Federal Agencies" on page 96. Also see the chart in the "Banking" section on page 3.

### Alabama

**State Banking Department**  
PO Box 4600  
Montgomery, AL 36103-4600  
334-242-3452  
Toll free: 1-866-465-2279  
[www.banking.alabama.gov](http://www.banking.alabama.gov)

### Alaska

**Department of Commerce, Community and Economic Development**  
Division of Banking and Securities  
PO Box 110807  
Juneau, AK 99811-0807  
907-465-2521  
Toll free: 1-888-925-2521  
TTY: 907-465-5437  
✉ [dbsc@commerce.state.ak.us](mailto:dbsc@commerce.state.ak.us)  
[www.commerce.state.ak.us/bsc/home.htm](http://www.commerce.state.ak.us/bsc/home.htm)

### Arizona

**Department of Financial Institutions**  
2910 N. 44th St., Suite 310  
Phoenix, AZ 85018  
602-771-2800  
Toll free: 1-800-544-0708  
✉ [consumeraffairs@azdfi.gov](mailto:consumeraffairs@azdfi.gov)  
[www.azdfi.gov](http://www.azdfi.gov)

### Arkansas

**State Bank Department**  
400 Hardin Rd., Suite 100  
Little Rock, AR 72211  
501-324-9019  
✉ [asbd@banking.state.ar.us](mailto:asbd@banking.state.ar.us)  
[www.arkansas.gov/bank](http://www.arkansas.gov/bank)

### California

**State Department of Financial Institutions**  
45 Fremont St., Suite 1700  
San Francisco, CA 94105-2219  
415-263-8500  
916-322-0622 (Consumer Services)  
Toll free: 1-800-622-0620 (CA)  
✉ [consumer@dfi.ca.gov](mailto:consumer@dfi.ca.gov)  
[www.dfi.ca.gov](http://www.dfi.ca.gov)

### Colorado

**Department of Regulatory Agencies**  
Division of Banking  
1560 Broadway, Suite 975  
Denver, CO 80202  
303-894-7575  
✉ [banking@dora.state.co.us](mailto:banking@dora.state.co.us)  
[www.dora.state.co.us/banking](http://www.dora.state.co.us/banking)

### Connecticut

**Connecticut Department of Banking**  
Government Relations and Consumer Affairs  
260 Constitution Plaza  
Hartford, CT 06103  
860-240-8299  
Toll free: 1-800-831-7225  
[www.state.ct.us/dob](http://www.state.ct.us/dob)

### Delaware

**Office of the State Bank Commissioner**  
555 E. Loockerman St., Suite 210  
Dover, DE 19901  
302-739-4235  
[www.banking.delaware.gov](http://www.banking.delaware.gov)

### District of Columbia

**Department of Insurance, Securities and Banking**  
Attn: Consumer Protection Advocate  
810 1st St., NE, Suite 701  
Washington, DC 20002  
202-727-8000  
✉ [disb@dc.gov](mailto:disb@dc.gov)  
[www.disb.dc.gov](http://www.disb.dc.gov)

### Florida

**Office of Financial Regulation**  
Division of Financial Institutions  
200 E. Gaines St.  
Tallahassee, FL 32399-0371  
850-410-9800  
Toll free: 1-800-848-3792 (FL)  
✉ [ofr@flofr.com](mailto:ofr@flofr.com)  
[www.flofr.com](http://www.flofr.com)

### Georgia

**Department of Banking and Finance**  
2990 Brandywine Rd., Suite 200  
Atlanta, GA 30341-5565  
770-986-1633  
Toll free: 1-888-986-1633 (GA)  
[www.dbf.georgia.gov](http://www.dbf.georgia.gov)

### Hawaii

**Department of Commerce and Consumer Affairs**  
Division of Financial Institutions  
PO Box 2054  
Honolulu, HI 96805  
808-586-2820  
808-984-2400, 6-2820# (Maui)  
808-974-4000, 6-2820# (Hawaii)  
808-274-3141 (Kauai)  
Toll free: 1-800-468-4644 (Lanai and Molokai)  
✉ [dfi@dcca.hawaii.gov](mailto:dfi@dcca.hawaii.gov)  
[www.hawaii.gov/dcca/dfi](http://www.hawaii.gov/dcca/dfi)

### Idaho

**Department of Finance**  
Financial Institutions Bureau  
PO Box 83720  
Boise, ID 83720-0031  
208-332-8005  
Toll free: 1-888-346-3378 (ID)  
✉ [finance@finance.idaho.gov](mailto:finance@finance.idaho.gov)  
[www.finance.idaho.gov](http://www.finance.idaho.gov)

**Illinois****Department of Financial and Professional Regulation**

320 W. Washington St.  
Springfield, IL 62786  
217-782-3000  
Toll free: 1-800-532-8785  
TTY: 217-524-6644  
[www.idfpr.com](http://www.idfpr.com)

**Indiana****Department of Financial Institutions**

30 S. Meridian St., Suite 300  
Indianapolis, IN 46204  
317-232-3955  
Toll free: 1-800-382-4880 (IN)  
[www.in.gov/dfi](http://www.in.gov/dfi)

**Iowa****Division of Banking**

200 E. Grand Ave., Suite 300  
Des Moines, IA 50309-1827  
515-281-4014  
[www.idob.state.ia.us](http://www.idob.state.ia.us)

**Kansas****Office of the State Bank Commissioner**

700 S.W. Jackson St., Suite 300  
Topeka, KS 66603-3714  
785-296-2266  
Toll free: 1-877-387-8523  
(Consumer Helpline)  
✉: [complaints@osbckansas.org](mailto:complaints@osbckansas.org)  
[www.osbckansas.org](http://www.osbckansas.org)

**Kentucky****Department of Financial Institutions**

1025 Capitol Center Dr., Suite 200  
Frankfort, KY 40601  
502-573-3390  
Toll free: 1-800-223-2579  
✉: [kfi@ky.gov](mailto:kfi@ky.gov)  
[www.kfi.ky.gov](http://www.kfi.ky.gov)

**Louisiana****Office of Financial Institutions**

PO Box 94095  
Baton Rouge, LA 70804-9095  
225-925-4660  
✉: [ofila@ofi.la.gov](mailto:ofila@ofi.la.gov)  
[www.ofi.state.la.us](http://www.ofi.state.la.us)

**Maine****Bureau of Financial Institutions**

36 State House Station  
Augusta, ME 04333-0036  
207-624-8570  
Toll free: 1-800-965-5235  
[www.maine.gov/pfr/financialinstitutions](http://www.maine.gov/pfr/financialinstitutions)

**Maryland****Commissioner of Financial Regulation**

500 N. Calvert St., Suite 402  
Baltimore, MD 21202  
410-230-6077  
Toll free: 1-888-784-0136 (MD)  
TTY: 410-767-2117  
✉: [CFRComplaints@dllr.state.md.us](mailto:CFRComplaints@dllr.state.md.us)  
[www.dllr.state.md.us/finance](http://www.dllr.state.md.us/finance)

**Massachusetts****Division of Banks**

1000 Washington St., 10th Floor  
Boston, MA 02110-6400  
617-956-1500  
Toll free: 1-800-495-2265 (MA)  
TTY: 617-956-1577  
✉: [dobconsumer.assistan@state.ma.us](mailto:dobconsumer.assistan@state.ma.us)  
[www.mass.gov/dob](http://www.mass.gov/dob)

**Michigan****Office of Financial and Insurance Regulation**

PO Box 30220  
Lansing, MI 48909-7720  
517-373-0220  
Toll free: 1-877-999-6442 (MI)  
✉: [ofir-fin-info@michigan.gov](mailto:ofir-fin-info@michigan.gov)  
[www.michigan.gov/ofir](http://www.michigan.gov/ofir)

**Minnesota****Department of Commerce**

Financial Examinations Division  
85 7th Pl. E., Suite 500  
St. Paul, MN 55101  
651-296-2135  
TTY: 651-296-2860  
✉: [financial.commerce@state.mn.us](mailto:financial.commerce@state.mn.us)  
[www.commerce.state.mn.us](http://www.commerce.state.mn.us)

**Mississippi****Department of Banking and Consumer Finance**

501 N. West St.  
901 Woolfolk Building, Suite A  
Jackson, MS 39201  
601-359-1031  
Toll free: 1-800-844-2499 (MS)  
[www.dbcf.state.ms.us](http://www.dbcf.state.ms.us)

**Missouri****Department of Finance**

301 W. High St., Room 630  
PO Box 716  
Jefferson City, MO 65102  
573-751-3242  
✉: [finance@dof.mo.gov](mailto:finance@dof.mo.gov)  
[www.finance.mo.gov](http://www.finance.mo.gov)

**Montana****Division of Banking and Financial Institutions**

PO Box 200546  
301 S. Park Ave., Suite 316  
Helena, MT 59620  
406-841-2920  
Toll free: 1-800-914-8423  
TTY: 406-444-1421  
[www.banking.mt.gov](http://www.banking.mt.gov)

**Nebraska****Department of Banking and Finance**

PO Box 95006  
Lincoln, NE 68509-5006  
402-471-2171  
Toll free: 1-877-471-3445  
[www.ndbf.ne.gov](http://www.ndbf.ne.gov)

**Nevada****Department of Business and Industry**

Financial Institutions Division  
2785 E. Desert Inn Rd.  
Las Vegas, NV 89121  
702-486-4120  
Toll free: 1-866-858-8951 (NV)  
✉: [FIDMaster@fid.state.nv.us](mailto:FIDMaster@fid.state.nv.us)  
[www.fid.state.nv.us](http://www.fid.state.nv.us)

## New Hampshire

**State Banking Department**  
 53 Regional Dr., Suite 200  
 Concord, NH 03301  
 603-271-3561  
 Toll free: 1-800-437-5991  
 TTY: 1-800-735-2964  
 ✉: [NHBD@Banking.State.NH.US](mailto:NHBD@Banking.State.NH.US)  
[www.nh.gov/banking](http://www.nh.gov/banking)

## New Jersey

**Department of Banking and Insurance**  
 Division of Banking  
 PO Box 040  
 Trenton, NJ 08625  
 609-292-7272  
 Toll free: 1-800-446-7467  
[www.state.nj.us/dobi](http://www.state.nj.us/dobi)

## New Mexico

**Regulation and Licensing Department**  
 Financial Institutions Division  
 2550 Cerrillos Rd., 3rd Floor  
 Santa Fe, NM 87505  
 505-476-4885  
 ✉: [rld.fid@state.nm.us](mailto:rld.fid@state.nm.us)  
[www.rld.state.nm.us/FID](http://www.rld.state.nm.us/FID)

## New York

**Banking Department**  
 Consumer Help Unit  
 One State St.  
 New York, NY 10004-1417  
 212-709-3530  
 Toll free: 1-877-226-5697 (NY)  
 ✉: [consumer@banking.state.ny.us](mailto:consumer@banking.state.ny.us)  
[www.banking.state.ny.us](http://www.banking.state.ny.us)

## North Carolina

**Commissioner of Banks**  
 4309 Mail Service Center  
 Raleigh, NC 27699-4309  
 Toll free: 1-888-384-3811  
[www.nccob.org](http://www.nccob.org)

## North Dakota

**Department of Financial Institutions**  
 2000 Schafer St., Suite G  
 Bismarck, ND 58501-1204  
 701-328-9933  
 TTY: 1-800-366-6888 (ND)  
 ✉: [dfi@nd.gov](mailto:dfi@nd.gov)  
[www.nd.gov/dfi](http://www.nd.gov/dfi)

## Ohio

**Department of Commerce**  
 Division of Financial Institutions  
 Consumer Complaints  
 77 S. High St., 21st Floor  
 Columbus, OH 43215-6120  
 614-728-8400  
 Toll free: 1-866-278-0003  
 TTY: 1-800-750-0750  
 ✉: [webdfi-cf@com.state.oh.us](mailto:webdfi-cf@com.state.oh.us)  
[www.com.ohio.gov/fiin](http://www.com.ohio.gov/fiin)

## Oklahoma

**State Banking Department**  
 2900 N. Lincoln Blvd.  
 Oklahoma City, OK 73105  
 405-521-2782  
[www.osbd.state.ok.us](http://www.osbd.state.ok.us)

## Oregon

**Department of Consumer and Business Services**  
 Division of Finance and Corporate Securities  
 PO Box 14480  
 Salem, OR 97309-0405  
 503-378-4140  
 Toll free: 1-866-814-9710  
 ✉: [dcbs.dfcsmail@state.or.us](mailto:dcbs.dfcsmail@state.or.us)  
[dfcs.oregon.gov](http://dfcs.oregon.gov)

## Pennsylvania

**Department of Banking**  
 17 N. Second St., Suite 1300  
 Harrisburg, PA 17101-2290  
 717-787-2665  
 Toll free: 1-800-722-2657  
 TTY: 1-800-679-5070  
[www.banking.state.pa.us](http://www.banking.state.pa.us)

## Puerto Rico

**Oficina del Comisionado de Instituciones Financieras**  
 PO Box 11855  
 San Juan, PR 00910-3855  
 787-723-3131  
[www.ocif.gobierno.pr](http://www.ocif.gobierno.pr)

## Rhode Island

**Department of Business Regulation**  
 Division of Banking  
 1511 Pontiac Ave.  
 Cranston, RI 02920  
 401-462-9503  
 ✉: [bankingquiry@dbr.state.ri.us](mailto:bankingquiry@dbr.state.ri.us)  
[www.dbr.state.ri.us](http://www.dbr.state.ri.us)

## South Carolina

**Office of the Commissioner of Banking**  
 1205 Pendleton St., Suite 305  
 Columbia, SC 29201  
 803-734-2001  
[www.banking.sc.gov](http://www.banking.sc.gov)

## South Dakota

**Department of Labor and Regulation**  
 Division of Banking  
 217 1/2 W. Missouri Ave.  
 Pierre, SD 57501-4590  
 605-773-3421  
 ✉: [drr.banking.info@state.sd.us](mailto:drr.banking.info@state.sd.us)  
[www.dlr.sd.gov/reg/bank](http://www.dlr.sd.gov/reg/bank)

## Tennessee

**Department of Financial Institutions**  
 Consumer Resources Division  
 414 Union St., Suite 1000  
 Nashville, TN 37219  
 615-253-2023  
 Toll free: 1-800-778-4215  
 ✉: [TDFI.ConsumerResources@state.tn.us](mailto:TDFI.ConsumerResources@state.tn.us)  
[www.tennessee.gov/tdfi](http://www.tennessee.gov/tdfi)

**Texas**

**Department of Banking**  
 2601 N. Lamar Blvd., Suite 201  
 Austin, TX 78705  
 512-475-1300  
 Toll free: 1-877-276-5554  
 (Consumer Hotline)  
 ✉: [consumer.complaints@banking.state.tx.us](mailto:consumer.complaints@banking.state.tx.us)  
[www.banking.state.tx.us](http://www.banking.state.tx.us)

**Utah**

**Department of Financial Institutions**  
 PO Box 146800  
 Salt Lake City, UT 84114-6800  
 801-538-8830  
[www.dfi.utah.gov](http://www.dfi.utah.gov)

**Vermont**

**Department of Banking, Insurance, Securities and Health Care Administration**  
 Division of Banking  
 89 Main St., Drawer 20  
 Montpelier, VT 05620-3101  
 802-828-3301  
 Toll free: 1-888-568-4547  
 ✉: [BISHCA-BNKConsumer@state.vt.us](mailto:BISHCA-BNKConsumer@state.vt.us)  
[www.bishca.state.vt.us](http://www.bishca.state.vt.us)

**Virgin Islands**

**Office of the Lieutenant Governor**  
 Division of Banking and Insurance  
 18 Kongens Gade  
 St. Thomas, VI 00802  
 340-774-7166  
[www.ltg.gov.vi](http://www.ltg.gov.vi)

**Virginia**

**State Corporation Commission**  
 Bureau of Financial Institutions  
 PO Box 640  
 Richmond, VA 23218  
 804-371-9657  
 804-371-9705  
 Toll free: 1-800-552-7945 (VA)  
 TTY: 804-371-9206  
 ✉: [bfquestions@scc.virginia.gov](mailto:bfquestions@scc.virginia.gov)  
[www.scc.virginia.gov](http://www.scc.virginia.gov)

**Washington**

**Department of Financial Institutions**  
 PO Box 41200  
 Olympia, WA 98504-1200  
 360-902-8700  
 Toll free: 1-877-746-4334  
 TTY: 360-664-8126  
[www.dfi.wa.gov](http://www.dfi.wa.gov)

**West Virginia**

**Division of Banking**  
 One Players Club Dr., Suite 300  
 Charleston, WV 25311  
 304-558-2294  
[www.wvdob.org](http://www.wvdob.org)

**Wisconsin**

**Department of Financial Institutions**  
 Division of Banking  
 PO Box 7876  
 Madison, WI 53707-7876  
 608-261-7578  
 TTY: 608-266-8818  
 ✉: [askthesecretary@dfi.state.wi.us](mailto:askthesecretary@dfi.state.wi.us)  
[www.wdfi.org](http://www.wdfi.org)

**Wyoming**

**Division of Banking**  
 122 W. 25th St.  
 Herschler Building, 3rd Floor, E  
 Cheyenne, WY 82002  
 307-777-7797  
[audit.state.wy.us/banking](http://audit.state.wy.us/banking)