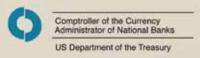
What you can expect from us

- We will confirm receipt of your complaint.
- We will assign you a unique case number.
- We will contact your bank on your behalf for a response. We will forward your complaint to the proper authority, if your financial institution is not a national bank.
- We will send you a letter summarizing the results.





Assistance for Customers of **National Banks**



OCC Customer Assistance Group

1301 McKinney Street, Suite 3450 Houston, Texas 77010-9050

Web HelpWithMyBank.gov

> Phone 800-613-6743

For more about the OCC, visit occ.gov

2009

What to do if you have a question or complaint about a national bank

If you have a question or concern about your national bank, follow these steps:

- 1. Contact your bank directly first. Banks are best equipped to resolve your concerns.
- 2. Check "Get Answers" at HelpWithMyBank.gov which answers the most common questions asked by national bank customers.
- 3. Contact the OCC by:
 - Web HelpWithMyBank.gov
 - Fax 713-336-4301
 - Mail

Office of the Comptroller of the Currency Customer Assistance Group (CAG) 1301 McKinney Street, Suite 3450 Houston, Texas 77010-9050

• Toll-free phone 800-613-6743 Monday-Friday 8 a.m. to 8 p.m. (ET)

Office of the Comptroller of the Currency

The Office of the Comptroller of the Currency (OCC) exists to:

- Ensure the safety and soundness of the national banking system.
- Foster competition by allowing banks to offer new products and services.
- Improve the efficiency and effectiveness of OCC supervision, for example, by reducing regulatory burden.
- Ensure fair and equal access to financial services for all Americans.

As part of this mission, the OCC also assists customers of national banks and operating subsidiaries with questions and concerns about their banks.

Office of the Ombudsman

OCC's Office of the Ombudsman serves three important functions:

- Administers the National Bank Appeals Process.
- Conducts the Bank Examination Questionnaire.
- Operates the Customer Assistance Group.

The Office of the Ombudsman operates independently of the agency's bank supervision function and is committed to the core principle of *timely and fair* dispute resolution.

Customer Assistance Group

The OCC Customer Assistance Group (CAG) helps customers resolve issues with national banks and their operating subsidiaries. Trained professionals answer questions and provide informal guidance.

The Customer Assistance Group:

- Assists customers of national banks and their operating subsidiaries who have complaints or other issues related to applicable banking laws and regulations.
- Provides an avenue to offer informal consumer education on banking and the use of credit.
- Answers questions and provides guidance related to banking laws, regulations, and practices.
- Maintains OCC's customer-focused Web site, HelpWithMyBank.gov.

HelpWithMyBank.gov

HelpWithMyBank.gov provides answers to common questions drawn from thousands of calls made to the OCC Customer Assistance Group each year.

The site also provides information that includes:

- A list of national banks and their operating subsidiaries.
- Whom to contact if your financial institution is not a national bank.
- Instructions on how to file a complaint and the information you need to include.
- A dictionary of banking terms.
- Consumer advisories on banking trends and practices.

Our goal in building HelpWithMyBank.gov was to build a site that makes it easier for people to get answers and submit concerns about their bank because we are committed to ensuring fair access to financial services and equal treatment for national bank customers.





