

Have a complaint about your bank?



Call us.

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 referring your complaint to 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: (877) 766-8533

Fax: (877) 888-2520

E-mail: ConsumerHelp@FederalReserve.gov

www.FederalReserveConsumerHelp.gov

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:

- Call us toll-free at **(888) 851-1920** or
TTY: (877) 766-8533, 8 a.m. to 6 p.m. CST
- E-mail us at ConsumerHelp@FederalReserve.gov
- 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

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. Include copies of letters or other documents that may help us investigate your complaint. *Please send only copies of documents—do not send your originals.*

What Will the Federal Reserve Do?



We will connect you with or forward your complaint to the appropriate federal regulator for the bank or institution involved in your complaint.

If your complaint is against a financial institution that the Federal Reserve supervises, it will be investigated by one of the 12 regional Federal Reserve Banks.

As the Reserve Bank investigates each issue raised in your complaint, it will:

- Ask the bank involved for information and records regarding your complaint.
- Determine if the bank's response addresses your concerns.
- Send you a letter about its findings.

The Reserve Bank may also contact you to request additional information necessary to complete its investigation.

The Reserve Bank will let you know if it finds an error or a violation of a federal law or regulation. Investigations typically take 30 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 its 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 law or regulation.

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 may be disclosed:

- to a Federal Reserve-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; and
- where security or confidentiality has been compromised.

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.

