

Your complaint may be related to a matter that is outside of the OCC's jurisdiction. For example, we often get complaints about consumer credit reports and residential lending discrimination, which are matters handled by other federal agencies.

What Other Federal Agencies Investigate Customer Complaints?

Federal Trade Commission (FTC)

Complaints involving information found on a credit report are covered by the Fair Credit Reporting Act. You can contact the consumer reporting agency that originally provided the information to the bank, requesting your own copy of the credit report. Try to resolve the dispute with that reporting agency. If you are unsuccessful, you can also contact the FTC, the agency that handles these complaints, and others involving non-bank affiliated lenders, such as mortgage and finance companies. Contact the FTC at (202) 382-4357, by mail at FTC, 600 Pennsylvania Ave. NW, Washington, D.C. 20580, or by e-mail at crc@ftc.gov.

Department of Housing and Urban Development (HUD)

Complaints involving mortgage lending discrimination are covered by the Fair Housing Act (FHA). HUD is the agency that handles these complaints. HUD can investigate your complaint if it is based on one of the following matters: race, color, religion, sex, handicap, familial status, or national origin. You can contact HUD by calling 1-800-669-9777; by sending a letter to the Department of Housing and Urban Development, 451 7th Street SW, Washington, D.C. 20410; or by filling out a complaint form at <http://www.hud.gov>.

Office of Thrift Supervision (OTS)

If your problem concerns a federal savings and loan or a federal savings bank, contact the OTS at 1-800-842-6929. Letters can be addressed to OTS, Attn: Consumer Programs, 1700 G Street NW, Washington, D.C. 20552. You can also send an e-mail to consumer.complaint@ots.treas.gov.

Federal Reserve Board (FRB)

If your problem concerns a state-chartered bank that is a member of the Federal Reserve System, contact the FRB at (202) 452-3693. For a written complaint, address your letter to the Board of Governors of the Federal Reserve System, Consumer and Community Affairs Division, 20th and C Streets NW, MS 801, Washington, D.C. 20551.

Federal Deposit Insurance Corporation (FDIC)

If your problem concerns a state-chartered bank that is not a member of the Federal Reserve System, contact the FDIC at 1-800-934-3342. Send written complaints to the FDIC, Attn: DCA, 550 17th St. NW, Washington, D.C. 20429, or send an e-mail to consumer@fdic.gov.

National Credit Union Administration (NCUA)

If your problem concerns a credit union, contact the NCUA at (703) 518-6330 or write to NCUA at 1775 Duke Street, Alexandria, VA 22314-3428, or e-mail NCUA at pacamail@ncua.gov.

Federal Financial Institutions Examination Council (FFIEC)

If you want to find information about a financial institution that has merged with or been acquired by another institution, or has been closed, you can contact the FFIEC by logging onto the National Information Center Web Page, <http://www.ffiec.gov/nic>.



Comptroller of the Currency
Administrator of National Banks

Assistance for Customers of National Banks

Office of the Ombudsman
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, Texas 77010
1-800-613-6743

ASSISTANCE

What Is the OCC?

The Office of the Comptroller of the Currency (OCC) is a federal bank regulator that charters, regulates, and supervises national banks. It is a bureau of the Treasury Department.

The OCC's mission is to ensure a safe, sound, and competitive national banking system that supports individuals, communities, and the economy. The OCC ensures that national banks manage their risks properly and comply with applicable laws and regulations. The OCC also ensures that national banks can compete with other financial service providers, offer products and services that meet the needs of bank customers, and provide fair access to financial services to all consumers.

What Kind of Bank Does the OCC Regulate?

The OCC regulates banks called "national banks." You can tell that a bank is a national bank if it has the words "national," "national association," or N.A. in or after its name. If the financial institution you are concerned about is not a national bank, turn to the back panel of this brochure for information about other agencies you can contact to discuss your case.

What Should I Do If I Have a Problem with a National Bank?

Because you and your national bank are most familiar with your accounts, you should first contact your bank to try to resolve the issue. If you can't resolve the problem, you can contact the OCC's customer assistance group. The customer assistance group's mission is to:

- Address consumer complaints governed by specific federal consumer laws and regulations that the OCC has delegated authority to enforce.

- Answer questions about banking laws, regulations, and practices.
- Offer guidance.

How Can I Contact the Customer Assistance Group?

Here are four ways for you to contact the OCC's customer assistance group:

- Toll-free telephone: 1-800-613-6743
- Fax: (713) 336-4301
- E-mail: customer.assistance@occ.treas.gov
- Mail: Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, Texas 77010

What Will Happen If I Call the Customer Assistance Group?

When you call the customer assistance group for help, you should tell the customer assistance specialist the name of the bank and the nature of your problem. You should also describe desired results.

The specialist will listen to your information, review your concerns, and give you guidance about what you can do. If the specialist can't help you over the phone, or thinks that more information is needed, he or she may ask you to file a written complaint.

How Do I File a Written Complaint?

You can file a written complaint about a national bank by writing — or faxing — the customer assistance group at the address provided above.

You don't need to have a special form to file a complaint, but you should include the following information in your correspondence:

- Your name, address, and telephone number.
- Your signature. If you are acting on behalf of another person, you need a signed authorization from that person.
- The name and address of the national bank.
- The type of account you have with the bank (credit card, savings, checking, etc.).
- The account number and a copy of the bank statement related to your problem.
- A brief statement of the facts concerning your complaint and desired results.
- Copies of any related documentation.

We will acknowledge receipt of your complaint by letter. We will also research the issues raised in your complaint, contacting the bank for a response if necessary. We will then send you another letter describing our findings. If we can't resolve the complaint in the way you requested, we will give you some ideas about other ways to seek redress.

Will the OCC Always Be Able to Resolve My Problem?

Not always. Sometimes a complaint relates to a factual or contractual dispute that only a court of law can resolve.

Many complaints involve issues covered by the bank's internal policies. Such bank policies may not be governed by federal laws or regulations.