

If your complaint involves:

a national bank, contact Comptroller of the Currency (Houston, TX) toll-free (800) 613-6743, www.occ.treas.gov

a federal credit union, contact National Credit Union Administration, Regional Office (Albany, NY) (518) 862-7400 Michigan consumers (703) 518-6300 All others www.ncua.gov

a federal savings bank, contact Office of Thrift Supervision (Washington, DC) (800) 842-6929 www.ots.treas.gov

an insurance company, contact Office of Financial and Insurance Regulation (Lansing, MI) toll-free (877) 999-6442, www.michigan.gov/ofir

a collection agency, contact Bureau of Commercial Services (Okemos, MI) (517) 241-9202, www.michigan.gov/dleg

a department store, contact Michigan Department of Attorney General, Consumer Protection Division (Lansing, MI) toll-free (877) 765-8388, www.michigan.gov/ag

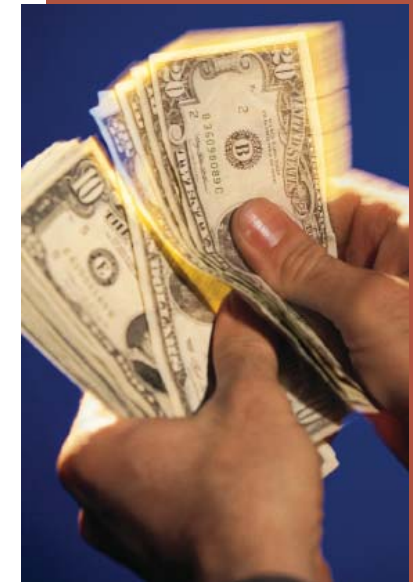
an auto dealer (other than financing) contact Michigan Bureau of Regulatory Services, Complaint Section (Lansing, MI) toll-free (888) 767-6424, www.michigan.gov/sos

a credit reporting agency, contact Federal Trade Commission (Cleveland, OH) toll-free (877) 382-4357, www.ftc.gov

LARA Michigan Department of
LICENSING AND REGULATORY AFFAIRS Licensing & Regulatory Affairs
Visit OFIR at: www.michigan.gov/ofir
CUSTOMER DRIVEN. BUSINESS MINDED. Phone OFIR toll-free: 1-877-999-6442
LARA is an equal opportunity employer/program.
Auxiliary aids, services and other reasonable accommodations
are available upon request to individual with disabilities.

Office of Financial and Insurance Regulation
Consumer Services
P.O. Box 30220
LANSING AND REGULATORY AFFAIRS
CUSTOMER DRIVEN. BUSINESS MINDED. Lansing, MI 48909-7720

GUIDE TO RESOLVING A PROBLEM WITH A FINANCIAL INSTITUTION



State of Michigan
Rick Snyder, Governor

When You Have a Dispute With a Financial Institution

If you are in a dispute with a financial institution regulated by the Office of Financial and Insurance Regulation (OFIR), we may be able to help.

This brochure offers ways to resolve your dispute. It also outlines the complaint process. If you cannot reach an agreeable settlement, you can use the complaint form to request help from OFIR.

Who Does OFIR Regulate?

We regulate state-chartered banks, savings banks and credit unions. We also license and supervise the activities of:

- Small loan companies
- Auto dealers that finance cars
- Auto sales finance companies
- First and second mortgage companies
- Money transmission service providers, sellers of money orders and travelers checks
- Non-retailer credit card issuers
- BIDCOs (Business and Industrial Development Corporations)
- Deferred presentment (payday loans)

Our authority is limited to the companies we regulate. We cannot help resolve disputes with companies we do not license.

How Can I Tell if a Bank or Credit Union is State-Chartered?

If a bank has the words "state bank" in their name, it is almost always a state chartered bank.

Banks with these words or initials in their name are not regulated by OFIR:

- Federal Savings Bank or F.S.B.
- National or N.A.
- Federal (credit unions)

You can ask a bank or credit union which charter they operate under. You can also check by calling our

office toll-free 1-877-999-6442. On the back page of this brochure is a list of some types of financial institutions that we do not regulate. We have listed contact information for the offices that do regulate them.

Contact the Financial Institution Directly

If you disagree with a company, contact the company first.

Present your complaint to a management representative who has the authority to address and resolve your problem. This may be a consumer complaint specialist, a manager, an officer or owner of the company. Explain the problem in a calm, courteous manner. Be accurate and complete. Present facts, not feelings. Provide dates, amounts, and related facts that support your position. Explain what you feel the company should do to settle the dispute fairly. Determine if you can be flexible. It may be in your best interest to negotiate a resolution.

How OFIR Can Help

If you are still not satisfied after contacting the company, you can contact us to ask questions or file a written complaint. We will try to resolve the complaint and see that your questions are answered. Your complaint is based on the information you submit. Be sure to include all pertinent facts. This may include copies of documents such as:

- Account statements
- Cancelled checks
- Correspondence
- Loan documents

Always send copies. NEVER send originals.

We Become a Link Between You and the Financial Institution

When we receive your complaint, we open a file and assign a file number.

We will send you a notice with the file number we assigned to your case. Please provide this number if you contact our office about your complaint.

OFIR will contact the parties named in the complaint. We will ask them to review the matter and provide a written response. We will review the response to determine if it:

- Complies with Michigan law and rules or directives of the Commissioner.
- Addresses the issues in your complaint, and is reasonable in light of approved and accepted business practice.

When our review is complete, we will provide you with a written statement of our position.

You may disagree with the results of our review. If you have information that was not included with your original complaint, and feel it might alter the decision, you may submit it to us for further review. Be sure to include your file number.

In some cases, a legal action may be your only recourse to resolve a matter. We do not have the authority to act as a court of law or as a lawyer. We cannot give legal advice. We do not become actively involved in complaints that are in litigation.

Please remember that we can only resolve disputes based on the information provided and our authority under Michigan law. If a company is found to be in violation of a law, we will take the appropriate action within our scope of authority under the law.

We try to Resolve Disputes as Quickly as Possible

We may need to contact you and the company multiple times, depending on the case. While we try to give prompt, quality service, a resolution may not occur immediately. Thank you for your patience during the complaint process.

Financial Institution Complaint Form

We only have authority over the financial institutions OFIR charters or licenses. Call us or see our brochure or website for a list of agencies that may be able to help you with complaints against financial institutions that we don't regulate.

My Name <hr/> Address <hr/> City State Zip <hr/> Home phone number () Work phone number () <hr/> Your email address	Name of FINANCIAL INSTITUTION this complaint is about <hr/> Company Address <hr/> City State Zip <hr/> Company phone number () Your account number (if applicable) <hr/> Name of the person or persons you dealt with at the Financial Institution
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Type of financial product my complaint is about:	<input type="checkbox"/> Checking/Draft Account	<input type="checkbox"/> Fees	<input type="checkbox"/> Money Transmission Services
	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Installment Loan	<input type="checkbox"/> Mortgage Loan
	<input type="checkbox"/> Deferred Presentment (payday lending)	<input type="checkbox"/> Insurance	<input type="checkbox"/> Savings/Share Account
	<input type="checkbox"/> Escrow Account	<input type="checkbox"/> Interest Rate	<input type="checkbox"/> Other: _____

Have you hired an attorney to represent you in this matter? Yes No Have you filed a lawsuit in this matter? Yes No

Details of my complaint: _____

Please list events in the order they happened. Attach additional pages if needed. If possible, please use letter size paper (8 1/2 x 11") for all attachments.

Reviewing documents often helps us understand important details of your complaint.

Please attach copies of your statements, cancelled checks, correspondence or other documents that will help us review your complaint.

Always send copies. Never send original documents.

Please mail your complaint to:
OFIR - Consumer Services
 PO Box 30220
 Lansing MI 48909-7720
 Or fax to: (517) 241-3991
 Or Email to: ofir-ins-info@michigan.gov

I authorize the Office of Financial and Insurance Regulation to review and release any information to any company, agency or licensee involved in this matter. I authorize the financial entity to release all records relating to this complaint to OFIR in order to resolve this complaint. I represent that I have the proper authority to execute this release.

Signature _____ Date signed _____

Michigan law, including Section 487.2101 of the Michigan Compiled Laws, authorizes the review of complaints involving Debt Management Companies. Completion of this form is voluntary and helps us review your claim.



Michigan Department of Licensing and Regulatory Affairs

LARA is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

Visit OFIR online at: www.michigan.gov/ofir Phone OFIR toll-free at: 1-877-999-6442