IF YOUR COMPLAINT INVOLVES:

a **national bank**, contact Comptroller of the Currency (Houston, TX) (800) 613-6743

a **federal credit union**, contact National Credit Union Administration, Regional Office (Lisle, IL) (630) 955-4100

a **federal savings bank,** contact Office of Thrift Supervision (Atlanta, GA) (404) 888-0771

an **insurance company**, contact Office of Financial and Insurance Services (Lansing, MI) Toll-Free at (877) 999-6442

a **collection agency**, contact Office of Commercial Services (Okemos, MI) (517) 241-9234

a **department store** or other retailer (**credit cards**), contact Michigan Department of Attorney General, Consumer Protection Division (Lansing, MI) (517) 373-1140

an **auto dealer** (other than financing) contact Michigan Bureau of Automotive Regulation, Complaint Section (Lansing, MI) (800) 292-4204

a **credit reporting agency**, contact Federal Trade Commission (Cleveland, OH) (216) 263-3410

See our web page for free links to helpful consumer information about loans, deposits, and other financial services as well as state and federal consumer credit protection laws.

www.cis.state.mi.us/ofis

Department of
Consumer & Industry Services
Kathleen M. Wilbur, Director

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Michigan Department of Consumer & Industry Services
"Serving Michigan... Serving You"

Visit OFIS on the Web at: http://cis.state.mi.us/ofis
Phone OFIS toll-free at: 1-877-999-6442

The Department of Consumer & Industry Services will not discriminate against any individual or group because of race, sex, religion, age, national origin, color, marital status, political beliefs or disability. If you need help with reading, writing, hearing, etc., under the Americans with Disabilities Act, you may make your needs known to this agency.

GUIDE TO FILING A COMPLAINT ABOUT A FINANCIAL INSTITUTION

State of Michigan
John Engler, Governor

WHAT IS OFIS?
WHO DO WE REGULATE?

The Office of Financial and Insurance Services (OFIS) is responsible for the chartering, regulation, examination and supervision of state-chartered banks, savings banks, and
credit unions. The Division also licenses and supervises the activities of small loan companies, auto dealers that finance cars, auto sales finance companies, first mortgage companies, second mortgage companies, sellers of money orders and travelers checks, nonretailer credit card issuers and BIDCOs (Business and Industrial Development Corporations).

WHAT IS A COMPLAINT?

A complaint is an expression of concern or dissatisfaction by a consumer against a company regulated by the The Office of Financial and Insurance Services.

WHAT SHOULD YOU DO?

STEP ONE: CONTACT SOMEONE WITH AUTHORITY AT THE COMPANY (OWNER, PRESIDENT, OR CONSUMER COMPLAINT SPECIALIST) TO RESOLVE THE COMPLAINT

When you have a complaint, you should first contact the company about it. You may be able to resolve it. If you talk to someone at the company you should:

Be courteous and stay calm.

1. Explain the problem: provide dates and amounts paid or billed, include important documents, and present the relevant facts.

2. Explain what type of remedy you are seeking.

3. State whether you are willing to negotiate; remember, in many disputes, neither side is totally correct.

STEP TWO: CONTACT COMPANY'S REGULATOR

If your talk with the company fails to resolve the complaint, you may wish to file a complaint. A list of kinds of financial institutions not regulated by the Division, along with information on how to contact their regulators, is on the reverse of this page. If the organization is regulated by OFIS, complete the accompanying complaint form and mail it to the OFIS. Please include copies (not originals) of relevant documents, such as account statements, cancelled checks, and correspondence. We will send a copy of your complaint to the institution and request that the institution respond promptly to you and send a copy of its response to OFIS.

OFIS does not have the authority to act as a court of law and may suggest that a consumer seek the advice of an attorney. In some cases your only recourse to resolve the matter might be legal action. We will not provide legal advice, will not handle a complaint that is in litigation, and will not act on behalf of either party to the dispute. If a company is found to be in violation of a law, the Division will take appropriate administrative action.