

Guide to Resolving Problems with a Financial Institution or Consumer Lender

Other Sources:

A National or Federal Savings Bank:
Comptroller of the Currency
(Houston, TX)
1-800-613-6743
www.occ.treas.gov

Consumer Financial Protection Bureau
1-855-411-2372
www.consumerfinance.gov

A Federal Credit Union:
National Credit Union Administration
(NCUA)
1-800-755-1030

**A Vehicle Dealer
(other than financing):**
Department of State
Bureau of Information Security (BIS)
Investigations and Inspections Support
Section
1-888-SOS-MICH (1-888-767-6234)
www.michigan.gov/sos

Department of Insurance and Financial Services
Office of Consumer Services
P.O. Box 30220
Lansing, MI 48909-7720



Michigan Department of Insurance and Financial Services

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

Visit DIFS online at: www.michigan.gov/DIFS or call DIFS toll-free at 877-999-6442



When you have a dispute with a company or financial institution:

Use the attached form to file a complaint with the Department of Insurance and Financial Services (DIFS) if you are in a dispute with a financial institution. It outlines DIFS complaint process, offers ways to resolve your dispute, and explains how DIFS can help.

DIFS's regulatory authority:

We regulate Michigan state chartered banks and credit unions. We also license and regulate:

- Mortgage transactions
- Vehicle loans
- Payday lenders
- Personal loans
- Money transfers
- State chartered banks
- State chartered credit unions
- Debt management transactions
- BIDCOs

First contact the company or institution:

If you disagree with the company or institution always first contact them directly.

- Speak with a management representative to try to find a solution,
- Explain the problem in a calm, courteous manner,
- Provide dates, amounts, and as many related facts as you can.

If you still do not agree with their position, ask them to provide you a written response. Request they include specific

laws, copies of documents you signed when you applied for the loan, or explain their reasons or facts which might support their position.

How DIFS can help:

If you are still dissatisfied after contacting the company, you may wish to contact DIFS, Office of Consumer Services, to ask questions or to file a written complaint.

When you file a complaint, Consumer Services acts as a link between you and the company or institution. We try to resolve the complaint and see that your questions are answered. Your complaint is based on the documents you submit. Be sure to include all pertinent information. Include:

- Name of the company and/or institution involved in the dispute,
- Details of any previous contact regarding the matter,
- Copies of documents that help verify for explain the problem.

Always send copies. Please do not send original documents.

When we receive your complaint, we open a file and send you a letter detailing the complaint process. This letter will include a file number that should be referenced on any future correspondence or call to our office relating to this matter.

We contact the parties named in the complaint and send them an exact copy

of your complaint letter. We ask them to review the matter and provide us with a written response. We then review the response to determine if it:

- Complies with Michigan laws, rules, or directives of the Director,
- Addresses the issues in your complaint, and is reasonable in light of approved and accepted business practices.

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

If you have questions, disagree with our findings, or have additional information that was not included with your original complaint, and feel it might alter the decision, you may contact us or submit the information to us for further review.

Please understand that we strive to resolve all complaints. We may not be able to provide you with the exact results you desire, as we can only resolve disputes based on the information provided and our authority under Michigan law. However, we hope that through our complaint process you are able to gain an understanding of the situation and the laws that apply.

While we strive to give prompt, quality service a resolution may not occur immediately. We may need to contact you and the company or institution multiple times, depending on the case.

Thank you for your patience during the complaint process.

Financial Institution or Consumer Lender Complaint Form

We only have authority over the financial institutions DIFS 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 we do not regulate.

My Name <hr/> Address <hr/> <hr/> City State Zip <hr/> Daytime phone number Alternative phone number () () <hr/> Your email address	Name of Financial Institution / Consumer Lender this complaint is about <hr/> Company Address <hr/> <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"/> Debt Management <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: _____
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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:
DIFS - Office of Consumer Services
PO Box 30220
Lansing MI 48909-7720
Or fax to: 517-284-8837
Or Email to: difscomplaints@michigan.gov

I authorize the Department of Insurance and Financial Services (DIFS) 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 DIFS in order to resolve this complaint. I represent that I have the proper authority to execute this release.

Signature	Date signed
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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.



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