

Other Sources:

A National or Federal Savings Bank:

Comptroller of the Currency
(Houston, TX)
1-800-613-6743
occ.treas.gov

Consumer Financial Protection Bureau
1-855-411-2372
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
1-888-767-6424
Michigan.gov/SOS



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: Michigan.gov/DIFS or call DIFS toll-free at 877-999-6442.

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

The logo for the Department of Insurance and Financial Services (DIFS) is oriented vertically. It features the acronym 'DIFS' in large blue letters with a green leaf-like graphic to the right. Below it, the full name 'DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES' is written in smaller blue capital letters.

Guide to Resolving Problems with a Financial Institution or Consumer Lender



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 company or institution. It outlines DIFS' complaint process, offers ways to resolve your dispute, and explains how DIFS can help. You may also file a complaint online at Michigan.gov/DIFScomplaints.

DIFS Regulatory Authority:

We have authority over the following:

- 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, 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 the company or institution, ask them to provide you with a written response. Request they include specific laws, copies

of documents you signed, or explain the reasons or facts, which might support their position.

How DIFS Can Help:

If you are still dissatisfied after contacting the company, contact DIFS' Office of Consumer Services to ask questions or to file a written complaint by completion of this form. You may also file a complaint online at Michigan.gov/DIFScomplaints.

Your complaint is based on the documents you submit. Be sure to include all pertinent information, such as:

- Name of the company and/or institution involved in the dispute.
- Loan/account number and property address associated with the complaint.
- Details of any previous contact with your company and/or institution regarding the matter.
- Copies of documents that help verify or explain the problem.

**Always send copies.
Please do not send original documents.**

Once you file a complaint, DIFS will respond to your complaint by doing the following:

- Contacting the company or institution to obtain a written response.
- Confirming the company or institution named in your complaint are performing as required under your contract and the law.
- Helping you understand options that may be available to you.

You will receive a copy of all correspondence received during DIFS' review of your complaint as well as a letter explaining our findings.

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

Please understand that our complaints are thoroughly reviewed; however, we may not be able to provide you with the exact results you desire. We hope through our complaint process we can help you understand the options available to you and the contract language or the laws that may apply.



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 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 <hr/>	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 <hr/>
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(By providing your email address you consent to receive DIFS correspondence via email)

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: _____

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.

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.