

Community Legal Aid

A non-profit law firm serving the legal needs of low-income individuals and families in central northeast Ohio



www.communitylegalaid.org

Complaints Against Depository Institutions

If you have questions about procedures or policies of your bank, savings and loan, or credit union, you should:

- Review your loan or deposit contract and fee schedule.
- Contact your financial institution for answers.
- Review the Frequently Asked Questions on the Ohio Department of Commerce, Division of Financial Institutions at www.com.ohio.gov.
- File a Consumer Complaint

The state agency may help in resolving your dispute. It will not act as your advocate. It will not conduct a detailed investigation of your complaint.

First, contact a senior manager or a complaint representative at the financial institution to try to resolve your complaint or question. The Division's website has links to contact information for Banks, Savings Institutions, and Credit Unions.

If you can't resolve the problem, you may:

- Complete a consumer complaint form: Complaint Form located at www.com.ohio.gov; or
- Call (800) 321-3100 for a complaint form to be mailed to you; or
- Write a letter describing the problem.
- State your attempts to resolve the problem directly with the institution.
- State what you think the institution should do to correct the problem.
- Include copies (not your originals) of documents (i.e. checks, statements, correspondence, etc.).
- Include your mailing address and a daytime telephone number.

The Division will send a letter to the financial institution requesting a response within 30 days. The response from the financial institution will either resolve the matter or state why it cannot be addressed in 30 days.

The Division has a Consumer Complaint Brochure.

Complaints, along with COPIES of any documents, should be sent to:
Consumer Complaints
Ohio Department of Commerce
Division of Financial Institutions
77 South High Street, 21st Floor
Columbus, Ohio 43215-6120
or faxed to: (614) 644-1631

If your complaint is with a national bank (has the word “national” in its name or the letters “N.A.” after the name), please contact:
Customer Assistance Group
Comptroller of the Currency
1301 McKinney Street, Suite 3710
Houston, TX 77010
Telephone: 800-613-6743
E-mail: Customer.Assistance@occ.treas.gov
Internet: www.occ.treas.gov

If your complaint is with a federal savings & loan association or savings bank (may have the word “federal” in its name or the letters “FSB” after the name), please contact:
Manager of Consumer Programs
Office of Thrift Supervision
10 Exchange Place, 18th Floor
Jersey City, NJ 07302
Telephone: (201) 413-1000
E-mail: consumer.complaints@ots.treas.gov
Internet: www.ots.treas.gov

To file a complaint against a federal credit union (may have the word “federal” in its name), please contact:
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428
703-518-6300
Internet: www.ncua.gov

*This handout is meant to give you general information and not to give you specific legal advice.
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