

DFI Consumer Services Office

What should I do if I have a problem with a financial institution?

Because you and your bank, credit union, money transmitter, etc., are most familiar with your account(s), please contact them directly. You may wish to contact senior management or a consumer affairs representative for further assistance.

If the problem is not resolved to your satisfaction, you may contact the DFI Consumer Services Office, who will:

- Carefully listen to your information
- Review your concerns
- Provide you with information on how to file a consumer complaint with institutions licensed by DFI.
- Or assist you with contacting the regulator of your federal financial institution when applicable.

Important Note:

The DFI Consumer Services Office is dedicated to providing consumers with quick and efficient solutions to their inquiries and problems.

The DFI Consumer Services Office is not an advocate for the individual consumer or the licensee. The Consumer Services Office facilitates communication between the consumer and the financial institution to assist in the resolution process. We do not have the statutory authority to award damages, overturn fines or other charges and fees.

About DFI

The California Department of Financial Institutions (DFI) oversees the secure operation of state-licensed financial institutions, including state banks and state credit unions

DFI ensures public confidence in financial institutions by protecting the interests of depositors, borrowers, shareholders and consumers through enforcement of applicable state and federal laws.

DFI is responsible for administering state laws regulating: banks, credit unions, industrial banks, trust companies, offices of foreign banks, issuers of travelers checks and payment instruments (money orders), and money transmitters.

- ▶ Visit the DFI Web site
www.dfi.ca.gov
- ▶ Email the DFI Consumer Services Office
consumer@dfi.ca.gov
- ▶ Call the DFI Consumer Services Office
1-800-622-0620 or (916) 322-0622
- ▶ Write the DFI Consumer Services Office
Attention: Consumer Services
1810 13th Street
Sacramento, CA 95811

How do I file a consumer complaint?

You may complete a Consumer Complaint Form (available on our Web site) or provide the following information in your email or correspondence:

- Your name, address, telephone number
- Your signature, or authorization to act on behalf of another person
- The name and address of the financial institution.
- The type of account (savings, checking, credit card, etc.)
- Copies of any related documents (account statements)
- A brief summary of the facts concerning your complaint or desired results

We will acknowledge receipt of your complaint by letter and contact the institution for response.

STATE OF CALIFORNIA

Business, Transportation & Housing Agency
Department of Financial Institutions

Information for Customers of State Financial Institutions



Consumer Assistance

Which government agency licenses my financial institution?

How do I contact a consumer representative?

How do I file a consumer complaint?

www.dfi.ca.gov

Who licenses my financial institution?

This information and more is available on the DFI Web site at www.dfi.ca.gov under "Consumers."

Who licenses my bank?

If your bank is a California state chartered bank, it is licensed by the California Department of Financial Institutions and the Federal Deposit Insurance Corporation (FDIC). A California state chartered bank may also be a member of the Federal Reserve System.

If your bank is a nationally chartered bank, its primary regulator is the Office of the Comptroller of the Currency (OCC). A nationally chartered bank must also be a member of the Federal Reserve System and have deposit insurance through the Federal Deposit Insurance Corporation. See contact information below.

My credit union?

If your credit union is a California state chartered credit union, it is licensed by the California Department of Financial Institutions and the National Credit Union Administration (NCUA).

If your credit union is a federally chartered credit union, it is licensed by the National Credit Union Administration. See contact information below.

Consumer Contact Information

Federal Regulators and Agencies:

Office of the Comptroller of the Currency (OCC), 1-800-613-6743, email customer.assistance@occ.treas.gov, www.occ.treas.gov or

Office of Thrift Supervision (OTS), 1-877-382-4357, www.ots.treas.gov.

Federal Trade Commission (FTC), 1-202-382-4357, email crc@ftc.gov, www.ftc.gov.

My finance company, mortgage banker or mortgage broker?

Finance companies and many mortgage bankers are regulated by the California Department of Corporations. Mortgage brokers are regulated by either the California Department of Real Estate or Department of Corporations. See contact information below.

Is my financial institution insured?

All California state chartered banks are required to have Federal Deposit Insurance Corporation insurance. Federal deposit insurance protects the first \$100,000 of deposits that are payable in the United States.

Credit Union are insured by the National Credit Union Share Insurance Fund (NCUSIF). Visit the NCUA Web site www.ncua.gov or call the NCUA's Consumer Assistance Hotline 1-800-755-1030.

Credit Unions are also insured by American Share Insurance (ASI), 1-800.521.6342, www.americanshare.com.

Is it licensed or unlicensed?

Please notify DFI if you have knowledge of a financial institution or financial services Web site that you believe may be falsely representing itself as a legitimate financial institution. DFI will investigate and appropriate regulatory action will be taken against unlicensed entities.

How do I locate assets I had in an old and/or closed account?

The State of California is holding over billions in unclaimed property. These assets have been turned over to the State for safekeeping by businesses and organizations, including financial institutions, as required by law.

Visit the California State Controller's Office, Bureau of Unclaimed Property Web site at <http://scoweb.sco.ca.gov/UCP/>.

The Web site contains information about the Unclaimed Property Program and provides the forms you need when filing a claim for unclaimed property or you may call 1-800-992-4647 (Nationwide) (916) 323-2827 (Outside the United States)

How do I locate an institution that has moved, merged or closed?

The best resources for finding closed, merged or relocated institutions:

National Information Center Database at www.ffiec.gov/nic

FDIC Bank Find Page at www2.fdic.gov/idasp/main_bankfind.asp.

State Departments and Agencies:

Department of Corporations, 1-866-275-2677, www.corp.ca.gov.

Department of Real Estate, 916-227-0864, www.dre.ca.gov.

Department of Consumer Affairs, 1-800-952-5210, dca@dca.ca.gov, www.dca.ca.gov.

Department of Justice, Attorney General, 1-800-952-5225, <http://ag.ca.gov/>.