

## **IMPORTANT NOTICE**

### **FROM THE GEORGIA DEPARTMENT OF BANKING AND FINANCE**

### **ABOUT YOUR CONSUMER COMPLAINT OR INQUIRY**

Dear Consumer:

Thank you for bringing to the Department's attention your concerns about an entity, (i.e. perhaps a bank, a mortgage broker, or a money services business) which this Department regulates. The following is a summary of what you can normally expect from the Department's consumer complaint process. (Note that some exceptions may apply depending upon your particular circumstances.)

First, your Consumer Affairs Specialist will review your written complaint and follow up with you to obtain any additional information or supporting documentation needed. He or she will then send a letter to the entity involved, which will include most if not all of the information that you provided to the Consumer Affairs Specialist. The Department asks the entity to respond in writing within 15 business days directly to you with a copy to the Department.

The Consumer Affairs Specialist will then review the entity's response and, if appropriate, will send a closure letter to you at that time. You may contact the Department if you have questions, or if you believe that not all of your issues were addressed in the entity's response.

Simply stated, the Department's consumer complaint process attempts to facilitate communication between the entity and you.

The Department cannot act as your private attorney and cannot give you legal advice. Also, please be aware that the Department is not a court and is unable to resolve factual or legal disputes between the entity and you. For that reason, you may wish to contact an attorney that can advise you as to what, if any, recourse you may have in such situations.

This Department does enforce certain laws and regulations relating to entities which the Department regulates. In fact, in appropriate cases the Department may initiate administrative actions (such as a fine, cease and desist order, intent to revoke a license, and so forth) against an entity, which violates those laws and regulations. However, please understand that such enforcement actions, which are oftentimes confidential, usually do not result in any direct benefit to an individual consumer.

The Department of Banking and Finance considers all complaints or inquiries to be confidential (O.C.G.A. Sections 7-1-70; 7-1-1009). Unless you indicate otherwise, your complaint may be forwarded to another state or federal regulatory agency if your matter appears to be outside the scope of our authority.

If you have any questions, please contact the Consumer Affairs Specialist assigned to your matter.

Sincerely yours,

Legal and Consumer Affairs Division  
Georgia Department of Banking and Finance  
2990 Brandywine Road, Suite 200  
Atlanta, GA 30341-5565  
Telephone: 770-986-1633  
Fax: 770-986-1657  
Web: [www.gadbf.org](http://www.gadbf.org)

**Please do not return this page with your complaint form. Keep it for your records. Thank you!**

## CONSUMER COMPLAINT OR INQUIRY FORM

### Complainant

Name: \_\_\_\_\_ Date: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_ Daytime Phone Number: \_\_\_\_\_

### Financial Institution/Licensee

Full Name: \_\_\_\_\_ Account#: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
Branch/Person Dealt With: \_\_\_\_\_ License#: (if known) \_\_\_\_\_

### Description of Complaint or Inquiry

Please check one:     Complaint     Inquiry

Please check all that apply (if any) to your matter:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Mortgage on Primary Residence | <input type="checkbox"/> Investment Property/2 <sup>nd</sup> Home | <input type="checkbox"/> Lien on Mobile Home Only |
| <input type="checkbox"/> Lien on Mobile Home & Land    | <input type="checkbox"/> Personal Loan/Credit Card                | <input type="checkbox"/> Bank/Credit Union        |
| <input type="checkbox"/> Auto Loan                     | <input type="checkbox"/> Check Cashier/Seller                     |   |

Summary of Complaint/Inquiry and Requested Relief\*\*:

*\*\*Please attach additional pages as necessary and include with your complaint any relevant documentation.*

Submitted by: \_\_\_\_\_ Date: \_\_\_\_\_  
**CONSUMER'S SIGNATURE (REQUIRED)**