


File a Complaint - Financial Institutions

Is your complaint against an institution the Office of Financial Institutions (OFI) regulates? In most cases, OFI does not regulate banks or credit unions with a name that includes the word "federal" or "national." In addition, OFI does not regulate credit card companies or entities that are HUD (U.S. Department of Housing and Urban Development) exempt. However, if your loan is with a HUD-exempt entity and the loan is conventional, our office has jurisdiction. Names of entities that we regulate are listed as currently licensed on our [search page](#).

Other Helpful Links

[Federal Trade Commission](#)
877-382-4357
[U.S. Department of Housing and Urban Development](#) 800-440-8091
[Federal Deposit Insurance Corporation](#) 877-275-3342
[Federal Reserve Board](#) 202-452-3693
[Kentucky Attorney General's Office, Consumer Protection](#)
502-696-5389
[Better Business Bureau](#) 502-583-6546 

Who to Contact Regarding a Complaint Not Regulated by OFI

- Commercial banks with the word "national" or using the title "N.A." (national association), are organized under and subject to federal law. Requests for information or complaints concerning these national banks should be directed to the [Office of the Comptroller of the Currency](#) (OCC), 800-613-6743, OCC, Customer Assistance, 1301 McKinney St., Suite 3450, Houston, TX, 77010-9050.
- Savings banks and savings and loan associations with the word "federal" in their name or that use the initials FSB (federal savings bank), FSA (federal savings association), FA (federal association) or FSLA (federal savings and loan association) are regulated by the [Office of Thrift Supervision](#), a federal agency. Inquiries or complaints should be directed to the Office of Thrift Supervision (OTS), 800-842-6929, OTS, Consumer Affairs, 1475 Peachtree St., Atlanta, GA, 30348-5217.
- Federally regulated credit unions are similarly identified by the word "federal" in their name. Inquires and complaints concerning federal credit unions should be directed to the [National Credit Union Administration](#) (NCUA), 678-443-3012, Compliance Division, 7000 Central Parkway, Suite 1600, Atlanta, GA, 30328.

- If the complaint relates to a mortgage loan that is secured by a property outside of Kentucky, you should contact that state's financial institution authority.

Filing a Complaint if OFI Has Authority

If the financial institution falls under the jurisdiction of OFI, complete a complaint form and submit it by mail or e-mail to the address noted on the form to the attention of [Mary Andrea "Andie" Cubert](#), consumer complaint investigator. If you are not sure if the entity with which you are dealing is regulated by OFI, you can use our [Search for an Entity](#) feature, which searches a database of all financial institutions entities regulated by OFI.

Complaint Form - Financial Institutions [DOC 51K]

The form is in Microsoft Word format and can be filled out by downloading and typing in the document, or by printing the form and filling it out by hand. If you have questions, or need help filling out the form, contact [Mary Andrea "Andie" Cubert](#) by e-mail, by fax at 502-573-0184 or by telephone at 800-223-2579, ext. 226.

Disclaimer

"It is important to remember the Kentucky Office of Financial Institutions (OFI) does not act as the complainant's attorney. We also do not have the power to arbitrate complaints. If the dispute turns on facts that do not involve a supervised entity's violation of a specific law or regulation (such as a matter concerning a financial institution's exercise of internal policies or guidelines) OFI may not have the authority to obtain the relief a complainant is seeking. In that case, OFI will advise the complainant about other ways to pursue the complaint, such as through consulting a private attorney and/or initiating a court proceeding."

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