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Complaints

The Nebraska Department of Banking and Finance investigates statute violations against entities/individuals under our jurisdiction. We do not have authority over criminal activities. Complaints that allege criminal activity are shared with law enforcement agencies. We do not investigate customer service complaints. Such complaints should be filed directly with the business and/or individual.

NOTICE: When submitting confidential information to the Nebraska Department of Banking and Finance, we recommend it be posted by United States Mail or by private mail couriers to: The Nebraska Department of Banking and Finance, P.O. Box 95006, Lincoln, NE 68509-5006.

Emailing non-encrypted confidential information is not a completely secure option. Please contact the Department if you have a question.

If filing a complaint with our agency, please use the following guidelines.

Determine Jurisdiction

Our agency can only investigate complaints of industries that fall within our jurisdiction. If your complaint involves any of the following, our agency is the appropriate regulator to file a complaint.

- A State Bank;
- A State Trust Company;
- A State Credit Union;
- A State Savings and Loan Company;
- A Mortgage Lender (not a bank) transaction dealing with real property located in Nebraska;
- A Consumer Lender transaction involving a Nebraska-licensed lender or a Nebraska resident;
- A Delayed Deposit Service Business located in Nebraska;
- A Business (not a bank) located in Nebraska that Sells Checks, Traveler's Checks or Money Orders or engages in the business of Transferring Funds;
- A Broker-Dealer or Broker-Dealer Agent that does business in Nebraska;
- An Investment Adviser or Investment Adviser Representative that does business in Nebraska;
- A Business that is Selling Securities in Nebraska;
- A Business Opportunity that is Advertising in Nebraska;
- A problem with a Seller-Assisted Marketing Plan; and
- A problem with a Rent to Purchase Agreement.

In many instances, a business may fall under the jurisdiction of federal regulators or other state regulators. A list of federal regulators that you may wish to contact are:

- [The Office of the Comptroller of the Currency](#) (National Banks)
- [The Office of Thrift Supervision](#) (Federal Savings Banks)
- [The National Credit Union Administration](#) (Federal Credit Unions)
- [The Federal Trade Commission](#)
- [U.S. Securities and Exchange Commission](#)

If an entity does not fall under our jurisdiction or that of a federal or other state regulator, you may wish to contact the [Nebraska Attorney General's Consumer Protection Division](#) or the [Better Business Bureau](#).

File a Written Complaint

We must have a written complaint to proceed with the investigative process. You may use the complaint form for the appropriate regulated entity or individual or submit a letter. The written complaint **must** include the following information:

- Your name, address and telephone number
- The specific nature of the complaint
- A narrative of the events that transpired and the dates
- Whether you have attempted to resolve the matter with the entity or individual prior to contacting our agency
- Any names of individuals that you have worked with to resolve the complaint

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Supporting Documentation

It is helpful to include photocopies of any supporting documentation that you have pertaining to the specific nature of the complaint. This can include statements, correspondence, etc. **Do not include original documents.** Information submitted to our office that is confidential, such as bank statements, etc., will remain confidential and cannot be obtained by the public. This information may be shared with the entity and/or individual against whom the complaint is being made in an effort to resolve the matter.

Complaint Process

Once a written complaint has been filed, our staff will review the complaint. A copy of your complaint may also be mailed to the entity requesting a response to any charges made in the complaint. Staff members will review the company's response and determine if further investigation is needed or if a determination can be made. You will be notified in writing of a resolution by our agency.

Please note that we cannot act as a court of law to resolve factual disputes. If you have this type of problem, you should consult a private attorney. We cannot give legal advice or act as your attorney.

If formal legal proceedings are initiated, the Department will not intervene in the legal proceedings and will likely postpone action on the complaint. Upon conclusion of the legal proceedings, the Department should be informed of the outcome. The Department may pursue action on the complaint at that time.

[FI Complaint Form](#)

Use this form for complaints against trust companies, mortgage lenders, consumer lenders, money transmitters, delayed deposit businesses and state-chartered banks, credit unions, and savings and loans.

[Securities Complaint Form](#)

Use this form for complaints against broker-dealers, broker-dealer agents, investment advisors, investment advisor representatives, securities issues, business opportunities and rental purchase agreements.

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