



## New Hampshire Banking Department

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### Consumer Complaint Instructions

#### How to File a Complaint

Below you will find a description of the Department's complaint process along with a list of information the Department requests from you when filing a complaint. You will also find a list of helpful contacts in the event that you have a problem with an entity that is not under our supervision.

#### Banking Department Complaint Process

- Upon receipt of a written complaint the Department conducts an initial review to ensure that the Department has jurisdiction over the matter and that the written submission includes all the required information. Once the Department has reviewed the complaint, a copy of the written complaint is forwarded to the appropriate financial institution or licensee. Consumers will receive a letter acknowledging receipt of their complaint.
- We make every effort to address complaints promptly.
- Remember, we cannot act as your attorney or provide legal advice.
- The Banking Department will do whatever it can to assist you in resolving your complaint. In order for us to assist you all, formal complaints **MUST** be in writing accompanied by supporting documents detailed below. The more complete the information submitted, the faster the situation can be addressed.
- Briefly summarize in chronological order the events leading up to your complaint. Describe in more detail the significant events that occurred. Please use the Consumer Complaint Form available in either fillable Word  or fillable PDF  format. Select the format which works best for you.
  - Consumer Complaint Form - Word Format
  - Consumer Complaint Form - PDF Format
- Your supporting documents should also include the following information and/or documents:
  - Your telephone numbers, home, work, and cell phone
  - Email address
  - The name and address of the institution involved
  - Account number, if applicable
  - **Copies** of pertinent documents (do not send us originals)
  - A statement describing the relief you are seeking
  - Dollar amounts involved
  - Date of transaction
  - Indicate whether you have already complained directly to the institution and, if so, whether by mail, by phone or in person and the nature of their response. In addition, please include the name of the person you spoke with and when you spoke with them.
  - Has this matter been submitted to another agency or attorney? If yes, provide name and address.
  - Is there a court action pending?
- Include legible photocopies of the most important or relevant documents (for example: promissory notes, account agreements, statements, and the like). Be sure to copy both sides of two-sided documents.
- Please do **not** enclose original documents. These are important papers, and you should keep the originals in your possession. If originals are sent, we will make every effort to return them to you. However, we cannot be responsible for original documents enclosed with complaints.
- While all formal complaints **must** be in writing, the Banking Department is also available to answer inquiries. You may contact us by phone, fax, electronic form, e-mail or in person as follows:
  - **By Phone**
    - Telephone: (603) 271-3561



#### How Do I...

- file a consumer complaint?
- see the public orders issued by the Commissioner?
- find a list of consumer credit licensees in the state?
- obtain a consumer credit license to do business?

- TDD Access: Relay NH 1-800-735-2964
- **By Fax**
  - Fax: (603) 271-1090
- **By Mail**
  - State of New Hampshire
  - Banking Department
  - 64B Old Suncook Rd
  - Concord NH 03301-7317
- **By Email**
  - [Legal@banking.state.nh.us](mailto:Legal@banking.state.nh.us)

#### **Institutions Not Under New Hampshire State Jurisdiction**

If you have a complaint about a financial institution that is not regulated or supervised by the New Hampshire Banking Department, we forward your complaint to the appropriate regulator. To determine if your financial institution is supervised by the New Hampshire Banking Department, please visit our list of institutions on our website, or call us at 603-271-3561.

If the institution you are dealing with is located outside New Hampshire, or if you are unsure about the appropriate regulatory authority, please contact us. Our staff will determine the appropriate agency to contact, and your inquiry or complaint will be referred to that authority.

#### **Other Bank Regulators**

If your institution is not on our list of regulated institutions available on our website, it may be under the jurisdiction of one of the following national financial institution regulators or other state regulators:

- **Office of the Comptroller of the Currency**
  - Some institutions are regulated by federal government agencies. For example, **commercial banks** having the word "National" or using the title "N.A." (National Association) in their title, are organized under and subject to federal law. Requests for information or complaints concerning these national banks should be directed to:
    - Customer Assistance Group: 1-800-613-6743.
    - Complaints: <http://www.occ.treas.gov/customer.htm>

- **Office of Thrift Supervision**
  - Savings banks and savings and loan associations having the word "Federal" in their name or using 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.
    - Consumer Line: 1-800-842-6929
    - Northeast Region Consumer Line: 1-800-253-2181
    - Complaint e-mail: [consumer.complaint@ots.treas.gov](mailto:consumer.complaint@ots.treas.gov)
    - <http://www.ots.treas.gov/resultsort.cfm?catNumber=88&d=17&edit=1> (see Contact Us at bottom)

Federally-regulated credit unions are similarly identified by the word "federal" in their name. Inquiries and complaints concerning federal credit unions should be directed to the National Credit Union Administration.

- **Conference of State Bank Supervisors**
  - If your institution is not supervised by the New Hampshire Banking Department or a national bank regulator, it may be under the jurisdiction of another state's banking department. For a list of all state banking departments, contact the Conference of State Bank Supervisors.
    - Telephone: 1-202-296-2840
    - <http://www.csbs.org> (click on State Banking Commissioners on left side of homepage)

#### **Other Helpful Government Agencies**

If the Banking Department cannot resolve your complaint or answer your question, you may be able to obtain assistance from one or more of the following resources:

- **Office of the New Hampshire Attorney General**
  - Consumer Protection Hotline: 1-888-468-4454
  - To file a complaint, go to: <http://www.egov.nh.gov/consumercomplaint/>

The New Hampshire Attorney General's office may be able to handle general consumer questions, problems, and complaints, including:

- Internet-related complaints;
- Discrimination complaints;
- Homeowner complaints, and more.

- **New Hampshire Treasury Department - Abandoned Property Division**
  - Telephone: 1-800-791-0920
  - Email Address: [ap@treasury.state.nh.us](mailto:ap@treasury.state.nh.us)

- ✧ Website: <http://www.nh.gov/treasury/Divisions/AP/APindex.htm>

Funds and securities deposited in a bank account are transferred to the State after a significant period of account inactivity—usually after five years. Abandoned funds are held by the State indefinitely or until their proper owner comes forward to claim them. Inquiries about abandoned bank accounts or property can be made to the Abandoned Property Division of the State Treasurer's office.

- ✧ **New Hampshire Insurance Department**

- ✧ Telephone: 1-800-852-3416
- ✧ Website: <http://www.nh.gov/insurance>

The New Hampshire Insurance Department will be able to handle questions, problems and complaints about insurance companies, brokers, agents, or adjusters.

- ✧ **Credit Reporting Agencies**

You are entitled to one free credit report per year from each of the three major credit reporting agencies.

- ✧ Free annual credit report: 1-877-322-8228  
<https://www.annualcreditreport.com/cra/index.jsp>

You may also request and pay for a credit report from each of the three major credit reporting agencies:

- ✧ Experian: 1-800-311-4769, 1-888-397-3742  
<http://www.experian.com>

- ✧ Equifax: 1-800-685-1111  
<http://www.equifax.com>

- ✧ TransUnion: 1-800-888-4213  
<http://www.transunion.com>

To ask questions about or dispute items on your credit report:

- ✧ Experian: 1-888-397-3742
- ✧ Equifax: 1-800-685-1111
- ✧ TransUnion: 1-800-916-8800

To report credit card fraud:

- ✧ Experian: 1-888-397-3742
- ✧ Equifax: 1-888-766-0008
- ✧ TransUnion: 1-800-680-7289

- ✧ **Federal Trade Commission**

- ✧ Identity theft: 1-877-ID-THEFT
- ✧ All complaints: <http://www.ftc.gov/bcp/consumer.shtml> (click on "File a Complaint")

The Federal Trade Commission may be able to handle general consumer questions, problems, and complaints, including:

- ✧ Lending, debt and debt collection questions and complaints;
- ✧ Reporting identity theft;
- ✧ Credit report questions or disputes;
- ✧ Spam, phishing and other internet-related complaints;
- ✧ Deceitful advertising complaints; and more.


- ✧ **U.S. Secret Service**

- ✧ Website: [http://www.secretservice.gov/financial\\_crimes.shtml](http://www.secretservice.gov/financial_crimes.shtml)

- ✧ Report counterfeit money:  
*United States Secret Service*  
*Attention: Counterfeiting*  
*335 Adams St, 32nd Fl*  
*Brooklyn NY 11201*

The U.S. Secret Service may be able to handle questions, problems or complaints about financial crimes such as:

- ✧ Access device fraud;
- ✧ Counterfeiting and fraudulent identification;
- ✧ Money laundering;
- ✧ Telecommunications and computer fraud
- ✧ Benefits and food stamp fraud; and more.

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