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Banking Assistance

Division of Banking - Consumer Services Unit
P.O. Box 40, Trenton, NJ 08625-0040
Telephone: **609-292-7272**

- [Banking Assistance Form](#) (PDF-Print and mail)
 - All written requests for assistance/complaints received via e-mail, fax, or mail are docketed in the Consumer Services Bureau Database and assigned to an investigator or financial examiner.
 - All inquiries are reviewed by the Chief of Investigations to determine whether DOBI has jurisdiction over the matter, or if it should be handled by a Federal regulator, or by another New Jersey State agency, or by regulators in another State.
- IMPORTANT NOTE: Various types of financial services providers (banks, credit unions, etc.) are regulated by different governmental agencies.** In order to expedite the handling of your complaint or inquiry, you should file it with the agency that regulates the provider that gave rise to your complaint or inquiry. ([Additional regulators...](#))
- Upon docketing of all written inquiries, an acknowledgment letter is forwarded to the Consumer and formal regulatory requests are made to the financial entities involved to address all issues and provide copies of documentation.
 - The investigator reviews all information obtained to determine if violations have occurred and what remedial action may be required.
 - If appropriate, the investigator will request remedial action by the financial entity. Remedial action may include the refund of improperly charged fees or other types of monetary adjustment.
 - When the matter has been resolved, the investigator will complete a Closing Letter to the consumer advising of the outcome of the investigation, including any monetary adjustments or refunds involved.
 - If no violation has been found, the Closing Letter will address the particulars that led to the initial filing of the complaint/inquiry by the Consumer and the outcome. It may also provide other recommendations to address the subject of the complaint/inquiry.
 - Upon closing an investigation, where circumstances warrant, the investigator shall receive the file to determine whether;
 1. any violation of Department's laws or regulations may have occurred (whether or not it is relevant to the request),
 2. the problem identified in the request may be systemic one which may require further attention by the Department's Enforcement Bureau or to the Bureau of Supervision (Examinations), or Deputy Attorney General, or
 3. any aspect of the file may be of interest to anyone else in the Department.

Other Financial Regulators

Various types of financial services providers (banks, credit unions, etc.) are regulated by different governmental agencies. In order to expedite the handling of your complaint or inquiry, you should file it with the agency that regulates the provider that gave rise to your complaint or inquiry.

Note: The New Jersey Division of Banking has no jurisdiction with respect to **federally-chartered banks**. (They may use the word "National" or "N.A." in the name.)

Requests for assistance or inquiries regarding a national bank, even if it is located in New Jersey, should be directed to:

Office of the Comptroller of the Currency (OCC)

Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050
Telephone: 1-800-613-6743
Web site: www.helpwithmybank.gov

Note: The New Jersey Division of Banking has no jurisdiction with respect to **federally-chartered savings and loans or savings banks**. (They may use the word "federal", "F.A." or "F.S.B." in the name.)

Requests for assistance or inquiries regarding a federal savings and loan or savings bank, even if it is located in New Jersey, should be directed to:

Office of Thrift Supervision

Harborside Financial Center
Plaza 5, Suite 1600
Jersey City, NJ 07311
Telephone: 1-800-842-6929 or 201-413-1000
Web site: www.ots.treas.gov

Note: The New Jersey Division of Banking has no jurisdiction with respect to **federally-chartered credit unions**. (They may use the word "federal" in its name.)

Requests for assistance or inquiries regarding a federally-chartered credit union, even if it is located in New Jersey, should be directed to:

National Credit Union Administration

Region II
1775 Duke Street, Suite 4206
Alexandria, VA 22314-3437
Telephone: 1-800-755-1030 or 703-519-4600
Web site: www.ncua.gov

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Insurance Assistance

Division of Insurance - Consumer Protection Services
P.O. Box 329, Trenton, NJ 08625-0329
Telephone: **609-292-7272**
Consumer Hotline: **1-800-446-7467** (In New Jersey)

- Request of assistance or inquiries involving all lines of insurance related problems need to be submitted to our office in writing. All requests for assistance or inquiries **must** include the company name/agent's name, the policy/certificate number(s), any documentation that will substantiate your position, and a brief description of the problems that you have encountered. Be sure to use dark ink and do not highlight. Otherwise, important data may not be legible.
 - [Online Consumer Assistance Form](#)
 - [Consumer Assistance Form](#) (PDF-Print and mail)
- If you would like to FAX the information, our FAX number is 609-292-5865.
- If you would like to speak to someone for clarification of our statutes and regulations and how they

may affect your situation, feel free to call us at 609-292-7272.

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Real Estate Assistance

New Jersey Real Estate Commission
P.O. Box 328, Trenton, NJ 08625-0328
Telephone: **609-292-7272**

- [Real Estate Assistance Form](#) (PDF-Print and mail)
- Inquiries and requests for assistance regarding a development or time-share located within the State of New Jersey should be directed to the [Department of Community Affairs, Planned Real Estate Development](#). Their telephone number is 609-530-5474.
- Real Estate Appraisers are regulated by the [Department of Law and Public Safety, Division of Consumer Protection](#). Their telephone number is 201-504-6480.

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OPRA is a state law that was enacted to give the public greater access to government records maintained by public agencies in New Jersey.



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