NCUA CONSUMER ASSISTANCE CENTER

National Credit Union Administration
Consumer Assistance Center
1775 Duke St., Alexandria, VA 22314-3418
Fax: 703-518-6682
Consumer Website: www.MyCreditUnion.gov

Questions? Call us at 800-755-1030

How We Can Help - Complaints

The Consumer Assistance Center assists consumers in resolving disputes with credit unions and providing information about federal financial consumer protection and share insurance matters. The NCUA's Consumer Assistance Center is responsible for addressing consumer complaints involving federal credit unions with total assets up to $10 billion, and in certain instances, federally insured state-chartered credit unions. Complaints involving matters that do not fall within the NCUA's purview are forwarded to either the appropriate state supervisory authority or federal regulator for disposition.

How Do I Resolve a Complaint Against My Credit Union?

If you have a complaint, first try to resolve the problem directly with your credit union. This may involve contacting the credit union's customer service department, senior credit union management, or supervisory committee. If you cannot resolve the issue with your credit union, you can contact the NCUA for help by completing the **NCUA Consumer Assistance Form** below. If your complaint involves more than one issue or credit union, you will need to submit a separate complaint form for each. Once the form has been received you will receive an acknowledgment and additional information from the NCUA's Consumer Assistance Center.

Before You Submit a Complaint, Here's What We Need:

- A completed Consumer Assistance Form. Please type or print clearly in ink. Mail or fax the completed form and a **COPY** of all documentation to: National Credit Union Administration, Consumer Assistance Center, 1775 Duke St., Alexandria, VA 22314-3418; or Fax to 703-518-6682.
- Copies of any written correspondence between you and the credit union regarding your complaint issue, as well as any supporting documentation (if you have it). **Do not send original statements or documents. Do not include personal or confidential information, such as your social security, credit card, or account numbers.**

NCUA Consumer Assistance Center Complaint Process

1. **File a complaint:** The complaint process begins when you submit a written complaint to the Consumer Assistance Center either online at www.MyCreditUnion.gov or by mail or fax.
2. **Consumer Assistance Center Review:** Upon receiving your complaint the Consumer Assistance Center will send you an acknowledgment that includes a case number. Thereafter, we will determine whether your complaint involves matters within the NCUA's enforcement authority. If your complaint falls outside of our authority, we will notify you that your case has been referred to the appropriate federal or state regulator for handling.
3. **Forwarded to Credit Union for Attempted Resolution:** If your complaint involves a federal financial consumer protection regulation that the NCUA enforces, we will forward it and any documents to the credit union for its review. The credit union may attempt to resolve your complaint within 60 calendar days of receiving your complaint. In the event that the matter is resolved and the credit union confirms this in writing to both you and the Consumer Assistance Center within the 60-day time period, the Consumer Assistance Center will close your case.
4. **Consumer Assistance Center Investigation:** We may begin a formal investigation of the matter, if:
    - The Consumer Assistance Center does not receive any written response about your complaint from the credit union within the 60-day time period;
    - The credit union notifies the Consumer Assistance Center in writing that it has been unable to resolve your complaint; or
    - You dispute the credit union's assertion that your complaint has been resolved by contacting the Consumer Assistance Center in writing within 30 calendar days of the date of the credit union's response letter to you.

NCUA
National Credit Union Administration

CONSUMER ASSISTANCE FORM

Please type or print clearly in ink below. Mail or Fax this form and a COPY of all documentation to:

National Credit Union Administration
Consumer Assistance Center
1775 Duke St., Alexandria, VA 22314-3418 Fax: 703-518-6682

**Required information for processing your complaint*

1. YOUR INFORMATION	2. CREDIT UNION INFORMATION
Salutation: ☐ Mr. ☐ Mrs. ☐ Ms. *First Name: *Last Name:	*Credit Union Name: Phone:
Email:	*Address:
*Daytime Phone:	
*Address:	*City:
	*State:
*City:	*Zip Code:
*State:	*Have you contacted the credit union regarding your complaint? ☐ Yes ☐ No If Yes, list names/dates
*Zipcode:	
*Preferred Language: ☐ English ☐ Spanish	
*Contact Preference: ☐ Mail ☐ Email	

3. REPRESENTATIVE INFORMATION	
*Do you want us to communicate with an attorney or other legal representative, regarding this complaint? ☐ Yes ☐ No If you checked 'No', skip to Section 4.	
By checking 'Yes', you authorize the NCUA Consumer Assistance Center to communicate with your attorney or legal representative on your behalf regarding this complaint.	
Representative Type: ☐ Attorney ☐ Legal Representative	
First Name:	Last Name:
Address:	
City:	State:
Zipcode:	Phone:
Email:	

**Required information for processing your complaint*

4. SERVICEMEMBER INFORMATION

*Is this complaint for a servicemember, or dependent or spouse of a servicemember?

☐ Yes ☐ No If you checked 'No', skip to Section 5.

If yes, select one: ☐ I am a servicemember ☐ I am a dependent or spouse of a servicemember

What is the servicemember's status?

☐ Active ☐ Retired ☐ Veteran ☐ Reserve ☐ National Guard ☐ Unknown

What is the servicemember's branch of service?

☐ Army ☐ Navy ☐ Marines ☐ Air Force ☐ Coast Guard ☐ USPHS ☐ NOAA ☐ Unknown

What is the servicemember's rank?

☐ E1-E4 ☐ E5-E7 ☐ E8-E9 ☐ O1-O3 ☐ O4-O6 ☐ O7-O10 ☐ W1-CW5 ☐ Unknown

5. *YOUR COMPLAINT IS ABOUT WHICH TYPE OF ACCOUNT OR LOAN TYPE? SELECT ONLY ONE.

☐ Savings/Share Account	☐ ATM/Debit Card	☐ Credit Card
☐ Checking/Share Draft Account	☐ Car/Auto Loan	☐ Consumer Loan
☐ Money Market Account	☐ Student Loan	☐ Payday/Title Loan
☐ Certificate of Deposit/Share Certificate	☐ Home Equity Loan/Line of Credit	☐ Overdraft Loan
☐ Retirement Account, e.g., IRA, Keogh	☐ Mortgage/Home Loan	☐ Consumer Lease

6. *WHAT IS YOUR PROBLEM OR PRIMARY ISSUE? SELECT ONLY ONE.

If your complaint involves more than one issue, you will need to submit a separate complaint form for each.

☐ Account Opening	☐ Overdraft Opt-In	☐ Unauthorized Charge/Transfer
☐ Account Disclosures	☐ Funds Availability	☐ Credit Report/Credit Score
☐ Opening/Closing Fees	☐ Frozen Account	☐ Loan Denial
☐ Dormant Account Fees	☐ Removal of funds from account by credit union	☐ Credit Limit
☐ Overdraft Fees	☐ Garnishment	☐ Appraisal-Related Issue
☐ Checking/Share Draft Fees	☐ Debt Collection	☐ Identity Theft
☐ Receipt of Account Statement	☐ Release of Title	☐ Credit Union Membership
☐ Wire or Money Transfer/Remittance		☐ Credit Union Governance

**Required information for processing your complaint*

7. COMPLAINT INFORMATION	
Please be advised that the issues described in this complaint and any attachments will be shared with the credit union for its response.	
*Is your complaint the subject of pending litigation? ☐ Yes ☐ No	
*Please describe the nature of your complaint:	Please list events in the order they occurred. Include full names, dates, and a description of the problem with the amount(s) and date(s) of any transaction(s). **Do not include personal or confidential information, such as your social security, credit card, or account numbers.** Be as brief and complete as possible to make the explanation clear. Attach additional pages if needed. If possible, type the additional pages and use letter size paper (8 ½ x 11") for all attachments. Please attach **COPIES** of your statements, cancelled checks, correspondence, or other documents that will help us review your complaint. **Always send copies. Do not send original documents.**
*What is your desired resolution?	

NCUA's Authority

Please note, NCUA does not have the authority to resolve every type of problem that may arise with a credit union. We are unable to resolve contract disputes or undocumented factual disputes between a consumer and a credit union. In these cases, we suggest that you contact an attorney. We cannot investigate matters that are the subject of a pending lawsuit or offer legal assistance. NCUA cannot represent consumers in settling claims or recovering damages. NCUA does not own, operate, or control credit unions, nor do we establish their operating policies and procedures. We cannot dictate the range of services they offer and are unable to resolve complaints about customer service or disagreements over specific credit union policies and procedures not addressed by federal law or regulation.

Privacy Act Statement

AUTHORITY: 12 U.S.C. §1752a, 12 U.S.C. §1766, 12 U.S.C. §1784(a), and 12 U.S.C. §1789. Disclosure of the requested information is not mandatory.

PURPOSE: The information you provide will be used to review and resolve complaints and inquiries involving federal credit unions and, in certain instances, federally insured state-chartered credit unions.

ROUTINE USE(S): The information you provide may be shared with the credit union(s) that is the subject of your complaint or inquiry, individuals mentioned in your complaint or identified during an investigation of the complaint or inquiry, other federal agencies, and other federal and nonfederal supervisory or regulatory authorities when appropriate.

EFFECTS OF NOT PROVIDING INFORMATION: The information is needed for NCUA to investigate your complaint or inquiry. Without such information, NCUA's ability to complete a review or to provide requested assistance may be hindered.

SORN: NCUA-12, Consumer Complaints Against Federal Credit Unions, 83 FR 40572.

Paperwork Reduction Act Notice. This collection of information has been reviewed and approved by OMB under control number 3133-0200. The burden for this information collection is estimated to average 10 minutes per response. An agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing this burden, to Paperwork Reduction Act Officer, National Credit Union Administration, 1775 Duke Street, Alexandria, VA 22314.

In submitting this form, you agree the information provided is true to the best of your knowledge and belief. I authorize NCUA to send the information submitted to the institution identified above. I understand that NCUA cannot act as my lawyer, a court of law, or a financial advisor.

*Signature ______________________________ Date ____________________

Please note:

- We suggest you keep a copy of your completed form for your records. Once we receive your form, we will provide you with a case number. Keep this number for future contact with NCUA's Consumer Assistance Center.
- The attempted resolution and/or investigation of your complaint may take several months.
- You may check the status of your complaint online at www.MyCreditUnion.gov or by contacting the NCUA Consumer Assistance Center at 800-755-1030, Monday-Friday 8 AM to 5 PM ET.
- A complaint to the Consumer Assistance Center is not a substitute for pursuing private legal remedies.