

RECORD OF COMPLAINT - INDIANA CONSUMER CREDIT

WHAT IS THE DFI?

WHO DO WE REGULATE?

The Indiana Department of Financial Institutions is responsible for the chartering, regulation, examination and supervision of state-chartered banks, credit unions and savings and loan associations. The DFI also licenses and / or supervises the activities of small loan companies, auto dealers that finance cars, finance companies, second mortgage companies, sellers of money orders and traveler checks, and retail creditors, check cashers, rent-to-own dealers, pawnbrokers and Budget Service Companies

WHAT IS A COMPLAINT?

A complaint is an expression of concern or dissatisfaction by any party against a company **regulated by the Department of Financial Institutions.**

WHAT SHOULD I DO?

STEP ONE: CONTACT SOMEONE WITH AUTHORITY AT THE COMPANY (OWNER, PRESIDENT, OR CONSUMER COMPLAINT SPECIALIST) TO RESOLVE THE COMPLAINT.

When you have a complaint, you should first contact the company about it. You may be able to get a resolution. If you talk to some at the company you should:

1. Be courteous and stay calm.
2. Explain the problem; provide dates and amounts paid or billed, have important documents, and present as many facts as possible.
3. Explain what type of remedy you are seeking.
4. State whether you are willing to negotiate; remember, in many disputes, neither side is totally correct.
5. If you cannot get a response, contact the Department of Financial Institutions after completing the attached complaint form. Or, contact the appropriate agency if the complaint involves a company not subject to the jurisdiction of the Department. Please see below where to call about filing a complaint against such a company.

STEP TWO: CONTACT THE DEPARTMENT OF FINANCIAL INSTITUTIONS

If your talk with the company fails to resolve the complaint, you may wish to complete the attached complaint form and mail it to the Department. Please include copies (**not originals**) of relevant documents, canceled checks, correspondence, etc. The Department will send a copy of your complaint to the institution and request that the institution respond promptly to you and send the Department a copy.

The Department's goal in complaint handling is to encourage companies and consumers to settle their disputes directly. It will take some time to process your complaint. Be aware that the Department does not have the authority to act as a court of law and the Department may suggest that a consumer seek the advice of an attorney. In some cases, your only recourse to resolve the matter might be legal action. The Department will not handle a complaint that is in litigation. If, after a thorough investigation, a company is found to be in violation of a law, the Department will take corrective action.

IF YOUR COMPLAINT INVOLVES:

- **A National Bank (credit cards)** contact the Comptroller of the Currency, 800-613-6743. You should review your actual initial credit card agreement to see who actually issues the card. The retail business on the front of the card may not be the issuer of the card.
- **A Federal Credit Union**, contact National Credit Union Administration, Regional Office (Lisle, IL) 708-245-1000.
- **A Federal Savings and Loan or Federal Savings Bank**, contact Office of Thrift Supervision, Chicago office 312-917-5000.
- **An Insurance Company**, contact Indiana Department of Insurance (Indianapolis, IN) 317-232-3496.
- **A Third Party Collection Agency**, contact Indiana Secretary of State, Collection Division, (Indianapolis, IN) 317-232-6576
- **A Department Store or Other Retailer-Deceptive Practices (non credit related)** contact Indiana Attorney General, Consumer Protection Division (Indianapolis, IN) 317-232-6330
- **An Auto Dealer** (other than financing) contact Indiana Attorney General, Consumer Protection Division (Indianapolis, IN) 317-232-6330
- **A Credit Reporting Agency**, contact Federal Trade Commission (Chicago, IL) 877-382-4357

When you have finished filling out the information on the following pages, you may submit this form via email by clicking on the blue “Email Button” at the top of the next page.

Department of Financial Institutions
30 S. Meridian St., Suite 300
Indianapolis, IN 46204
317-232-3955
800-382-4880
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