

INDIANA RECORD OF CONSUMER COMPLAINT

State Form 47127

WHAT IS THE DFI? WHOM DO WE REGULATE?

The Indiana Department of Financial Institutions (DFI) 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 (payday loan) companies;
- auto dealers that finance cars;
- finance companies;
- first and subordinate lien dwelling secured lenders;
- sellers of money orders, wire transfers, and traveler checks (money transmitters);
- retail creditors;
- check cashers;
- rent-to-own dealers;
- pawnbrokers;
- civil proceeding advance payment providers; and
- debt management companies.

WHAT IS A COMPLAINT?

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

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 someone 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 DFI after completing the attached complaint form. Or, contact the appropriate agency if the complaint involves a company not subject to the jurisdiction of the DFI. Please see below where to call about filing a complaint against such a company.

STEP TWO: CONTACT THE DFI.

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 DFI. Please include copies (**not originals**) of relevant documents, canceled checks, correspondence, etc. The DFI will send a copy of your complaint to the institution and request that the institution respond promptly to you and send the DFI a copy.

The DFI'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 DFI does not have the authority to act as a court of law and the DFI 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 DFI 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 DFI 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 the National Credit Union Administration, 800-755-1030.
- **A Federal Savings and Loan or Federal Savings Bank**, contact the Comptroller of the Currency, 800-613-6743.
- **An Insurance Company**, contact Indiana Department of Insurance (Indianapolis, IN) 317-232-3496.
- **A Third Party Collection Agency**, contact the Indiana Secretary of State, Collection Division, (Indianapolis, IN) 317-232-6576
- **A Department Store or Other Retailer-Deceptive Practices (non-credit related)** contact the Indiana Attorney General, Consumer Protection Division (Indianapolis, IN) 317-232-6330
- **An Auto Dealer** (other than financing) contact the Indiana Attorney General, Consumer Protection Division (Indianapolis, IN) 317-232-6330
- **A Credit Reporting Agency**, contact the Federal Trade Commission (Chicago, IL) 877-382-4357
- **An Internet Payday lender or a Loan Servicer** contact the Consumer Financial Protection Bureau 855-411-2372 or www.consumerfinance.gov/complaint

Department of Financial Institutions
30 South Meridian Street, Suite 300
Indianapolis, IN 46204
Telephone: 317-232-3955
Toll-free: 800-382-4880
Fax: 317-232-7655
dficomplaints@dfi.IN.gov



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 State Form 47127 (R5 / 10-16)

INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS

30 South Meridian Street, Suite 300
 Indianapolis, Indiana 46204
 Telephone: (317) 232-3955
 Toll-free: (800) 382-4880
dficomplaints@dfi.IN.gov

INSTRUCTIONS:

1. Read the Consumer Complaint Information and Form above.
2. PRINT OR TYPE all information in INK only.
3. Return the completed form to the Department of Financial Institutions at the address or fax number shown above. Keep a copy for your records.

Name of company		Today's date (month, day, year)
Address of company (number and street, city, state, and ZIP code)		
Name(s) of person(s) you dealt with		Telephone number ()
Your name	E-mail address	Daytime telephone number ()
Your address (number and street, city, state, and ZIP code)		
Is your complaint currently the subject of pending Litigation? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you consulted legal counsel? <input type="checkbox"/> Yes <input type="checkbox"/> No	Account number

Our authority is limited to those companies or institutions which are chartered, licensed, or supervised by the DFI.

Type of complaint:
 Checking / Draft Account
 Credit Card
 Commercial Loan
 Trust Account
 Consumer Loan
 Mortgage Loan
 Interest Rate
 Other: _____

Details of complaint (Use continuation sheet if additional space is needed.)

I authorize the Department of Financial Institutions to send a copy of this complaint, together with supporting documents, to the company against which the complaint is filed or the proper state or federal regulatory agency with jurisdiction.

Your signature is required for the DFI to process your complaint.

Signature of complainant	Date signed (month, day, year)
<i>Print or type name.</i>	

