

North Carolina Office of the Commissioner of Banks



General Complaint Information

Section 1

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This agency is committed to promptly responding to your complaint. The information below will help you identify the appropriate agency to which you should submit your complaint. If you need assistance in determining the agency best suited to your complaint issue, please contact the Consumer Affairs Division of the North Carolina Office of the Commissioner of Banks at 919-733-3016 or Toll Free at 888-384-3811 and a representative can assist you.

Questions or Concerns Regarding:	Please Contact
North Carolina State chartered banks (Ex: BB&T, RBC Centura, First Citizens)	North Carolina Office of the Commissioner of Banks Physical Address: 316 W. Edenton Street, Raleigh, NC 27603 Mailing Address: 4309 Mail Service Center Raleigh, NC 27699-4306 Phone: 919-733-3016 Fax: 919-733-6918 Online: www.nccob.org
State chartered banks and commercial banks that are not members of the Federal Reserve System and Industrial Loan Corporations. (Ex. First Carolina Bank, Franklin Bank SSB)	Federal Deposit Insurance Corporation Division of Supervision and Consumer Protection Consumer Response Center 2345 Grand Boulevard, Suite 100 Kansas City, MO 64108 1-877-ASK-FDIC (1-877-275-3342) Online: www.fdic.gov
State chartered banks that are members of the Federal Reserve System. (Ex. SunTrust, Regions Bank)	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480 1-888-851-1920 Online: www.federalreserveconsumerhelp.gov
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name). (Ex. Wachovia, Bank of America)	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010 1-800-613-6743 Online: www.helpwithmybank.gov
Savings associations and federally chartered savings banks (word "federal" or initials "F.S.B." appear in the bank name). (Ex. Superior Bank FSB, Sovereign Bank FSB)	Office of Thrift Supervision Consumer Affairs 1700 G Street, N.W. Washington, DC 20552 1-800-842-6929 Online: www.ots.treas.gov
Federal Credit Unions (words "Federal Credit Union" or initials "F.C.U." appear in the name) or any credit union in Delaware, South Dakota, Wyoming or Washington, DC. (Ex. Coastal Federal CU, First Flight Federal CU)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 1-703-518-6330 1-800-755-1030 Online: www.ncua.gov
State Chartered Credit Unions or Credit Cards issued through a state chartered credit union. (Ex. State Employees Credit Union)	North Carolina Dept. of Commerce Credit Union Division 4314 Mail Service Center Raleigh, NC 27699-4314 Phone: 919-571-4888 Fax: 919 420-7919 Online: www.nccommerce.com/cu/

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4309 Mail Service Center
Raleigh, NC 27699-4309

Toll Free: (888) 384-3811

See our website at:
www.nccob.org

Form:	COMPLAINT-001
Revised	06/11/2008



General Complaint Information

Credit Cards issued through department stores such as Macy's, Belk, Sears or other similar credit cards.	Federal Trade Commission CRC-240 Washington, DC 20580 1-877-FTC-HELP (877-382-4357) E-mail: crc@ftc.gov Online: http://www.ftc.gov/
Federally licensed private collection agency (PCA).	US Department of the Treasurer Debt Management Services 401 14 th Street SW, Room 446 Washington, DC 20227 Phone: 202-874-3810 Fax: 202-874-7494
State licensed private collection agency (PCA).	North Carolina Department of Insurance Agent Services Division Attn: Mr. Gerald Mitchell 1204 Mail Service Center Raleigh, NC 27699-1204 Phone: 919-807-6800 Fax: 919-715-3794 or 919-715-7352

What we will do once you submit a Complaint

We will assign a *Complaint File Number* to your complaint and send you an acknowledgement that provides your file number. Your complaint will be reviewed by our Consumer Affairs staff and will be forwarded to the respondent (who you are complaining against). This enables the respondent to compile records in order to respond to your complaint. If additional information is needed, we will contact you by telephone or in writing. Should you have any questions regarding your complaint, please identify your *complaint file number* when you contact us.

The respondent should address the issues raised in your complaint and provide a written response to our agency upon completion of its internal review of the matter. In some cases, the respondent will also respond to you directly. Our Consumer Affairs staff will analyze the response to determine whether any applicable statutes were violated. We will attempt to resolve your complaint within 45 days. Occasionally, additional time may be required to receive or analyze the response due to the complexity of the issues involved.

What result you can expect

If the review of your complaint and the response finds a violation of law or rule, we will inform you of the violation and the corrective action to be taken. However, we do not have the authority to resolve contractual disputes of undocumented factual disputes between a customer and the respondent company.

We also do not have the authority to resolve disagreements pertaining to the respondent company's policies and procedures that are a matter of management discretion and not addressed by the specific laws we enforce. In such cases, if the respondent company does not make a voluntary adjustment, we will usually advise you to consider obtaining legal counsel regarding your rights to resolve the situation.

While this Department endeavors to intercede on behalf of complainants, the transactions at issue are not always within our authority as regulators. This Department's regulatory authority is limited to the laws passed in the legislature relating to a specific license type.