

# 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") lenders;
- auto dealer financing;
- finance companies;
- first and subordinate lien mortgage lenders;
- sellers of money orders, wire transfers, and traveler checks (money transmitters);
- retail creditors (i.e. furniture stores that sell furniture on credit);
- check cashers;
- Rental purchase companies (i.e. rent-to-own dealers);
- pawnbrokers;
- civil proceeding advance payment providers (i.e. lawsuit lending); 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 and submitting the attached complaint form. Or, contact the appropriate agency if the complaint involves a company not subject to the jurisdiction of the DFI.

**STEP TWO:** CONTACT THE DFI.

If your communication with the company fails to resolve the complaint, you may wish to complete the attached complaint form and e-mail it to the DFI at [DFIcomplaints@dfi.in.gov](mailto:DFIcomplaints@dfi.in.gov) or mail a copy to us (see the address referenced in the complaint form). Please include copies (**not originals**) of relevant documents, canceled checks, correspondence, etc. **Please mark/black out any personally identifiable information, such as social security numbers and birth dates.** The DFI will send a copy of your complaint to the institution or entity and request that the institution/entity 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 recommend that a consumer seek the advice of an attorney. In some cases, your only recourse to resolve the matter may 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.

## ADDITIONAL COMPLAINT CONTACT INFORMATION

For financial institutions and entities not chartered, licensed, or registered with our agency, please review the list below to find the appropriate agency with which to file your complaint.

### IF YOUR COMPLAINT INVOLVES:

- **National Bank, Federal Savings and Loan, or Federal Savings Bank** contact the Office of the Comptroller of the Currency (OCC).
  - ❖ Website: <https://www.helpwithmybank.gov/>
  - ❖ Telephone: 800-613-6743
  
- **Federal Credit Union** contact the National Credit Union Administration (NCUA).
  - ❖ Website: <https://www.mycreditunion.gov/consumer-assistance-center/Pages/default.aspx>
  - ❖ Telephone: 800-755-1030
  
- **Loan Servicer or Online Payday Lender** contact the Consumer Financial Protection Bureau (CFPB).
  - ❖ Website: <https://www.consumerfinance.gov/complaint/>
  - ❖ Telephone: 855-411-2372
  
- **Fair Credit Reporting Issue or other Credit Reporting Issues** contact the Federal Trade Commission (FTC).
  - ❖ Website: <https://www.consumer.ftc.gov/>
  - ❖ Telephone: 202-326-2222
  
- **Loan Broker, Collection Agency, or Securities Company** contact the Indiana Secretary of State (SOS).
  - ❖ Website: <https://www.in.gov/sos/securities/2408.htm>
  - ❖ Telephone: 317-232-6681
  
- **Deceptive Business Practice, Identity Theft, or Consumer Protection Law Violation** contact the Indiana Office of the Attorney General (AG).
  - ❖ Website: <https://www.in.gov/attorneygeneral/2434.htm>
  - ❖ Telephone: 800-382-5516
  
- **Cyber Crime** contact a local law enforcement agency and review the steps for reporting a cyber crime to law enforcement.
  - ❖ Website: <https://www.in.gov/cybersecurity/3807.htm>

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