



## How to file a complaint about a credit card issuer

Want to complain about a credit card issuer?

Consumer advocates recommend you first try to resolve your problem with the issuer. Ask to speak to a supervisor. If that person can't help, keep going up the line to his or her boss. Note the names and titles of the people you talk to as well as the time and dates of calls. Keep copies of all correspondence.

When you've exhausted remedies with the company, it may be time to contact a banking regulator.

There is no one regulatory agency that handles consumer complaints about credit cards. Depending on the bank's charter, consumers may have to contact one of five different agencies.

Here is contact information for the various credit card bank regulators. Click on the links to the agency Web sites or call, write or FAX the agencies.

- The [Federal Reserve Board](#), which regulates banks that are members of the Federal Reserve System and some state banks. Write to: Federal Reserve Consumer Help, P.O. Box 1200, Minneapolis, MN 55480. Call: (888) 851-1920. FAX: (877) 888-2520.
- The **Office of the Comptroller of the Currency (OCC)**, which regulates national banks that have the word "national" or initials "N.A." in their names. These include the major credit card issuers, such as Bank of America, Citi and Chase. Contact the Customer Assistance Group at: 1301 McKinney St., Suite 3450, Houston, TX 77010. Call: (800) 613-6743. FAX: (713) 336-4301.
- The [National Credit Union Administration](#), which regulates national credit unions. They have the word "federal" in their names or are located in Delaware, South Dakota, Wyoming or Washington, D.C. In general, federal credit unions have charter numbers that are below 60,000; while state credit unions have charter numbers above 60,000. You can find the credit union's charter number by calling and asking. Write the NCUA at: 1775 Duke Street, Alexandria, VA 22314-3428. E-mail: [consumerassistance@ncua.gov](mailto:consumerassistance@ncua.gov). Call: (800) 755-1030 (Press 2 for complaints).
- The **Office of Thrift Supervision (OTS)**, which regulates thrifts, savings and loan associations and federally chartered savings banks (FSBs). Write to: 1700 G St., NW, Washington, D.C. 20552. Call: (800) 842-6929. FAX: (202) 906-7342. E-mail: [consumer.complaint@ots.treas.gov](mailto:consumer.complaint@ots.treas.gov).
- **State banking regulators**, which oversee state-chartered banks and state-chartered credit unions. Check your state directory. In Florida, for instance, it is the [Office of Financial Regulation](#). In New York, it is the [New York State Banking Department](#).

In addition, the **Federal Deposit Insurance Corporation (FDIC)** investigates all types of complaints about banks and institutions that are FDIC-insured. Write to: Federal Deposit Insurance Corporation, Consumer Response Center, 2345 Grand Blvd., Suite 100, Kansas City, MO 64108-2638. E-mail: [consumeralerts@fdic.gov](mailto:consumeralerts@fdic.gov). Call (877) ASK-FDIC.

To complain about debt collection practices, the **Federal Trade Commission (FTC)** takes [consumer complaints](#) online and through its toll-free number: (800) FTC-HELP.