

Federal Reserve Bank of San Francisco  
101 Market Street, San Francisco, California 94105

January 16, 2008

**BANKING SUPERVISION AND REGULATION:  
FEDERAL RESERVE CONSUMER HELP**

To State Member Banks, Bank  
Holding Companies, U.S. Branches  
and Agencies of Foreign Banks,  
and Others Concerned,  
in the Twelfth Federal Reserve District

**Centralized Resource for Consumers Experiencing Problems with Banks or Other Financial Institutions**

*Federal Reserve Consumer Help* is a new centralized resource that consolidates and streamlines the Federal Reserve's consumer complaint and inquiry program. Customer service professionals are available to answer questions and assist with a wide range of issues relating to financial products and services and consumer protection laws.

The Federal Reserve is responsible for ensuring that the financial institutions it supervises comply with consumer protection and fair lending laws, such as those governing checking and savings accounts, credit cards, and consumer loans including mortgages. It is also responsible for ensuring that consumers have a mechanism for identifying banking acts or practices that may require further investigation or possible regulatory action. Consumers calling the new toll-free number between the hours of 8 a.m. and 6 p.m. Central Time will be able to speak directly to a customer service professional. After hours, callers may leave a message and *Federal Reserve Consumer Help* staff will return their calls the next business day.

The new website, [www.federalreserveconsumerhelp.gov](http://www.federalreserveconsumerhelp.gov), has been designed with easy, electronic access in mind, and allows consumers to submit a complaint or inquiry electronically. The website also provides answers to commonly asked banking questions and links to many consumer protection materials and resources. Consumers will find an updated version of the brochure "*How to File a Consumer Complaint Against a Bank*" on the website, which illustrates the Federal Reserve's complaint process and explains what to expect during a complaint investigation. Copies of the brochure can be obtained by calling or writing to *Federal Reserve Consumer Help*.

The different methods for contacting *Federal Reserve Consumer Help* are listed below:

**Online:** [www.federalreserveconsumerhelp.gov](http://www.federalreserveconsumerhelp.gov)  
**Email:** [ConsumerHelp@FederalReserve.gov](mailto:ConsumerHelp@FederalReserve.gov)  
**Toll-free:** (888) 851-1920 (8 a.m. to 6 p.m. CT)  
**Toll-free TTY:** (877) 766-8533  
**Toll-free fax:** (877) 888-2520  
**Mail:** Federal Reserve Consumer Help  
P.O. Box 1200, Minneapolis, MN 55480

Consumers are not required to know which of the five federal bank regulators supervise their bank in order to file a complaint or inquiry. *Federal Reserve Consumer Help* will direct consumers to the appropriate regulator and has made arrangements with several other banking regulators to transfer callers directly to another representative at the appropriate agency.

The Federal Reserve is committed to safeguarding consumer rights in financial services. Key to this commitment is hearing from the public about their concerns and the issues they are facing.

**Additional Information**

All circulars and documents are available on the Internet through the Federal Reserve Bank of San Francisco's website, at <http://www.frbsf.org/banking/letters>.

For additional information, please contact our San Francisco Federal Reserve General Help Line at (866) 838-9247.

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