

MONEY MATTERS



What To Do When You Have Concerns With Your Bank

(NAPSA)—It's a comforting thought to know that you can "bank" on something—or that you can "take it to the bank."

But what if you have an experience at your bank that leads you to doubt that you are being treated fairly and honestly?

"Fair dealing with customers and prompt resolution of their problems is, first and foremost, the bank's responsibility," explains Comptroller of the Currency John C. Dugan. "When that's not possible, the Office of the Comptroller of the Currency stands ready to assist."

Each year, as many as 70,000 people contact the OCC with questions or complaints. The agency employs experienced customer assistance specialists equipped with modern tools to help respond to consumers' needs.

If you have a question or problem with your bank:

1. Call the bank. Speak to a manager and try to resolve the issue directly.

2. If that's not possible, find out if the bank is a national or a state bank, thrift or credit union.

3. National bank customers can call the OCC at 1-800-613-6743 between 8 a.m. and 8 p.m. (Eastern), Monday-Friday, or e-mail Customer.Assistance@occ.treas.gov.

4. State bank, thrift or credit union customers can find the right regulator on-line at <http://www.occ.gov/customer.htm>.

Over the last five years, OCC has generated nearly \$30 million in financial relief for national bank customers. In addition to helping bank customers, customer assistance information also supports the agency's mission of bank supervision by helping examiners



The Office of the Comptroller of the Currency provides answers and assistance to national bank customers.

develop annual risk assessments, indicating bank or industrywide patterns, developing policy and guidance, and contributing to enforcement actions against institutions participating in unfair or deceptive practices.

The OCC has also worked recently with the Conference of State Bank Supervisors to develop a model Memorandum of Understanding (MOU) to promote the sharing of complaints between the OCC and state agencies. The MOU allows the OCC to direct non-national bank complaints to the appropriate regulatory agency, preserves customers' privacy, and allows state officials to get reports regarding their referrals.

The OCC was created by Congress to charter national banks, to oversee a nationwide system of banking institutions, and to assure that national banks are safe and sound, competitive and profitable, and capable of serving the banking needs of their customers in the best possible manner. For additional information, visit www.occ.gov.