

**CONSUMER COMPLAINT FORM**  
**PLEASE READ CAREFULLY.**

To preserve the confidentiality of your financial information and related transactions, please complete the enclosed form and forward it by regular mail (preferred) or fax to the address or telephone number on the form. The Alabama Credit Union Administration requires that complaints be submitted in writing before they are investigated. We provide this form with the understanding that you authorize this office to conduct an investigation to determine if a violation of Alabama law or regulation has occurred.

**Processing of Filed Complaints**

Upon receipt of a written complaint, the ACUA will research applicable state laws and regulations. If we determine that a state law or regulation may have been violated, we will contact the credit union, and a copy of your complaint will be sent to the credit union for a response.

The credit union is generally given 15 business days to provide a written response to the complaint. The consumer will receive a copy of the initial letter from the Administration to the credit union and will be informed of the Administration's findings once the investigation is complete. This process will typically take anywhere from 3 weeks to 60 days, or possibly longer. The length of time it takes to resolve a matter will depend on the complexity of the issues, whether we find that we need additional information, and the volume of complaints we receive. We will make every effort to respond to your complaint within 30 days. If we require more time, we will so notify you. If you have an emergency situation such as imminent loss of your home, please inform us by telephone.

**Confidential Complaints:** If you do not wish to have your complaint presented to the credit union, the Administration will honor that request. This request needs to be clearly stated in the complaint. Confidential complaints filed by a consumer will not receive a response from the Administration. Instead, the complaint may be filed for review by ACUA examiners at the next regularly scheduled examination. The Administration's findings will not be available to the consumer unless a final order is issued in an administrative proceeding.

**Resolution of Complaints:** This office does not have authority over all credit unions operating within the state of Alabama and does not have the authority to mediate complaints. If after review of the complaint, we determine we do not have appropriate authority over the complaint, the complaint will be forwarded to the appropriate state or federal agency, and you will be so notified. You will also be informed if the Alabama Credit Union Administration is unable to resolve the problem and why.

**Factual Disputes:** You may need to seek legal counsel to resolve a problem with a credit union. Situations where the complainant and the credit union cannot agree on what actually happened, and where there is no documentation sufficient to verify either party's claim, are classified as factual disputes. The Alabama Credit Union Administration does not have the authority to act as a judge in these instances. Additionally, not all problems can be resolved through regulatory assistance. In these instances, we may suggest the resolution of the complaint be pursued through private legal counsel or other mediation or arbitration. Persons without the means to hire counsel may qualify for Legal Aid assistance. Please check your contracts or loan documents to see if any method of dispute resolution has been agreed to.

**Other types of disputes:** Credit union policies, procedures, or practices may sometimes seem unfair, but do not violate state law or regulation. Poor service or fees or charges that seem excessive, may appear to be illegal, but are not always. These types of disputes do not fall into the jurisdiction of the Alabama Credit Union Administration.

We are best able to assist you with your complaint if you follow these instructions as exactly as possible. Answer all questions in their entirety. Give full names, addresses and telephone numbers, where requested if possible. A summary of the facts regarding the complaint and a statement of the desired resolution is necessary.

***Complete information will speed action on your complaint. Please print or type. Your signature on this form is required to process your complaint.***

**Mail (preferred) or Fax your complaint form to:**

**ATTN Consumer Complaints  
Alabama Credit Union Administration  
100 North Union Street, Suite 650  
Montgomery, AL 36104**

**Fax #: 334-353-5795**

\_\_\_\_\_  
Name of Credit Union \_\_\_\_\_  
Today's Date

\_\_\_\_\_  
Street Address \_\_\_\_\_  
City, State, ZIP

\_\_\_\_\_  
Name(s) of Person(s) you have talked with at the Credit Union \_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Your Full Name \_\_\_\_\_  
Daytime Telephone Number

\_\_\_\_\_  
Your Address \_\_\_\_\_  
City, State, ZIP

Account/Loan Number: \_\_\_\_\_ Amount of money involved, if any: \_\_\_\_\_

Method of Payment: \_\_\_\_\_ Date(s) of transaction(s) \_\_\_\_\_  
Cash, credit/debit card, check

Is your complaint the subject of pending litigation?  Yes  No \_\_\_\_\_  
Name of your attorney, if any

\_\_\_\_\_  
Please sign here (*required*) \_\_\_\_\_  
Date signed

What resolution would you consider fair?

Please describe your complaint in detail. **Attach copies of any contracts, receipts, letters, or other documents pertinent to your complaint. (PLEASE DO NOT SEND ORIGINALS).** **Mail or fax your *signed* complaint to the address or fax number above.** Use as many additional pages as necessary. Please be as brief as possible, but try not to leave anything out. The more information you can provide, the quicker we can resolve your problem.