



Kay Ivey
Governor

Alabama Credit Union Administration

Accredited by the National Association of State Credit Union Supervisors



H. Greg McClellan
Administrator

CONSUMER COMPLAINT FORM **PLEASE READ CAREFULLY.**

CONSUMER COMPLAINTS

The Alabama Credit Union Administration (ACUA) is the regulatory agency for Alabama state-chartered credit unions. It does not have authority over federal-charter credit unions in the state.

Submitting a Complaint

To preserve the confidentiality of your financial information and related transactions, please complete the enclosed form and forward it by regular mail (USPS) or fax to the telephone number on the form or email to consumer.complaints@acua.alabama.gov. The Alabama Credit Union Administration (ACUA) 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.

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

Complete information will expedite action on your complaint. Please print or type the required information. Your signature on the complaint form is required to process your complaint.

Complaint Process Procedures

Upon receipt of a written complaint form, ACUA will research applicable state laws and regulations. If it is determined that a state law or regulation may have been violated or the complaint is determined to warrant review by the credit union, the credit union will be contacted and a copy of your complaint will be sent to the credit union for a response.

The credit union is generally given 45 business days to provide a written response to the complaint. Upon completion of the review, the credit union is required to provide a written answer to the complaint to the complainant with a copy to ACUA. The length of time required to resolve a matter may depend on the complexity of the issues or the need for additional information. If you have an emergency situation such as the imminent loss of your home, please inform ACUA by calling our office.

Please note the ACUA does not have the authority to arbitrate individual claims or disputes on your behalf or represent you in any civil matter. ACUA cannot act as your legal counsel, nor can ACUA resolve factual disputes over the interpretation of contracts or agreements. ACUA cannot take any enforcement action based solely on unsupported allegations. The supporting documents you provide to ACUA will be carefully reviewed to determine whether any applicable laws or regulations may have been violated. 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 as to what actually happened, and where no documentation is deemed sufficient to verify either party's claim, are classified as factual disputes. ACUA does not have authority to act as a judge in these instances. Persons may pursue these complaints through private legal counsel, mediation, or arbitration. If you do not have the means to hire counsel, you may check to determine if you qualify for Legal Aid assistance. Check your contracts or loan documents to see if there is any method of dispute resolution you may have agreed to by signing the agreement.

Credit union policies, procedures, or practices may sometimes seem unfair, but do not necessarily violate state law or regulations. Poor service, fees or charges that seem excessive, may appear to be illegal, but are not always. These type disputes do not fall within the jurisdiction of ACUA.

Confidential Complaints

If you do not wish to have your complaint presented to the credit union, ACUA will honor that request. This request must be clearly notated on the complaint. Confidential complaints filed by a consumer will not receive a response from ACUA. The complaint will be filed for review by ACUA examiners at the next regularly scheduled examination of the credit union. ACUA findings will not be available to the consumer unless a final order is issued in an administrative proceeding.

Mail (preferred) or Fax your complaint form to:

Consumer Complaints
Alabama Credit Union Administration
100 North Union Street, Suite 650
Montgomery, Alabama 36104
Fax #: 334-353-5795

Name of Credit Union

Today's Date

Street Address

City, State, Zip Code

(____)_____
Telephone Number

Your Full Name

(____)_____
Daytime Telephone Number

Your Address

City, State, Zip Code

Account/Loan Number: _____

Amount of Money involved, if any: _____

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

Place of transaction(s): _____

Are you currently a member of this credit union ? _____

Is your complaint the subject of pending litigation? _____
Yes No

If yes, Attorney's Name & Contact Information: _____

If you answered Yes, to the above question regarding an attorney or litigation, continue completing this form. However, please be aware that the Alabama Credit Union Administration may be unable to act while there is pending litigation.

Would you be willing to testify, under oath, regarding the matters set forth in this complaint?

Yes No

Have you complained to the credit union and/or person(s) involved? _____

Yes No

If yes, to whom did you complain to, and what was his/her response?

Did you sign any documents?

Yes No

List Documents: _____

Other Government Agencies Contacted: _____

If the credit union and/or employee is regulated by the Alabama Credit Union Administration, a copy of this form will be given to the credit union and/or employee or supervisory committee for response or action. If the credit union involved is not regulated by the Alabama Credit Union Administration, then we will forward your information to the proper regulatory authority if appropriate.

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 attempt to resolve your complaint.

(Attach additional sheets if necessary)

What action by the credit union involved would resolve this matter to your satisfaction?

By signing below, I verify that everything contained in the foregoing complaint is true and correct to the best of my knowledge and belief. I also give the Alabama Credit Union Administration the right to forward this information to the proper regulatory authority if the credit union involved is not regulated by this Agency.

Signature of Complainant

Date