

If You Have A Complaint

What is the first step...

If you have an issue with a financial institution, try to resolve the issue with the financial institution first. If you have attempted to work with the institution but need more assistance, you can file a complaint with the department.

Follow these steps to file a complaint with TDFI:

Register

the
Complaint online at:
[https://first.tn.gov/
Complaints/UI/](https://first.tn.gov/Complaints/UI/)



Submit supporting documentation or company response using our secure upload center link: <https://first/tn.gov/UploadCenters/CRSUpload/>

Call 800-778-4215

to receive a consumer complaint form.

Request a form via e-mail at:
tdfi.consumerresources@tn.gov

Fax a completed
consumer complaint form to:
615-253-7794

or

Mail a completed form to:
Tennessee Department of Financial Institutions
Tennessee Tower, 26th Floor
312 Rosa L. Parks Avenue
Nashville, TN 37243



Our Mission

The primary statutory mission of the Department of Financial Institutions is to provide the people of Tennessee with a safe and sound system of banks and other institutions by ensuring safety and soundness and compliance with governing law, while giving institutions the opportunity to contribute to the economic progress of Tennessee and the nation.

Please note that the department cannot act as a court of law or as an attorney on the complainant's behalf, provide legal advice, or become actively involved in complaints that are in litigation or have been resolved by the court system.



Contact Information:

Consumer Resources Section

Phone: 800-778-4215

Email: tdfi.consumerresources@tn.gov

Tennessee Tower, 26th Floor

312 Rosa L. Parks Avenue

Nashville, TN, 37243



General Services, Authorization No. 336028,
1000 copies. April, 2016. This public document
was promulgated at a cost of \$0.19 per copy.



The Consumer Complaint Process

Consumer Resources Section

800.778.4215



What We Do

The Department regulates banks, credit unions, trust companies, business and industrial development corporations, industrial loan and thrift companies (aka finance companies), insurance premium finance companies, mortgage lenders, brokers, servicers and originators, title pledge lenders, check cashers, deferred presentment services companies (aka payday loan companies) and money transmitters.

The Department has initiated a number of activities in recent years. Public service announcements, workshops, consumer alerts, panel discussions and an effort to reach Tennessee teachers and students were all a part of this effort.

The Consumer Resources Section ("CRS") handles and tracks consumer complaints, fosters community outreach and encourages financial literacy in Tennessee.

Since its creation in 2004, CRS has obtained refunds of more than \$400,000 on behalf of consumers who filed written complaints with the Department.

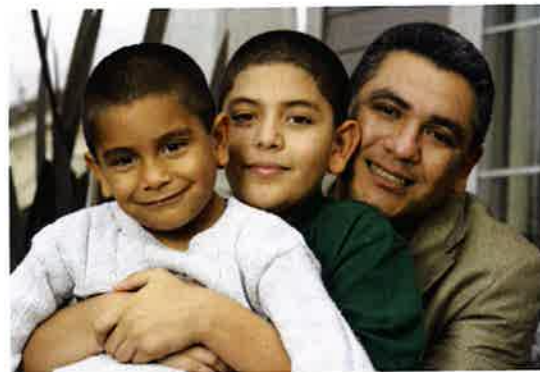


Consumer Protection

The key responsibility of CRS is to receive and process consumer complaints. The Department of Financial Institutions is the primary state agency that has statutory jurisdiction to handle consumer concerns and complaints involving financial institutions operating under the various laws the Department administers in the State of Tennessee. CRS processes all complaints related to financial institutions that are chartered and/or licensed by the Department. If the Department receives information that does not fall within the Department's jurisdiction, those inquiries or complaints are forwarded to the appropriate agency and the consumer is advised accordingly.

Consumer Education

A key strategy in helping protect consumers is to develop and coordinate educational resources that can assist consumers in making informed financial decisions. Education is a powerful financial literacy tool. Consumers who understand their rights and responsibilities are better equipped to make sound financial decisions. The staff essentially provides one-on-one personal financial education, such as statutory information, as well as links and contacts to other



resources, on a daily basis through phone calls, letters and e-mail correspondence with consumers.

One of the goals of the Section is to ensure that all Tennesseans have access to financial education programs that will help them make sound money management decisions.



Filing A Complaint

The Section's routine practice is to submit the consumer's written or electronically filed complaint to the financial institution for response. Within its jurisdiction, CRS serves as an intermediary between the consumer and the institution against which the complaint is filed.

If a complaint involves a financial institution that is not under the Department's authority, the Department will forward your complaint to the appropriate agency or you can find lists and addresses on our website at tn.gov/tdfi.
