



# State of Utah Department of Financial Institutions

## WHAT YOU NEED TO KNOW BEFORE FILING A COMPLAINT

The Utah Department of Financial Institutions (DFI) does not regulate all financial institutions. We can accept complaints filed by customers of our regulated financial institutions. If your complaint is about a regulated non-depository financial institution (non-bank lender, money transmitter, and some mortgage companies), the DFI can accept your complaint if you are a Utah resident. If your complaint is about a Utah-state chartered depository institution (Utah state banks and credit unions), the DFI can accept your complaint no matter where you live.

**Before filling out this form, visit our [website](#) to determine which agency(s) may have authority to process your complaint. Once you have confirmed the DFI has authority for your complaint, please read the following paragraph, and then decide if you wish to fill out the complaint form.**

**What you can expect from the DFI complaint process.** Our complaint process is designed to obtain voluntary compliance with laws enforced by the DFI. The DFI does not provide legal advice or represent either party to a complaint. We typically do not investigate complaints. If your complaint is about a financial institution under our jurisdiction, we will acknowledge receipt of your complaint within seven (7) business days. We will send your complaint to the financial institution and require them to respond directly to you in writing within twenty (20) business days. Once a financial institution replies in writing, we typically close the complaint. If you file a complaint about an entity not under our jurisdiction, we will contact you within seven (7) business days to suggest other potential places where you may seek assistance.

## COMPLAINT FORM

Print or type clearly and fill in this form completely. Include copies of relevant documents related to your complaint, such as contracts, monthly statements, receipts, power of attorney, and correspondence with the institution. Be sure to black out full account numbers or any other sensitive information.

**Please email the completed form and attachments to [complaints.dfi@utah.gov](mailto:complaints.dfi@utah.gov).**

### Customer Information

Name:						
	First	Middle	Last			
Address:						
	Street	City	State	Zip		
Daytime Phone:				Alternate Phone:		
Email:						
Have you filed your complaint with another agency? (CFPB, FDIC, FRB, OCC, or state regulator)						
Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, which agency? _____						

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## Institution Information (Who your complaint is about?)

Name of Institution:				
Address: <i>(if known)</i>				
	Street	City	State	Zip
Type of Account:		Last 4 Digits of Account #:	<small>(optional)</small>	
Have you tried to resolve your complaint with the Institution?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If Yes, when?		How? Phone <input type="checkbox"/>	Mail <input type="checkbox"/>	In Person <input type="checkbox"/> Other <input type="checkbox"/>

If you have an attorney or other representative you want us to deal with directly, please provide your representative's information below. Your signature on this form authorizes this Department to release information to your representative.

Name of Representative:			
Title:			
Email Address:			
Daytime Phone:			

Please print or type a brief, yet complete and accurate description of the problem(s). You may include the amount(s) and date(s) of any transaction(s), or response(s) from the institution including any contact names or phone numbers. You may attach additional pages if necessary. For your security, **do not include sensitive information**, like pictures of your driver's license or social security card. We do not need full account, card, or social security numbers to process your complaint.

**State of Utah**  
**Department of Financial Institutions**

**Desired Resolution (What you want the Financial Institution to do to fix the problem?)**

I certify that the information provided on and with this form is true and correct to the best of my knowledge. (A typed or printed signature is acceptable.)

<b>Signature:</b>		<b>Date:</b>	
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**Please email the completed form and any attachments to [complaints.dfi@utah.gov](mailto:complaints.dfi@utah.gov).**

If you cannot email the complaint, then you may submit it by one of the following options.

- FedEx or UPS overnight delivery. Utah Department of Financial Institutions, 324 South State Street, Suite 201, Salt Lake City, Utah 84111
- US Postal Service. Utah Department of Financial Institutions, PO Box 146800, Salt Lake City, UT 84114-6800
- Fax. (801) 538-8894

We will email a written acknowledgment to you within seven (7) business days of receipt of your completed complaint form. If you did not provide your email address, we will mail a letter to you.

If you have questions, please call 801-538-8830.