STATE OF ALABAMA
ALABAMA CREDIT UNION ADMINISTRATION

100 N. Union Street, Suite 650, Montgomery, Alabama 36104
Telephone: (334) 353-5770 • Fax (334) 353-5795
www.acua.alabama.gov

Kay Ivey
Governor

Sarah H. Moore
Administrator

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:

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

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

If yes, Attorney's Name & Contact Information:

_____

_____

If you answered Yes, to either of the above questions 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?

_____

_____

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_____

_____

Did you sign any documents? ____ Yes ____ No

Place of Transaction: _____

Date of Transaction: _____ Witness to Transaction: _____

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 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 resolve your problem.

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(Attach additional sheets if necessary)

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

_____

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_____

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

For Departmental Use Only: **Date Received:** _____

Date Settled: _____

Date Transferred: _____

Actions Taken by Dept. _____

_____

_____

Consumer Services Specialist: _____