

Office of the Comptroller of the Currency
Supporting Statement
Customer Complaint Form
OMB Control No. 1557-0232

A. Justification.

1. Circumstances that make the collection necessary:

The customer complaint form was developed as a courtesy for those who contact the Office of the Comptroller of the Currency's (OCC) Customer Assistance Group (CAG) and wish to file a formal, written complaint. The form allows the consumer to focus their issues and provide a complete picture of their concerns, but is entirely voluntary. It is designed to give consumers a simple way to provide all necessary information thereby eliminating time-consuming follow-up calls which may delay the resolution process. Completion of the form allows the CAG to process the complaint more efficiently.

This collection of information is solicited pursuant to the National Bank Act, 12 U.S.C. 1, in order to prevent unfair or deceptive acts or practices in or affecting commerce, including acts or practices which are unfair or deceptive to consumers by banks. The OCC has a division of consumer affairs to receive and take appropriate action upon complaints with respect to such acts or practices by banks subject to its jurisdiction.

On July 21, 2010, President Barack Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act, P.L. 111-203, 124 Stat. 1376 (2010) (Dodd-Frank Act). As part of the comprehensive package of financial regulatory reform measures enacted, Title III of the Dodd-Frank Act transfers the powers, authorities, rights and duties of the Office of Thrift Supervision to other banking agencies, including the OCC, on July 21, 2011. The Dodd-Frank Act also abolishes the OTS ninety days after the transfer date. As a result of the Dodd-Frank Act, OCC is incorporating the burden from OTS's Consumer Complaint Form (OMB Control Nos. 1550-0126; 1557-0291) of 1,180 consumer complaints to this collection.

The Dodd-Frank Act also requires the transfer of certain consumer protection functions from the OCC to the new Bureau of Consumer Financial Protection. The OCC will revise this collection if it is determined that this collection of information is affected by this transfer.

2. Use of the information:

The Customer Assistance Group uses the information to create a record of the consumer's contact, capture information that can be used to resolve the consumer's issues, and create a database of information that is incorporated into the OCC's supervisory process.

3. Consideration of the use of information technology:

Respondents may use any available information technology to complete the form. Consumers can access the form at the www.HelpWithMyBank.gov web site. The web site is available to assist customers of national banks and other financial institutions with questions common to all banking customers. The OCC's www.occ.gov web site also provides a link to the www.HelpWithMyBank.gov web site. Consumers have the option to file a complaint using an on-line form for which they will receive an email confirmation or download a PDF form that can be completed and mailed or faxed to the Customer Assistance Group. Both the on-line form and the PDF form are available in English and Spanish language formats.

The on-line form contains sections that match the PDF form, which are presented on a single visible page. Required fields are also highlighted and asterisked for user friendliness. The consumer can navigate forwards and backwards through the form using Next and Previous links at the bottom of each section. The form contains an on-line certification that replaces the PDF form's signature line and provides the Privacy Act Statement. Consumers are able to print the on-line submission when complete. The on-line form streamlines the customer complaint process by providing a form that is accessible for submission at any time.

4. Efforts to identify duplication:

The information required is unique and is not duplicated elsewhere.

5. Methods used to minimize burden if the collection has a significant impact on a substantial number of small entities:

Not applicable.

6. Consequences to the Federal program if the collection were conducted less frequently:

Less frequent collection would substantially impair the effectiveness of the program.

7. Special circumstances necessitating collection inconsistent with 5 CFR Part 1320:

The information collection is conducted in accordance with OMB guidelines in 5 CFR Part 1320.

8. Efforts to consult with persons outside the agency:

The OCC issued a 60-Day Federal Register notice on March 23, 2011 (76 FR 16477). No comments were received.

9. Payment to respondents:

None.

10. Any assurance of confidentiality:

There is no assurance of confidentiality.

11. Justification for questions of a sensitive nature:

The form contains requests for personal identifiable information such as the consumer's name, address, telephone number(s), and email address. This information is needed to process the complaint.

12. Burden estimate:

81,180 respondents @ 1 response = 81,180 responses
81,180 responses @ 0.083 hour = 6,738 burden hours

The estimated cost of the reporting and disclosure hour burden is as follows:

6,738 burden hours @ \$20 = \$ 134,760

13. Estimate of annualized costs to respondents:

Not applicable.

14. Estimate of annualized costs to the government:

Not applicable.

15. Changes in burden:

Former:	22,000 respondents;	22,000 responses;	1,833 hours
New:	81,180 respondents;	81,180 responses;	6,738 hours
Difference:	+ 59,180 respondents;	+ 59,180 responses;	+ 4,905 hours

Reason for change in burden:

In February 2009, the Customer Assistance Group (CAG) released an on-line version of the complaint form on their www.HelpWithMyBank.gov web site. The Web site was created to assist customers of national banks and other financial institutions with questions common to all banking customers. Consumers have the option to file a complaint using an on-line form for which they will receive an email confirmation or download a PDF form that can be completed

and mailed or faxed to the CAG. The OCC's www.occ.gov site also provides a link to the www.HelpWithMyBank.gov site.

The ease of use and accessibility of the on-line form has resulted in an increase in the number of complaints received in the CAG. Other factors leading to the increase of complaints have been the mortgage crisis and affects from the economic downturn that has impacted consumers who have sought assistance with their banks from the OCC.

In addition, pursuant to the Dodd-Frank Act, the burden increased by 1,180 consumer complaints to reflect the consumer complaints filed with the OCC in place of the OTS.

16. Information regarding collections whose results are planned to be published for statistical use:

No publication for statistical use is contemplated.

17. Display of expiration date:

Not applicable.

18. Exceptions to certification statement:

Not applicable.

B. Collections of Information Employing Statistical Methods.

Not applicable.