

Introduction:

Good <time of day>. Thank you for calling the Consumer Financial Protection Bureau.

Section A-Disclosure Explanation Before we begin, I need to read to you official disclosure statements to make sure that you understand your rights and what we can provide as a part of this process. After I read the statements, I will ask you if you understood. The Paperwork Reduction Act is a federal law that requires the approval of certain federal questionnaires. The Office of Management and Budget has approved these questions under the Paperwork Reduction Act. The OMB Control Number is 317-0011. On average, answering these questions takes about 10 minutes. The length of time to complete your complaint depends on the complexity of the complaint. Also, a federal law called the Privacy Act directs how the federal government (or the CFPB) collects, keeps and shares your personal, private Information- including the personal information contained in your answers to these questions. To understand how and when your information may be shared, you can read the Privacy Act Statement on our website, www.consumerfinance.gov. The Consumer Financial Protection Bureau cannot act as a court of law or as a lawyer on your behalf, and we cannot give you legal or financial advice. Do you understand these disclosures as I have read them to you?

--If "no", go to *Section B-Disclosure Explanation(2)*.

--If "yes", go to *Section C-Whistleblower*.

Section B-Disclosure Explanation(2): I understand parts of the disclosure can be confusing. However, without your acknowledgement of the disclosure I won't be able to continue through the complaint form. Do you have some questions about the disclosure that I could answer to make you more comfortable? *Agent should review the FAQs to answer consumers' questions and then return to the answer field and input "yes" once the consumer is satisfied. Then go to Section C-Whistleblower.*

Section C-Whistleblower: Is this about something you observed while working for a financial institution or financial service provider?

--If "yes", *Agent should refer the consumer to the Whistleblower Hotline (855) 695-7974 or CFPB_Whistleblower@cfpb.gov. Then go to Section O-Closing.*

--If "no", go to *Section D-Anonymous*.

Section D-Anonymous: Do you want to submit this form to CFPB anonymously?

--If "no", go to *Section E-Submission*.

--If "yes", *say:* For most complaints, the CFPB forwards some information to the company you identify. You can submit anonymously, but we make not be able to take action. All complaints will be used to help the CFPB understand consumers' experiences and monitor providers of financial products and services. *Go to Section F-Complaint Description.*

Section E-Submission: Ask: Do you want the CFPB to send your complaint to the company?

--If "no", *say:* For most complaints, the CFPB forwards some information to the company you identify. If you do not want us to send any information to them, we may not be able to take action. All complaints will be used to help the CFPB understand consumers'

experiences and monitor providers of financial products and services. *Go to Section F-Complaint Description.*

--If "yes", go to Section F-Complaint Description.

Section F-Complaint Description: *Request and enter the consumer's contact information.*

Describe your complaint. Include facts about what happened and any steps you have taken to resolve the issue. *Request and enter the company name, source, and a synopsis of the complaint issue. If consumer attempts to provide sensitive personal information in this description, note that we collect account numbers and other sensitive information later in the process in order to have it in a separate place and help protect their privacy. Go to Section G-Product/Issue.*

Section G-Product/Issue: What type of product is this about? Which best describes your issue? *Enter responses into record, then go to Section H-Filing Information.*

If consumer has not already stated, ask:

What product or service can I help you with today?

--For Bank Account and Service:

- *If product selected is "Checking Account" or "Savings Account", select issue from Issue List.*
- *If product selected is "CD", "Cashing a check without an account", or "Other services", select issue from Issue List.*

--For Consumer Loans:

- *If Credit Product selected is "Vehicle Loan", "Vehicle Lease", "Installment Loan", or "Personal Line of Credit, select issue from Issue List.*

--For Student Loans:

- *If product selected is "Federal Student Loan", say: Currently the CFPB is only receiving complaints for non-Federal student loans. Since your loan is a federal loan, the Department of Education will be able to further assist you.*
- *If consumer has NOT identified the type of student loan, then say: I'd be happy to help you with that. Are you calling in regards to a federal or non-federal student loan?" Select Federal (Stafford, Direct, Consolidation, PLUS, Perkins), Non-federal (Private, Alternative, Other Student Loan), or Consumer is not sure.*
- *If "Consumer is not sure", say: Currently the CFPB is only receiving complaints for non-federal student loans. To check whether your student loan is federal or non-federal, I can transfer you to the Department of Education or refer you to the National Student Loan Database System for Students website.*
- *If product selected is "Non-federal student loan", select issue from Issue List.*

--For Mortgages:

- *Determine if the call is about a personal mortgage or the mortgage of a family member or friend, or an industry issue. Are you calling: (a) about your personal mortgage or about the mortgage of a family member or friend? OR (b) on behalf of a mortgage related company?*
- *If (b): We are not able to address industry questions over the phone but I would be happy to provide you with an email address where you can submit your question or concern.*

--For Mortgages (continued)

- *If (a):* I'd be happy to help you with that. Are you unable to make payment and concerned about foreclosure, OR do you have a mortgage complaint about a specific institution OR do you have general questions about the mortgage process? *Based on consumer's response, select option below. Determine if caller has mortgage related questions, has a complaint, is a distressed homeowner who needs assistance or is asking about Independent Foreclosure Review. If consumer has a mortgage related complaint, select issue from Issue List below.*
 - Since you are filing a complaint about a mortgage issue, I have a few additional questions:
 - Are you concerned about losing your home to foreclosure? *Record Yes or No Response.*
 - Have you missed any mortgage payments or are you in default on your mortgage? This applies if your mortgage company believes you are in default or have missed payments even if you believe your mortgage company is in error. *Record Yes or No Response.*
 - Is there a date that is scheduled for the foreclosure sale of your home? If a sale has been scheduled you might have received a Notice of Sale or Order Setting Sale. *Record Yes, No or Don't Know Response*
 - *If Yes,* What is the exact date of the scheduled foreclosure sale? This date should be listed on the Notice of Sale or Order Setting Sale. *Record Date.*
 - Some companies may charge homeowners a fee for services described as foreclosure defense, foreclosure prevention, foreclosure rescue, or loss mitigation assistance. Did you hire one of these companies to help you avoid foreclosure? *Record Yes or No Response.*

Section H-Filing Information: Are you filing on behalf of yourself?

--If "yes", click Next to go to Section I-Servicemember.

--If "no", enter "yes" in the "On behalf of someone else" field. Request and enter "relationship".

If you are filing a complaint on behalf of someone else, we may need this person's signed, written permission to take action. Request and enter the name of address of the person. click Next to go to Section I-Servicemember.

Section I-Servicemember: Are you a servicemember or dependent? *If "yes", ask:* Are you a current or former servicemember? Are you a dependent or spouse of a current or former servicemember?

--If "yes" to either or both questions, request and enter servicemember's status, branch of service, and rank. Request and enter name and address of servicemember and/or dependent or spouse. Click Next to go to Section J-Discrimination, if applicable. If discrimination not applicable, then Section K-Resolution.

--If "no", go to Section J-Discrimination, if applicable. If discrimination not applicable, then Section K-Resolution.

Section J-Discrimination: [NOTE: If product in complaint involves Certificate of Deposit (CD), Cashing a check without an account, or other services, do not ask this question. Go to Section K-Resolution.] Do you believe this issue involves discrimination?

--If "no", go to Section K-Resolution.

--If "yes", say: The Equal Credit Opportunity Act makes it illegal for a lender or broker to discriminate against any applicant in any aspect of a credit transaction including mortgage and home equity loans. This law may also apply to overdraft protection programs. There are eight general categories of discrimination (list follows). Do you feel any of those forms of discrimination apply to you? To help me categorize the type of discrimination, what form of discrimination do you feel this applies to? National origin, Age, Marital Status, Receipt of Public Assistance, Race or Color, Religion, Exercise of rights under the Consumer Credit Protection Act, or Sex. *Enter consumer's selection. Ask the consumer to describe the discrimination for the complaint and enter in Description field. Go to Section K-Resolution.*

- *If consumer does not select any of the above categories, but alleges discrimination say: We are not able to categorize your CFPB complaint as involving discrimination, but that doesn't mean you don't have a claim under state or other laws. However, we can continue the process of filing of your complaint. Go to Section K-Resolution.*

Section K-Resolution: What do you think would be a fair resolution of this issue? *Enter consumer's comments. Go to Section L-Consumer Information.*

Section L-Consumer Information: What is your name, address, email and phone number? *Enter information into specific fields. Would you like to provide your age?*

--If "yes", enter into record and click Next to go to Section M-Company Information.

--If "no", click Next to go to Section M-Company Information.

Section M-Company Information: *Request and enter the account number that the consumer is referencing in his/her complaint. If the consumer is concerned about providing account information, say: We use this information to determine which company you are complaining about and to help make sure the company reviews the correct account. The more information you provide, the faster we are able to process this form and take action on this issue. Ask: Is your billing address the same as your mailing address?*

--If "no", request and enter billing address. Then request and enter the company name and address. *Click Next to go to Section N-Certification.*

--If "yes", request and enter the company name and address. *Click Next to go to Section N-Certification.*

Section N-Certification: Is the information provided true to the best of your knowledge and belief and do you understand that the Consumer Financial Protection Bureau cannot act as a court of law or as a lawyer on your behalf, and we cannot give you legal or financial advice? Do you agree?

--If "no", go to the "Tell Your Story" tab and submit complaint as feedback. *Go to Section O-Closing.*

--If "yes", say: Before I submit your complaint, I need to review the description you provided. *Review the description of the complaint entered in the "Messages" tab with the consumer to make sure the information is accurate.* Thank you. I will now submit your

complaint. *Click "Save" and provide consumer with their 12-digit case number:* Your case number is XXXXXX-XXXXXX. You can track your complaint online with a valid email address, if you provided one, by going to consumerfinance.gov and clicking "How do I...", and then clicking "Check my complaint status." If you provided an email address, we will send all updates and correspondence regarding this case to that email address or you can call us at 1-855-411-CFPB (2372) to get updates. *If no email address was provided and consumer wants to add it to the database, go to the Contact record to update the email address.* The Consumer Financial Protection Bureau will review your complaint to make sure we send it the right company. When we send it to them, we will ask them to respond to us and to you within 15 calendar days. As a reminder, you can track your complaint at any point in the process by visiting our website at consumerfinance.gov or by calling us at: 1-855-411-CFPB (2372). Just be sure to keep your case number for any future contact with us. *Go to Section O-Closing.*

Section O-Closing: Thank you for calling the Consumer Financial Protection Bureau. You can also find more information at consumerfinance.gov.

Section P-Non-Traditional Consumer Submission

If consumer wants to fax or mail a letter, provide CFPB mailing address and fax number as below.

You can mail or fax us a letter explaining your complaint.

Please include your:

Name

Mailing address

Phone number

Mailing address of the company or companies

Details of any communication you have had with the company about the issue to this point

Mail your letter to:

Consumer Financial Protection Bureau

P.O. Box 4503

Iowa City, IA 52244

Or Fax to: 855-237-2392

Once received, we will provide this information to our investigators handling complaints and will respond to you once your complaint has been processed. We apologize for any inconvenience this causes and we promise to handle your complaint as quickly as possible.

In addition to filing your complaint by mail as I just described, may I ask if you are unable to make your payments and are concerned about a possible foreclosure?

*If, in addition to filing a complaint, the consumer is concerned about a possible foreclosure or losing their home, go to **Section G-Product/Issue (Mortgage)**.*