**Consumer Complaint Form**

**Justification for Non-Material Change**

The following minor changes are proposed to be made to the [Customer Complaint form intro page](https://appsec.helpwithmybank.gov/olcc_form/).  These edits are intended to make the page more usable without making any substantive changes.

1. Separate the last bullet into two bullets.  (That is, move the information about the time limit into a separate bullet.)
2. Link the text “gather all necessary information” to new page that lists all info needed to complete the form.
3. Reduce bold text on the page. Only bold items that need to stand out.
4. Remove underline on sentence, “The online form is subject to user time limitations for security purposes.” make it bold instead.  Add the actual time limit (30 minutes).
5. The sentence “Complaints should NOT be emailed, faxed, or mailed in addition to the online submission,” is awkward, and could be edited slightly to be more readable.  We suggest “You should NOT email, fax, or mail a complaint in addition to this online submission.”