

**Supporting Statement for the
Consumer Satisfaction Questionnaire,
Federal Reserve Consumer Help - Consumer Survey,
Consumer Complaint Form, and Interagency Appraisal Complaint Form
(FR 1379; OMB No. 7100-0135)**

Summary

The Board of Governors of the Federal Reserve System (Board), under authority delegated by the Office of Management and Budget (OMB), has extended for three years, with revision, the Consumer Satisfaction Questionnaire (FR 1379a), Federal Reserve Consumer Help - Consumer Survey (FR 1379b), Consumer Complaint Form (FR 1379c), and Interagency Appraisal Complaint Form (FR 1379d) (collectively FR 1379; OMB No. 7100-0135).

- The FR 1379a is sent to consumers who have filed complaints with the Federal Reserve against state member banks or other financial institutions supervised by the Board. The information is used to assess the satisfaction of the consumers with the Federal Reserve's handling of, and written response to, their complaints at the conclusion of an investigation.
- The FR 1379b is a survey sent to consumers who contact the Federal Reserve Consumer Help (FRCH) desk¹ to file a complaint or inquiry. The information is used to determine whether consumers are satisfied with the way the FRCH handled their complaint.
- The FR 1379c form addresses the burden associated with consumers electronically submitting a complaint against a financial institution to the FRCH.
- The FR 1379d form collects information about complaints regarding a regulated institution's non-compliance with the appraisal independence standards and the Uniform Standards of Professional Appraisal Practice, including complaints from appraisers, individuals, and other entities.

The Board discontinued the FR 1379a and FR 1379b surveys effective immediately as the Board has not administered these surveys to consumers in at least 10 years. The FR 1379c and FR 1379d remain unchanged.

The current estimated total annual burden for the FR 1379 is 2,144 hours, and would decrease to 1,977 hours. The revisions would result in a decrease of 167 hours. The forms and instructions are available on the Board's public website at <https://www.federalreserve.gov/apps/ReportingForms/>.

Background and Justification

A 1976 staff report by the Subcommittee on Consumer Affairs of the House Committee on Banking, Currency and Housing recommended the periodic evaluation of the Federal Reserve's complaint-handling system. In response, the Board developed the Consumer Satisfaction Questionnaire in May 1977 to be sent to consumers whose complaints against state

¹ See <https://www.federalreserveconsumerhelp.gov/>.

member banks were referred to a Federal Reserve Bank for investigation. Completion of the questionnaire is voluntary. In 1999, the Board extended distribution of the questionnaire to all consumers who have filed complaints involving state member banks and began requesting that consumers provide certain demographic information. The questionnaire has been revised from time to time, most recently in 2008, to assess consumer attitudes more accurately.

In 2012, the interagency appraisal complaint form was created to assist in efforts to oversee the appraisal practices of Board-supervised institutions. Appraisal complaints are submitted to the appropriate agency using the Interagency Appraisal Complaint Form and are filed directly by an appraiser, other individual, financial institution, or other entities.

In November 2017, the Federal Reserve System launched the FRCH website, <https://www.federalreserveconsumerhelp.gov/>, a new centralized resource that consolidates and streamlines the Federal Reserve System's intake of consumer complaints and inquiries. The FRCH is operated by existing call centers and staff at the Kansas City and Minneapolis Reserve Banks.

Description of Information Collection

Consumer Satisfaction Questionnaire (FR 1379a)

The Consumer Satisfaction Questionnaire is a six-question questionnaire that is sent to a consumer after investigation of the consumer's complaint against a state member bank. Although participation is optional, the questionnaire indicates that the responses would help improve the Federal Reserve's service to consumers.

The Consumer Satisfaction Questionnaire includes four questions that ask consumers to indicate their level of satisfaction with the Federal Reserve's investigation. The fifth question asks consumers to indicate how they learned about the Federal Reserve's consumer complaint program, and the sixth question asks whether they would contact the Federal Reserve again for assistance.

Federal Reserve Consumer Help - Consumer Survey (FR 1379b)

The Federal Reserve Consumer Help - Consumer Survey is a five-question survey sent to consumers who contacted the FRCH to file a complaint or inquiry.

Consumer Complaint Form (FR 1379c)

The Consumer Complaint Form is an online, fillable complaint form.² Consumers can electronically complete and submit the complaint form on the FRCH website thereby increasing the speed with which consumers can transmit their complaint and receive a response from FRCH staff.

² The FR 1379c online form is available at <https://forms.federalreserveconsumerhelp.gov/secure/complaint/formComplaintIntro.html>.

Alternatively, consumers may download a PDF version of the complaint form from the FRCH website³ and submit a completed form either by mail or fax to the FRCH. The complaint form asks consumers for their contact information, information about the institution they are filing a complaint against, a description of the complaint, and how it can be satisfactorily addressed.

Interagency Appraisal Complaint Form (FR 1379d)

The Interagency Appraisal Complaint Form is an online, fillable complaint form.⁴ Consumers can electronically complete and submit the complaint form on the FRCH website thereby increasing the speed with which consumers can transmit their complaint and receive a response from FRCH staff.

Alternatively, consumers may download a PDF version of the complaint form from the FRCH website⁵ and submit a completed form either by mail or fax to the FRCH.

Respondent Panel

The FR 1379 panel comprises appraisers, individuals, and other entities.

Frequency

The FR 1379 is submitted on an event-generated basis.

Revisions to the FR 1379

The Board discontinued the FR 1379a and FR1379b surveys. The Board has not administered these surveys to consumers in at least 10 years and does not foresee a need to administer those surveys in the future.

Time Schedule for Information Collection

There are no established time schedules for completing the consumer satisfaction questionnaire, consumer survey, online complaint form, or appraisal complaint form because their use by consumers is voluntary. These collections are event generated, and submission is voluntary.

³ A PDF version of the FR 1379c is available at <https://www.federalreserveconsumerhelp.gov/~media/Files/complaint/complaintform.pdf>.

⁴ The FR 1379d online form is available at <https://forms.federalreserveconsumerhelp.gov/secure/appraisal/FormAppraisalIntro.html>.

⁵ A PDF version of the FR 1379d is available at <https://www.federalreserveconsumerhelp.gov/~media/Files/appraisal/appraisalComplaintForm.pdf>.

Public Availability of Data

The data collected on the FR 1379 family of forms is not publicly available, but may be aggregated and published in the Board's annual report to Congress and other internal reports.

Legal Status

The Board uses information obtained via the FR 1379 forms to fulfill its obligations under section 8 of the Federal Deposit Insurance Act (12 U.S.C. § 1818),⁶ section 11(a) of the Federal Reserve Act (12 U.S.C. § 248(a)),⁷ and Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. § 3339).⁸ The FR 1379 forms are voluntary.

Individual respondents may request confidential treatment in accordance with the Board's Rules Regarding Availability of Information.⁹ Requests for confidential treatment of information are reviewed on a case-by-case basis. To the extent information provided under these collections is nonpublic commercial or financial information, which is both customarily and actually treated as private by the respondent, or to the extent the information reflects personnel and medical files, the disclosure of which would constitute a clearly unwarranted invasion of personal privacy, the information may be protected from disclosure pursuant to FOIA exemption 4 or 6, respectively (5 U.S.C. §§ 552(b)(4) or (b)(6)).

Determinations regarding disclosure of the information collected via the FR 1379 forms will be made in accordance with the Privacy Act.¹⁰ A hyperlink directing the respondent to the relevant Privacy Act statement is provided in these forms on the Board's website.

Consultation Outside the Agency

There has been no consultation outside the Federal Reserve System.

Public Comments

On October 13, 2022, the Board published an initial notice in the *Federal Register* (87 FR 62104) requesting public comment for 60 days on the extension, with revision, of the FR 1379. The comment period for this notice expired on December 12, 2022. The Board did not receive any comments. The Board adopted the extension, with revision, of the FR 1379 as originally proposed. On January 27, 2023, the Board published a final notice in the *Federal Register* (88 FR 5342).

⁶ Authorizing the Board to enforce compliance with laws against entities within its jurisdiction, including state member banks.

⁷ Authorizing the Board to examine the affairs of each Federal Reserve Bank and of each member bank.

⁸ Requiring the Board to prescribe appropriate standards for the performance of real estate appraisals in connection with federally related transactions under its jurisdiction.

⁹ 12 CFR 261.17.

¹⁰ 5 U.S.C. § 552a(b).

Estimate of Respondent Burden

As shown in the table below, the estimated total annual burden for the FR 1379 is 2,144 hours, and would decrease to 1,977 hours with the revisions. The number of respondents is based on the number of consumer complaints filed using the FR 1379c and FR 1379d forms in 2021. The average hours per response is based on the estimated average amount of time required to complete and submit the form to FRCH. These reporting requirements represent less than 1 percent of the Board's total paperwork burden.

FR 1379	<i>Estimated number of respondents</i>	<i>Estimated annual frequency</i>	<i>Estimated average hours per response</i>	<i>Estimated annual burden hours</i>
Current				
FR 1379a	551	1	0.08333	46
FR 1379b	1,455	1	0.08333	121
FR 1379c	11,853	1	0.16666	1,975
FR 1379d	3	1	0.5	<u>2</u>
	<i>Current Total</i>			2,144
Proposed				
FR 1379c	11,853	1	0.16666	1,975
FR 1379d	3	1	0.5	<u>2</u>
	<i>Proposed Total</i>			1,977
	<i>Change</i>			(167)

The estimated total annual cost to the public for the FR 1379 is \$60,032, and would decrease to \$55,356 with the revisions.¹¹

Sensitive Questions

Individuals submit contact information on the FR 1379c and FR 1379d including, but not limited to, the individual's name, mailing address, phone number, and email address. The FR 1379 may also contain personal information provided by the consumer relevant to the consumer's complaint or inquiry including information related to the consumer's transactions with specific financial institutions. This information they provide is not particularly sensitive in nature and is necessary to permit the Board to perform its responsibilities under the Federal Reserve Act, Federal Trade Commission Act, and other consumer protection laws to respond to consumer complaints and inquiries regarding practices by banks and other financial institutions supervised by the Board. Information collected as part of the application process is stored in the system of records BGFRS-18 Consumer Complaint Information (73 FR 24984) and it is also

¹¹ The average consumer cost of \$28 is estimated using data from the Bureau of Labor Statistics (BLS), *Occupational Employment and Wages, May 2021*, published March 31, 2022, <https://www.bls.gov/news.release/ocwage.t01.htm>.

accounted for by the Privacy Impact Assessment of the Consumer Complaint and Inquiry Systems.¹²

Estimate of Cost to the Federal Reserve System

The estimated cost to the Federal Reserve System is minimal for printing, distributing, and processing. Only the Consumer Satisfaction Questionnaire is administered by mail; the Federal Reserve Consumer Help - Consumer Survey, Consumer Complaint Form, and Interagency Appraisal Complaint Form are administered electronically.

¹² A PDF version of the Consumer Complaint Information stored in the system of records is available at Federal Reserve Board - System of Records Notices (SORNs), <https://www.federalreserve.gov/system-of-records-notices.htm>. A PDF version of the Privacy Impact Assessment of the Consumer Complaint and Inquiry Systems is available at Federal Reserve Board - Privacy Impact Assessments (PIAs), <https://www.federalreserve.gov/privacy-impact-assessments.htm>.