



NCUA's Consumer Assistance Center FAQs

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Consumer Website | www.MyCreditUnion.gov

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As detailed in the NCUA June 2015 Letter to Credit Unions, 15-CU-04, "[Improving the Process for Consumer Complaints](#)," NCUA's Consumer Assistance Center has made improvements to its consumer complaint handling process. The process now includes two distinct phases for consumer complaints involving federal consumer financial protection laws. These improvements involve two distinct phases: Phase 1-Attempted resolution by the credit union, as appropriate; and Phase 2-Investigation by the NCUA Consumer Assistance Center, when necessary. These new procedures seek to provide the appropriate credit union personnel with written information about the consumer's concerns. They also seek to provide the credit union with sufficient time to attempt to resolve the situation before the NCUA Consumer Assistance Center begins its investigation of the matter. The new two-phased complaint handling process was implemented in September 2015.

To more efficiently process consumer complaints, NCUA also launched a new secured web portal to facilitate communications with NCUA's Consumer Assistance Center about complaint matters submitted as of the portal's August 24, 2015, implementation date. The portal, which is located on MyCreditUnion.gov, allows consumers to submit complaints, check on their status and receive correspondence from the NCUA Consumer Assistance Center. Also, it allows credit unions to receive correspondence about complaints concerning the credit union, send responses and complaint information, and check the status of complaints.

1) Where can credit unions find more information about the NCUA Consumer Assistance Center's new complaint handling process, including timelines for responding to complaints?

For information about the new complaint process, including how to handle complaints and expected response times for credit unions and consumers, please see NCUA's Letter to Credit Unions, 15-CU-04, "[Improving the Process for Consumer Complaints](#)," published in June 2015.

2) Does NCUA provide credit unions with information on how to investigate and respond to consumer complaints?

Yes. Information provided by NCUA for credit unions on investigating and responding to consumer complaints includes the NCUA publication "[Responding to Consumer Complaints](#)," an enclosure to the June 2015 Letter to Credit Unions, 15-CU-04. Additionally, NCUA's [Supervisory Committee Guide for Federal Credit Unions](#) details the appropriate procedures for credit unions' handling of consumer complaints, including their receipt, investigation, and documentation.

3) What is the purpose of the NCUA Consumer Assistance Center portal?

The purpose of the NCUA Consumer Assistance Center portal is to facilitate secure communication about consumer complaint matters submitted to the NCUA Consumer Assistance Center as of the portal's August 24, 2015, implementation date and going forward. This will allow credit unions to receive correspondence from the NCUA Consumer Assistance Center about complaints concerning the credit union, send responses and complaint information, and check the status of complaints filed with the NCUA Consumer Assistance Center concerning their institutions.

4) How is the information contained within the NCUA Consumer Assistance Center portal protected?

The NCUA Consumer Assistance Center portal meets Federal Information Security Management Act requirements, Federal Risk and Authorization Management Program certification requirements, and NCUA protocols for handling sensitive information. For further information on the security protocols utilized by NCUA

please contact the NCUA Information Security Officer at 703-518-6335.

5) Are credit unions required to use the NCUA Consumer Assistance Center portal to communicate with NCUA about consumer complaints?

No. Using this secured portal is not required to communicate with the NCUA Consumer Assistance Center about consumer complaints. By utilizing the portal, however, credit unions will be able to receive correspondence from the NCUA Consumer Assistance Center about complaints concerning the credit union, send responses and complaint documentation, and check the status of complaints filed with the NCUA Consumer Assistance Center concerning their institutions as of the portal's August 24, 2015, implementation date and going forward.

6) If a credit union chooses not to utilize the portal, how does it communicate with the NCUA Consumer Assistance Center?

Credit unions electing not to use the portal can continue to communicate with the NCUA Consumer Assistance Center by email at consumerassistance@ncua.gov and postal mail or facsimile. However, if the communication contains sensitive information, credit unions should take appropriate precautions to send information in a secured format.

7) If a credit union chooses to utilize the NCUA Consumer Assistance Center portal, how does it register and designate a point of contact for portal use?

To register a credit union to have access to the NCUA Consumer Assistance Center portal and complaint information, a credit union's CEO, or if the credit union does not employ a CEO, its senior manager, must first contact the NCUA Consumer Assistance Center at consumeraffairs@ncua.gov. In this email the CEO must indicate the name of the credit union employee or official authorized by the credit union to have access to the NCUA Consumer Assistance Center portal and receive information from the NCUA Consumer Assistance Center about complaints concerning the credit union. The registration email must also specify the work email address and telephone number for both the credit union employee/designated point of contact for portal use and the CEO. Once NCUA has verified the registration information for the credit union, the CEO and credit union designated point of contact for portal use will receive a registration confirmation email from the NCUA Consumer Assistance Center.

If at any point a credit union wants to change the credit union's designated point of contact, the credit union's CEO may send an email to consumeraffairs@ncua.gov indicating the name and work contact information for both the new designated point of contact and the CEO. If at any point a credit union wants to discontinue use of the NCUA Consumer Assistance Center portal, the credit union's CEO may send an email to consumeraffairs@ncua.gov requesting that the credit union be removed as a registered portal user.

8) Is the information within the NCUA Consumer Assistance Center portal available for public review?

No. The information a credit union submits is not accessible to the public. In addition, NCUA does not publish consumer complaints or complaint narratives.

However, as indicated in NCUA's June 2015 Letter to Credit Unions, 15-CU-04, NCUA could release a credit union's correspondence to the NCUA Consumer Assistance Center under the Freedom of Information Act (FOIA), under the Privacy Act of 1974, or when NCUA determines the information provided, in whole or in part, may assist in explaining the situation.

9) Do other government agencies have access to the consumer complaint information submitted to the NCUA Consumer Assistance Center portal?

Yes. If required by law or Memorandum of Understanding, NCUA may share certain consumer complaint information with the appropriate federal or state government agency.

10) Does NCUA provide general aggregate consumer complaint data to the public?

Yes. NCUA may report statistical data resulting from consumer complaints received by the NCUA Consumer Assistance Center in the [NCUA Annual Report](#) and other agency communications.