

## Blue's Bar

### ◆ **Federal & Government Agencies (U.S.) Consumer Financial Complaints**

#### **1. Consumer Financial Protection Bureau (CFPB)**

- The primary federal agency for financial consumer complaints (credit cards, debt collection, mortgages, bank accounts, loans, credit reporting, etc.).
- Complaint portal you referenced:  
<https://portal.consumerfinance.gov/consumer/s/login/SelfRegister> Consumer Financial Protection Bureau+1

#### **2. Federal Trade Commission (FTC)**

- Handles complaints about debt collection practices, credit reporting problems, identity theft and fraud.
- Complaint system: <https://reportfraud.ftc.gov> FDIC+1

#### **3. Federal Deposit Insurance Corporation (FDIC)**

- For problems with banks that FDIC insures (e.g., unfair practices, dispute with bank services).
- Has a consumer complaint process and refers issues to appropriate agencies. [FDIC](#)

#### **4. Office of the Comptroller of the Currency (OCC)**

- For complaints about national banks and federal savings associations.
- Their Customer Assistance Group can help resolve issues. [HelpWithMyBank.gov](#)

#### **5. Federal Reserve Consumer Help / Federal Reserve Board**

- Complaint filing for banks and financial institutions under Federal Reserve jurisdiction.
- Includes general consumer complaint forms and feeding complaints into appropriate regulators. [forms.federalreserveconsumerhelp.gov](#)

#### **6. National Credit Union Administration (NCUA)**

- For complaints related to federal credit unions.
- Consumers can complain about credit union practices. [FDIC](#)

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## ◆ **State & Local Government Offices**

### **7. State Consumer Protection Offices**

- Each U.S. state has a consumer protection division/office that handles complaints against businesses, including financial services and scams.
- Find your state office here: [USA Gov](https://www.usa.gov/state-consumer)

### **8. State Attorney General (AG) Offices**

- Many state AG offices take financial complaints — especially debt collection, predatory lending, or unfair billing practices. They often provide online forms to submit consumer complaints. [Washington State Department of Licensing](#)

### **9. State Financial Regulators**

- For example, New York's Department of Financial Services accepts complaints about banks, insurance, mortgages, loans, etc. [Department of Financial Services](#)

### **10. State-level Consumer Financial Protection Departments**

- Some states (like California's DFPI) have dedicated consumer financial protection entities to oversee financial services and complaints. [DFPI](#)

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## ◆ **Other Useful Resources & Support**

### ◆ **CFPB Ombudsman's Office**

- An independent resource to help with issues arising from interactions with the CFPB itself. [Consumer Financial Protection Bureau](#)

### ◆ **Consumer Advocacy & Legal Help**

These **non-government organizations** don't file official complaints on your behalf but can provide guidance, legal help, or advocacy tools:

- **National Consumer Law Center (NCLC)** – helps with consumer issues and directs legal resources. [Wikipedia](#)
- **Center for Responsible Lending** – focuses on unfair lending and consumer financial protection. [Wikipedia](#)

### ◆ **Better Business Bureau (BBB) & Online Review Sites**

- Not government entities, but you can file complaints and reviews that often prompt company responses.

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## **Tips Before You File**

1. **Try resolving directly** with the financial company first.
2. **Document all communications** (dates, names, emails).
3. **Choose the correct agency** — e.g., debt collectors → FTC/CFPB; bank account issues → CFPB/FDIC/OCC; state violations → State AG.