



Firsttrust Bank Credit Application - Thank you for choosing Firsttrust for your banking needs.

Step 1. Print out this form.

Step 2. Fill out this form.

Step 3. Mail us the signed print out of the form. (We are required to have a signed copy of all credit applications.)

Loan Information

A. Loan Information: Home Equity Line of Credit Unsecured Line of Credit

Amount Requested: \$

Purpose Of Funds:

Check Appropriate Box:

If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections B and D.

If you are applying for a joint account that you and another person will use, complete all Sections, providing information in C about the joint applicant or user.

We intend to apply for joint credit. _____

Applicant

Co-Applicant

If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in C about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

If you are applying for a loan primarily for refinancing your principal residence, complete and sign section E at the bottom of this form.

Applicant Information

B. Applicant Information:

Name:

(First - MI - Last)

Date of Birth: / /

Social Security #: / /

Home Address:

County:

City: State: Zip:

Phone Number: Email:

Yrs. There:

Own Rent Other

C. Co-Applicant Information:

Name:

(First - MI - Last)

Date of Birth: / /

Social Security #: / /

Home Address:

County:

City: State: Zip:

Phone Number: Email:

Yrs. There:

Own Rent Other

Monthly Payment \$

Previous Home Address
(If less than 2 years)

Yrs. There:

City: State: Zip:

Nearest Relative Name:

Address:

Phone #:

Monthly Payment \$

Previous Home Address
(If less than 2 years)

Yrs. There:

City: State: Zip:

Nearest Relative Name:

Address:

Phone #:

Employment and Income

Employer:

Phone Number: Yrs. There:

Full Time Part Time

Employer Address:

City: State: Zip:

Job Title:

Gross Monthly Income \$

Previous Employer
(If at present job less than five years)

Yrs. There:

Address:

Employer:

Phone Number: Yrs. There:

Full Time Part Time

Employer Address:

City: State: Zip:

Job Title:

Gross Monthly Income \$

Previous Employer
(If at present job less than five years)

Yrs. There:

Address:

Alimony, child support or separate maintenance income need not be revealed if you do not wish to rely upon it to obtain this loan.

Other Monthly Income \$

Source:

Other Monthly Income \$

Source:

ASSETS

D. Assets

Indicate whether owned by Applicant, Co-Applicant or Joint.

If You Own Your Own Home

Yr. Purchased	Purchase Price	Est. Value
<input type="text"/>	<input type="text"/>	<input type="text"/>

APP Co/APP JOINT

Vehicle (1)

Year	Make	Model	Est. Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Vehicle (2)

Year	Make	Model	Est. Value			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Type Savings Information

Savings Bank Name <input type="text"/>	Balance <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Checking Bank Name <input type="text"/>	Balance <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other Assets - Description <input type="text"/>	Est. Value <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Liability/Expense

Liability/Expense - List all debts of which you are liable, including mortgage, dept. stores, credit cards, car loans, etc. Indicate if debt is Primary Applicant's, Co-Applicant's or Joint by marking appropriate box. If you are applying for a debt consolidation loan, place a check mark in the consolidation column next to those debts you wish to consolidate.

Creditor	Balance	Monthly Payment	APP	Co/APP	Joint	Consolidation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>

"Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law".

E. This application is addressed to Firstrust Bank (Lender). I authorize Lender and its agents to investigate my credit report, to check statements I've made and to report its credit experience with me. I've answered the questions in this application fully and truthfully and all the information I've provided is correct. This application is the property of the Lender and I understand that it will be retained whether or not I receive the credit I've asked for. If this application is for an equity secured line of credit, I acknowledge receipt of the disclosure titled "Important Terms of Our Home Equity Line of Credit" and the booklet titled "When Your Home Is On The Line."

Applicant Signature: _____ Date:

Co-Applicant Signature: _____ Date:

Mail Signed Form to:

Firstrust Bank
Attn: Fulfillment Center
1931 Cottman Avenue
Philadelphia, PA 19111



Creditor:

FIRSTTRUST BANK
15 EAST RIDGE PIKE
CONSHOHOCKEN, PA 19428

HOME EQUITY LINE OF CREDIT

This disclosure contains important information about our Home Equity Line of Credit. You should read it carefully and keep a copy for your records.

1. AVAILABILITY OF TERMS. All of the terms described below are subject to change. If these terms change (other than the annual percentage rate), and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application.

2. SECURITY INTEREST. We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

3. POSSIBLE ACTIONS. Under certain circumstances, we can:

- A. Terminate your line of credit, require you to pay us the entire outstanding balance in one payment, and charge you certain fees;
- B. Refuse to make additional extensions of credit; and
- C. Reduce your credit limit.

We can terminate your line of credit, require you to pay us the entire outstanding balance in one payment, and charge you certain fees if:

- A. You engage in fraud or material misrepresentation in connection with the line of credit;
- B. You fail to make a payment as required by the agreement; or
- C. Your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if:

- A. The value of the dwelling securing the line of credit declines significantly below its appraised value for purposes of the line of credit;
- B. We reasonably believe you will not be able to meet the repayment requirements under the line of credit due to a material change in your financial circumstances;
- C. You are in default of a material obligation of the agreement;
- D. Government action prevents us from imposing the annual percentage rate provided for in the agreement, or impairs our security interest such that the value of the interest is less than 120 percent of the credit limit on the line of credit;
- E. A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice; or
- F. The maximum annual percentage rate is reached.

4. MINIMUM PAYMENT REQUIREMENTS. You can obtain credit advances for 10 years (the "draw period"). During this period, payments will be due monthly. Your minimum monthly payment will equal the following:

Principal and Interest Option:

- ◆ The amount of accrued finance charges plus 0.556 percent of the principal balance outstanding on the last day of the billing cycle, for the last billing cycle in which an advance was made.

Interest-Only Option:

- ◆ The amount of accrued finance charges on the last day of the billing cycle.

The minimum payment amount will be rounded up to the nearest \$.01. The minimum monthly payments during the draw period may not reduce the principal that is outstanding on your line of credit.

After the draw period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance on your line of credit (the "repayment period.") The length of the repayment period is 180 months. During the repayment period, payments will be due monthly. Your minimum monthly payment will equal the following:

- ◆ The amount of accrued finance charges plus 1/180th of the principal balance outstanding on the last day of the billing cycle, for the last billing cycle in which an advance was made.

The minimum payment amount will be rounded up to the nearest \$.01. The minimum monthly payments may not be sufficient to fully repay the principal that is outstanding on your line of credit by the end of the repayment period. If they are not, you will then be required to pay the entire balance in a single payment.

5. MINIMUM PAYMENT EXAMPLE. If you took a single credit advance of \$10,000.00 and made only the minimum payments:

Under the Principal and Interest Option:

It would take 15 years to pay off a credit advance at an ANNUAL PERCENTAGE RATE of 3.9900 %. During that period, you would make 120 payments varying between \$ 55.74 and \$ 88.35 followed by 59 payments varying between \$ 55.90 and \$ 66.85, with a final payment of \$ 55.74.

Under the Interest-Only Option:

It would take _____ years to pay off a credit advance at an ANNUAL PERCENTAGE RATE of _____ %. During that period, you would make _____ payments of \$ _____ followed by _____ payments varying between \$ _____ and \$ _____, with a final payment of \$ _____.

6. FEES AND CHARGES. To open and maintain a line of credit, you must pay the following fees to us:

- ◆ Maintenance: \$ 30.00 (due annually).

You must also pay certain fees to third parties, such as appraisers, credit reporting firms, and government agencies. These fees generally total \$150.00 to \$265.00. If you ask, we will provide you with an itemization of the fees you will have to pay to third parties.

You must carry insurance on the property that secures the line of credit.

7. REFUNDABILITY OF FEES. If you decide not to enter into this plan within three days of receiving this disclosure and the Home Equity Booklet, you are entitled to a refund of any fee you may have already paid.

8. MINIMUM DRAW REQUIREMENTS. The minimum credit advance that you can receive is \$100.00 and any credit advance made will be a multiple of this amount.

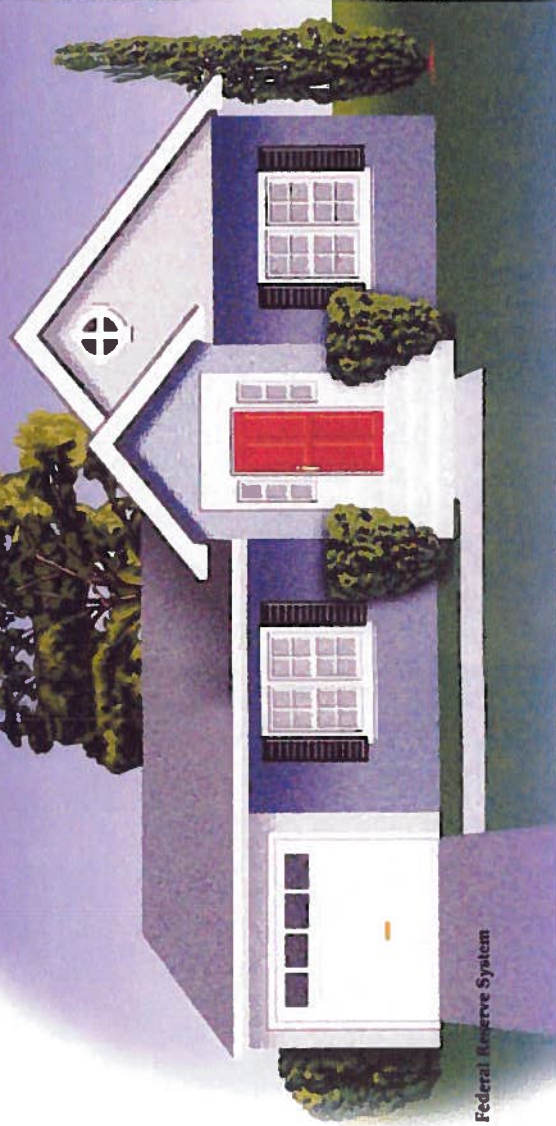
9. TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the line of credit.

10. VARIABLE RATE FEATURES. This line of credit has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result. The annual percentage rate includes only interest and not other costs. The annual percentage rate is based on the value of an index. The index is the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks known as the Wall Street Journal U.S. Prime Rate and is published in the Wall Street Journal. To determine the annual percentage rate that will apply to your line of credit, we add a margin to the value of the index and then round up to the nearest .01 percent. Ask us for the current index value, margin, and annual percentage rate. After you open a line of credit, rate information will be provided on periodic statements that we send you.



The Federal Reserve Board

What you should know about Home Equity Lines of Credit



Board of Governors of the Federal Reserve System
www.federalreserve.gov
07/08

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If you are in the market for credit, a home equity plan is one of several options that might be right for you. Before making a decision, however, you should weigh carefully the costs of a home equity line against the benefits. Shop for the credit terms that best meet your borrowing needs without posing undue financial risks. And remember, failure to repay the amounts you've borrowed, plus interest, could mean the loss of your home.

Home Equity Plan Checklist

Ask your lender to help fill out this checklist.

Basic Features	Plan A	Plan B
Fixed annual percentage rate	%	%
Variable annual percentage rate	%	%
<ul style="list-style-type: none"> ■ Index used and current value 	%	%
<ul style="list-style-type: none"> ■ Amount of margin 		
<ul style="list-style-type: none"> ■ Frequency of rate adjustments 		
<ul style="list-style-type: none"> ■ Amount/length of discount (if any) 		
<ul style="list-style-type: none"> ■ Interest-rate cap and floor 		
Length of plan		
Draw period		
Repayment period		
Initial fees		
Appraisal fee		
Application fee		
Up-front charges, including points		
Closing costs		
Repayment Terms		
During the draw period		
Interest and principal payments		
Interest-only payments		
Fully amortizing payments		
When the draw period ends		
Balloon payment?		
Renewal available?		
Refinancing of balance by lender?		

What is a home equity line of credit?

A home equity line of credit is a form of revolving credit in which your home serves as collateral. Because a home often is a consumer's most valuable asset, many homeowners use home equity credit lines only for major items, such as education, home improvements, or medical bills, and choose not to use them for day-to-day expenses.

With a home equity line, you will be approved for a specific amount of credit. Many lenders set the credit limit on a home equity line by taking a percentage (say, 75%) of the home's appraised value and subtracting from that the balance owed on the existing mortgage. For example:

Appraised value of home	\$100,000
Percentage	x 75%
Percentage of appraised value	= \$ 75,000
Less balance owed on mortgage	– \$ 40,000
<hr/>	
Potential line of credit	\$ 35,000

In determining your actual credit limit, the lender will also consider your ability to repay the loan (principal and interest) by looking at your income, debts, and other financial obligations as well as your credit history.

Many home equity plans set a fixed period during which you can borrow money, such as 10 years. At the end of this "draw period," you may be allowed to renew the credit line. If your

plan does not allow renewals, you will not be able to borrow additional money once the period has ended. Some plans may call for payment in full of any outstanding balance at the end of the period. Others may allow repayment over a fixed period (the “repayment period”), for example, 10 years.

Once approved for a home equity line of credit, you will most likely be able to borrow up to your credit limit whenever you want. Typically, you will use special checks to draw on your line. Under some plans, borrowers can use a credit card or other means to draw on the line.

There may be other limitations on how you use the line. Some plans may require you to borrow a minimum amount each time you draw on the line (for example, \$300) or keep a minimum amount outstanding. Some plans may also require that you take an initial advance when the line is set up.

What should you look for when shopping for a plan?

If you decide to apply for a home equity line of credit, look for the plan that best meets your particular needs. Read the credit agreement carefully, and examine the terms and conditions of various plans, including the annual percentage rate (APR) and the costs of establishing the plan. Remember, though, that the APR for a home equity line is based on the interest rate alone and will not reflect closing costs and other fees and charges, so you’ll need to compare these costs, as well as the APRs, among lenders.

Variable interest rates

Home equity lines of credit typically involve variable rather than fixed interest rates. The variable rate must be based on a publicly available index (such as the prime rate published in some major

daily newspapers or a U.S. Treasury bill rate). In such cases, the interest rate you pay for the line of credit will change, mirroring changes in the value of the index. Most lenders cite the interest rate you will pay as the value of the index at a particular time, plus a “margin,” such as 2 percentage points. Because the cost of borrowing is tied directly to the value of the index, it is important to find out which index is used, how often the value of the index changes, and how high it has risen in the past. It is also important to note the amount of the margin.

Lenders sometimes offer a temporarily discounted interest rate for home equity lines—an “introductory” rate that is unusually low for a short period, such as 6 months.

Variable-rate plans secured by a dwelling must, by law, have a ceiling (or cap) on how much your interest rate may increase over the life of the plan. Some variable-rate plans limit how much your payment may increase and how low your interest rate may fall if the index drops.

Some lenders allow you to convert from a variable interest rate to a fixed rate during the life of the plan, or let you convert all or a portion of your line to a fixed-term installment loan.

Costs of establishing and maintaining a home equity line

Many of the costs of setting up a home equity line of credit are similar to those you pay when you get a mortgage. For example:

- A fee for a property appraisal to estimate the value of your home;
- An application fee, which may not be refunded if you are turned down for credit;

- Up-front charges, such as one or more “points” (one point equals 1 percent of the credit limit); and
- Closing costs, including fees for attorneys, title search, mortgage preparation and filing, property and title insurance, and taxes.

In addition, you may be subject to certain fees during the plan period, such as annual membership or maintenance fees and a transaction fee every time you draw on the credit line.

You could find yourself paying hundreds of dollars to establish the plan. And if you were to draw only a small amount against your credit line, those initial charges would substantially increase the cost of the funds borrowed. On the other hand, because the lender’s risk is lower than for other forms of credit, as your home serves as collateral, annual percentage rates for home equity lines are generally lower than rates for other types of credit. The interest you save could offset the costs of establishing and maintaining the line. Moreover, some lenders waive some or all of the closing costs.

How will you repay your home equity plan?

Before entering into a plan, consider how you will pay back the money you borrow. Some plans set a minimum monthly payment that includes a portion of the principal (the amount you borrow) plus accrued interest. But, unlike with typical installment loan agreements, the portion of your payment that goes toward principal may not be enough to repay the principal by the end of the term. Other plans may allow payment of *interest only* during the life of the plan, which means that you pay nothing toward the principal. If you borrow \$10,000, you will owe that amount when the payment plan ends.

Regardless of the minimum required payment on your home equity line, you may choose to pay more, and many lenders offer a choice of payment options. Many consumers choose to pay down the principal regularly as they do with other loans. For example, if you use your line to buy a boat, you may want to pay it off as you would a typical boat loan.

Whatever your payment arrangements during the life of the plan—whether you pay some, a little, or none of the principal amount of the loan—when the plan ends, you may have to pay the entire balance owed, all at once. You must be prepared to make this “balloon payment” by refinancing it with the lender, by obtaining a loan from another lender, or by some other means. If you are unable to make the balloon payment, you could lose your home.

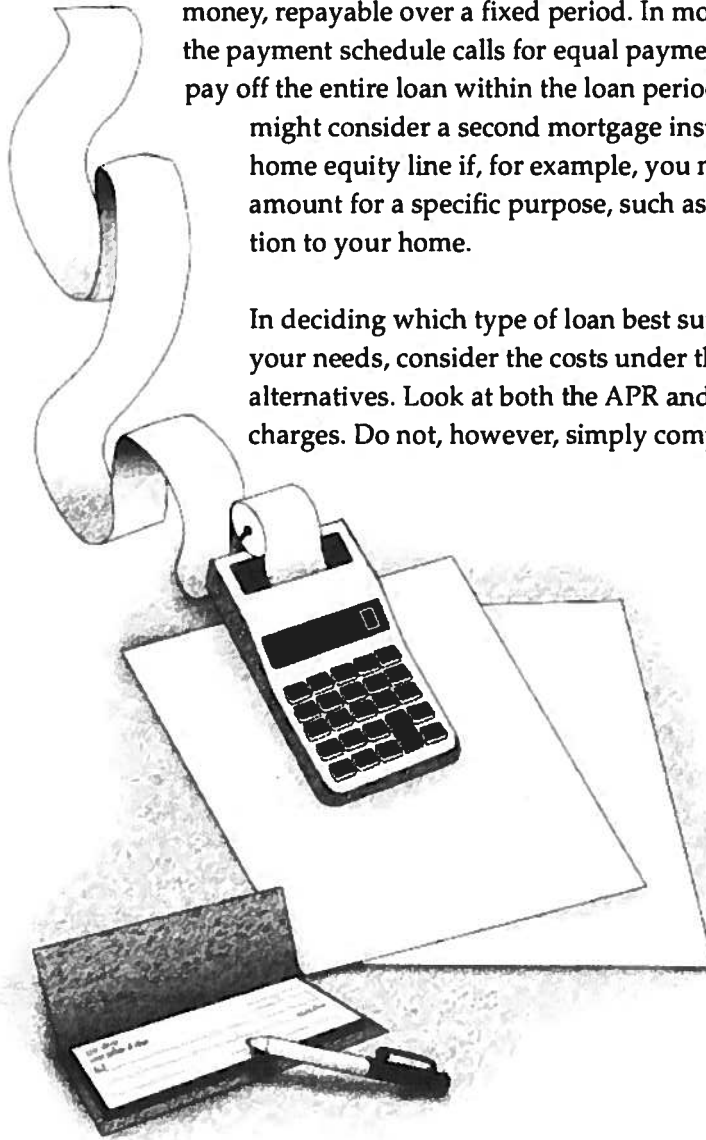
If your plan has a variable interest rate, your monthly payments may change. Assume, for example, that you borrow \$10,000 under a plan that calls for interest-only payments. At a 10% interest rate, your monthly payments would be \$83. If the rate rises over time to 15%, your monthly payments will increase to \$125. Similarly, if you are making payments that cover interest plus some portion of the principal, your monthly payments may increase, unless your agreement calls for keeping payments the same throughout the plan period.

If you sell your home, you will probably be required to pay off your home equity line in full immediately. If you are likely to sell your home in the near future, consider whether it makes sense to pay the up-front costs of setting up a line of credit. Also keep in mind that renting your home may be prohibited under the terms of your agreement.

Lines of credit vs. traditional second mortgage loans

If you are thinking about a home equity line of credit, you might also want to consider a traditional second mortgage loan. This type of loan provides you with a fixed amount of money, repayable over a fixed period. In most cases, the payment schedule calls for equal payments that pay off the entire loan within the loan period. You might consider a second mortgage instead of a home equity line if, for example, you need a set amount for a specific purpose, such as an addition to your home.

In deciding which type of loan best suits your needs, consider the costs under the two alternatives. Look at both the APR and other charges. Do not, however, simply compare



the APRs, because the APRs on the two types of loans are figured differently:

- The APR for a traditional second mortgage loan takes into account the interest rate charged plus points and other finance charges.
- The APR for a home equity line of credit is based on the periodic interest rate alone. It does not include points or other charges.

Disclosures from lenders

The federal Truth in Lending Act requires lenders to disclose the important terms and costs of their home equity plans, including the APR, miscellaneous charges, the payment terms, and information about any variable-rate feature. And in general, neither the lender nor anyone else may charge a fee until after you have received this information. You usually get these disclosures when you receive an application form, and you will get additional disclosures before the plan is opened. If any term (other than a variable-rate feature) changes before the plan is opened, the lender must return all fees if you decide not to enter into the plan because of the change.

When you open a home equity line, the transaction puts your home at risk. If the home involved is your principal dwelling, the Truth in Lending Act gives you 3 days from the day the account was opened to cancel the credit line. This right allows you to change your mind for any reason. You simply inform the lender in writing within the 3-day period. The lender must then cancel its security interest in your home and return all fees—including any application and appraisal fees—paid to open the account.

What if the lender freezes or reduces your line of credit?

Plans generally permit lenders to freeze or reduce a credit line if the value of the home “declines significantly” or, when the lender “reasonably believes” that you will be unable to make your payments due to a “material change” in your financial circumstances. If this happens, you may want to:

- **Talk with your lender.** Find out what caused the lender to freeze or reduce your credit line and what, if anything, you can do to restore it. You may be able to provide additional information to restore your line of credit, such as documentation showing that your house has retained its value or that there has not been a “material change” in your financial circumstances. You may want to get copies of your credit reports (go to the Federal Trade Commission’s website, at www.ftc.gov/freereports, for information about free copies) to make sure all the information in them is correct. If your lender suggests getting a new appraisal, be sure you discuss appraisal firms in advance so that you know they will accept the new appraisal as valid.
- **Shop around for another line of credit.** If your lender does not want to restore your line of credit, shop around to see what other lenders have to offer. You may be able to pay off your original line of credit and take out another one. Keep in mind, however, that you may need to pay some of the same application fees you paid for your original line of credit.

Glossary

Annual membership or maintenance fee

An annual charge for access to a financial product such as a line of credit, credit card, or account. The fee is charged regardless of whether or not the product is used.

Annual percentage rate (APR)

The cost of credit, expressed as a yearly rate. For closed-end credit, such as car loans or mortgages, the APR includes the interest rate, points, broker fees, and other credit charges that the borrower is required to pay. An APR, or an equivalent rate, is not used in leasing agreements.

Application fee

Fees charged when you apply for a loan or other credit. These fees may include charges for property appraisal and a credit report.

Balloon payment

A large extra payment that may be charged at the end of a mortgage loan or lease.

Cap (interest rate)

A limit on the amount that your interest rate can increase. Two types of interest-rate caps exist. *Periodic adjustment caps* limit the interest-rate increase from one adjustment period to the next. *Lifetime caps* limit the interest-rate increase over the life of the loan. By law, all adjustable-rate mortgages have an overall cap.

Closing or settlement costs

Fees paid when you close (or settle) on a loan. These fees may include application fees; title examination, abstract of title, title

insurance, and property survey fees; fees for preparing deeds, mortgages, and settlement documents; attorneys' fees; recording fees; estimated costs of taxes and insurance; and notary, appraisal, and credit report fees. Under the Real Estate Settlement Procedures Act, the borrower receives a good faith estimate of closing costs within three days of application. The good faith estimate lists each expected cost as an amount or a range.

Credit limit

The maximum amount that may be borrowed on a credit card or under a home equity line of credit plan.

Equity

The difference between the fair market value of the home and the outstanding balance on your mortgage plus any outstanding home equity loans.

Index

The economic indicator used to calculate interest-rate adjustments for adjustable-rate mortgages or other adjustable-rate loans. The index rate can increase or decrease at any time. *See also* Selected Index Rates for ARMs over an 11-year Period (www.federalreserve.gov/pubs/arms/arms_english.htm) for examples of common indexes that have changed in the past.

Interest rate

The percentage rate used to determine the cost of borrowing money, stated usually as a percentage of the principal loan amount and as an annual rate.

Margin

The number of percentage points the lender adds to the index rate to calculate the ARM interest rate at each adjustment.

Minimum payment

The lowest amount that you must pay (usually monthly) to keep your account in good standing. Under some plans, the minimum payment may cover interest only; under others, it may include both principal and interest.

Points (also called discount points)

One point is equal to 1 percent of the principal amount of a mortgage loan. For example, if a mortgage is \$200,000, one point equals \$2,000. Lenders frequently charge points in both fixed-rate and adjustable-rate mortgages to cover loan origination costs or to provide additional compensation to the lender or broker. These points usually are paid at closing and may be paid by the borrower or the home seller, or may be split between them. In some cases, the money needed to pay points can be borrowed (incorporated in the loan amount), but doing so will increase the loan amount and the total costs. Discount points (also called discount fees) are points that you voluntarily choose to pay in return for a lower interest rate.

Security interest

If stated in your credit agreement, a creditor's, lessor's, or assignee's legal right to your property (such as your home, stocks, or bonds) that secures payment of your obligation under the credit agreement.

Transaction fee

Fee charged each time a withdrawal or other specified transaction is made on a line of credit, such as a balance transfer fee or a cash advance fee.

Variable rate

An interest rate that changes periodically in relation to an index, such as the prime rate. Payments may increase or decrease accordingly.

Where to go for help

Help

For additional information or to file a complaint about a bank, savings and loan, credit union, or other financial institution, contact one of the following federal agencies, depending on the type of institution.

State-chartered bank members of the Federal Reserve System

Federal Reserve Consumer Help

PO Box 1200

Minneapolis, MN 55480

888-851-1920 (toll free)

877-766-8533 (TTY) (toll free)

877-888-2520 (fax) (toll free)

e-mail: ConsumerHelp@FederalReserve.gov

www.FederalReserveConsumerHelp.gov

National banks and national-bank-owned mortgage companies¹

Office of the Comptroller of the Currency (OCC)

Customer Assistance Group

1301 McKinney Street, Suite 3450

Houston, TX 77010

800-613-6743 (toll free)

713-336-4301 (fax)

e-mail: customer.assistance@occ.treas.gov

www.occ.treas.gov

www.helpwithmybank.gov

Federally chartered credit unions²

National Credit Union Administration (NCUA)

Office of Public and Congressional Affairs

1775 Duke Street

Alexandria, VA 22314

800-755-1030 (toll free)

703-518-6409 (fax)

e-mail: consumerassistance@ncua.gov

www.ncua.gov/ConsumerInformation/index.htm

¹ Banks with "National" in their name or "N.A." after the name.

² Credit unions with "Federal" in their name.

For state-chartered credit unions, contact the regulatory agency in the state in which the credit union is chartered.
www.ncua.gov/consumerinformation/consumer%20complaints/statechartered.htm

Federally insured state-chartered banks that are not members of the Federal Reserve System

Federal Deposit Insurance Corporation (FDIC)
Consumer Response Center
1100 Walnut St., Box #11
Kansas City, MO 64106
877-ASK-FDIC (877-275-3342) (toll free)
e-mail: consumeralerts@fdic.gov
www.fdic.gov/consumers/consumer/ccc/index.html

Savings and loan associations³

Office of Thrift Supervision (OTS)
Consumer Affairs
1700 G Street, NW
Washington, DC 20552
800-842-6929 (toll free)
800-877-8339 (TTY) (toll free)
www.ots.treas.gov

Mortgage companies and other lenders

Federal Trade Commission (FTC)
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
202-326-3758 or (877) FTC-HELP
866-FTC-HELP (877-382-4357) (toll free)
www.ftc.gov

³ Federally chartered and some state-chartered associations.



More resources and ordering information

For more resources on mortgages and other financial topics, visit www.federalreserve.gov/consumerinfo.

Resources

Print orders

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