



**OUR VISION:** TO MAKE NEBRASKA THE MOST TRUSTED FINANCIAL HOME FOR PEOPLE AND BUSINESSES.

**OUR MISSION:** TO PROTECT AND MAINTAIN THE CONFIDENCE IN THE FINANCIAL INDUSTRIES OF NEBRASKA.

### What We Do:

Protect and maintain public confidence through the fair, efficient, and experienced supervision of the state-regulated financial services industries.

Assist the public in their dealings with those entities.

Assist those whom we regulate in a manner which allows them to remain competitive, yet maintain their soundness in compliance with the law.

Fulfill our statutory responsibilities with regard to all licensees and registrants.

Investigate violations of state financial laws and cooperate with other agencies in seeking a timely resolution of problems and questions.

## Other Regulators

*Please note that the Department is not the direct regulator for every financial entity that does business in Nebraska. Other offices that act as direct regulators, and offices that share regulatory authority with the Department for these entities can be contacted through the information below.*

Nationally Chartered Banks:

**Office of the Comptroller of the Currency**

(800) 613-6743

<https://www.occ.treas.gov/>

Federal Credit Unions:

**National Credit Union Administration**

(800) 755-1030

<https://www.ncua.gov/>

Broker-Dealers:

**Financial Industry Regulatory Authority**

(240) 386-4357

<https://www.finra.org/>

Fraud, Identity Theft:

**Nebraska Attorney General**

(800) 727-6432

<https://ago.nebraska.gov/>

**Consumer Financial Protection Bureau**

(855) 411-2372

<https://www.consumerfinance.gov/>

Deposit Insurance:

**Federal Deposit Insurance Corporation**

(877) 275-3342

<https://www.fdic.gov/>

## YOUR ADVOCATES

### THE NEBRASKA DEPARTMENT OF BANKING AND FINANCE



**WE ARE YOUR REGULATORS AND ADVOCATES IN BANKING AND FINANCE. CALL US WHEN YOU NEED US.**

NEBRASKA DEPARTMENT OF BANKING AND FINANCE

1526 K Street, Suite 300

Lincoln, NE 68508

(402) 471-2171

[www.ndbf.nebraska.gov](http://www.ndbf.nebraska.gov)

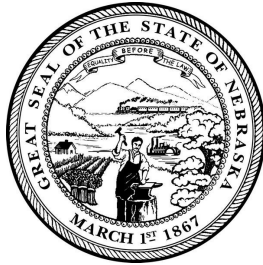
Visit our Website  
[www.ndbf.nebraska.gov](http://www.ndbf.nebraska.gov)

There You Will Find:

- An up-to-date, searchable registry of state-chartered financial institutions and other financial entities that are registered or licensed in Nebraska.
- Access to the laws and rules governing the business practices of the industries and entities that are regulated by the Department.
- Step-by-step assistance on how to file a consumer complaint with the Department.
- Agency Orders and Enforcement Actions, Departmental Publications and Guidance, Monthly Activity Reports, Annual Reports, and the Deposit Limitation calculation.

### HAVE A QUESTION OR CONCERN?

CALL THE NEBRASKA DEPARTMENT OF BANKING AND FINANCE CONSUMER HOTLINE AT (877) 471-3445 OR SUBMIT A QUESTION THROUGH THE DEPARTMENT'S WEBSITE AT [HTTPS://NDBF.NEBRASKA.GOV/ABOUT/CONTACT-US](https://ndbf.nebraska.gov/about/contact-us)



## Who We Are

The Nebraska Department of Banking and Finance is a state code agency under the direct supervision of the Governor. The Department draws no funds from the state general fund and is funded by the industries it regulates. There are two regulatory divisions within the Department - the Financial Institutions Division and the Bureau of Securities.

### Financial Institutions Division

The Financial Institutions Division is responsible for the regulation of various financial entities which hold state charters, or are registered or licensed in Nebraska.

The Department licenses and examines financial institutions, holds hearings on applications and violations, and enforces laws related to financial industries. It also investigates consumer complaints regarding financial entities.

Licensees include:

- State Chartered Banks and Credit Unions
- Consumer, Installment, and DDS (Payday) Lenders
- Money Transmitters
- Mortgage Bankers and Loan Originators

### Bureau of Securities

The Bureau of Securities has jurisdiction over all securities offered and sold in Nebraska or to Nebraska residents, as well as over the individuals and entities promoting, offering, or selling them in the state. The Bureau also enforces the Nebraska Seller Assisted Marketing Plan Act; the Consumer Rental Purchase Agreement Act; the Nebraska Commodity Code; and the Loan Broker Act.

## OUR HISTORY

*The supervision and regulation of financial institutions in Nebraska has gradually evolved over more than one hundred years.*

The Banking Act of Nebraska was adopted in 1895 creating a State Banking Board. For the first time, the state had laws that gave an organized department supervision over its banks. In 1939, the Department was given jurisdiction over the state's securities laws.

Today, the Department licenses and examines state-chartered financial institutions and other financial entities to ensure sound operations and compliance with state laws. The Department regulates securities offered in Nebraska, investment advisers and broker-dealers. The Department also investigates violations of law and consumer complaints against state-chartered or licensed entities.

