

The Nebraska Department of Banking and Finance can only investigate complaints against industries that fall within its jurisdiction. If your complaint involves any of the following, our agency is the appropriate regulator with whom to file a complaint.

- State bank
- State trust company
- State credit union
- State savings and loan company
- Mortgage lender or broker transaction dealing with real property located in Nebraska
- Consumer lender transaction involving a Nebraska-licensed lender or a Nebraska resident
- Delayed deposit service business located in Nebraska
- Business that sells traveler's checks or money orders, or engages in the business of transferring funds
- Broker-dealer or broker-dealer agent that does business in Nebraska
- Investment adviser or investment adviser representative that conducts business in Nebraska
- Issuer or company that offers or sells securities in Nebraska
- Business opportunity that is advertising in Nebraska
- Rent to purchase company
- Loan broker who charges an advance fee for obtaining a loan

Old Stock Certificates

An old stock or bond certificate may still be valuable even if it no longer trades under the name printed on the certificate. Use the resources below to find out if an old stock or bond certificate has value.

Nebraska Secretary of State
(402) 471-2554

Securities and Exchange Commission
www.sec.gov/answers/oldcer.htm

Fraud and Identity Theft

Nebraska Attorney General
Consumer Protection Division:
(800) 727-6432
www.ago.ne.gov

Telemarketing & Identity Theft

Federal Trade Commission (FTC)
Consumer Hotline: (877) 382-4357
ID Theft Hotline: (877) 438-4338
www.ftc.gov

National Do Not Call Registry
(888) 382-1222
www.donotcall.gov



NEBRASKA DEPARTMENT
OF BANKING AND FINANCE

1230 "O" Street, Suite 400
Lincoln, NE 68508-1402
Consumer Hotline:
(877) 471-3445 (toll-free)
(402) 471-2171 (Lincoln)
www.ndbf.org

7/2008

Who Do I Call?

A reference guide for
the financial
industry



We are your regulators and
advocates in banking and finance.
Call us when you need us.



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Where to Call

There are many resources available to consumers who have a concern about a financial entity. Knowing whom to call can be a challenge. If your concern or complaint involves a financial entity not regulated by our Department, you can contact one of the following agencies.

National Banks

A national bank is a financial institution chartered by the Office of the Comptroller of the Currency (OCC). National banks can usually be identified by the words “national” or “national association” in their titles or the letters N.A. or NT&SA following their titles.

Office of the Comptroller of the Currency

Consumer Assistance Hotline:
(800) 613-6743
www.occ.treas.gov
Email: customer.assistance@occ.treas.gov

Federal Savings Banks

Federal saving banks are sometimes called an FSB or have “federal” in their names. If you have a complaint against a federal savings association, the Office of Thrift Supervision (OTS) may be able to help.

Office of Thrift Supervision

Consumer Affairs Hotline:
(800) 842-6929
www.ots.treas.gov
Email: consumer.complaint@ots.treas.gov

Federal Credit Unions

Federal credit unions sometimes have the word “federal” in their names. The National Credit Union Administration (NCUA) is the regulator and primary enforcement authority for federal credit unions. NCUA also insures savings in federal and Nebraska state-chartered credit unions through the National Credit Union Share Insurance Fund.

National Credit Union Administration

Consumer Assistance Hotline:
(800) 755-1030
www.ncua.gov
Email: consumerassistance@ncua.gov

Federal Deposit Insurance Corporation (FDIC)

The FDIC insures deposits in banks and thrift institutions for at least \$100,000. The FDIC’s Consumer Response Center is responsible for investigating all types of consumer complaints about FDIC supervised institutions. Deposit accounts in all Nebraska banks are FDIC insured.

FDIC

Consumer Response Center:
(800) 378-9581 www.fdic.gov

A Word of Caution

The Department cautions consumers about doing business with Internet-based lenders. It is a common tactic for fraudulent lenders to claim residence in a state and/or appropriate the name of a legitimate business. Some online lenders attempt to bypass state laws and state licensing requirements.

Securities & Investments

The Securities and Exchange Commission (SEC) created the Office of Investor Education and Advocacy specifically to serve individual investors. The SEC provides a variety of services to address the problems and questions you may face as an investor.

U.S. Securities and Exchange Commission

Consumer Hotline:
(800) 732-0330
www.sec.gov/investor.shtml

Investment Firms and Professionals

The Financial Industry Regulatory Authority (FINRA), is the largest non-governmental regulator for all securities firms doing business in the United States. FINRA *BrokerCheck* is a free online tool to help investors check the professional background of current and former FINRA-registered securities firms and brokers.

FINRA

Consumer Hotline:
(800) 289-9999
www.finra.org

Investor Education

North American Securities Administrators Association
(202) 737-0900
www.nasaa.org