SunTrust Equity Line Disclosure Information

suntrust.com
800.SUNTRUST

SunTrust Client Commitment: SunTrust will never send unsolicited emails asking clients to provide, update, or verify personal or account information, such as passwords, Social Security numbers, PINs, credit or check card numbers, or other confidential information.

MKT284304-16 320191 R12-18

Important terms about our home equity line of credit

This disclosure contains important information about the SunTrust Bank Home Equity Line of Credit. You should read it carefully, and keep this copy for your records.

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 you paid to us or anyone else in connection with your application.

Security Interest

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

Possible Actions

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

- You engage in fraud or material misrepresentation in connection with your line
- You do not meet the repayment terms of your line
- Your action or inaction adversely affects the collateral securing the line or our rights in the collateral

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

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

The initial agreement permits us to make certain changes to the terms of the agreement at specified times or upon the occurrence of specified events.

Minimum Payment Requirements

You can access the funds in your credit line for ten years (the "draw period"). You will choose one of two payment options for each advance obtained during the draw period:

- ***Variable Rate Option***
  Payments will be due monthly and will equal to 1/360th of the total outstanding principal balance owed under this option plus accrued interest and applicable fees and charges. Overdraft protection advances are posted to this option.
- ***Fixed Rate/Fixed Term Option:***
  Payments will be due monthly and will equal the sum of the payments for each of the advances obtained under this option.

Each Fixed Rate/Fixed Term advance payment is established using straight amortization. You can select from a term of 60, 120, 180, 240, or 360 months. The 360 month term is only available on advances taken at closing, with disbursement occurring following expiration of any applicable rescission period. The ANNUAL PERCENTAGE RATE for each advance under this option is a fixed rate equal to *The Wall Street Journal* Prime Rate plus a margin and will be determined at the time of posting each advance to your line. You are limited to five outstanding Fixed Rate/Fixed Term advances at any one time.

During the draw period, your total minimum monthly payment under this line will equal the sum of the monthly payments for the Variable Rate and Fixed Rate/Fixed Term options, plus any applicable insurance premiums, debt cancellation or suspension charges, late charges, and/or miscellaneous fees due.

Upon expiration of the draw period, you will no longer be able to obtain credit advances under the line and must repay the outstanding balance on the line over a 20-year period (the "repayment period"). During the repayment period, payment will be due monthly. Your minimum monthly payment during the repayment period for Variable Rate balances will be established at 1/240th of the total outstanding principal balance at the end of the draw period, plus interest and any applicable fees and charges. The APR will continue to be calculated at a variable rate during the repayment period. Your total minimum monthly payment will include the Variable Rate option minimum payment, plus any outstanding Fixed Rate/Fixed Term payments, applicable insurance premiums, debt cancellation or suspension charges, late charges, and/or miscellaneous fees due.

Minimum Payment Examples

If you took a single $10,000 variable rate advance and the ANNUAL PERCENTAGE RATE was 4.50%:

It would take 30 years to pay off the advance if you made only the minimum payments and took no other credit advances. During that period, you would make 120 monthly payments varying from $65.28 to $48.34, followed by 240 monthly payments of varying from $58.55 to $30.89.

If you took a single $10,000 advance and the ANNUAL PERCENTAGE RATE was 7.25% for Fixed Rate/Fixed Term option:

It would take 30 years to pay off the advance if you made only the minimum payments and took no other advances. During that period, you would make 360 monthly payments of $68.22.

Fees and Charges

In order to open an account, you may be required to pay certain fees at the time the line is opened to third parties such as appraisers, credit reporting firms, and governmental agencies (e.g., documentary stamps or recordation taxes, transfer taxes, and filing fees).

Other fees to third parties generally total between $100 and $1,500, depending on the location of your property, your credit limit, and other factors.

Upon request, we will provide you with an itemization of the fees you will have to pay to third parties.

A $15 processing fee each time you take an advance under the Fixed Rate/Fixed Term option

The fees listed above will not be charged in all states, and will only be charged in amounts if and as allowed by applicable law.

You must carry property insurance on your home, and if applicable, flood insurance may also be required. At the time your account is closed, you agree to pay all the recordation costs for the release of the security instrument, if allowed by applicable law.

Minimum Draw Requirements

If we allow an initial advance at origination/closing for the purchase of your home, the minimum initial draw for that purpose must be at least $5,000 in Florida, Georgia, Tennessee, South Carolina, Alabama, Virginia, North Carolina, Maryland, Washington D.C., West Virginia, Arkansas and Mississippi. Otherwise, upon expiration of the rescission period, minimum draw requirements are as follows: There is no minimum credit advance for Variable Rate advances. The minimum overdraft protection credit advance is $100. The minimum credit advance is $5,000 for the Fixed Rate/Fixed Term option. Advances may be made via check, phone, Online Banking, at a branch, or any other method authorized by us.

Tax Deductibility

You should consult a tax advisor regarding the deductibility of interest and charges for your line.

Variable Rate Information

Variable Rate advances have a variable rate during both the draw period and repayment period, which means their annual percentage rate (corresponding to the periodic rate) and minimum monthly payments can change as a result. The annual percentage rate includes only interest and no other costs. The annual percentage rate is based on the value of an index. The index is *The Wall Street Journal* Prime Rate published in *The Wall Street Journal* in the “Money Rates” table as the Prime Rate, in effect on the day preceding the first day of your billing cycle. Your annual percentage rate is based on the index plus a margin. Ask us for the current index value, margin(s), and annual percentage rate(s). After you open your account, rate information will be provided on the periodic statements that we send you.

Rate Changes

The annual percentage rate for Variable Rate advances can change monthly during the draw period and repayment period. The maximum ANNUAL PERCENTAGE RATE is 18% for properties located in Florida, Georgia, Tennessee, South Carolina, Alabama, Virginia, Maryland, Washington, D.C., West Virginia, Mississippi and Arkansas. The maximum ANNUAL PERCENTAGE RATE is 16% for properties located in North Carolina. The minimum ANNUAL PERCENTAGE RATE for all states listed above is 1.50%. Apart from this rate “cap” and rate “floor”, there are no limits on the amount by which the rate can change during any one-year period.

Maximum Rate and Payment Examples

If you had an outstanding balance of $10,000 under any one of the payment options during the draw period, the minimum monthly payments at the maximum ANNUAL PERCENTAGE RATE of 18% would be:

- $177.78 under the Variable Rate advance option
- $180.19 under the Fixed Rate/10-year Fixed Term option

If you had an outstanding balance of $10,000 at the beginning of the repayment period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 18% would be $191.67.

If you had an outstanding balance of $10,000 under any one of the payment options during the draw period, the minimum monthly payments at the maximum ANNUAL PERCENTAGE RATE of 16% would be:

- $161.11 under the Variable Rate option
- $167.51 under the Fixed Rate/10-year Fixed Term option

If you had an outstanding balance of $10,000 at the beginning of the repayment period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 16% would be $175.00.

The maximum annual percentage rate could be reached during the first month of the draw or repayment period.

Historical Example

The table on the following page shows how the annual percentage rate and minimum monthly payments for a single $10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from the last business day in July of each year. While only one payment per year is shown, payments would have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payments were made, and the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

YEAR	INDEX%	MARGIN* %	ANNUAL PERCENTAGE RATE	MINIMUM MONTHLY PAYMENT
2004	4.25	1.00	5.25	85.42
2005	6.25	1.00	7.25	97.09
2006	8.25	1.00	9.25	107.43
2007	8.25	1.00	9.25	102.18
2008	5.00	1.00	6.00	75.02
2009	3.25	1.00	4.25	60.00
2010	3.25	1.00	4.25	57.07
2011	3.25	1.00	4.25	54.28
2012	3.25	1.00	4.25	51.63
2013	3.25	1.00	4.25	49.10
REPAYMENT PERIOD				
2014	3.25	1.00	4.25	38.29
2015	3.25	1.00	4.25	37.03
2016	3.50	1.00	4.50	35.82
2017	4.25	1.00	5.25	34.64
2018	5.00	1.00	6.00	33.50

* This is a margin we have used recently and does not reflect any promotional or introductory rate that may be in place at the time the account is opened. Your margin may differ.

What you should know about home equity lines of credit

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	%	%
• Index used and current value	%	%
• Amount of margin		
• Frequency of rate adjustments		
• Amount/length of discount (if any)		
• 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
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. Lenders are also required to provide you with a list of homeownership counseling organizations in your area.

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. The Home Ownership and Equity Protection Act of 1994 (HOEPA) addresses certain unfair practices and establishes requirements for certain loans with high rates and fees, including certain additional disclosures. HOEPA now covers some HELOCs. You can find out more information by contacting the CFPB at the website address and phone number listed in the "More Information" appendix on page 20.

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 CFPB's website at consumerfinance.gov/askcfpb/5/can-i-review-my-credit-report.html, for information about how to get free copies of your credit reports) 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.

Defined terms

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.consumerfinance.gov/f/201204_CFPB_ARMs-brochure.pdf) 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. The property that secures payment of your obligation is referred to as "collateral."

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.

More Information

For more information about mortgages, including home equity lines of credit, visit consumerfinance.gov/askcfpb. You may also visit the CFPB's website at www.consumerfinance.gov/owning-a-home to access interactive tools and resources for mortgage shoppers.

Housing counselors can be very helpful, especially for first-time home buyers or if you're having trouble paying back your mortgage. The U.S. Department of Housing and Urban Development (HUD) supports housing counseling agencies throughout the country that can provide free or low-cost advice. You can search for HUD-approved housing counselors in your area on the CFPB's web site at www.consumerfinance.gov/find-a-housingcounselor or by calling HUD's interactive toll-free number at 800.569.4287.

The company that collects your mortgage payments is your loan servicer. This may not be the same company as your lender. If you have concerns about how your loan is being serviced or another aspect of your mortgage, you may wish to submit a complaint to the CFPB at www.consumerfinance.gov/complaint or by calling 855.411.CFPB (2372).

When you submit a complaint to the CFPB, the CFPB will forward your complaint to the company and work to get a response. Companies have 15 days to respond to you and the CFPB. You can review the company's response and give feedback to the CFPB.

Contact Information

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.

Insured depository institutions and credit unions (and their affiliates) with assets greater than $10 billion, and nondepository institutions such as mortgage originators, mortgage brokers and servicers, larger participants of other financial services products, private education loan providers, and payday lenders

Consumer Financial Protection Bureau (CFPB)
PO Box 4503
Iowa City, IA 52244
855.411.2372 (toll free)
www.consumerfinance.gov
www.consumerfinance.gov/complaint

Board of Governors of the Federal Reserve System (FRB)

Consumer Help
PO Box 1200
Minneapolis, MN 55480
888.851.1920 (toll free)
www.federalreserveconsumerhelp.gov

National banks and federally chartered savings banks/associations

Office of the Comptroller of the Currency (OCC)
Customer Assistance Unit
1301 McKinney Street, Suite 3450
Houston, TX 77010
800.613.6743 (toll free)
www.occ.treas.gov
www.helpwithmybank.gov

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

Federal Deposit Insurance Corporation (FDIC)
Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106
877.ASK.FDIC (877.275.3342) (toll free)
www.fdic.gov
www.fdic.gov/consumers

Fannie Mae, Freddie Mac, and the Federal Home Loan Banks

Federal Housing Finance Agency (FHFA)
Consumer Communications
Constitution Center
400 7th Street, SW
Washington, DC 20024
Consumer Helpline 202.649.3811
www.fhfa.gov/Default.aspx?Page=369
www.ConsumerHelp@fhfa.gov

Federally chartered credit unions

National Credit Union Administration (NCUA)
Consumer Assistance
1775 Duke Street
Alexandria, VA 22314-3428
800.755.1030 (toll free)
www.ncua.gov
www.mycreditunion.gov

Finance companies, retail stores, auto dealers, mortgage companies and other lenders, and credit bureaus

Federal Trade Commission (FTC)
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
877.FTC.HELP (877.382.4357) (toll free)
www.ftc.gov
www.ftc.gov/bcp

Brokerage firms, mutual fund companies, and investment advisers

Securities and Exchange Commission (SEC)
Complaint Center
100 F Street, NE
Washington, DC 20549-0213
202.551.6551
www.sec.gov
www.sec.gov/complaint/question.shtml

Agricultural lenders

Farm Credit Administration
Office of Congressional and Public Affairs
1501 Farm Credit Drive
McLean, VA 22102-5090
703.883.4056
www.fca.gov

Small business lenders

Small Business Administration (SBA)
Consumer Affairs
409 3rd Street, SW
Washington, DC 20416
800.U-ASK-SBA (800.827.5722) (toll free)
www.sba.gov

Commodity brokers, commodity trading advisers, commodity pools, and introducing brokers

Commodity Futures Trading Commission (CFTC)
1155 21st Street, NW
Washington, DC 20581
866.366.2382 (toll free)
www.cftc.gov/ConsumerProtection/index.htm

Fair lending and fair housing issues

US Department of Justice (DOJ)
Civil Right Division
950 Pennsylvania Avenue, NW
Housing and Civil Enforcement Section
Washington, DC 20530
202.514.4713
TTY-202.305.1882
FAX-202.514.1116
To report an incident of housing discrimination:
1.800.896.7743
www.fairhousing@usdoj.gov

Department of Housing and Urban Development (HUD)
Office of Fair Housing/Equal Opportunity
451 7th Street, SW
Washington, DC 20410
800.669.9777 (toll free)
www.hud.gov/complaints