

Federal Reserve Bank of San Francisco
101 Market Street, San Francisco, California 94105

October 22, 2007

**BANKING SUPERVISION AND REGULATION:
COMPLAINTS ADDRESS CHANGE**

To State Member Banks
in the Twelfth Federal Reserve District

Federal Reserve Complaints Address Changes Affecting Regulations AA, B, and the Fair Housing Act

The Federal Reserve System's new center for centralizing the intake and administrative processing of consumer complaints and inquiries will be launched on **November 16, 2007**. As a result, all consumer complaints and inquiries will be directed to the new center, called *Federal Reserve Consumer Help* (FRCH), which is housed at the Kansas City and Minneapolis Federal Reserve Banks. The following is the new address:

**Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480**

Federal Register Notices were published on September 28, 2007, (72 FR 55020) regarding amendments to Regulations AA and B to update the Federal Reserve address to which consumer complaints regarding state member banks should be sent. For Regulation B, this change requires correcting the address on adverse action notices. The effective date of the address change to both Regulations is October 29, 2007; however, for Regulation B, compliance is optional until October 1, 2008.

In addition, the address for the new FRCH must be reflected on the Equal Housing Lending posters that are required under the Federal Housing Act (FHA) to be displayed in banking offices.¹ Banks may obtain copies of the poster from the Federal Reserve Board. Copies will be available on November 16, 2007, at no charge. Requests for the poster can be made by calling (202) 452-3245 or by writing to the following address:

Board of Governors of the Federal Reserve System
Publications Fulfillment, MS-127
Washington, DC 20551

Banks may also reprint the posters themselves with the new FRCH address, or print the address on stickers to be placed over the Federal Reserve Board addresses on their existing posters. For more information regarding the poster size or text, please refer to the March 20, 1989, Board Order, which is Transmittal 184 of the Federal Reserve Regulatory Service. The text of the poster is also provided as an attachment for your reference.

¹ Pursuant to the March 20, 1989 Board Order on Fair Housing Advertising and Poster Requirements, "A state member bank that engages in extending any loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling...or any loan secured by a dwelling shall conspicuously display an equal housing lender poster in any public lobby and area within the bank where deposits are received or where such loans are made in a manner clearly visible to the general public entering such areas."

Additional Information

All circulars and documents are available on the Internet through the Federal Reserve Bank of San Francisco's website, at <http://www.frbsf.org/banking/letters>.

For additional information, please contact our Banking Supervision and Regulation Department at (415) 974-3028.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Attachments: Equal Housing Lending Poster Text