



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D.C. 20551

DIVISION OF CONSUMER
AND COMMUNITY AFFAIRS

CA 07-06

October 12, 2007

**TO THE OFFICERS AND MANAGERS IN CHARGE OF CONSUMER AFFAIRS SECTIONS
AT EACH FEDERAL RESERVE BANK AND EACH DOMESTIC AND FOREIGN BANKING
ORGANIZATION SUPERVISED BY THE FEDERAL RESERVE:**

**SUBJECT: Federal Reserve Address Change for Complaints - 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). FRCH is housed in the Kansas City and Minneapolis Reserve Banks. The new address is:

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 offices¹. 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: 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.

Please distribute this letter to the state member banks in your district. For further information, contact Paul Robin, Manager, Reserve Bank Oversight (202-452-3140) or Yvonne Cooper, Manager, Consumer Complaints (202-452-2633).

Sincerely,
(signed)

Sandra F. Braunstein
Director
Division of Consumer and Community Affairs

Notes:

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." [Return to text](#)

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