



## ***DCU BULLETIN***

***Division of Credit Unions***

***Washington State Department of Financial Institutions***

***Phone: (360) 902-8701***

***FAX: (877) 330-6870***

---

August 18, 2016

No. B-16-10

---

### Consumer Complaints – Electronic Communication

The Division of Credit Unions (Division) is pleased to announce the transition of receiving and sending all consumer complaint communications electronically for a more efficient process. The Division will begin sending all consumer complaints electronically to the applicable credit union as of **October 1, 2016**.

Starting in October, the Division will notify the credit union of the filed complaint through encrypted email with a read receipt upon delivery. The email will be delivered to the President/CEO of the credit union, unless the credit union designates a different primary contact. **The Division is also asking for every credit union to provide a second and/or third contact person, who will be cc'd on the email. Please submit your preferred contacts by Thursday, September 15, 2016 to Allyson Ross at [Allyson.ross@dfi.wa.gov](mailto:Allyson.ross@dfi.wa.gov).**

After the credit union completes its investigation, please email the credit union's response to [DCU@DFI.WA.GOV](mailto:DCU@DFI.WA.GOV) and send a copy of the response to the consumer. After the complaint and response are analyzed, the Division will notify the consumer of our conclusion. We will also send a copy of the Division's conclusion letter electronically to the contact on our file for your credit union.

The Division will also encourage consumers to use electronic submission and receipt through their email. We recognize that not all consumers have secure email or for other reasons, may not want to use their email. We will retain an option for the consumer to opt out of electronic communication if transmission through USPS is preferred. If the consumer does opt out of electronic communication, the Division will include that information in our initial request letter to the credit union.

If you have any questions or would like more information, please contact Allyson Ross, Management Analyst at [allyson.ross@dfi.wa.gov](mailto:allyson.ross@dfi.wa.gov) or by phone (360) 902-8791.

Thank you for your cooperation in this matter.