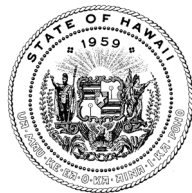


DAVID Y. IGE
GOVERNOR

JOSH GREEN
LT. GOVERNOR



IRIS IKEDA
COMMISSIONER

TARA L. MURPHY
DEPUTY COMMISSIONER

CATHERINE P. AWAKUNI COLÓN
DIRECTOR

JO ANN M. UCHIDA TAKEUCHI
DEPUTY DIRECTOR

STATE OF HAWAII
DIVISION OF FINANCIAL INSTITUTIONS
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
335 MERCHANT STREET, ROOM 221, HONOLULU, HAWAII 96813
P.O. BOX 2054, HONOLULU, HAWAII 96805

Phone: (808) 586-2820
Fax: (808) 586-2818
E-Mail: dfi@dcca.hawaii.gov

Dear Consumer:

Please complete and return the attached complaint form to the Division of Financial Institutions (DFI) of the Department of Commerce and Consumer Affairs. Your providing us with the most complete information will enable us to process your complaint more efficiently. Remember to:

- Describe in full the incident or transactions with the institution.
- Include copies (not originals) of any documents relevant to your complaint.
- Provide dates and names of people at the institution with whom you have dealt.
- Sign and date your complaint.

To avoid confusion or frustration regarding what DFI can do, you should understand that our authority is limited to the provisions in Hawaii Revised Statutes, Chapter 412 (Code of Financial Institutions); Chapter 449 (Escrow Depositories); Chapter 454F (Mortgage Loan Originator Companies and Mortgage Loan Originators); Chapter 454M (Mortgage Servicers); and Chapter 489D (Money Transmitters). In some cases, DFI does not regulate the institution that may be named in a complaint. In such cases, we will refer the complaint to the appropriate federal or state regulators, whenever possible. In other cases, DFI may not have the authority to order the remedy or resolution that you are seeking, in which case you may want to consult an attorney.

WHAT DFI WILL DO WITH YOUR COMPLAINT: DFI will submit your complaint to the institution, requesting a response back to you within two to three weeks, along with a copy to DFI. Once we receive the institution's response, we will review it to determine if any violations of HRS Chapters 412, 449, 454F, 454M, or 489D have occurred. To the extent allowed by either statute, DFI will assist you in resolving your complaint.

Please understand that filing a complaint does not mean that the matter can or will be resolved through the enforcement authority of the DFI. DFI is not empowered to litigate or to provide for monetary relief on behalf of individual complainants. Therefore, in some instances you may need to hire an attorney to determine what legal rights you may have against an institution.

Attachment

