

Contents

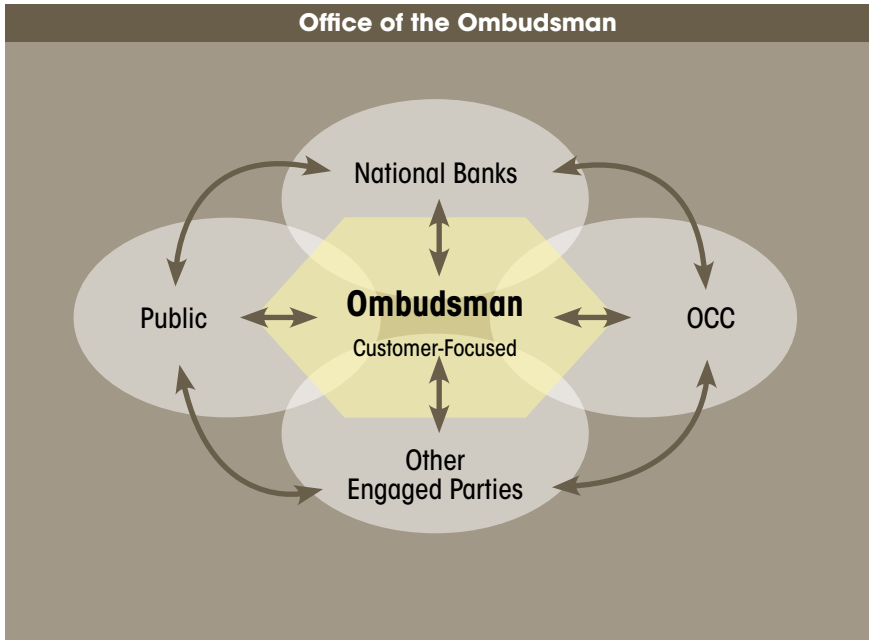
- PART I: OVERVIEW** 1
 - Message from the Ombudsman 1
 - Profile 5
 - Office of the Ombudsman Senior Leadership Team 6

- PART II: CUSTOMER ASSISTANCE GROUP** 7
 - A Day in the Life of a CAG Specialist* 8
 - Handling Complaints 9
 - Comptroller Draws Attention to CAG’s Skilled People and Effective Technology* 10
 - The Customer Assistance Group Expands Customer Access* 12
 - CAG Improves Customer Service. 13
 - Financial Regulators Forge a Formal Agreement To Share Complaint Data* 15
 - Update—Just Launched! HelpWithMyBank.gov Serves Bank Customers* 17
 - CAG Services Affect People’s Lives 18
 - Complaint Case Load and Trends. 20
 - CAG Outreach. 27

- PART III: APPEALS** 29
 - The National Bank Appeals Process: Ensuring Fair Treatment for National Banks. 29
 - How the Process Works 29
 - Value of the Process 30
 - Appeals Summaries 30

- PART IV: THE EXAMINATION QUESTIONNAIRE** 37
 - A Valuable Resource. 37
 - Questionnaire Contents. 37
 - Questionnaire Results 38

- PART V: APPENDIXES** 45
 - A: How To File a Customer Complaint about a National Bank or a Subsidiary of a National Bank 45
 - B: Customer Complaint Form 48
 - C: How To File an Appeal 51
 - D: Frequently Asked Questions about the National Bank Appeals Process 52
 - E: Examination Questionnaire Form 56



Timeline

1993	1994	1995	1997	1998	1999
Office of the Ombudsman established	First published <i>Report of the Ombudsman</i>	Examination Questionnaire attached to each Report of Examination	Ombudsman becomes responsible for Customer Assistance Group (CAG)	CAG call center opens in Houston	New quality development process implemented
2000	2001	2003	2006	2006	2007
First published CAG report	CAGNet goes live	CAGWizard unveiled	Bankers get real-time access to consumer complaints through CAGNet	CAG expands customer call-in hours	HelpWithMyBank.gov launched

Message from the Ombudsman

All of us in the OCC's Office of the Ombudsman are here to provide service.

We are here to provide service to consumers when they have problems with national banks. We answer their questions, provide them with advice, investigate their complaints, and do our utmost to achieve outcomes that are fair and satisfactory to all concerned. When consumers contact us about institutions that aren't national banks and therefore not regulated by the Office of the Comptroller of the Currency (OCC), we try to be helpful by pointing them to the right agency to get help in resolving their problems.

We are also here to provide service to other parts of the OCC. Our analysis of complaint data provides an early warning of emerging trends that helps shape regulatory policy and improves the agency's ability to supervise the national banking system.

Our service can also provide benefits to the national banks supervised by the OCC. We act as an independent sounding board for bankers, serve as an arbiter when they have complaints or concerns about OCC bank supervision, and provide them with feedback based on aggregate consumer complaints received about particular banks.

Our mission of service is reflected in the theme for this 2005–2006 *Report of the Ombudsman*: “People serving people, one customer at a time.” Inside the report, you'll find important information about our Customer Assistance Group (CAG), which helps individual consumers who have questions or complaints about their banks. You'll also find detailed discussions of the National Bank Appeals Process, our Examination Questionnaire, and the contributions our office makes every day to help consumers and improve the quality of service provided by banks in the national banking system.

PART I: OVERVIEW



**TO MAKE THE BEST USE
OF OUR PEOPLE AND
THEIR EXPERTISE, WE
GIVE THEM THE LATEST
TECHNOLOGIES AND THE
LATITUDE THEY NEED**



The key to our customer service is the dedication and skill of the staff of the Ombudsman’s Office. We are proud of our people—the men and women of the OCC who patiently listen and sort through the voluminous complaint data that comes their way. They are the people who explain the often complex rules and regulations governing bank transactions, and they are the ones who strive every day to inspire confidence in consumers and bankers about the fairness of the process.

To make the best use of our people and their expertise, we give them the latest technologies and the latitude they need, not just to get the job done, but to go the extra mile for those who need our help.

When the OCC established this office in 1993 and appointed me as the agency’s first ombudsman, our overriding mission was to provide bankers with an independent venue to challenge agency decisions without fear of retribution. We continue to offer that critically important service today. In fact, we are the only banking regulatory agency that has a truly independent supervisory appeals process administered by an ombudsman with decision-making authority. But it’s clear that the responsibility of responding to consumer complaints continues to grow steadily in importance and requires the resources we devote to that responsibility to grow accordingly.

CAG is the arm of the Ombudsman’s Office charged with assisting in performing this task. CAG staff answers calls, reads letters, and reviews e-mail messages from consumers, and then seeks to facilitate the resolution of questions and problems. In each of the last two years, approximately 70,000 bank customers brought questions or complaints to CAG.

During this period, we have also established a satellite call center, a facility we call “CAG North.” There, CAG customer service representatives act as the first point of contact for bank customers with questions and problems.

This advanced call center has allowed us to expand our operating hours, so that anyone calling from Monday through Friday, from 7

a.m. to 7 p.m. (Central Time), can be assured that one of us—not just a computer menu—will be available to help.

Delivering quality customer service also means communicating with an increasingly diverse public. Several of our CAG specialists are multilingual. We have issued a version of our popular CAG brochure in Spanish and we provide customer assistance information in Spanish on the OCC's Web site.

Another area important to us is working with state banking regulators. The responsibility for bank regulation in America is divided among federal and state agencies, and bank customers often do not know which agency supervises their financial institution—they only know they have a question or problem and need help.

As a result, the CAG receives numerous inquiries and complaints from customers of banks that the OCC does not regulate. The same is true for other bank regulators at the federal and state levels. Our practice has been to refer complaints to the appropriate agencies. However, that process has been time consuming and hobbled by privacy restrictions and the lack of an effective system for following up on the outcome of referred cases.

To facilitate communication and customer service, while at the same time protecting customer privacy, the OCC and the Conference of State Bank Supervisors (CSBS) worked together to forge a model Memorandum of Understanding for Sharing Consumer-Complaint Information in November 2006. A majority of states have already entered into agreements with us based on this model, and we expect many more states to follow. As a result of our work, consumers across America stand to benefit from a simpler, more seamless process for filing complaints about their banks. I am pleased with this initiative; it clearly evidences a commitment to consumers by both the OCC and the CSBS.

Regulatory agencies can and must work together and when hurricanes Katrina and Rita struck vast areas of the Gulf Coast and beyond in 2005, we did. I am proud of the contributions of our staff members during those difficult days and in the weeks following. CAG served as a point of contact and information

DELIVERING QUALITY
CUSTOMER SERVICE ALSO
MEANS COMMUNICATING
WITH AN INCREASINGLY
DIVERSE PUBLIC

center for bankers and customers trying to determine whether their banks were open for business and, if not, where they might turn for emergency funds. We worked closely with state agencies to coordinate the flow of information and prevent bureaucratic obstacles from obstructing recovery efforts.

In late 2006, we conducted our first customer satisfaction survey. We are reviewing results to glean suggestions on how to better serve our customers. We plan to conduct additional surveys, then analyze trends to spot areas needing improvement and identify best practices.

We also developed a new Web site—www.HelpWithMyBank.gov—that will help bank customers identify the regulatory agency with oversight of their particular bank and also provide educational information about banking rules and regulations, operating subsidiaries of national banks, and other banking-related issues.

I also want to express my appreciation to our international colleagues, particularly the financial services ombudsmen in the United Kingdom, Canada, the Republic of Ireland, and Australia, who similarly labor in this business of providing quality services to people having difficulties with, or complaints against, financial institutions. The benefits of these collaborative relationships are multifaceted, and are a source of knowledge and growth.

I recently announced my plans to retire in February 2008. One of the distinct privileges of my 30-plus years at the OCC has been to work alongside the dedicated employees of the Ombudsman's Office to help thousands of Americans find the assistance they need. It is a mission that we pursue with enthusiasm and vigor, each and every day, and in the years to come.



Samuel P. Golden,
Ombudsman

Profile

The Office of the Ombudsman has changed significantly over its 13-year life, evolving from a unit exclusively focused on appeals and complaints by national banks about the OCC’s supervisory process to one that devotes the bulk of its resources to problems experienced by bank customers.

The Ombudsman’s Office has a highly skilled staff with broad expertise in areas that include banking laws and regulations, customer service, quality assurance, and data analysis. They are supported with leading-edge technology that has not only made it possible to serve more customers, but has turned complaint data into a valuable resource for both the OCC and national banks.

Analysts in the Ombudsman’s Office in Houston search the data for early warnings of trends that require regulatory or supervisory action, and provide information to national banks that can help them fix problems in their customer service. In addition to facilitating resolutions of individual complaints, the Ombudsman and his staff provide banks with detailed reports about consumer complaint trends at their institutions and show them how their complaint portfolios compare with their peers.

The Office of the Ombudsman provides service to OCC bank supervision and millions of consumers who depend on the national banking system to purchase homes, cars, and groceries; start small businesses; put their children through college; and go about their everyday lives.

**THE OMBUDSMAN’S OFFICE
HAS A HIGHLY SKILLED
STAFF WITH BROAD
EXPERTISE IN AREAS
THAT INCLUDE BANKING
LAWS AND REGULATIONS,
CUSTOMER SERVICE,
QUALITY ASSURANCE, AND
DATA ANALYSIS**

Office of the Ombudsman Senior Leadership Team



Samuel P. Golden
Ombudsman



Maria D. Olguin
Senior Advisor



Craig Stone
*Deputy Ombudsman
for Customer
Assistance*



Patricia A. Limbrick
Executive Assistant