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STATE OF COLORADO
DEPARTMENT OF LAW

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Phone (720) 508-6012
Consumer Protection Section
Consumer Credit Unit

REFERRAL AGENCIES

These Colorado and national referral agencies and organizations may be of assistance.

ATTORNEY COLLECTION PRACTICES – Colorado Supreme Court, Office of Attorney Regulation Council, 1300 Broadway, Suite 500, Denver, CO 80203, (303) 457-5800 or (877) 888-1370, www.coloradosupremecourt.com

BUSINESS DISPUTES AND BUSINESS REVIEWS – Contact the Better Business Bureau in your area. Denver BBB, 3801 E. Florida Ave, Suite 350, Denver, Colorado 80210, (303) 758-2100, www.bbb.org/denver

CONSUMER FINANCIAL PROTECTION BUREAU – This federal agency investigates consumer complaints concerning banks, credit cards, payday loans, student loans, auto loans, credit reporting and mortgages. (855) 411-CFPB (2372), complaints may be submitted at: www.consumerfinance.gov/complaint

CREDIT CARDS – Search the bank on www.ffiec.gov/consumercenter to obtain the bank's primary federal or state regulator depending on whether it is a national bank or a state-chartered bank. For national banks, contact the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney St., Suite 3450, Houston, TX 77010-9050, (800) 613-6743, www.occ.treas.gov. For state banks, contact the state bank commissioner or the Attorney General in the state that issued the credit card.

CREDIT REPORTING – The Consumer Financial Credit Bureau (CFPB) handles complaints regarding credit reports. If you are unable to resolve the issue directly with the credit reporting agency, you may submit a complaint at www.consumerfinance.gov/complaint

FEDERAL CREDIT UNIONS – National Credit Union Administration (NCUA) Region 4 – Austin, 4807 Spicewood Springs Rd. Suite 5200, Austin, TX 78759-8490, (512) 342-5600, www.ncua.gov

FORECLOSURES – Colorado Foreclosure Hotline, (877) 601-HOPE (4673), <http://coloradoforeclosurehotline.org>. Approved nonprofit housing counselors staffed with HUD.

IDENTITY THEFT – Information may be found at www.stopfraudcolorado.gov/fraud-center/identity-theft. Also contact your local police department and the Federal Trade Commission (FTC), (877) 438-4338, www.identitytheft.gov. Equifax Fraud Unit, (800) 525-6285; Experian Information Solutions, (888) 397-3742; TransUnion Fraud Unit, (800) 680-7289; U.S. Postal Inspector (see federal government phone listing); Social Security Administration Fraud Hotline, (800) 269-0271.

LEGAL RIGHTS AND LEGAL ASSISTANCE – Colorado Legal Services, 1905 Sherman St., Suite 400, Denver 80203, www.coloradolegalservices.org, (303) 837-1313.

LEGAL SERVICES TO PERSONS ON LIMITED INCOMES – Metro Volunteer Lawyers - a Denver Bar Association organization - 1905 Sherman St., Suite 400, Denver, CO 80203, (303) 837-1313, <http://www.denbar.org/mvl>. Call for initial consultation fee and fees for additional services that are based on your income.

MORTGAGE BROKER COMPLAINTS – Colorado Division of Real Estate, Attn: Mortgage Broker Complaint Department, 1560 Broadway, Suite 925, Denver, CO 80202, (303) 894-2166 or (800)866-7675, www.colorado.gov/pacific/dora/division-real-estate

MORTGAGE LENDER COMPLAINTS – Colorado Mortgage Lenders Association, 4380 S. Syracuse St., Suite 315, Denver, CO 80237, (303) 773-8746, www.cmla.com

NATIONAL BANKS, FEDERAL SAVINGS BANKS, THRIFTS, AND SAVINGS & LOANS – Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney St., Suite 3450, Houston, TX 77010, (800) 613-6743, www.occ.treas.gov

SENIORS – For help with medical insurance and other benefits, contact the Colorado Division of Aging and Adult Services at (303) 866-2800 for referral to the appropriate agency in your area, <https://www.colorado.gov/pacific/cdhs/support-services>. To report financial fraud against seniors, contact AARP ElderWatch, (800) 222-4444 option 2, www.aarpelderwatch.org

SMALL CLAIMS COURT - DISPUTES UNDER \$7,500 – Contact your county court, <https://www.courts.state.co.us/Courts/County/Choose.cfm>. There is a small filing fee but a lawyer is not required. Call the number for "Courts" in the appropriate county to obtain information.

STATE CHARTERED BANKS – Colorado Division of Banking, 1560 Broadway, Suite 975, Denver, CO 80202, (303) 894-7575, www.colorado.gov/pacific/dora/division-banking and Federal Deposit Insurance Corporation (877) ASK-FDIC (275-3342), www.fdic.gov

STATE CREDIT UNIONS AND SAVINGS & LOANS – Colorado Division of Financial Services, 1560 Broadway, Suite 950, Denver, CO 80202 (303) 894-2336, www.colorado.gov/pacific/dora/division-financial-services