

File a Complaint Against a Credit Union

Filing a Complaint

If you have a complaint against a Texas state-chartered credit union, we encourage you to first contact an officer of the credit union and attempt to resolve the complaint directly with the credit union.

[Complaint Form](#)

[Espanol](#)

If you are unable to resolve the problem in this manner, the Department may be able to assist you. Complaints may be submitted by mail, email or fax to:

Credit Union Department

914 East Anderson Lane
Austin, Texas 78752-1699
Phone: 512-837-9236
Fax: 512-832-0278
Email: complaints@cupd.texas.gov

A Guide to Consumer Assistance

If you have questions regarding a complaint on a credit union [this Q&A](#) can help you decide if filing is right for you.

Complaint Resolution

If your complaint brings a specific violation to our attention, we will take steps to ensure the credit union complies with applicable laws and regulations. However, the

Credit Union Department cannot represent consumers in settling claims or recovering damages. As a regulator, the Department does not own, operate or control credit unions, nor do we establish their operating policies and procedures. As a result, we do not have the authority to overturn individual lending decisions made by credit unions, or dictate the range of services they offer. The Department also cannot offer legal or accounting assistance as part of the complaint process. Complaints caused by error or misunderstanding are often resolved voluntarily by the credit union. However, many complaints stem from factual or contractual disputes between the credit union and the member. If you and the credit union are unable to reach a mutually agreeable settlement in such a situation, only a court of law can impose a remedy and award damages. We recommend you consult an attorney for guidance if you want to consider pursuing a legal remedy.