

§91.121. Complaint Notification.

(a) Definition Definitions. For purposes of this section “required notice” means a notice in the form set forth or provided for in subsection (b)(1) of this section.

(1) “Privacy notice” means any notice which a credit union gives regarding a member’s right to privacy, as required by a state or federal law.

(2) For purposes of subsection (b) of this section and unless the context reads otherwise, “notice” means a complaint notification in the form set forth in subsection (b)(1) of this section.

(b) Required Notice.

(1) Credit unions must provide their members with **the following a notice describing the process for filing complaints: that substantially conforms to the language and form of the following notice in order to let its members know how to file complaints:**

“If you have a problem with the services provided by this credit union, please contact us at:

(Your Name) Credit Union

Mailing Address

Telephone Number or e-mail address

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department **through one of the means indicated below: In Person or U.S. Mail: at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Facsimile Number: (512) 832-0278; email: complaints@tud.texas.gov, Website: www.tud.texas.gov.”**

(2) The title of this notice shall be “COMPLAINT NOTICE” and must be in all capital letters and boldface type.

(3) The credit union must provide the notice as follows:

(A) In each **area office** where a credit union typically conducts business on a face-to-face basis, the **required** notice, must be conspicuously posted. A notice is deemed to be conspicuously posted if a member with 20/20 vision can read it from the place where he or she would typically conduct business or if it is included in plain view on a bulletin board on which required communications to the membership (such as equal housing posters) are posted.

(B) If a credit union maintains a website, **it must include** the **required** notice or a link to the **required** notice **must be in a reasonably conspicuously conspicuous posted place** on the **homepage of the** website.

(C) If a credit union distributes a newsletter, it must include the notice on approximately the same date at least once each year in any newsletter distributed to its members.

(D) If a credit union does not **have an Internet website or does not** distribute a newsletter, the notice must be included with any privacy notice the credit union is required to give or send its members.