



FDIC

Federal Deposit Insurance Corporation

Division of Depositor and Consumer Protection
1100 Walnut Street, Box #11
Kansas City, MO 64106

Consumer Response Center
1-800-378-9581
Fax number 703-812-1020

August 19, 2011

Ref. No.: [REDACTED]

Mr. Karl [REDACTED]
[REDACTED]
[REDACTED]

Re: [REDACTED]

Dear Mr. [REDACTED]

Thank you for contacting the FDIC's Consumer Response Center. We have reviewed your correspondence and contacted the referenced Bank to obtain a response to your concerns. We also have asked the Bank to provide documentation that will help us complete our review of your complaint.

How the FDIC Can Help You:

- It is the FDIC's policy to respond to you in writing within 60 calendar days. While we are reviewing your case, you are free to seek additional assistance elsewhere.
- We will ask the Bank about options that may assist you in resolving this matter.
- If applicable, we will provide you with information explaining the federal consumer protection laws or regulations that apply to your situation. Generally, consumer protection rules enforced by the FDIC only cover deposit accounts or loans established primarily for personal, family, or household purposes.
- We will share the results of our findings with FDIC examiners before the next scheduled Bank examination.
- If appropriate, we will forward your concerns to another government or state agency if we believe it would be in a better position to assist you.

In certain situations, the FDIC may be limited as to what we can do to assist you. For example, the FDIC generally does not intervene in matters that are the subject of legal action initiated by you or a bank. In addition, the FDIC's ability to resolve a dispute is limited when there is no clarifying documentation or the matter is outside the scope of the FDIC's legal authority.

We hope you find our assistance helpful. If you need to send any additional documents to our office, please include the reference number above. We have enclosed a copy of FDIC's Consumer Assistance brochure.

Sincerely,

FDIC Consumer Response Center

Enclosure

Check out the FDIC's Consumer News and informational website at
www.fdic.gov/consumers/consumer.