
CONSUMER COMPLAINT RESPONSE



COMPLIANCE
ALLIANCE

KNOWLEDGE. CLARITY. RELIABILITY.
www.compliancealliance.com
(888) 353-3933

C /
√A

Notice

Investigation

Response

Corrective
Action

COMPLIANCE MANAGEMENT SYSTEM



Formal Procedures

Prompt Responses

Weakness in the CMS

CCR SYSTEM



Mitigate

Consumer Harm

Address

CMS Deficiencies

Monitor

For Potential Risks

DEFINITIONS

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Complaint



Gripe

COMPLAINT PROGRAM



Formal,
Written
Program

Escalation
Process

Documented
Resolution

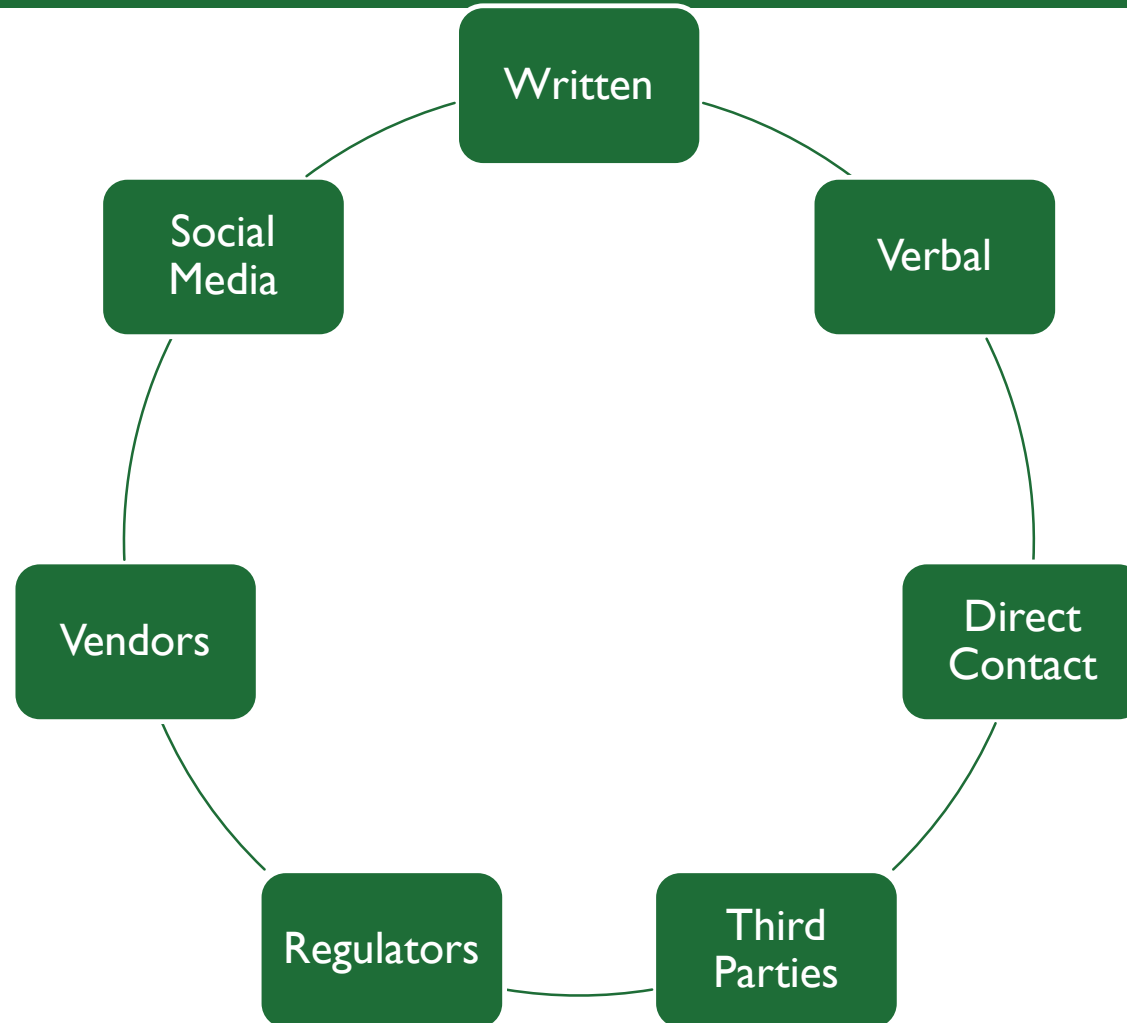
Dedicated
Officer

Investigation
Process

Corrective
Action

MONITORING

C
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A



RESPONSE



- Type of Response
- Definition of “Prompt”
- Definition of “Timely”
- Documentation & Recordkeeping

CRA



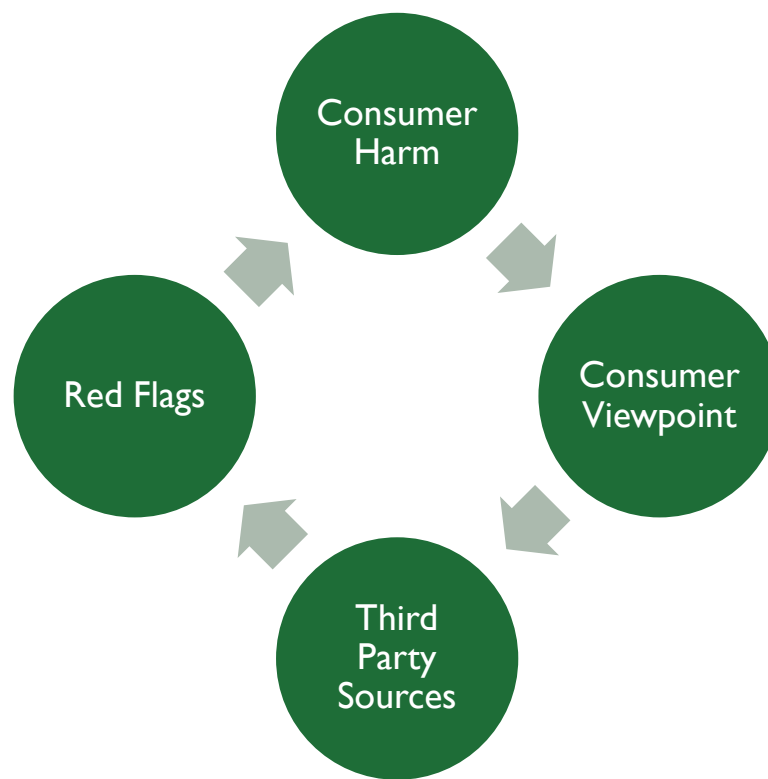
Written Comments

Bank's Response

Meeting Community Credit Needs

Corrective Action

UDAAP





SCENARIOS

SCENARIO I -4 , PG. 5-6



QUESTIONS?



Thank you for your participation!

We hope you found value in today's presentation.

If you have any additional questions,
contact Compliance Alliance at 888-353-3933.