

Subject Submission Received - Ref. No. 01416925
From FDIC NoReply <shr_fdicsfnoreply@fdic.gov>
To: bo.dincer@yahoo.com <bo.dincer@yahoo.com>
Date Tue, Jun 28, 2022 at 1:28 PM



**Division of
Depositor and
Consumer Protection**

**National Center for Consumer & Depositor Assistance
1100 Walnut Street, Box
Kansas City, Missouri 64106
Toll Free: (877) 275-3342; Opti**

June 28, 2022

Re: Your Submission to the FDIC - Reference Number 01416925

Dear Baris Dincer:

The FDIC's Consumer Response Unit has received your correspondence, and we are reviewing your concerns to determine the best approach to assist you. The information below will help explain how the FDIC plans to address your correspondence.

What happens now?

We will review your correspondence to determine whether the FDIC is the appropriate federal regulatory agency to respond to your inquiry or concerns. If you are writing about a bank that we regulate, we may contact the bank on your behalf.

In an effort to ensure the most complete response, we may ask the bank to respond directly to you and provide a copy to the FDIC. The FDIC will conduct an independent investigation into the matter, including a review of any and all supporting documentation provided by you and the bank. Upon completion, we will respond to you with applicable regulatory guidance. In this situation, you may expect to receive a response from the FDIC within 60 calendar days. We will attempt to notify you if we anticipate a longer review.

If the FDIC does not need to contact an FDIC-supervised bank for information to respond to your question or concern, you may expect to receive a response from the FDIC within 14 calendar days.

If we determine your concerns fall outside of the purview of the FDIC, we will forward your correspondence to the appropriate federal regulatory agency. In this situation, we will notify you within 14 calendar days that your concerns have been referred to another agency. If you also contacted a state regulatory banking department regarding this matter and the FDIC is later contacted by the state department to share this information, the FDIC may consider this request.

Some additional resources you may find helpful:

- [FDIC's Consumer News Articles](#)
- [Learn How to Open a Bank Account](#)

Immediate resources for those experiencing housing concerns:

- [HUD-Approved Housing Counseling](#)
- CFPB's Consumer Education Webpage:
 - [Help with Mortgages](#)
 - [Help for Renters](#)
- [Hope for Homeowners Program](#)

How to send in additional documents and receive responses from the FDIC:

The FDIC Information and Support Center allows the public to check on the status of a complaint or inquiry and securely exchange documents with the FDIC by creating a user account. Once you have created an account, log in to the public portal and navigate to your Case(s). Click on the case number to access a particular case and then click on the Files tab to download response documents from the FDIC or upload additional files. You can access the FDIC Information and Support Center by visiting <https://ask.fdic.gov/fdicinformationandsupportcenter>.

Questions about FDIC Deposit Insurance:

The FDIC insures deposits in most banks and savings associations located in the United States. The FDIC protects depositors against the loss of their deposits if an FDIC-insured bank or savings association fails. If your correspondence is about a deposit insurance question, you may expect to receive a response from the FDIC within 14 calendar days.

Other information you should know:

If you have additional questions or information concerning your complaint, you may contact the FDIC at the address provided or call us at 877-ASK-FDIC (877-275-3342).

Please be advised, in order to protect potentially sensitive consumer and account information, we will only be able to discuss the status of the complaint investigation and will not be able to discuss the specifics of your complaint. You can also search our Commonly Asked Questions for information that may be relevant to your situation by visiting <https://ask.fdic.gov/fdicinformationandsupportcenter>. Thank you for submitting your correspondence and we hope you find our assistance helpful.

Sincerely,
Consumer Response Unit
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
Telephone: (877) ASK-FDIC
Check out the FDIC's Consumer News on our Consumer Resource Center webpage

at <https://www.fdic.gov/resources/consumer-resource-center/>.

Privacy Notice:

FDIC collects the information contained in your correspondence and any responsive information from the bank pursuant to Section 9 of the Federal Deposit Insurance Act (12 U.S.C. §1819) and Section 202(f) of Title II of the Federal Trade Improvement Act (15 U.S.C. §57a(f)). The FDIC will use this information to respond to your questions and requests for assistance involving activities or practices of FDIC-insured depository institutions. Submitting this information to the FDIC is voluntary. Failure to submit information requested by FDIC could delay or prevent the response to your request. FDIC may share the information you provide to the institution which is the subject of the complaint or inquiry; to the Federal or State supervisory authority that has direct supervision over the financial institution; to appropriate Federal, state, local or foreign law enforcement authorities; to a court, administrative tribunal, or a party in litigation; to contractors, agents and other third parties as authorized by law, or pursuant to another routine use described in the FDIC Consumer Complaint and Inquiry Records (FDIC-30-64-0005) System of Records. A complete copy of this System of Records is available at www.fdic.gov/about/privacy. If you have questions or concerns about the collection or use of the information, you may contact the FDIC's Chief Privacy Officer at privacy@fdic.gov.