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## **Change in FDIC's Consumer Response Center Address Will Require State Nonmember Banks to Update Forms and Notices**

Adverse action notices and Fair Housing posters must both contain an address that can be used by customers to send complaints to a bank's principal federal regulator. For state nonmember banks, that regulator is the FDIC. On March 15, 2011, the FDIC announced a change in the address that state nonmember banks must use for this purpose. The new address is:

FDIC  
Consumer Response Center  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

State nonmember banks are to update this address on both their Fair Housing posters and adverse action notices "as soon as practicable." Updated Fair Housing posters may be obtained at no cost through FDICconnect or by contacting the FDIC's Public Information Center at 3501 Fairfax drive, E-1014, Arlington, VA 22226. The FDIC's Public Information Center can also be reached by telephone at 877-275-3342 or 703-562-2200.

This change in address only applies to state nonmember banks whose principal federal regulator is the FDIC. It does not apply to national banks, federally chartered thrifts or state member banks whose principal federal regulator is the OCC, OTS, or Federal Reserve.

If you have any questions about this change, please contact [T. Wayne Hood](mailto:T.Wayne.Hood@millermartin.com) at [whood@millermartin.com](mailto:whood@millermartin.com) | 615.744.8421 or any member of Miller & Martin's [Financial Services Practice Group](#).

*The opinions expressed in this bulletin are intended for general guidance only. They are not intended as recommendations for specific situations. As always, readers should consult a qualified attorney for specific legal guidance. Should you need assistance from a Miller & Martin attorney, please call 1-800-275-7303.*

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