

How We Can Help

Contact Us

- If you need to verify that an entity providing financial services is licensed by us
- If you need to check the history of a person or company offering investments or a franchise opportunity
- If you have a complaint about an individual or business regulated by the Department of Banking
- If you have questions about your bank or credit union or other financial institution or financial service business
- If you are in foreclosure and need assistance
- If you are looking for information regarding rental security deposits



How to Reach Us

- Visit us online at
www.ct.gov/dob
- Call us Toll-free at
1-800-831-7225 (Main)
1-877-472-8313 (Foreclosure)
- Write to us at
Department of Banking
260 Constitution Plaza
Hartford, CT 06103



CONNECTICUT
Department
of Banking



www.ct.gov/dob

What We Do

The Department of Banking (DOB) regulates the financial services industry in Connecticut. We are the primary state regulator for securities, consumer credit, and state-chartered banks and credit unions. We advocate for consumers and investors, and we license and regulate the following entities and individuals:

Consumer Credit:

- Mortgage lenders, brokers, originators, loan processors or underwriters, and mortgage servicers
- Check cashing services and money transmitters
- Consumer collection agencies
- Debt adjusters and debt negotiators
- Sales finance companies
- Small loan companies
- Student loan servicers *as of July 2016*

Securities:

- Securities and business opportunity offerings for sale in Connecticut
- Broker-dealers and investment advisers, along with their agents and branch offices

Financial Institutions:

- State-chartered banks and credit unions
- Foreign bank agencies, branches and representative offices

Consumer Advocacy:

- Consumer and investor education and protection
- Foreclosure assistance
- Rental security deposit disputes
- Payday loan issues
- Debt collection abuse
- Banking and investment fraud

Tips from the DOB

Do:

- Check out your financial professional
- Question offers that are “guaranteed” or “risk-free”
- Check your credit reports at a minimum once per year
- Be leery of unsolicited offers to eliminate your debt
- Visit the DOB website for information and resources at www.ct.gov/dob

Don't:

- Pay upfront fees for loans
- Pay for services that you can do for free yourself
- Respond to e-mails that ask for your financial information
- Open e-mail attachments if you do not know the sender

DEBT
SAVINGS
INVESTING
CHECKS
CREDIT
FINANCES
MORTGAGE

Consumer Outreach

As a service to Connecticut consumers and investors, the DOB has an active educational outreach program. Agency staff provide presentations and workshops to groups of all sizes on a wide array of topics, ranging from credit and debt management to fraud protection to investor education.

The goal of the Department's outreach efforts is to empower consumers with the tools they need to protect their finances and to make well-informed decisions when it comes to spending or investing their hard-earned money.



Need a Speaker?

Contact us if you are interested in having someone from the DOB speak to your school or organization. Our expert staff will provide free, unbiased information and resources.



1-800-831-7225