Supporting Statement for the
Consumer Complaint Form, and Interagency Appraisal Complaint Form
(FR 1379; OMB No. 7100-0135)

Summary

The Board of Governors of the Federal Reserve System (Board), under authority delegated by the Office of Management and Budget (OMB), proposes to extend for three years, without revision, the Consumer Complaint Form (FR 1379c), and Interagency Appraisal Complaint Form (FR 1379d) (collectively FR 1379; OMB No. 7100-0135).

- The FR 1379c form is for consumers to submit a complaint against a financial institution.
- The FR 1379d form collects information about complaints regarding a regulated institution's non-compliance with the appraisal independence standards and the Uniform Standards of Professional Appraisal Practice, including complaints from appraisers, individuals, and other entities.

The estimated total annual burden for the FR 1379 is 1,192 hours. The forms and instructions are available to file or download on the Board's public website at https://www.federalreserveconsumerhelp.gov/.

Background and Justification

A 1976 staff report by the Subcommittee on Consumer Affairs of the House Committee on Banking, Currency and Housing recommended the periodic evaluation of the Federal Reserve's complaint-handling system. In response, the Board developed the Consumer Satisfaction Questionnaire in May 1977 to be sent to consumers whose complaints against state member banks were referred to a Federal Reserve Bank for investigation. In 1999, the Board extended distribution of the questionnaire to all consumers who have filed complaints involving state member banks and began requesting that consumers provide certain demographic information. The reasons stated above resulted in the development of the FR 1379a and FR 1379b surveys. However, in February 2023, the Board discontinued these surveys because they had not administered these surveys to consumers in at least 10 years and did not foresee a need to administer those surveys in the future.

In 2012, the Interagency Appraisal Complaint Form (FR 1379d) was created to assist in efforts to oversee the appraisal practices of Board-supervised institutions. Appraisal complaints are submitted to the appropriate agency using the Interagency Appraisal Complaint Form and are filed directly by an appraiser, other individual, financial institution, or other entities.

In November 2017, the Federal Reserve System launched the Federal Reserve Consumer Help (FRCH) website, https://www.federalreserveconsumerhelp.gov/, a new centralized resource that consolidates and streamlines the Federal Reserve System's intake of consumer complaints and inquiries. This change was made to improve online capabilities to communicate with consumers and to consolidate the complaint intake function for the System. The Form FR 1379c was created by the Board in consultation with the FRCH, and can be accessed, along with Form

1379d, through the website. The FRCH is operated by existing call centers and staff at the Kansas City and Minneapolis Reserve Banks.

Description of Information Collection

Consumer Complaint Form (FR 1379c)

The Consumer Complaint Form is an online, fillable complaint form.[1] Consumers can electronically complete and submit the complaint form on the FRCH website, thereby increasing the speed with which consumers can transmit their complaint and receive a response from FRCH staff.

Alternatively, consumers may download a PDF version of the complaint form from the FRCH website[2] and submit a completed form either by mail or fax to the FRCH. The complaint form asks consumers for their contact information, information about the institution they are filing a complaint against, a description of the complaint, and how it can be satisfactorily addressed.

Interagency Appraisal Complaint Form (FR 1379d)

The Interagency Appraisal Complaint Form is an online, fillable complaint form.[3] Consumers can electronically complete and submit the complaint form on the FRCH website, thereby increasing the speed with which consumers can transmit their complaint and receive a response from FRCH staff.

Alternatively, consumers may download a PDF version of the complaint form from the FRCH website[4] and submit a completed form either by mail or fax to the FRCH. The complaint form asks complainants for their contact information, details about the type of complainant, details about the party the complainant is filing a complaint against, contact information concerning such party, and details about the nature and a description of the complaint.

<u>Personally Identifiable Information</u>

Personally Identifiable Information (PII) obtained in this information collection includes, but is not limited to, the individual's name, mailing address, phone number, and email address. The FR 1379 may also contain personal information provided by the consumer relevant to the consumer's complaint or inquiry, including information related to the consumer's transactions with specific financial institutions. This information they provide is not particularly sensitive in nature and is necessary to permit the Board to perform its responsibilities under the Federal

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[1] The FR 1379c online form is available at https://forms.federalreserveconsumerhelp.gov/secure/complaint/formComplaintIntro.html.
[2] A PDF version of the FR 1379c is available at https://www.federalreserveconsumerhelp.gov/~/media/Files/complaint/complaintform.pdf.
[3] The FR 1379d online form is available at https://forms.federalreserveconsumerhelp.gov/secure/appraisal/FormAppraisalIntro.html.
[4] A PDF version of the FR 1379d is available at https://www.federalreserveconsumerhelp.gov/~/media/Files/appraisal/appraisalComplaintForm.pdf.

Reserve Act, Federal Trade Commission Act, and other consumer protection laws to respond to consumer complaints and inquiries regarding practices by banks and other financial institutions supervised by the Board. Information collected as part of the application process is stored in the system of records BGFRS-18, FRB—Consumer Complaint Information (73 FR 24984), and it is also accounted for by the Privacy Impact Assessment of the Consumer Complaint and Inquiry Systems.[5]

Respondent Panel

The FR 1379 panel comprises appraisers, individuals, financial institutions, and other entities.

Frequency and Time Schedule

The FR 1379 is submitted on an event-generated basis. There is no established time schedule for completing these forms.

Public Availability of Data

The data collected on the FR 1379 forms is not publicly available but may be aggregated and published in the Board's annual report to Congress and other internal reports.

Legal Status

The Board uses information obtained via the FR 1379 forms to fulfill its obligations under section 8 of the Federal Deposit Insurance Act,[6] section 11(a) of the Federal Reserve Act,[7] and Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act.[8] The FR 1379 forms are voluntary.

Individual respondents may request confidential treatment in accordance with the Board's Rules Regarding Availability of Information.[9] Requests for confidential treatment of information are reviewed on a case-by-case basis. To the extent information provided under these collections is nonpublic commercial or financial information, which is both customarily and actually treated as private by the respondent, or to the extent the information reflects personnel and medical files, the disclosure of which would constitute a clearly unwarranted invasion of personal privacy, the

[5] A PDF version of the Consumer Complaint Information system notice is available at Federal Reserve Board - System of Records Notices (SORNs), https://www.federalreserve.gov/system-of-records-notices.htm. A PDF version of the Privacy Impact Assessment of the Consumer Complaint and Inquiry Systems is available at Federal Reserve Board - Privacy Impact Assessments (PIAs), https://www.federalreserve.gov/privacy-impact-assessments.htm.
[6] 12 U.S.C. § 1818 (authorizing the Board to enforce compliance with laws against entities within its jurisdiction, including state member banks).
[7] 12 U.S.C. § 248(a) (authorizing the Board to examine the affairs of each Federal reserve bank and of each member bank).
[8] 12 U.S.C. §§ 3339 (requiring the Board to prescribe appropriate standards for the performance of real estate appraisals in connection with federally related transactions under its jurisdiction).
[9] 12 CFR 261.17.

information may be protected from disclosure pursuant to FOIA exemption 4 or 6, respectively.[10]

Determinations regarding disclosure of the information collected via the FR 1379 forms will be made in accordance with the Privacy Act.[11] A hyperlink directing the respondent to the relevant Privacy Act statement is provided in these forms on the Board's website.

Consultation Outside the Agency

In 2025, the Federal Reserve consulted with the CFPB, FDIC and OCC to confirm that no material changes have been made to the form in recent years.

Public Comments

On May 29, 2025, the Board published an initial notice in the *Federal Register* (90 FR 22724) requesting public comment for 60 days on the extension, without revision, of the FR 1379. The comment period for this notice expires on July 28, 2025.

Estimate of Respondent Burden

As shown in the table below, the estimated total annual burden for the FR 1379 is 1,192 hours. The number of respondents is based on the number of consumer complaints filed using the FR 1379c and FR 1379d forms in 2022-2024. The average hours per response is based on the standard burden calculation methodology. The FR 1379d estimate was revised down using this standard methodology. These reporting requirements represent less than 1 percent of the Board's total paperwork burden.

FR 1379	*Estimated number of respondents*	*Estimated annual frequency*	*Estimated average hours per response*	*Estimated annual burden hours*
FR 1379c	7,005	1	0.17	1,191
FR 1379d	4	1	0.33	1
Total				1,192

The estimated total annual cost to the public for the FR 1379 is $36,952.[12]

Sensitive Questions

The FR 1379 does not collect information that would typically be considered sensitive. However, respondents may include sensitive information in their submissions.

[10] 5 U.S.C. § 552(b)(4); (b)(6).
[11] 5 U.S.C. § 552a(b).
[12] The average consumer cost of $31 is estimated using data from the Bureau of Labor Statistics (BLS), Occupational Employment and Wages, May 2023, published April 3, 2024, https://www.bls.gov/news.release/ocwage.t01.htm#.

Estimate of Cost to the Federal Reserve System

The estimated cost for collecting and processing this information collection is $106,000.