

## ABOUT US

The New York State Department of Financial Services (DFS) is the primary regulator for all state-licensed and state-chartered banks, credit unions, and mortgage bankers and brokers.

All mortgage loan servicers doing business in New York State must be registered with or licensed by DFS. The Department also:

- Oversees all of the insurance companies operating in New York.
- Licenses all of the budget planners, finance agencies, check cashers, money transmitters, and virtual currency businesses operating in New York.
- Investigates and prosecutes insurance and financial fraud, working with law enforcement and regulatory agencies at the federal, state, county, and local levels.

*Our mission: to reform the regulation of financial services in New York to keep pace with the rapid and dynamic evolution of these industries, to guard against financial crises and to protect consumers and markets from fraud.*

## GET HELP

DFS can answer questions about financial products and address complaints about state-chartered and licensed financial institutions.

If you believe you are the victim of fraud or have witnessed someone committing fraud call our Fraud Hotline: 888-372-8369

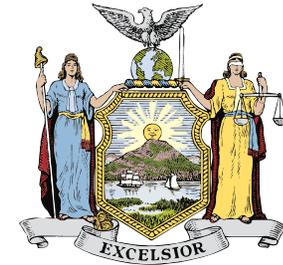
If you have a question, are having difficulty with a financial product, or wish to file a complaint against a financial institution or an insurance company, call or visit us online:

**Call Our Helpline:**  
**(800) 342-3736**

**File a Complaint:**  
**[www.dfs.ny.gov/complaint](http://www.dfs.ny.gov/complaint)**

**Schedule a Speaker:**  
**[Public-affairs@dfs.ny.gov](mailto:Public-affairs@dfs.ny.gov)**

**Visit our website**  
**[www.dfs.ny.gov](http://www.dfs.ny.gov)**



*What You Need to Know About...*

# DFS

Learn more about the Department of Financial Services and how to get the information and the help you need.

## FINANCIAL EDUCATION



DFS issues fact sheets, brochures and consumer advisories and provides assistance with questions and complaints about financial products in New York including:

- Auto financing and insurance
- Banking & Basic Bank Accounts
- Credit, borrowing & debt
- Disaster & flood assistance
- Elder financial protection
- Health insurance, including breast cancer screening rights
- Help for homeowners and tenants including foreclosure and force-placed insurance
- Life insurance, including locating unclaimed benefits
- Long Term Care
- Non-bank financial services (check cashers, money transfers, etc.)
- Property insurance
- Financial scams and fraud
- Security breaches and identity theft
- Student assistance, including student aid, borrowing, paying back loans, deferment and Forbearance

## SPEAKERS

DFS staff are available to speak and answer questions about a variety of financial products and subjects.



Our speakers include examiners, investigators, educators and outreach specialists.

## OUTREACH

Topics include:

- Banking and sending money safely
- Credit, borrowing and debt
- Disaster assistance
- Health insurance and breast cancer screening rights
- Homeowner issues - mortgages, foreclosure, force-placed insurance
- Identity theft and other common scams and frauds
- Senior issues, including preventing financial exploitation, long term care, reverse mortgages
- Student protection , such as obtaining & managing student loans

## HELP DURING DISASTERS



DFS assists victims of disasters who have questions about insurance agents, brokers and adjustors.

DFS can also answer questions about the insurance claims process (including hurricane and wind deductibles), policy cancellation and non-renewal, and coverage for additional living expenses.

If a business has been affected by a disaster, we can answer questions on insurance coverage, business interruption and off-premises service interruption coverage.

DFS works with banks and lenders to help expedite claims checks for homeowners in urgent need of disaster-related repairs and works to eliminate excessive fees, prevent foreclosures, and encourage loan and mortgage forbearance for those affected. And if a loan or mortgage closing is delayed due to severe weather, DFS may be able to help those affected to avoid adverse consequences, like late fees charged for changes in the terms of closing.

## ASSISTANCE