

Standard Insurance Company
The Standard Life Insurance Company of New York

Individual Division
1100 SW Sixth Avenue Portland OR 97204-1093 Fax 877.247.5473

NMA Broker Sales Contracting Kit – Application

NOTE: This is a “fillable” form. Tab to move to the next field. Print when you have completed all fields and answered all questions. Sign, date and either FAX or mail in the form. Alternatively, you may print the form now and type or handwrite the form.

Individual Person (or Principal if contracting as a Business)

INDIVIDUAL APPLICANT'S NAME		SOCIAL SECURITY NUMBER
DATE OF BIRTH (mm-dd-yyyy)	INDIVIDUAL'S EMAIL ADDRESS (Required)	HOME TELEPHONE
INDIVIDUAL'S RESIDENCE STREET ADDRESS (Required for Appointment)		
CITY	STATE	ZIP
MAILING ADDRESS (to which all mail is to be sent) (If PO Box, also include street address)		OFFICE TELEPHONE
CITY	STATE	ZIP
		FAX NUMBER

Business Entity

BUSINESS ENTITY NAME Securian Financial Services Inc	STATE OF ORGANIZATION MN	TAX ID FOR BUSINESS ENTITY 41-1486060
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Compensation

Payee (to whom all compensation will be paid by Standard Insurance Company or The Standard Life Insurance Company of New York (The Standard) for my duties under this Contract):

- Individual Person named above
- Business Entity (Company) named above – and – Principal will solicit applications for The Standard.
- Business Entity (Company) named above – and – Principal will not solicit applications for The Standard.

If Payee is a Business Entity, I acknowledge that I shall receive no compensation from The Standard; and I confirm that I have entered into a separate agreement with the Company named above, and will look to the Company for any and all compensation based upon my sale of any The Standard products.

Reporting: Twice each month in which you have commission activity, we will email a commission statement to the Payee's email address:

PAYEE'S EMAIL ADDRESS (if different from above)

I agree to notify The Standard of any changes to the Payee's email address. Please note that an annual fee of \$20.00 will be assessed should you opt out of direct deposit/e-statements while commissions are being earned.

Direct Deposit: All compensation will be electronically deposited (EFT) in the account designated below unless Payee is already contracted with The Standard. (If Payee is already contracted, skip the Payee's Substitute W-9 Certifications' section.)

(NOTE: Confirmation time from Payee's financial institution may require us to mail the initial commission check(s).)

NAME OF FINANCIAL INSTITUTION FOR DEPOSIT	ACCOUNT NUMBER	Send a voided check or photocopy.
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By my signature on the Sales Contract, I request and authorize The Standard to initiate electronic deposit credit entries to the above account. I agree to notify The Standard as soon as reasonably possible of any changes to my designated account. Such notification shall allow The Standard and the Financial Institution sufficient time to act on the change notification. You shall make any such change notification in writing or by changing my designations on the Producers Online website.

Payee’s Substitute W-9 Certifications

We require certification of the Payee’s taxpayer identification number (TIN). If you are contracting as an individual, this TIN will generally be your Social Security number. If you are contracting as a Business Entity, this TIN will generally be the Business Entity’s Employer Identification number. If this Substitute W-9 is not filed, we will be required to withhold income taxes according to Internal Revenue Service guidelines. Failure to provide us with the appropriate taxpayer identification number may result in a \$50 penalty imposed by the Internal Revenue Service. In addition, in the event of such failure, we are required to withhold 28% of your taxable distribution, regardless of your withholding election.

Please enter Payee’s taxpayer identification number:

41-1486060

Under penalties of perjury, I certify that:

- (1) The Payee is a US Person, and**
- (2) The number shown on this Substitute W-9 is the Payee’s correct taxpayer identification number, and**
- (3) The Payee is not subject to backup withholding because:**
 - (a) The Payee is exempt from backup withholding, or**
 - (b) The Payee has not been notified by the Internal Revenue Service (IRS) that Payee is subject to backup withholding as a result of a failure to report all interest or dividends, or**
 - (c) The IRS has notified the Payee that the Payee is no longer subject to backup withholding.**

(IMPORTANT NOTE: You must STRIKE OUT the language in section (3) above if Payee is subject to backup withholding.)

The Internal Revenue Service does not require Payee’s consent to any provision of this Substitute W-9 other than the certifications required to avoid backup withholding.

SIGNATURE OF PAYEE (or Principal Party if Payee is a Business Entity)

DATE SIGNED

Error and Omissions (E&O) Insurance Coverage (Proof must be enclosed)

- **The Standard requires limit minimums of \$1,000,000 per claim and \$1,000,000 aggregate.**
- **If you are not named on the E&O certificate, enclose a business card or letterhead showing your affiliation to the insured.**

Applicant’s Declaration (Required)

By my signature on the Sales Contract, I affirm that the information I provide in this application packet is true and complete, including my answers to the following questions.

- 1. Has any insurer ever paid out a claim on your behalf related to liability in the performance of your professional insurance services or has any demand of indebtedness been made against you as a result of any insurance transaction or business? Yes No
- 2. Have you ever been named as a party to any lawsuit involving allegations of misrepresentation, fraud, theft, misappropriation of funds, or breach of fiduciary duty? Yes No
- 3. Have you ever had an insurance sales contract or an insurance appointment terminated for any alleged misconduct, or has any state or federal regulatory agency ever denied, suspended or revoked your professional license, or fined, penalized, or otherwise disciplined you by restricting your occupational activities? Yes No
- 4. Have you ever been named as a defendant in a criminal indictment or complaint, been arrested, summoned, or arraigned in connection with a felony, or been convicted of any felony, or have you ever been convicted, plead guilty or plead no contest to any misdemeanor involving dishonesty or breach of trust? Yes No

Explain below (or on an attached sheet) any “Yes” answers to questions 1 through 4. Please be specific and provide dates.

Applicant’s Disclosure Notice (Required)

I authorize all persons and entities to release all written and verbal information about me to The Standard. I release and agree to hold each harmless from all liability and responsibility for doing so.

I specifically understand and authorize the procurement of an investigative consumer credit report and understand that in all likelihood it will contain information about my background, mode of living, character, general reputation, and personal characteristics. I further understand that upon written request I will be given a list of all the areas which will be researched and included in the investigative report into my background.


I have read and understand the Summary of My Rights Under the Fair Credit Reporting Act that was provided to me by The Standard.

This authorization, in original or copy form, is valid now or at any time in the future. I agree with all the provisions shown in this disclosure form and have been provided a copy of this document.

SIGNATURE OF APPLICANT

DATE SIGNED

NAME ON FIRST POLICY APPLICATION SUBMITTED	DATE OF APPLICATION (mm/dd/yyyy)	STATE
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TO SECURE YOUR STATE APPOINTMENT: *If you have not already faxed license copies to our home office, send a copy of your license for the above state and your residence state if different.* 

AGENCY NO.	NOTE to MGA: <i>Please submit a New Producer Memo</i>	OFFICE USE ONLY	CONTRACT EFFECTIVE DATE	<input type="checkbox"/> VERIFIED <input type="checkbox"/> EFT
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Section 1. Appointment

Standard Insurance Company, an insurance company organized and existing under the laws of Oregon, and The Standard Life Insurance Company of New York, an insurance company organized and existing under the laws of New York, (The Standard, We, Us, Our) hereby contract and agree to appoint the person on the signature page (You, Your) as a Broker. This Broker Sales Contract (Contract) is effective on the date determined by The Standard. All sales under this Contract will apply only to You. For income and other tax reporting purposes, The Standard will report all income paid under this Contract to You.

You agree to solicit and procure applications for The Standard products as listed on any commission schedule in effect and made a part of this Contract, to remit all applications authorized under this Contract and any initial premiums promptly to The Standard's home office, to promptly deliver all issued policies to the policyholder in accordance with any delivery instructions, and provide service to policyholders and beneficiaries. You also agree to obtain and keep in good standing all appropriate licenses necessary to solicit applications authorized under this Contract.

We agree to compensate You as provided in this Contract.

Section 2. Compensation

2.1 COMMISSIONS, FEES AND BONUSSES

Compensation to You consists of first-year and renewal commissions, production and persistency bonuses, and service fees on policies sold by You. Compensation generated under this Contract is calculated according to the applicable commission schedule in effect on the date the insurance application is completed. Commissions are payable to You as premiums due are received in cash by The Standard.

Your initial commission schedule is attached. New commission schedules may be issued from time to time by The Standard. Each commission schedule, on its effective date, will be a part of this Contract and will determine all compensation based on applications written from its effective date to the effective date of Your next commission schedule.

2.2 VESTING

Should either You or The Standard terminate this Contract, compensation for policies sold by You and still in force after termination will be payable as follows:

- (a) If termination results from other than forfeiture under 2.2(b), We will continue to pay first year commissions as described in paragraph 2.1 as if this Contract was still in force. If such termination occurs:
 - (i) by reason of Your death, or
 - (ii) after You are fully vested as a Minnesota Life agent,whichever occurs first, We will also pay renewal commissions as described in paragraph 2.1 as if this Contract was still in force. However, no service fees or bonuses of any kind will be paid after such termination. Notwithstanding the foregoing, if after such termination You do any act listed in paragraph 3.4, FORFEITURE OF CONTRACT RIGHTS, BENEFITS AND COMPENSATION, no compensation of any kind will be paid to You thereafter.
- (b) At any time, if termination is as a result of forfeiture under paragraph 3.4, no compensation of any kind will be paid to You after such termination.

We reserve the right to stop paying renewal commissions if in the prior calendar year the total amount paid to You under this Contract is less than \$600.

2.3 REINSTATED POLICIES

You will be paid remaining compensation as provided in paragraph 2.1, upon request, for reinstated policies originally sold by another producer if (1) the policy is reinstated solely through Your efforts, and (2) no other producer is entitled to commissions under the terms of his or her contract with The Standard.

2.4 CHANGED POLICIES

If, in The Standard's judgment, a new policy on an insured is to take the place of a terminated The Standard policy or a terminated Minnesota Life policy on the same insured, the new policy shall be regarded as a "changed policy" and compensation, if any, will be paid according to The Standard's established practices in effect at the time that such changed policy is requested.

2.5 COMPENSATION ADJUSTMENTS

Compensation paid to You on any premiums returned to the policyowner by The Standard, and compensation annualized or otherwise advanced to You on premiums not received by The Standard, shall upon Our demand become a debt due from You to The Standard. This compensation includes all commissions, fees and bonuses paid to You. You agree to repay promptly to The Standard such debt, including interest as determined by The Standard. In all cases involving a disputed or questionable commission claim, Our decision shall be binding and conclusive.

Section 3. General Provisions

3.1 INDEPENDENT CONTRACTOR

You are not an employee of The Standard under this Contract nor is The Standard Your employer. You are an independent contractor using Your own judgment and guidelines in performing under the terms of this Contract. You are responsible for paying all expenses You incur in carrying out the terms of the Contract.

3.2 FRINGE BENEFITS

As a Broker, You are not considered to be a full-time salesperson for The Standard. Therefore You are not eligible for any fringe benefit plans in which participation by You or contributions by The Standard are in any way dependent on Your being considered a statutory or common law employee. The Standard does not pay any social security or related taxes on Your commissions or other compensation. All social security and related taxes are payable from Your own funds by You as an independent contractor.

3.3 ACTS NOT AUTHORIZED

Your authority extends no further than is specifically stated in this Contract. You are not authorized, in the name or on behalf of The Standard, to make, alter, or discharge contracts, waive any right or forfeiture, name extra rates for special risks, guarantee rates or policy value illustrations, extend the time for paying any premium, incur any debt or liability for or against The Standard, institute any legal proceedings, or bind The Standard in any way whatever, except as provided in a conditional receipt or other written receipt for premiums. You are not authorized to accept any money or property for or on behalf of The Standard except where:

- (a) The initial premium is submitted with an application for a policy and a conditional receipt is attached to the application, (or the initial premium may be collected upon delivery of the policy); and
- (b) All money or other property received by You in connection with any application or policy is promptly paid or delivered to The Standard. If prompt payment or delivery is not possible, such money or property shall be clearly segregated from Your own funds and property until payment or delivery to The Standard can be accomplished.

No advertisement (all written, oral and pictorial materials designed to reach the public, including but not limited to brochures, newsletters, letters, presentations, web pages, phone scripts, illustrations, business cards, letterhead, mailings or emailings) containing The Standard's signature package (logo), referencing The Standard or Our products, or mentioning Our name shall be created or used by You or any of Your Brokers unless it has first been approved by The Standard and a copy of the final version has been received by The Standard's home office before it is used.

3.4 FORFEITURE OF CONTRACT RIGHTS, BENEFITS AND COMPENSATION

The Standard, at its option, may declare this Contract null and void, and all Your rights, benefits, and compensation (Broker level commissions, overwrite commissions, and bonuses) from The Standard shall be forfeited, if You (or if You cause one of Your Brokers to) do any of the following:

- (a) Withhold any funds, documents, or property belonging to The Standard, a beneficiary, a policyowner, or to a person whose application for insurance has not been accepted by The Standard;
- (b) Provide false information on the Applicant's Declaration in Your application to contract with The Standard, or intentionally violate any of the conditions or obligations of this Contract;
- (c) Induce any owner of a policy administered by The Standard to lapse or surrender or replace any policy administered by The Standard with another company's policy, whether or not applicable replacement laws or regulations have been followed;
- (d) Induce any producer to terminate his or her contract with The Standard.
- (e) Violate any state or federal insurance, securities, or criminal laws;

Nothing herein shall be construed as affecting any claim with or by The Standard against You.

3.5 MISCELLANEOUS DEBTS

Advances, loan balances and business charges of Yours owed to The Standard which are unpaid shall, upon demand by The Standard, become a debt due from You to The Standard. You agree to promptly repay these sums to The Standard, including interest as determined by The Standard.

3.6 OFFSET OF INDEBTEDNESS

Debts due or which may become due at any time from You to The Standard and the value of any property not returned by You to The Standard, whether arising hereunder or otherwise, may be offset against any commissions or other compensation due to You under this Contract.

3.7 CLAIMS AGAINST BROKER OR STANDARD

Upon learning of a claim against Us or against You as a representative of The Standard, resulting from Your actions or omissions, You agree to provide timely notice of any such claim to Us and the applicable errors and omissions insurance carrier. You agree to cooperate with that carrier. To the extent full coverage is not extended to You or us, We have the right to settle that claim, upon receipt of proof satisfactory to Us of the merit of that claim. You will be liable to The Standard and agree to reimburse Us fully for any payments made and any related expenses incurred by The Standard as a result of any such claim that We pay or settle.

3.8 FIDELITY BOND AND INDEMNITY AGREEMENT

You agree to cooperate fully in enabling The Standard to cover You and Your administrative employees under The Standard's fidelity bond, in favor of The Standard. If obtained, such coverage under The Standard's bond shall relate only to loss sustained by The Standard because of Your acts or those of Your administrative employees. You agree to indemnify and hold The Standard harmless against any loss that We may sustain by reason of Your acts or omissions and those of Your employees.

3.9 ERRORS AND OMISSIONS INSURANCE COVERAGE

Before soliciting applications for The Standard, You agree to provide written proof to Us of errors and omissions insurance coverage of a form and type of coverage and an amount satisfactory to Us. You agree that this coverage shall include You and Your applicable administrative staff. You further agree to keep this required insurance coverage in force and to provide Us periodic proof of that coverage for as long as You are appointed by The Standard.

3.10 ATTORNEYS' FEES

If The Standard prevails in any action or suit on this Contract, You agree to pay all reasonable attorneys' fees and costs incurred by The Standard in any action or suit (including appeals) arising from any violation by You of this Contract, including but not limited to actions for any funds owed to The Standard, unearned commissions and advances, business charges, and actions for the return of Our property or the value of such property. You also agree to pay all costs of collection of any funds owed by You to The Standard, including reasonable attorneys' fees, regardless of whether any suit or action is filed by The Standard. Conversely, if You prevail in any such action or suit on this Contract, The Standard agrees to pay Your reasonable attorneys' fees and costs.

3.11 ASSIGNMENT

No assignment of this Contract, or of any interest in it or of any compensation earned or payable under it, shall be binding on The Standard unless and until the date we approve the assignment in writing. Such assignment, even when approved by The Standard, shall not waive The Standard's right of offset as provided in paragraph 3.6, OFFSET OF INDEBTEDNESS.

3.12 AMENDMENT OF CONTRACT

The Standard reserves the right to amend any part of this Contract by written notice to You effective thirty days from the mailing of such notice, or earlier by mutual written agreement, but no such amendment shall affect compensation payable on policies previously put in force, except by mutual written agreement. Neither this Contract nor any amendment to it shall bind The Standard unless signed by an officer of The Standard. The Standard reserves the right to change any part of the commission schedule at any time. The commission calculations stated in any commission schedule, however, shall continue to apply until such changed commission schedule is provided to You. Commission and bonus schedules shall be exempt from the officer signature and thirty-day notice requirements.

3.13 TERMINATION OF CONTRACT

This Contract may be terminated at any time by mutual written agreement. In addition, either You or The Standard may terminate this Contract with or without cause, by sending thirty days written notice to that effect to the other at the other's last known address. This Contract shall terminate automatically upon Your death or upon the date proceedings in bankruptcy or insolvency are filed by or against You, or upon the termination of Your license to sell any of the products covered by this Contract. If You are a partnership, corporation, or a form of limited liability company, this Contract will terminate upon any event that legally or contractually causes Your dissolution.

Termination of this Contract shall not affect Your obligation to repay any debt to The Standard or to account for and return all funds, policies, rate books, training or sales material, policyowner lists or cards, and other property to the satisfaction of The Standard.

3.14 GOVERNING LAW

This Contract is governed by the laws of the State of Oregon, except that if Your appointment is ever terminated by The Standard, We will comply with the appointment termination procedures applicable in the state(s) where We appointed You.

This Commission and Bonus Schedule ("Schedule") is effective for applications for insurance written on or after January 1, 2017. This Schedule supersedes and replaces all previous Schedules and is added to and made part of the Contract. Except as expressly provided for herein, all of the terms and conditions of the Contract will remain in full force and effect. The Standard reserves the right to change any part of this Schedule; however, this Schedule will continue to apply until any such change is made effective. Any changes made to this Schedule will be provided to You by publication on The Standard's website or provided to You by other means that We may determine.

1. Products

This Schedule authorizes You to take applications for any of the following disability income products in the states where these products are available:

- Platinum Advantage**
- Protector Platinum**
- Protector+**
- Protector Essential**
- Business Protector**
- Business Equity Protector**

2. Compensation

All commissions, bonuses, fees or any other form of compensation earned by You related to the sale of products under this Contract will be determined by the compensation rates and structure then in effect between You and Securian Financial Services. Such compensation will be paid from The Standard to Securian Financial Services, which will then be responsible for paying You pursuant to Your separate agreement with Securian Financial Services. At no time will The Standard pay any form of compensation earned under this Contract directly to You for applications written on or after January 1, 2012, and You will not look to Standard for payment of such compensation.

3. Vesting

If this Contract should become terminated, compensation for products sold by You and still in force after termination will be payable in accordance with the vesting rules established by Securian Financial Services with You.

4. Rules Applicable to Compensation

- 4.1** Compensation will not be paid on premiums waived for any reason by The Standard.
- 4.2** Compensation for products not listed above will be determined by The Standard in coordination with Securian Financial Services.
- 4.3** Compensation will be charged back against future compensation if a policy is lapsed, surrendered, canceled or rescinded.
- 4.4** As may be required by law, You will disclose to the customer at time of application and at the customer's request, the source and amount of Your compensation that will be earned from the sale of Our product to the customer.

5. Rules for Collection of Premiums

GENERAL POLICY

Subject to the exception mentioned below, You may collect only the initial premium required to put a new policy in force. All other premiums must be paid directly to The Standard by the policyowner.

The following special rules supplement the above General Policy:

- 5.1** **COLLECTION BY PRODUCER TO PREVENT LAPSE:** When lapse of a policy is imminent and can be prevented by You collecting premium, You are authorized to collect such premium with immediate delivery of the premium to The Standard's home office.
- 5.2** **PREMIUM NOTICES TO PRODUCER PROHIBITED:** Arrangements for systematic collection of a policyowner's premium through You are not authorized. Electronic Funds Transfer (EFT) billing arrangements may not be made to Your account except for policies on You or Your family or other policies owned by the Producer.

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, DC 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, DC 20580.**

• You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address and phone number of the agency that provided the information.

• You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- A person has taken adverse action against you because of information in your credit report;
- You are the victim of identity theft and place a fraud alert in your file;
- Your file contains inaccurate information as a result of fraud;
- You are on public assistance;
- You are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

• You have the right to ask for a credit score. Credit scores are numerical summaries of your credit worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

• You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.

• Consumer reporting agencies must correct or delete inaccurate, incomplete or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

• Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

• Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer,

landlord, or other business. The FCRA specifies those with a valid need for access.

• You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.

• You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.

• You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

• Identity theft victims and active duty military personnel have additional rights. For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management Mail Stop 6-6 Washington, DC 20219 1-800-613-6743
Federal Reserve System member banks (except national banks and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act of 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051