



ARKANSAS SECURITIES DEPARTMENT

IMPORTANT NOTICE FROM THE ARKANSAS SECURITIES DEPARTMENT ABOUT YOUR CONSUMER COMPLAINT OR INQUIRY

Dear Consumer:

Thank you for bringing to the Department's attention your concerns about an entity, broker-dealer, investment adviser, mortgage company, or money services business, which the Department regulates. The following is a summary of what you can normally expect from the Department's consumer complaint process. Note that some exceptions may apply depending upon your particular circumstances.

Initial complaints should be made in writing directly to the entity or individual with whom you have experienced the problem. It is a good idea to indicate on your complaint letter that you are sending a copy to the Arkansas Securities Department. If your problem is not resolved timely by the entity or individual, you are encouraged to complete a Complaint Form and send it to the Department.

When a complaint is received by the Department, an Examiner will review your written complaint and follow up with you to obtain any additional information or supporting documentation needed. He or she will then send a letter to the entity involved, which will include most if not all of the information that you provided to the Examiner. The Department normally requests that the entity respond in writing within 15 business days directly to you with a copy to the Department.

The Examiner will then review the entity's response and, if appropriate, will send a closure letter to you at that time. You may contact the Department if you have questions, or if you believe that not all of your issues were addressed in the entity's response.

Simply stated, the Department's consumer complaint process attempts to facilitate communication between the entity and you.

The Department cannot act as your private attorney and cannot give you legal advice. Also, please be aware that the Department is not a court and is unable to resolve factual or legal disputes between the entity and you. For that reason, you may wish to contact an attorney that can advise you as to what, if any, recourse you may have in such situations.

This Department does enforce certain laws and regulations relating to entities which the Department regulates. In appropriate cases the Department may initiate administrative actions against an entity which violates those laws and regulations. Administrative actions may include suspension or revocation of licenses, cease and desist orders, or fines. However, please understand that such enforcement actions, which are oftentimes confidential, usually do not result in any monetary benefit for an individual consumer.

The Department considers all complaints or inquiries to be confidential. Unless you indicate otherwise, your complaint may be forwarded to another state or federal regulatory agency if your matter appears to be outside the scope of our authority.

If you have any questions, please contact the Examiner assigned to your matter.

Sincerely yours,

Arkansas Securities Department

Please do not return this page with your complaint form. Keep it for your records. Thank you!