

Consumer Resources

Through the Consumer Affairs Office, the Department offers a variety of information and resources to help consumers make smart financial decisions and to promote financial literacy throughout the state. Presentations and materials on a wide variety of financial products and services can be requested by any individual or community organization.

Visit us on our website or on our social media channels for important consumer alerts, press releases, valuable education resources, and industry and consumer updates.

Consumer Complaints

The Consumer Affairs Office accepts consumer complaints on behalf of its three regulatory bureaus which enforce the statutes under the Department's jurisdiction.

The Department will make every effort to address complaints through informal mediation, however, consumers are encouraged to first attempt to resolve their dispute directly with the financial institution or individual business entity before contacting our office.

Complaints can be submitted on our website, or by mail using a printable complaint form located on the Department website. For questions regarding a potential complaint, please contact us at (208) 332-8000 or by email at finance@finance.idaho.gov.



Call Us: 208-332-8000

Email Us: finance@finance.idaho.gov

Visit Us: www.finance.idaho.gov



The Idaho Department of Finance is an executive state agency that oversees depository and non-depository financial service providers chartered or licensed in Idaho.

Our purpose is to safeguard the financial health of Idahoans through the appropriate oversight of diverse financial institutions, the education and protection of consumers, and by fostering sensible innovation in the financial services market.

The Department is organized into three bureaus tasked with the oversight of various and diverse financial services, the Securities Bureau, the Financial Institutions Bureau, and the Consumer Finance Bureau.

All three bureaus are overseen and supported by the Department's Administration and Supporting Services section.



Financial Institutions Bureau

The Financial Institutions Bureau is responsible for promoting the safety and soundness of Idaho state-chartered commercial banks, savings banks, credit unions, bank holding companies, credit union service organizations, trust companies, third-party technology service providers, and business and industrial development corporations. The Bureau assesses the condition of these institutions so the public can have confidence in the financial system, and so the interests of depositors, creditors, and shareholders are protected.



Securities Bureau

The Securities Bureau regulates the offer or sale of investment securities and those individuals and entities that offer or sell investment opportunities to the public. The Bureau's objectives include promoting the integrity and vitality of state and federal financial markets, protecting the investing public from fraudulent investment schemes, and assisting legitimate businesses in their efforts to raise capital in Idaho. The Bureau is also responsible for the licensing and oversight of money transmitters, and independent escrow companies, and also ensures that endowed care cemeteries properly handle the funds and trust placed with them.



Consumer Finance Bureau

The Consumer Finance Bureau licenses and supervises financial service providers pursuant to the Idaho Residential Mortgage Practices Act, the Idaho Collection Agency Act, and the Idaho Credit Code. In administering these laws, the Bureau oversees a diverse field of consumer finance and credit services entities. These include mortgage service providers, regulated and payday lenders, collection agencies, credit or debt counselors, credit repair organizations, and debt settlement services. The goal of the Bureau is to assure the availability and quality of consumer financial services and lawful debt collection practices.