



# ***TEXAS DEPARTMENT OF BANKING***

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## **REGULATORY GUIDANCE – 3005**

**October 3, 2025 (rev.)**

**TO:** Chief Executive Officers of:  
Texas State-Chartered Banks;  
Bank Holding Companies;  
Foreign Banks;  
Texas Trust Companies;  
Money Services Businesses (Money Transmitters and Currency Exchangers) and  
their Authorized Delegates

**FROM:** Charles G. Cooper, Banking Commissioner

**SUBJECT:** Consumer Complaint Notices – 7 TAC §§ 11.37 and 33.51

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### **OVERVIEW:**

Regulatory Guidance 3005 elaborates on the requirements of 7 TAC § 11.37 regarding the provision of complaint filing instructions by state-chartered banks, foreign banks, bank holding companies, and trust companies for complaints filed with the Texas Department of Banking (Department), and 7 TAC §§ 33.51, concerning the complaint notice requirements that apply to Money Services Modernization Act (MSMA) license holders and their authorized delegates. The Finance Commission of Texas adopted revisions to 7 TAC § 33.51 in September 2024 following the passage of the MSMA, which replaced Chapter 151 of the Texas Finance Code with Chapter 152, governing the regulation of money services businesses. This Regulatory Guidance has been updated to include the adopted revisions to 7 TAC § 33.51. The rules, 7 TAC §§ 11.37, and 33.51, can be found in Exhibit A and Exhibit B, respectively.

### **STATE-CHARTERED BANKS, FOREIGN BANKS, BANK HOLDING COMPANIES, AND TRUST COMPANIES:**

7 TAC § 11.37 applies to banks, foreign banks, bank holding companies, and trust companies that are chartered, licensed, or registered by the Department. The section requires these supervised entities to provide a notice to consumers specifying how to file a complaint concerning the entity with the Department.

**Requirements and Recommendations** – Section 11.37 sets out the substance and form of the language that must be included in the notice and specifies how the notice must be provided.

- (1) ***Providing Notice*** – Supervised entities must provide the notice in the language in which the transaction is conducted. If the supervised entity is required to provide a

“privacy notice” to consumers under a specific state or federal law, the entity must include the consumer complaint notice when it sends out the required privacy notice. If the entity is not required to provide a privacy notice, then it must provide the consumer complaint notice at the time the consumer first obtains a product or service from the entity.

- (2) **Posting Notice** – In addition to providing the consumer complaint notice as specified in Paragraph (1), the supervised entity must conspicuously post the required notice in each area or location where the entity conducts business on a face to face basis. If business is conducted in two or more languages at one or more locations, each location should post notices in all applicable languages. The posted notice(s) should be readable by a person with 20/20 vision from the place where they would typically conduct business. Posting notice on a bulletin board or in a place designated for other notifications to the public, including the Community Reinvestment Act notice, is acceptable if it is in plain view.
- (3) **Providing Website Notice** – If the supervised entity offers goods and services over the internet, the entity’s website must also contain or provide access to the required consumer complaint notice. Acceptable includes posting the notice on a separate page of the website with a conspicuous link from those web pages offering goods and services.

**STATE-CHARTERED BANKS, FOREIGN BANKS, BANK HOLDING COMPANIES, AND TRUST COMPANIES ACTING AS AN AUTHORIZED DELEGATE FOR MSMA LICENSE HOLDERS:**

7 TAC § 33.51(f) applies to a state-chartered bank, foreign bank, bank holding company, and trust company that conducts money transmission as the authorized delegate of a MSMA license holder.

**Requirements and Recommendations** – Under § 33.51(f), an MSMA license holder must require its authorized delegate to provide the required notice by one or more of the methods specified in § 33.51(e)(3)(A), (B), and (C). An MSMA license holder must specify the method or methods to be used and provide the authorized delegate with the means by which to give the notice. An MSMA license holder and/or an authorized delegate that fails to provide the notice as directed by the MSMA license holder is subject to enforcement action under § 33.51(g) and (h). Enforcement actions may include suspension or termination of the authorized delegate designation.

The methods specified in § 33.51(e)(3)(A), (B), and (C) are as follows:

- (1) **Including Notice on Payment Instrument, Access Device, or Receipt (§ 33.51(e)(3)(A))** – The required notice, in at least 8-point type, may be included on each payment instrument, other access device, or receipt the authorized delegate uses in connection with the MSMA license holder’s money transmission business, provided that:
  - a. the payment instrument or other access device constitutes the only means of accessing the money the authorized delegate receives for transmission; or

- b. the authorized delegate issues a receipt for every money transmission transaction conducted.
- (2) *Posting Notice (§ 33.51(e)(3)(B))*** – If the authorized delegate personally receives all the funds for money transmission, the required notice may be posted where the authorized delegate conducts these activities with customers on a face-to-face basis.
- (3) *Providing Separate Notice (§ 33.51(e)(3)(C))*** – The required notice may be provided separately, provided that:
  - a. not later than the time the transaction is conducted, the authorized delegate delivers the notice in a form that the customer can retain; or
  - b. if the MSMA license holder uses an access device, such as a stored value card, and mails the device to the customer, the notice is included in the mailing; and
  - c. if the same access device may be used continuously, such as a reloadable stored value card, the MSMA license holder also delivers the required notice to the customer at least once every twelve months. The notice may be included with a privacy statement or with another statement, or by another means, so long as the customer actually receives the notice within each twelve-month period.

As a general matter, many MSMA license holders specify posting under 7 TAC § 33.51(e)(3)(B) as the method by which an authorized delegate that is a state-chartered bank, foreign bank, bank holding company, or trust company must provide notice. If posting is the specified method, the authorized delegate may (1) post two separate notices, as reflected in Exhibits C1 and C3, or (2) post a combined notice as reflected in Exhibit C2. If the C3 or combined C2 notice is posted, the Department will consider the requirements of § 33.51(f) to be met by the MSMA license holder and the authorized delegate, even if the MSMA license holder has not itself provided the notice to the authorized delegate. The Department will also consider the C3 or combined C2 notice to satisfy § 152.253(a) of the MSMA and 7 TAC § 33.52, which require an authorized delegate to prominently display a notice that indicates the person is an authorized delegate of the MSMA license holder and provide purchasers the MSMA license holder's name and mailing address or telephone number. (Under § 33.51(f), if an authorized delegate personally receives all funds paid by customers, and the MSMA license holder requires the authorized delegate to post notice (see Paragraph (2) above), one posted notice may be used to satisfy the requirement of 7 TAC §§ 33.51(f) and 33.52, as well as § 152.253(a) of the MSMA).

**NOTE:** 7 TAC § 11.37 requires that the notice be given to “consumers” of state-chartered banks, bank holding companies, trust companies, and foreign bank Texas branches and agencies. Section 11.37(a)(1) defines “consumer” as an individual who obtains or has obtained a product or service that is to be used primarily for personal, family, or household purposes. 7 TAC § 33.51 and § 33.52 require that the notice be given to “customers,” which is defined as a person to whom a MSMA license holder, either directly or through an authorized delegate, provides or has provided money transmission services or conducted a money transmission transaction. Therefore, the combined notice reflected in the authorized delegate portion of Exhibit C2 references both “customer” and

“consumer.”

Again, 7 TAC § 33.51 applies only if a state-chartered bank, foreign bank, bank holding company, or trust company is acting as the authorized delegate of a MSMA license holder. Additionally, unless the MSMA license holder so directs, the § 33.51 notice does not need to be included in a privacy notice that the state-chartered bank, foreign bank, bank holding company, or trust company is required to send under a specific state or federal law, or included on such entity’s website.

#### **OTHER FINANCIAL INSTITUTIONS NOT CHARTERED OR LICENSED BY THE DEPARTMENT:**

Several types of financial institutions that are not chartered or licensed by the Department may act as an authorized delegate for one or more MSMA license holders. These entities may include, for example, national banks, federal savings banks, state savings banks, thrifts, and credit unions. The 7 TAC § 33.51 notice requirement is imposed upon these entities if they conduct money transmission as the authorized delegate of a MSMA license holder. Each MSMA license holder is responsible for ensuring that the required notice is provided. Therefore, in order for the MSMA license holder to comply with this rule, the MSMA license holder must specify and provide the means for its authorized delegates that are not regulated by the Department to provide the required notice.

#### **MSMA LICENSE HOLDERS:**

7 TAC § 33.51 applies to persons licensed under the MSMA. As explained below, the authorized delegate of a MSMA license holder must also provide the required notice, and the MSMA license holder must specify the method and provide the means by which the authorized delegate must give the notice.

**Requirements and Recommendations** – Section 33.51 requires a MSMA license holder to provide a complaint notice that substantially conforms to the format and wording of the notice as reflected in Exhibit C4 and specifies how the notice must be provided. The same format and wording should be used regardless of how the notice is provided. Alternatively, if the federal Remittance Transfer Rule under Regulation E applies to a MSMA license holder, the MSMA license holder may provide a complaint notice that conforms to the federal requirements in place of the notice reflected in Exhibit C4. The notice must be provided in the language in which the transaction is conducted.

- (1) ***Providing Notice with “Privacy Notice”*** – If a MSMA license holder must provide a privacy notice to Texas consumers under a specific state or federal law, the MSMA license holder must include the § 33.51 notice with each privacy notice.
- (2) ***Providing Website Notice*** – If a MSMA license holder maintains a website through which a Texas customer may remit money for transmission or obtain information about the MSMA license holder or the customer’s transaction, the § 33.51 notice must be included on the website. The notice must be prominently displayed on the initial page the customer uses to initiate the remittance or access the information, or on a page available no more than one link from the initial page. The link must clearly describe

the information available by clicking the link. For example: “Texas customers click here for information about filing complaints about our money transmission or currency exchange product or service.”

**NOTE:** If a MSMA license holder’s business is entirely internet-based, so that account relationships and transactions are initiated solely through the internet, the additional disclosures described in Paragraph (3) below are not required.

**(3) *Providing Additional Notice*** – In addition to including the § 33.51 notice in a required privacy notice and on the website, as applicable, a MSMA license holder must tell customers how to file a complaint by one or more of the following methods:

- a. *Including Notice on Payment Instrument, Access Device, or Receipt (§ 33.51(e)(3)(A))* – The notice, in at least 8-point type, may be included on each payment instrument or other access device or receipt used in connection with the MSMA license holder’s money transmission or currency exchange business, provided that:
  - i. the payment instrument or other access device constitutes the only means of accessing the money received for transmission; or
  - ii. the MSMA license holder issues a receipt for every money transmission or currency exchange transaction conducted.
- b. *Posting Notice (§ 33.51(e)(3)(B))* – If the MSMA license holder personally receives all the funds paid by customers, the notice may be posted where the MSMA license holder conducts money transmission or currency exchange activities with customers on a face to face basis.
- c. *Providing Separate Notice (§ 33.51(e)(3)(C))* – The notice may be provided separately, provided that:
  - i. not later than the time the transaction is conducted, the MSMA license holder delivers the notice in a form that the customer can retain; or
  - ii. if the MSMA license holder uses an access device, such as a stored value card, and mails the device to the customer, the notice is included in the mailing; and
  - iii. if the same access device may be used continuously, such as a reloadable stored value card, the MSMA license holder also delivers the notice to the customer at least once every twelve months; the notice may be included with a privacy statement or with another statement, or by another means, so long as the customer actually receives the notice within each twelve-month period.

Under 7 TAC § 33.51(f), a MSMA license holder that conducts business through an authorized delegate must require the delegate to provide the notice reflected in Exhibit C4 by one or more of the methods specified in § 33.51(e)(3)(A), (B), and (C). The MSMA license holder must specify the method or methods to be used and provide the authorized delegate with the means by which to give the notice selected. The specified methods are set out in Paragraph (3) above, ***Providing Additional Notice***. An authorized delegate that fails to provide the required notice as directed by the MSMA license holder is subject to enforcement action, including suspension or termination of the authorized delegate designation.

Additionally, 7 TAC § 33.52 and § 152.253(a) of the MSMA require an authorized delegate to prominently display a notice that indicates that the person is an authorized delegate of the MSMA license holder. If an authorized delegate personally receives all funds paid by customers, and the MSMA license holder requires the authorized delegate to post notice (see Paragraph 3(b) above, ***Providing Additional Notice, Posting Notice***), one posted notice as reflected in Exhibit C3 may be used to satisfy the requirements of 7 TAC §§ 33.51(f) and 33.52, as well as § 152.253(a) of the MSMA.

You can direct your questions about this regulatory guidance or 7 TAC §§ 11.37 or 33.51 to the Director of Strategic Support at 512-475-1300.

## Exhibit A

*Section § 11.37 applies to state-chartered banks, foreign banks, bank holding companies, and trust companies. As used in this section, the terms “I” and “You” refer to a bank, foreign bank, bank holding company, and trust company that is chartered, licensed, or registered by the Texas Department of Banking.*

### **7 TAC §11.37. How Do I Provide Information to Consumers on How to File a Complaint?**

#### **(a) Definitions**

(1) “Consumer” means an individual who obtains or has obtained a product or service from you that is to be used primarily for personal, family, or household purposes.

(2) “Privacy notice” means any notice which you give regarding a consumer’s right to privacy as required by a specific state or federal law.

(3) “Required notice” means a notice in a form set forth or provided for in subsection (b) (1) of this section.

(4) “You” means a bank, foreign bank, bank holding company, or trust company that is chartered, licensed, or registered by the Texas Department of Banking under the Finance Code.

#### **(b) How do I provide notice of how to file complaints?**

(1) You must use a notice that substantially conforms to the language and form of the notice in order to let your consumers know how to file complaints:

The (your name) is (chartered, licensed, or registered) under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the (your name) should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294

Telephone No.: (877) 276-5554

Fax No.: (512) 475-1313

E-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)

Website: [www.dob.texas.gov](http://www.dob.texas.gov)

(2) You must provide the required notice in the language in which a transaction is conducted.

(3) You must include the required notice with each privacy notice that you send out.

(4) Regardless of whether you are required by any state or federal law to give privacy notices, you must take appropriate steps to let your consumers know how to file complaints by giving them the required notice in compliance with paragraph (1) of this subsection.

(5) You must use the following measures to give the required notice:

(A) In each area where you conduct business on a face-to-face basis, you must conspicuously post the required notice. A notice is deemed to be conspicuously posted if a consumer with 20/20 vision can read it from the place where he or she would typically conduct business or if it is included on a bulletin board, in plain view, on which all required notices to the general public (such as equal housing posters, licenses, Community Reinvestment Act notices, etc.) are posted.

(B) For consumers who are not given privacy notices, you must give the required notice when the consumer first obtains a product or service from you.

(C) Those portions of your website that offer consumer goods and services must contain access to the required notice.

**Source:** *The provisions of this §11.37 adopted to be effective January 3, 2002, 26 TexReg 10850; amended to be effective November 4, 2010, 35 TexReg 9695; amended to be effective September 8, 2016, 41 TexReg 6676.*



## Exhibit B

*Section § 33.51 applies to persons licensed under Texas Finance Code, Chapter 152 and their authorized delegates. As a general matter, the terms “I” and “You” as used within this section refer to MSMA license holders and authorized delegates. However, the term “You,” as used in the required notice, refers to the customer.*

### **7 TAC §33.51. How Do I Provide Information to My Customers about How to File a Complaint?**

(a) Does this section apply to me? This section applies if you hold a money transmission or currency exchange license issued by the Texas Department of Banking under Finance Code, Chapter 152.

(b) Definitions. Words used in this section that are defined in Finance Code, Chapter 152, have the same meaning as defined in the Finance Code. The following words and terms, when used in this section, shall have the following meanings unless the text clearly indicates otherwise.

(1) "Conspicuously posted" means displayed so that a customer with 20/20 vision can read it from the place where he or she would typically conduct business with you or, alternatively, on a bulletin board, in plain view, on which you post notices to the general public (such as equal housing posters, licenses, Community Reinvestment Act notices, etc.).

(2) "Customer" means, as to money transmission or currency exchange, any Texas resident to whom, either directly or through an authorized delegate, you provide or have provided money transmission or currency exchange products or services or for whom you conduct or have conducted a money transmission or currency exchange transaction.

(3) "Privacy notice" means any notice regarding a person's right to privacy that you are required to give under a specific state or federal law.

(4) "Required notice" means the notice described in subsection (d) of this section.

(c) Must I provide notice to customers about how to file complaints? Yes. You must tell each of your customers how to file a complaint concerning the money transmission or currency exchange business you conduct under Finance Code, Chapter 152, in accordance with this section.

(d) What must the notice say?

(1) You must use:

(A) a notice that conforms to the complaint notice requirements of the Remittance Transfer Rule of Regulation E (12 C.F.R. Part 1005, Subpart B), such as described by 12 C.F.R. §1005.31(b)(2)(vi), if the Remittance Transfer Rule applies to you; or

(B) a notice that substantially conforms to the language and form of the following notice: If you have a complaint, first contact the consumer assistance division of (Name of License

Holder) at (License Holder consumer assistance telephone number), if you still have an unresolved complaint regarding the company's (money transmission or currency exchange) activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), [www.dob.texas.gov](http://www.dob.texas.gov).

(2) You must provide the required notice in the language in which the transaction is conducted.

(e) How and where must I provide the required notice?

(1) If a state or federal law requires you to send a privacy notice to your customers, you must include the required notice with each privacy notice.

(2) If you maintain a website by which a customer may remit money for transmission or obtain information about the customer's transaction or an existing account, you must include the required notice on your website. The notice must be prominently displayed on the initial page the customer uses to initiate the remittance, transaction or access the information, or on a page available no more than one link from the initial page. The link must clearly describe the information available by clicking the link, e.g., "Texas customers click here for information about filing complaints about our money transmission or currency exchange product or service."

(3) In addition to including the required notice in a privacy notice in accordance with paragraph (1) of this subsection and on your website in accordance with paragraph (2) of this subsection, you must tell customers how to file complaints by one or more of the following methods:

(A) You may include the required notice in at least 8 point type, on each payment instrument or other access device or receipt used in connection with your money transmission or currency exchange business, provided that:

(i) the payment instrument or other access device constitutes the only means of accessing the money received for transmission; or

(ii) you issue a receipt for every money transmission or currency exchange transaction you conduct.

(B) If you personally receive all the funds paid by your customers, you may conspicuously post the required notice where you conduct money transmission or currency exchange activities with customers on a face-to-face basis.

(C) You may provide each customer with the required notice separately, provided that:

(i) not later than the time the transaction is conducted, you deliver the required notice in a form that your customer can retain; or

(ii) if you use an access device, such as a stored value card, in your money

services business and mail the device to your customer, you include the required notice in the mailing; and

(iii) if the same access device may be used continuously, such as a reloadable stored value card, you also deliver the required notice to your customer at least once every twelve months. You may include the required notice with a privacy statement, with or on another statement, or by another means so long as the customer actually receives the notice within each twelve-month period.

(4) If your business is entirely internet based, so that account relationships and transactions are initiated solely by means of the internet, the additional disclosures described in paragraph (3) of this subsection are not required.

(f) How do I provide the required notice if I conduct business through authorized delegates?

(1) If you conduct business through one or more authorized delegates, each authorized delegate must provide the required notice by one or more of the methods described in subsection (e)(3) of this section. You must specify the method or methods to be used by your authorized delegate and provide your authorized delegate with the means by which to give the notice you select.

(2) If your authorized delegate personally receives all funds paid by your customers and you require your authorized delegate to post the required notice described in subsection (e)(3)(B) of this section, you may use one posted notice to provide the required notice and the authorized delegate designation required under §33.52 of this title.

(g) Am I subject to an enforcement action if I do not provide the required notice? Yes. You are subject to enforcement sanctions under Finance Code, Chapter 152, Subchapter I, if you:

(1) fail to provide the required notice in accordance with this section; or

(2) fail to specify the method and provide the means by which your authorized delegate must give the required notice in accordance with subsection (f)(1) of this section.

(h) Is my authorized delegate subject to an enforcement action if the delegate does not provide the required notice? Yes, if you have complied with subsection (f)(1) of this section. If you have specified the method and provided the means by which your authorized delegate must give the required notice, your authorized delegate is subject to enforcement sanctions if the delegate fails to provide the required notice as directed.

**Source:** *The provisions of this §33.51 adopted to be effective May 18, 2006, 31 TexReg 3869; amended to be effective July 8, 2010, 35 TexReg 5805; amended to be effective November 4, 2010, 35 TexReg 9698; amended to be effective March 7, 2013, 38 TexReg 1357; amended to be effective January 4, 2018, 42 TexReg 7581; amended to be effective July 5, 2018, 43 TexReg 4452; amended to be effective November 7, 2019, 44 TexReg 6522; amended to be effective May 12, 2022, 47 TexReg 2735; amended to be effective November 16, 2023, 48 TexReg 6584; amended to be*

*effective September 5, 2024, 49 TexReg 6735.*

## **Exhibit C1**

### **Notice for State-Chartered Banks, Foreign Banks, Bank Holding Companies, and Trust Companies (7 TAC § 11.37)**

#### **NOTICE**

The (your name) is (chartered, licensed, or registered) under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the (your name) should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail.....	Texas Department of Banking 2601 North Lamar Boulevard Suite 300 Austin, TX 78705-4294
Telephone Number.....	(877) 276-5554 (toll free)
Fax Number.....	(512) 475-1313
E-mail Address.....	consumer.complaints@dob.texas.gov
Website Address.....	www.dob.texas.gov.

## Exhibit C2

### **Combined Notice for State-Chartered Banks, Foreign Banks, Bank Holding Companies, and Trust Companies Acting as Authorized Delegate of License Holder under the Money Services Modernization Act, Chapter 152 of the Texas Finance Code (7 TAC §§ 11.37, 33.51(f), and 33.52; MSMA § 152.253(a))**

[NOTE: 7 TAC § 11.37 requires that the Notice provided by state-chartered banks, foreign banks, bank holding companies, and trust companies include the Texas Department of Banking's suite number, full zip code, fax number, and consumer complaint email address; information that is not specifically required under 7 TAC §§ 33.51 or 33.52. To comply with all sections, the combined Notice must provide the additional, bracketed information as indicated in the Combined Notice below.]

#### **COMBINED NOTICE**

The (your name) is (chartered, licensed or registered) under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the (your name) should contact the Texas Department of Banking.

The (your name) also engages in the money transmission and/or currency exchange business as an authorized delegate of (name of license holder) under Chapter 152 of the Texas Finance Code. If you have a complaint, first contact the consumer assistance division of **(Name of License Holder)** at **(License Holder consumer assistance telephone number)**, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint the Texas Department of Banking.

Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or U.S. Mail.....	Texas Department of Banking 2601 North Lamar Boulevard Suite 300 Austin, TX 78705-4294
Telephone Number.....	1-877/276-5554 (toll free)
Fax Number.....	512/475-1313
E-mail Address.....	consumer.complaints@dob.texas.gov
Website Address.....	www.dob.texas.gov.

### Exhibit C3

#### **Notice for Authorized Delegate of License Holder under the Money Services Modernization Act, Chapter 152 of the Texas Finance Code (7 TAC §§ 33.51(f) and 33.52; MSMA § 152.253(a))**

*[NOTE: 7 TAC § 11.37 requires that the Notice provided by state-chartered banks, foreign banks, bank holding companies, and trust companies include the Texas Department of Banking's suite number, full zip code, fax number, and consumer complaint email address; information that is not specifically required under 7 TAC §§ 33.51 or 33.52. However, we suggest that authorized delegates of MSMA license holders provide the additional, bracketed information in the §§ 33.51 and 33.52 Notice below.]*

#### **NOTICE**

The (your name) engages in the money transmission and/or currency exchange business as an authorized delegate of (name of license holder) under Chapter 152 of the Texas Finance Code. If you have a complaint, first contact the consumer assistance division of **(Name of License Holder)** at **(License Holder consumer assistance telephone number)**, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking:

In Person or U.S. Mail.....	Texas Department of Banking 2601 North Lamar Boulevard [Suite 300] Austin, TX 78705[-4294]
Telephone Number.....	1-877/276-5554 (toll free)
Fax Number.....	[512/475-1313]
E-mail Address.....	[consumer.complaints@dob.texas.gov]
Website Address.....	www.dob.texas.gov.

## Exhibit C4

### **Notice for License Holder under the Money Services Modernization Act, Chapter 152 of the Texas Finance Code (7 TAC § 33.51)**

*[NOTE: 7 TAC § 11.37 requires that the Notice provided by state-chartered banks, foreign banks, bank holding companies, and trust companies include the Texas Department of Banking's suite number, full zip code, fax number, and consumer complaint email address; information that is not specifically required under § 33.51. However, we suggest that MSMA license holders provide the additional, bracketed information in the § 33.51 Notice below.]*

#### **NOTICE**

If you have a complaint, first contact the consumer assistance division of **(Name of License Holder)** at **(License Holder consumer assistance telephone number)**, if you still have an unresolved complaint regarding the company's **(money transmission or currency exchange)** activity, please direct your complaint to the Texas Department of Banking:

In Person or U.S. Mail.....	Texas Department of Banking 2601 North Lamar Boulevard [Suite 300] Austin, TX 78705[-4294]
Telephone Number.....	1-877-276-5554 (toll free)
Fax Number.....	[(512) 475-1313]
E-mail Address.....	[consumer.complaints@dob.texas.gov]
Website Address.....	www.dob.texas.gov