CURI CORNER

COMPLAINT MANAGEMENT: A COMPLIANCE ESSENTIAL

An effective complaint management program is a core component of a strong Compliance Management System (CMS) and a key area of regulatory focus for credit unions. Beyond resolving individual issues, a well-designed process helps identify trends, detect emerging risks, and maintain member trust.

What Is Complaint Management?

Complaint management is the process of receiving, documenting, investigating, resolving, and analyzing member and non-member complaints in a timely and consistent manner. A documented, centralized approach demonstrates regulatory accountability and supports proactive corrective action.

Key Elements of an Effective Program

Define what constitutes a complaint. Clearly define what your credit union considers a complaint versus a routine inquiry to ensure consistent handling across the organization.

Establish policies and procedures. Formal policies should outline intake channels, roles and responsibilities, response timelines, escalation criteria, and reporting requirements.

Train staff regularly. Ongoing training ensures staff can identify, document, and route complaints appropriately.

Accept complaints through all channels. Complaints should be accepted from any channel, including in-branch interactions, phone calls, surveys, email, and social media. All should be promptly acknowledged and logged into a centralized system.

Classify, rate risk, and assign. Categorize complaints, assess risk and severity, assign ownership, and escalate as needed to ensure timely resolution.

Investigate, resolve, and communicate. Thorough investigations, clear documentation, and transparent communication with members are essential. Look-backs may be necessary to determine if other members were similarly affected.

Analyze root cause and trends. Complaint data should be reviewed regularly to identify systemic issues, compliance gaps, or training needs and escalated to management when appropriate.

Retain records. Maintain complaint records in accordance with internal policy and regulatory requirements. Retention periods vary by regulation.

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COMING SOON: COMPLYSIGHT360

We're excited to officially announce the release of the first module in **ComplySight360**! This launch has been several years in the making, and we're confident it will be well worth the wait.

ComplySight360 is launching in two phases, beginning with our upgraded **Complaint Management Module**. Trusted by credit unions of all sizes since 2017, this module has been enhanced with expanded reporting, easier complaint logging, improved assignment and tracking, and centralized data to help identify trends and support strong documentation.

Want to learn more?
Email *Info@curiskintelligence.com*.

Want a sneak peek? Become a Tester!
Email *Info@curiskintelligence.com* with the Subject Line, "*Yes! I'll Test!*"

COMPLYSIGHT AND AFFIRMX SUPPORT COMPLIANCE OFFICERS

ComplySight centralizes your compliance activities – offering tracking, alerts, and reporting tools that bring structure and visibility to your entire program.

AffirmX delivers risk-based compliance reviews, targeted audits, and consulting support through a secure online platform – helping you identify gaps, reduce risk, and stay exam-ready.

JANUARY DEALS!
Check out year-end savings:
- Purchase ComplySight360 by 1/31 and save 26%.
- Purchase any AffirmX service in Q1, 2026 and take advantage of 2025 pricing.

Whether you're dealing with limited resources, complex regulations, or tight deadlines, our tools were built with your challenges in mind.

Learn more at curiskintelligence.com!