1 'on XX/XX/XXXX, i applied for a auto refinance with capital one. they have not provided a copy of the contract. They paid off the vehicle by XX/XX/XXXX, which also invalidated my registration for my vehicle due to title change. Capital one never advised i would have issues with registering or using my vehicle. i subsequently noticed my tag was expiring and i visited the XXXX XXXX tax collector office that also houses vehicle registration. They advised that the vehicle is no longer legal to drive. i sent the paperwork required by Capital One on XX/XX/XXXX. On XX/XX/XXXX i began calling capital One, they advised nothing they could do, waiting on title. The previous leinholder sent the title to Capital One on XX/XX/XXXX. Capital One claimed they did not receive the title until XX/XX/XXXX. They advised they sent the information to Florida XXXX, but their website advises it could take a few months to process. I have no terms, or contract. I was not told I would be without the financed vehicle for months. everything this company has done has been deceptive. i advised i should be compensated per day for all the time i do not have the vehicle i am paying fir and they said that two months was within their correct processing time which was never communicated to me. They should be investigated for their auto refi process as a whole, there is no detail available anywhere from capital one.',

2 'My case was closed today after the company provided a response. When I read the response I wanted to offer feedback but the option was not allowed to open as the link stated file not found and the case was closed. Case number was XXXX against Bank of America who is charging late fees. In their response they stated the payments were automatically refunded, but this is not true as I had to call and was told by their staff I had to call to have them refunded. Overall I am not satisfied with their response and the overall length in time it took to respond if the response was that simple. There is no language to suggest that they will change their language as I had requested in my complaint.',

3 'XX/XX/XXXX : I started a transfer of assets to move funds ( the balance ) from WF Retirement Savings to XXXX XXXX IRA by submitting a Transfer of Assets form to XXXX. \nXX/XX/XXXX : XXXX submitted this to Wells Fargo on XX/XX/XXXX. \nXX/XX/XXXX : According to Wells Fargo the check was issued on XX/XX/XXXX to XXXX. \nXX/XX/XXXX : I was notified by XXXX that my account needed attention and the transfer of assets for the balance/check was never received to account XXXX XXXX XXXX \nXX/XX/XXXX : XXXX PT Called XXXX XXXX was told by WF Processing Team to call XXXX and asked them what was needed. ( XXXX call ) XXXX PT Called XXXX XXXX XXXX told by XXXX the XXXX never made it to XXXX and to ask WF to place a stop payment ( XXXX min call ) XXXX PT Called WF back at XXXX and was told a stop payment affidavit would be placed after XX/XX/XXXX, told to call back after XX/XX/XXXX ( XXXX min call ) XX/XX/XXXX : XXXX PT Called WF XXXX advised WF team members I never received affidavit in the mail even though Ive been waiting for it. I was told there was no affidavit issued and it would not be sent to me anyway. It would go directly to XXXX. XXXX concluded and they advised me it would go to XXXX. ( XXXX min call ) Filled out a satisfaction survey. Scored all XXXX. \nXX/XX/XXXX : Received a call from WF XXXX as a follow up to survey. Was told someone would look into my issue and I would receive a call back on Friday XX/XX/XXXX at XXXX. ( XXXX min call ) XX/XX/XXXX : No call back received. \nXX/XX/XXXX : Received WF Retirement Savings Statement dated XX/XX/XXXX confirming closing balance of {$1000.00} as of XX/XX/XXXX XX/XX/XXXX : XXXX Called WF XXXX Called to ask about stop pay affidavit request ( XXXX min call ) XX/XX/XXXX Called WF XXXX Called to follow up again about sending a stop pay affidavit to XXXX XXXX I asked about previous ticket opened for stop pay affidavit on XX/XX/XXXX and why there was not yet any action taken even though it had been about 6 business days since my last call. Issued Ticket # XXXX Advised it would take 7-10 days to send to XXXX via mail. Provided mailing address of XXXX : XXXX XXXX XXXX, XXXX XXXX : Check Processing XXXX XXXX XXXX XXXX, OH XXXX ( XXXX min call ) XX/XX/XXXX ( 31 min call ) Called WF XXXX Call answered by XXXX and sent to Advisory Dept XXXX XXXXAdvisory Dept said they handle brokerage only, and transferred to XXXX. XXXX advised that they reissued the stop pay affidavit on XX/XX/XXXX and sent it to the XXXX XXXX XXXX it could take 5-7 business days to be received. The original check was issued on XXXX sent via Bank XXXX XXXX I requested a front and back copy and a copy of the stop pay affidavit so I can send it directly to XXXX as an intermediary. I was advised to wait to see if XXXX received affidavit. XX/XX/XXXX ( XXXX min call ) Called XXXX spoke to XXXX, XXXX advised theyve received nothing on my behalf. Opened new ticket # XXXX requested to receive a manager call back, a copy of the check, a reissued stop pay affidavit to 3 addresses : My address : XXXX XXXX Regular mail : XXXX XXXX XXXX, XXXX XXXX : Check Processing XXXX XXXX XXXX XXXX, OH XXXX Fidelity Overnight mail XXXX XXXX XXXX XXXX XXXXXXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, KY XXXX XXXX a letter from WF XXXX XXXX XXXX XXXX XXXX XX/XX/XXXX that they sent another stop pay affidavit request to XXXX that was never received. I called the XXXX XXXX representative handling my case each week after and left a message to inform them XXXX never received the stop pay or check, no response. \nI only received a response from WF on XX/XX/XXXX because I filed a CFPB complaint # XXXX on XX/XX/XXXX. They sent me a letter confirming that the check was never cashed and was outstanding they sent another letter to XXXX who advised they can\'t fill that out since they are not an individual but provided me a letter advising they did not receive my check, which I turned back into WF. I tried to reach out again to follow up with my money on XX/XX/XXXX only to be told I had to contact IRA operations and start over. \n\nThis is very frustrating. It\'s been almost 2 years of me trying to advocate for myself and following up when my " bank \'\' Wells Fargo should be helping me.',

4 'I have paid off 5 accounts on my credit report that has been posted and I have already paid it off',

5 'I have recently paid for a copy of my credit reports, and reviewed my credit file, as is being reported with the credit bureaus, and noticed there are several inaccurate accounts, judgements and/or items on my report. This means that the below listed accounts were not opened by me, and that I did not profit from these accounts having been opened & severals inquires I did not authorized',

6 'XX/XX/XXXX : {$1200.00} fraudulent and unauthorized charge ( dated XX/XX/XXXX ) was first reported to the Credit Card Customer Service phone line as soon as it was first discovered when I received the credit card statement ( XX/XX/XXXX closing date ) XX/XX/XXXX : Written notice of the discovery of this fraudulent and unauthorized charge sent on XX/XX/XXXX to Credit Card Services via US Postal Service Certified Mail XX/XX/XXXX : Received written notice from Credit Card Customer Service ( dated XX/XX/XXXX ) that they are investigating fraud claim. \n\nXX/XX/XXXX : Received system generated letter from Security Operations dated XX/XX/XXXX that they deny they claim of unauthorized use, and have rebilled the charge of {$1200.00}. \n\nXX/XX/XXXX : Also received credit card statement ( XX/XX/XXXX closing date ) showing the rebilling and requesting full payment of the {$1200.00}. \n\nXX/XX/XXXX : Called Credit Card Customer Service phone line, who could only confirm that the charge was rebilled to account, and could not take further action. \n\nXX/XX/XXXX : Called Credit Card Security Operations who only responded that their internal investigation was closed, that they deny my claim of unauthorized use of the account, and that the charge is rebilled and payment expected. \n\nXX/XX/XXXX : Written notice sent via US Postal Service Certified Mail that I disagree with their assertions. My position is still that the {$1200.00} charge dated XX/XX/XXXX is both fraudulent and unauthorized. I am the only authorized user on that account, I never set foot in that store on any day in XXXX, and I did NOT authorize or execute that charge. \n\nXX/XX/XXXX : Filed initial complaint via Consumer Financial Protection Bureau ( CFPB )',

7 'I had the citi XXXX XXXX card. I received literature stating the card would come to an end in XX/XX/2018 due to XXXX XXXX taking full rights to XXXX. They were replacing the citi card with an XXXX card. I already had that card. I had planned on keeping my citi till the end but in XX/XX/XXXX ( less than 4 weeks till the card expired ) citi billed me {$95.00} for an annual fee. I called them and explained I didnt understand why they were assessing a fee when the card was up in less than a month. The agent told me I could cancel it without losing my yearly weekend night bonus ( this bonus is awarded if you spend {$10000.00} in a calendar year which I had done ). They now refuse to give me my one free night certificate which I earned. This whole experience has been shady to say the least.',

8 'My husband has been sick, We were in and out the hospital since XX/XX/2016. He passed away on XX/XX/2016. I am trying to deal with all money being cut off and then restated. I informed Wells Fargo of the problems I am having and that it would take some time to straighten it out. I have faxed the death Certificate twice to them.Our mortgage company WELLS FARGO is calling every 15 minutes. Today the lady informed me that they are foreclosing on the house. I consider this harassment after i have followed what they told me to begin with. I called them they informed me they needed Death Certificate Faxed to them',

9 'I opened up an account with Home Depot. Made a large purchase. Home Depot wrote my address wrong omitting the XXXX. I did not receive a bill for 2 months. When I did I paid it in full except the two late fees that they were to reverse. They never did and they never updated my address until 5 months later. By then my debt had increased due to late fees. I explained to Home Depot they said I owed them and sent me to XXXX XXXX. I explained to them what happened and at one point by looking at my statements they confirmed my incorrect address and that I just left a balance of two late fees but refuse to remove this from my credit.',

10 'To BofA CEO XXXX : a call from yet another programmed BofA rep. The bottom line is that as q long-time BofA customer I accepted an offer for a money transfer under certain no charge conditions and it was NEVER disclosed that to ask for an increase I would to have to wait three months or effectively AFTER the offer had expired. Because they say Im not a long-time customer. Well, I have been such a customer for over 18 years. So this is NOT about my credit. This is a bait and switch which I will report to the consumer protection agency. You need to be reminded with all due respect, sir, of the original intentions of the Bank of America in XXXX XXXX after the big fire at the turn of last century. To help people and be honest. The banks current rapacious scorched earth reputation is well deserved. A copy of this goes to the consumer protection agency. Please no more phone robot calls with various programmed individuals. Thank you.']