This XML file does not appear to have any style information associated with it. The document tree is shown below.

```xml
-<consumerComplaints>
  -<complaint id="759222" submissionType="Referral">
      <event type="received" date="2014-03-12"/>
      <event type="sentToCompany" date="2014-03-17"/>
    -<product>
        <productType>Mortgage</productType>
        <subproduct>Other mortgage</subproduct>
      </product>
    -<issue>
        <issueType>Loan modification,collection,foreclosure</issueType>
      </issue>
    -<company>
        <companyName>M&T Bank Corporation</companyName>
        <companyState>MI</companyState>
        <companyZip>48382</companyZip>
      </company>
    -<response timely="yes" consumerDisputed="Y">
        <responseType>Closed with explanation</responseType>
      </response>
    </complaint>
  -<complaint id="596562" submissionType="Phone">
      <event date="2013-11-13" type="received"/>
      <event type="sentToCompany" date="2013-11-20"/>
    -<product>
        <productType>Mortgage</productType>
        <subproduct>Conventional adjustable mortgage</subproduct>
      </product>
    -<issue>
        <issueType> Loan servicing, payments, escrow account</issueType>
      </issue>
    -<company>
        <companyName>U.S. BANCORP </companyName>
        <companyState>MN</companyState>
        <companyZip>48322</companyZip>
      </company>
    -<response consumerDisputed="N" timely="yes">
        <responseType>Closed with monetary relief</responseType>
      </response>
    </complaint>
  -<complaint id="2364257">
      <event date="2017-02-28" type="received"/>
      <event type="sentToCompany" date="2017-02-28"/>
    -<product>
        <productType>Credit card</productType>
      </product>
    -<issue>
```

```xml
          <issueType>Other fee</issueType>
        </issue>
      -<consumerNarrative>
          Was a happy XXXX card member for years, in late XX/XX/2016 XXXX converted the card portfolio
          to Barclaycard ( XXXX ). We almost never carry a balance over, but we started to in XX/XX/XXXX
          and Barclay has been overcharging the interest expense every month. Instead of charging interest on
          the carried balance they charged it on the entire average balance. So if we charged {$3000.00} last
          month and carried {$3000.00} from previous months then they charged us 15 % of the {$6000.00} =
          {$75.00}, should have been {$37.00} in interest charges. They are double dipping, getting the
          interchange fee ( 1.5 % of purchase, equal to an 18 % apr ), plus they are getting the interest on the
          purchases at 15 %, that is the equivalent of an 33 % interest charge. I feel this practice is very
          unethical, if not illegal. We converted, not by our choice, from XXXX to Barclaycard MasterCard, so
          if we leave we lose all the points we acquired in previous years. Completely unfair and is why the big
          financials have the hated reputation they have now. Hope you folks over there can investigate.
        </consumerNarrative>
      -<company>
          <companyName>BARCLAYS BANK DELAWARE</companyName>
          <companyState>MA</companyState>
          <companyZip>19904</companyZip>
        </company>
        <submitted/>
      -<response consumerDisputed="Y" timely="yes">
         -<publicResponse>
            Company has responded to the consumer and the CFPB and chooses not to provide a public
            response
          </publicResponse>
          <responseType>Closed with explanation</responseType>
        </response>
    </complaint>
   -<complaint id="2327502" submissionType="Web">
      <event type="received" date="2017-02-03"/>
      <event type="sentToCompany " date="2017-02-03"/>
     -<product>
        <productType>Credit reporting</productType>
      </product>
     -<issue>
        <issueType>Incorrect information on credit report</issueType>
        <subissue>Account status</subissue>
      </issue>
     -<consumerNarrative>
        Checked my credit report after filing complaint with CFPB on XXXX. Was finally able to get access
        to the dispute forms and the XXXX XXXX account scheduled for deletion XX/XX/XXXX2017 was
        still on record. After already registering with my report number, name and social security and placing
        the dispute in the " dispute cart ", when I attempted to upload as instructed, I was taken to another
        form which requested the same ( and more ) information which was already a matter of record in order
        to get access to the report in the first place. Screenshots attached. Designed to discourage?
      </consumerNarrative>
     -<company>
        <companyName>Experian Information Solutions Inc.</companyName>
        <companyState>NY</companyState>
        <companyZip>10020</companyZip>
```

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      </company>
     -<response timely="yes" consumerDisputed="N">
       -<publicResponse>
          Company has responded to the consumer and the CFPB and chooses not to provide a public
          response
        </publicResponse>
        <responseType>Closed with non-monetary relief</responseType>
      </response>
    </complaint>
  -<complaint id="2356421" submissionType="Web">
      <event type="received" date="2018-02-23"/>
      <event type="sentToCompany " date="2018-02-23"/>
    -<product>
        <productType>Bank account or service</productType>
        <subproduct>Savings account</subproduct>
      </product>
    -<issue>
        <issueType>Deposits and withdrawals</issueType>
      </issue>
    -<consumerNarrative>
        I deposited what turned out to be a fraudulent check drawn on Wells Fargo by mobile deposit to my
        savings account at Wells Fargo on XXXX at XXXX XXXX Time for {$2400.00}. They gave me full
        availability of the {$2400.00} on XXXX at which time I withdrew {$2200.00} and the bank then
        returned the deposited check on XXXX creating an overdraft in my account of over {$2000.00}. Wells
        Fargo rep explained that they do not process mobile deposits until late the night one day after the
        deposit was made. This means they honored the withdrawal request before they processed the
        transaction. That gave me the false assurance that the deposited check was good. The cash is gone to
        the perpetrator and now they want me to cover the overdraft. The fact they wait a whole business day
        before processing these deposits is for their convenience and the consumer should not be held
        accountable for the consequences of this delay. Also UCC 4-301 ( b ) addresses the final payment of
        on-us checks deposited and states that the payor bank has until midnight of the next banking day to
        decide whether to honor the check. If they do n't act by midnight deadline, they lose the right to
        dishonor the check. 4-214 ( c ), 4-301 ( b ). The mobile deposit confirmation states " The following
        mobile deposit was made on XXXX at XXXX Time " and her account statement shows the deposit
        under the posting date of XXXX. Therefore, applying UCC 4-214 ( c ), the deposited check drawn on
        Wells Fargo should have been returned and charged back under the posting date of XXXX. It was not.
        The chargeback is posted under processing date of XXXX.
      </consumerNarrative>
    -<company>
        <companyName>Wells Fargo & Company</companyName>
        <companyState>AZ</companyState>
        <companyZip>85043</companyZip>
      </company>
    -<response timely="no" consumerDisputed="N">
       -<publicResponse>
          Company has responded to the consumer and the CFPB and chooses not to provide a public
          response
        </publicResponse>
        <responseType>Closed with explanation</responseType>
      </response>
    </complaint>
```

```xml
−<complaint id="2112558" submissionType="Web">
    <event type="received" date="2016-09-15"/>
    <event type="sentToCompany " date="2016-09-15"/>
   −<product>
       <productType>Debt collection</productType>
       <subproduct>Medical</subproduct>
    </product>
   −<issue>
       <issueType>Continued attempts to collect debt not owed</issueType>
       <subissue>Debt is not mine</subissue>
    </issue>
   −<consumerNarrative>
       I am a veteran widow whom is a recipient of Maryland State Medicaid and have been for several
       years. Therefore, the State is responsible for my health bills at XXXX cost to me.
    </consumerNarrative>
   −<company>
       <companyName>Round Two Recovery</companyName>
       <companyState>OK</companyState>
       <companyZip>73135</companyZip>
    </company>
   −<response timely="no" consumerDisputed="N">
       <responseType>Untimely response</responseType>
    </response>
 </complaint>
−<complaint id="837784">
    <!-- Note: Sally modified this event on 2014-05-06 -->
    <event type="received" date="2014-05-05"/>
    <event date="2014-05-06" type="sentToCompany"/>
   −<product>
       <productType>Student loan</productType>
       <subproduct>non-federal student loan</subproduct>
    </product>
   −<issue>
       <issueType>Dealing with my lender or service</issueType>
       <subissue>Need information about my balance/terms</subissue>
    </issue>
   −<company>
       <companyName>Navient Solutions, LLC</companyName>
       <companyState>DE</companyState>
       <companyZip>19802</companyZip>
    </company>
   −<response consumerDisputed="N">
       <responseType>Closed with monetary relief</responseType>
    </response>
 </complaint>
−<complaint id="14038" submissionType="Referral">
   −<company>
       <companyName>U.S. BANCORP</companyName>
       <companyState>AZ</companyState>
       <companyZip>85008</companyZip>
    </company>
```

```xml
        <event type="sentToCompany" date="2012-01-22"/>
      − <issue>
          <issueType>Loan servicing, payments, escrow account</issueType>
        </issue>
      − <product>
          <productType>Mortgage</productType>
          <subproduct>Other mortgage</subproduct>
        </product>
        <event type="received" date="2012-01-17"/>
      − <response consumerDisputed="Y">
          <responseType>Closed without relief</responseType>
        </response>
    </complaint>
</consumerComplaints>
```