

November 2016

Monthly Complaint Report

Vol. 17



Consumer Financial
Protection Bureau

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1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection,¹ and consumer complaints² are an integral part of that work. The CFPB’s Office of Consumer Response hears directly from consumers about the challenges they face in the marketplace, brings their concerns to the attention of companies, and assists in addressing their complaints. This Monthly Complaint Report provides a high-level snapshot of trends in consumer complaints.

The Monthly Complaint Report uses a three-month rolling average, comparing the current average to the same period in the prior year where appropriate, to account for monthly and seasonal fluctuations. In some cases, we use month-to-month comparisons to highlight more immediate trends. For company-level complaint data, we use a three-month rolling average of complaints sent to companies for response. This company-level complaint data lags other complaint data in this report by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. This is consistent with complaints found in the public Consumer Complaint Database.³

¹ The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, Pub. L. No. 111-203 (“Dodd-Frank Act”) created the CFPB to protect consumers of financial products or services and to encourage the fair and competitive operation of consumer financial markets.

² Consumer complaints are submissions that express dissatisfaction with, or communicate suspicion of wrongful conduct by, an identifiable entity related to a consumer’s personal experience with a financial product or service.

³ This report is based on dynamic data and may slightly differ from other public reports. Company-level information should be considered in context of company size and/or market share. Complaints referred to other regulators, such as complaints about depository institutions with less than \$10 billion in assets, are not published in the Consumer Complaint Database.

Visit consumerfinance.gov/complaint to learn about how we handle complaints or to submit a complaint. Visit our Consumer Complaint Database at consumerfinance.gov/complaintdatabase to search, sort, filter, and export complaints.

1.1 Complaint volume by product

As of November 1, 2016, the CFPB has handled approximately 1,035,200 complaints, including approximately 27,000 complaints in October 2016. Table 1 shows the percentage change in complaint volume by product, comparing August - October 2015 with August - October 2016.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

| | % change | 3 month average: Aug - Oct 2015 | 3 month average: Aug - Oct 2016 |
|-------------------------|------------|------------------------------------|------------------------------------|
| Student loan | 108% | 612 | 1,272 |
| Bank account or service | 39% | 2,065 | 2,866 |
| Credit card | 35% | 1,947 | 2,636 |
| Other financial service | 22% | 168 | 204 |
| Consumer loan | 19% | 1,295 | 1,545 |
| Debt collection | 18% | 7,006 | 8,240 |
| Credit reporting | 2% | 4,900 | 4,982 |
| Money transfer | -3% | 215 | 209 |
| Mortgage | -6% | 4,650 | 4,372 |
| Payday loan | -22% | 468 | 363 |
| Prepaid | -51% | 417 | 205 |
| Total | 13% | 23,969 | 27,174 |

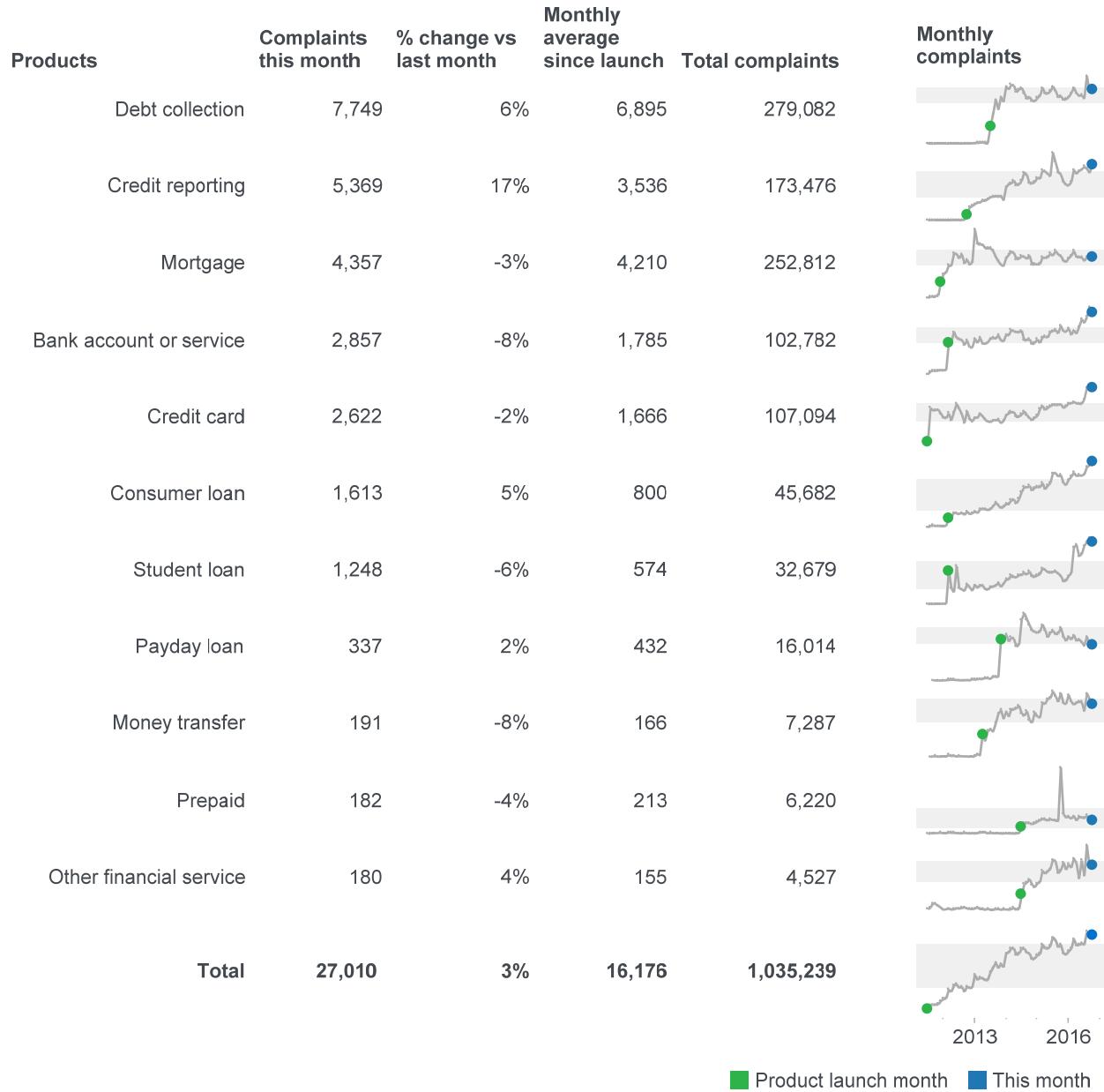
⁴ Complaint totals include all complaints with product breakdowns focusing on the most-complained-about consumer financial products and services.

- Student loan complaints showed the greatest percentage increase from August - October 2015 (612 complaints) to August - October 2016 (1,272 complaints), representing about a 108 percent increase.
- Prepaid complaints showed the greatest percentage decrease from August - October 2015 (417 complaints) to August - October 2016 (205 complaints), representing about a 51 percent decline.

Table 2 shows the complaint volume this month by product. The graphic at the end of each row under the heading “Monthly complaints” shows the volume trend from when the CFPB began accepting complaints about that product (green dot) to the current month (blue dot). The monthly average reflects complaints handled per month since we began accepting those complaints.⁵

⁵ The CFPB has used a phased-in approach to expand its complaint handling over time to include multiple products and services under its authority. Complaint-handling capacity was expanded as follows: credit card complaints on July 21, 2011, mortgage complaints on December 1, 2011, bank accounts and services, private student loans, and consumer loans on March 1, 2012, credit reporting on October 22, 2012, money transfers on April 4, 2013, debt collection on July 10, 2013, payday loans on November 6, 2013, prepaid cards, credit repair, debt settlement, and pawn and title loans on July 19, 2014, and virtual currency on August 11, 2014. See Table 2. On February 25, 2016, the CFPB updated its student loan intake form to accept complaints about Federal student loan servicing.

TABLE 2: MONTHLY PRODUCT TRENDS⁶



⁶ Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints. Total complaints column includes 7,584 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 29 percent of complaints submitted in October 2016.
- Credit reporting complaints showed the greatest month-over-month percentage increase (17 percent).
- Money transfer complaints showed the greatest month-over-month percentage decrease (-8 percent).
- Debt collection, credit reporting, and mortgage complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 65 percent of complaints submitted in October 2016.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

| | % change | 3 month average: Aug - Oct 2015 | 3 month average: Aug - Oct 2016 | Total complaints | Total complaints per 100k population |
|----|----------|------------------------------------|------------------------------------|------------------|---|
| AK | 53% | 25 | 38 | 1,356 | 184 |
| NM | 33% | 116 | 154 | 5,481 | 263 |
| MO | 31% | 331 | 433 | 14,225 | 234 |
| GA | 30% | 1,058 | 1,379 | 43,846 | 429 |
| TX | 30% | 1,895 | 2,459 | 82,325 | 300 |
| CO | 27% | 375 | 476 | 17,289 | 317 |
| IA | 25% | 110 | 138 | 4,901 | 157 |
| IL | 25% | 842 | 1,056 | 36,270 | 282 |
| DC | 25% | 124 | 155 | 6,005 | 893 |
| CT | 21% | 248 | 300 | 11,405 | 318 |
| LA | 21% | 276 | 333 | 11,431 | 245 |
| NY | 21% | 1,489 | 1,796 | 66,115 | 334 |
| MN | 21% | 236 | 284 | 11,691 | 213 |
| ND | 20% | 25 | 30 | 1,026 | 136 |
| OK | 17% | 176 | 205 | 7,710 | 197 |
| NC | 16% | 653 | 757 | 28,373 | 283 |
| AZ | 15% | 566 | 651 | 22,735 | 333 |
| FL | 14% | 2,309 | 2,641 | 100,095 | 494 |
| MA | 14% | 404 | 460 | 18,921 | 278 |
| NH | 13% | 85 | 96 | 4,559 | 343 |
| NJ | 12% | 876 | 978 | 38,936 | 435 |
| IN | 11% | 288 | 320 | 12,179 | 184 |
| DE | 11% | 117 | 130 | 5,282 | 558 |
| PA | 10% | 863 | 950 | 36,706 | 287 |
| VA | 10% | 747 | 818 | 32,274 | 385 |
| MT | 9% | 42 | 46 | 1,833 | 177 |
| MD | 8% | 698 | 756 | 31,270 | 521 |
| CA | 8% | 3,289 | 3,554 | 142,386 | 364 |
| AL | 8% | 303 | 327 | 11,516 | 237 |
| SC | 6% | 343 | 365 | 13,800 | 282 |
| TN | 6% | 429 | 453 | 16,979 | 257 |
| HI | 5% | 79 | 83 | 3,694 | 258 |
| OR | 5% | 280 | 294 | 11,885 | 295 |
| UT | 4% | 152 | 158 | 5,970 | 199 |
| SD | 3% | 41 | 43 | 1,565 | 182 |
| KS | 3% | 132 | 136 | 5,645 | 194 |
| NV | 3% | 380 | 390 | 12,872 | 445 |
| WA | 3% | 516 | 530 | 20,983 | 293 |
| OH | 0.8% | 751 | 758 | 31,650 | 273 |
| NE | 0.7% | 92 | 93 | 3,549 | 187 |
| WV | -2% | 75 | 74 | 2,935 | 159 |
| MI | -2% | 583 | 571 | 26,258 | 265 |
| AR | -5% | 130 | 124 | 4,816 | 162 |
| WY | -6% | 27 | 25 | 1,115 | 190 |
| MS | -6% | 162 | 152 | 5,472 | 183 |
| WI | -7% | 284 | 265 | 11,961 | 207 |
| KY | -9% | 221 | 200 | 8,259 | 187 |
| VT | -14% | 41 | 35 | 1,663 | 266 |
| ID | -15% | 104 | 89 | 3,846 | 232 |
| RI | -18% | 75 | 61 | 3,274 | 310 |
| ME | -19% | 77 | 62 | 3,396 | 255 |

- Alaska (53 percent), New Mexico (33 percent), and Missouri (31 percent) experienced the greatest complaint volume percentage increase from August - October 2015 to August - October 2016.
- Maine (-19 percent), Rhode Island (-18 percent), and Idaho (-15 percent) experienced the greatest complaint volume percentage decrease from August - October 2015 to August - October 2016.⁷
- Of the five most populated states, Texas (30 percent) experienced the greatest complaint volume percentage increase and California (8 percent) experienced the least complaint volume percentage increase from August - October 2015 to August - October 2016.

⁷ Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2015 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2015/index.html>

1.3 Complaint volume by company

Complaint data in this section lags other complaint data by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. Figure 1 and Table 4 show the top 10 most-complained-about companies for June - August 2016. Figure 1 also shows which products consumers complained about for each company. The “Other” category includes consumer loans, student loans, money transfers, payday loans, prepaid cards, and other financial service complaints. Complaints sent to these companies account for 50 percent of all complaints sent to companies over this period. Company-level information should be considered in context of company size and/or market share.

FIGURE 1: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

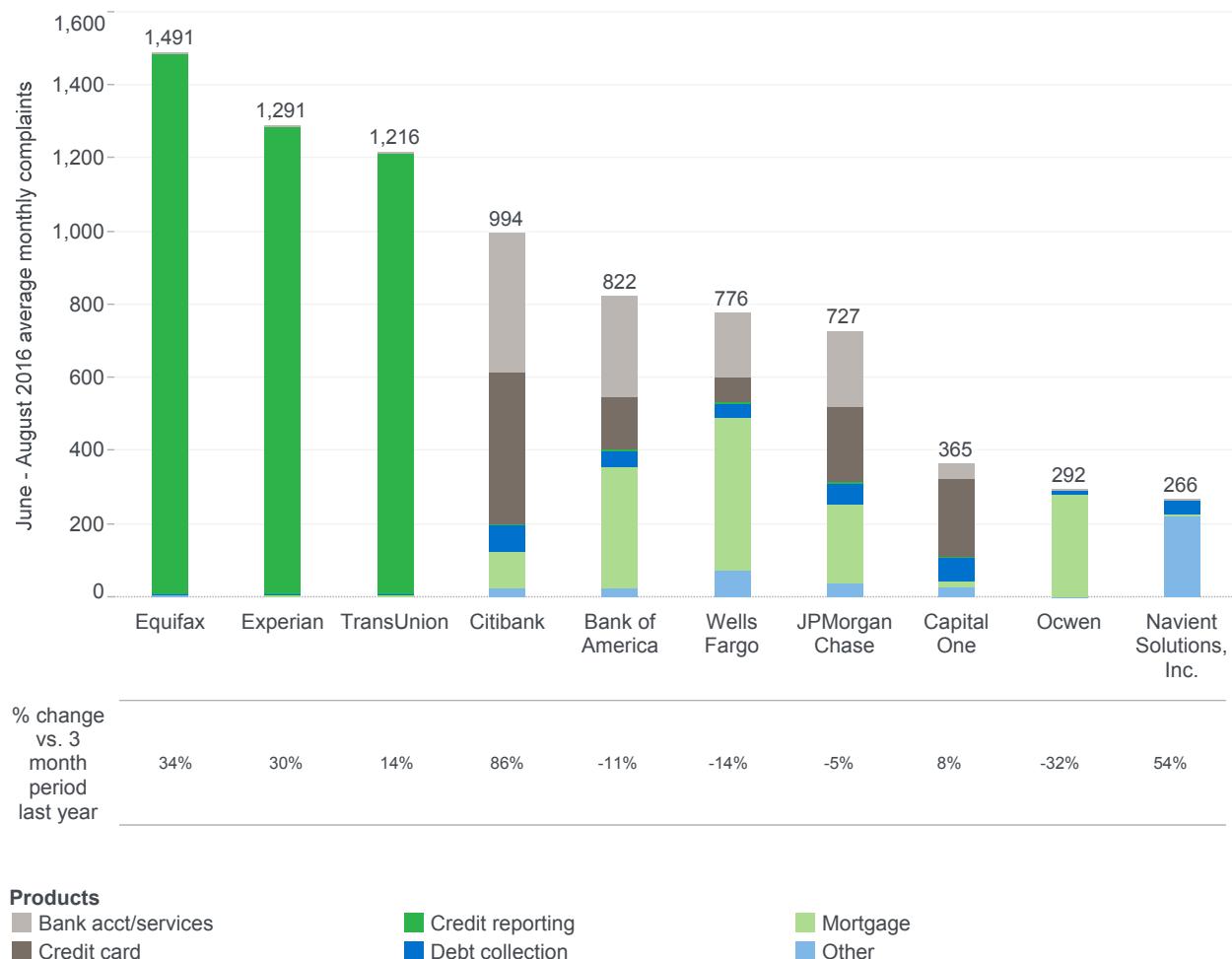


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES⁸

| Company | 3 month average: June - August 2016 | % change vs. 3 month period last year | Monthly average ⁹ | Total complaints |
|----------------------------|---|---|---------------------------------|---------------------|
| Equifax | 1,491 | 34% | 813 | 38,210 |
| Experian | 1,291 | 30% | 778 | 36,570 |
| TransUnion | 1,216 | 14% | 652 | 30,665 |
| Citibank | 994 | 86% | 520 | 29,620 |
| Bank of America | 822 | -11% | 1,047 | 59,673 |
| Wells Fargo | 776 | -14% | 799 | 45,556 |
| JPMorgan Chase | 727 | -5% | 652 | 37,161 |
| Capital One | 365 | 8% | 302 | 17,215 |
| Ocwen | 292 | -32% | 392 | 22,349 |
| Navient Solutions, Inc. | 266 | 54% | 178 | 9,625 |

- By average monthly complaint volume, Equifax (1,491), Experian (1,291), and TransUnion (1,216) were the most-complained-about companies for June - August 2016.
- Citibank experienced the greatest percentage increase in average monthly complaint volume (86 percent) from June - August 2015 to June - August 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-32 percent) from June - August 2015 to June - August 2016.

⁸ On February 25, 2016, the CFPB updated its student loan intake form to accept complaints about Federal student loan servicing.

⁹ Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through August 2016.

2. Product spotlight: Other financial service

The CFPB has handled approximately 4,500 other financial service complaints since July 21, 2011.

2.1 Other financial service complaints by type

Figures 2 and 3 show the types of other financial service complaints consumers submitted as a percentage of all other financial service complaints handled. The most common type of other financial service complaints consumers complain about is debt settlement (50 percent). The most common issues identified by consumers are problems with fraud or scam (51 percent) and customer service or customer relations (18 percent).

FIGURE 2: TYPES OF OTHER FINANCIAL SERVICES CONSUMERS COMPLAIN ABOUT

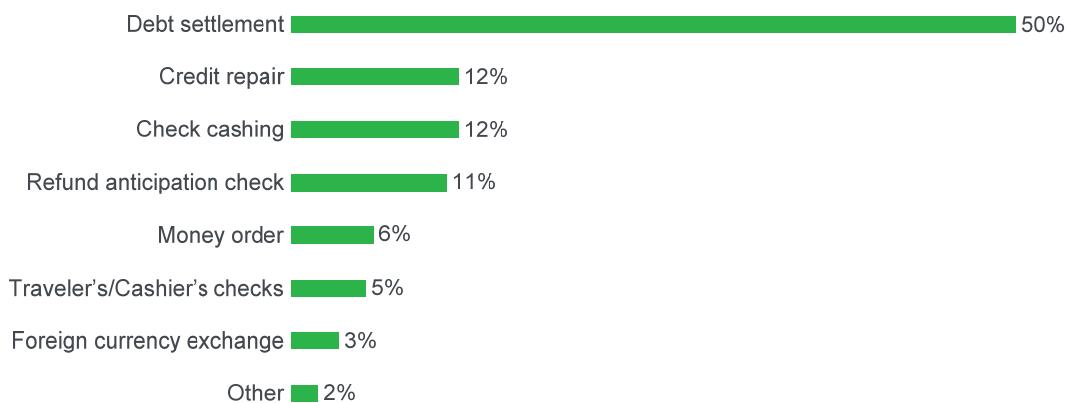


FIGURE 3: TYPES OF OTHER FINANCIAL SERVICE COMPLAINTS REPORTED BY CONSUMERS



- A majority of other financial service complaints involved fraud or scam as the consumer's primary issue. These complaints involved consumers seeking to settle or consolidate outstanding debts—often student loans—with creditors.
- Consumers reported making good faith payments to debt relief companies to pay off existing debt to creditors. Some consumers stated the payments were never forwarded to their creditors and they are now facing lawsuits for accounts they presumed were paid.
- Some debt relief companies required upfront fees to be paid by consumers prior to being accepted as clients. Consumers stated that after paying the fees they often encountered little to no communication from the companies on the status of the accounts to be settled. Some consumers reported the accounts were often settled for much less than the amount stated to them by the debt relief company and that they met resistance when trying to obtain a refund for the difference.
- Many consumers that sought to consolidate student loans reported some companies advertised being affiliated with the federal government or acting as a third-party vendor to federal student loan servicers. The consumers complained of being defrauded or scammed out of upfront fees with no relief provided on their existing student loan debt.

- Consumers looking to repair their credit expressed concerns of being scammed by credit repair companies after no relief was provided and requests for reimbursement went unacknowledged.
- Consumers complained of problems when attempting to redeem money orders, including purchased money orders being returned as invalid and fraudulent. These consumers report delays in the error resolution process that often resulted in no reimbursement for the value of the money order or the fee paid at the time of purchase.

2.2 Other financial service complaints by state

Table 5 shows the other financial service complaint volume percentage change by state.¹⁰ Some of the highlights include:

- Washington, D.C. (450 percent), New Jersey (321 percent), and Georgia (170 percent) experienced the greatest percentage increase in other financial service complaints from August - October 2015 to August - October 2016.
- Vermont (-100 percent), South Dakota (-100 percent), Maine (-100 percent), and Idaho (-100 percent) experienced the greatest percentage decrease in other financial service complaints from August - October 2015 to August - October 2016.
- Of the five most populated states, Florida (80 percent) experienced the greatest percentage increase and Illinois (-56 percent) experienced the greatest percentage decrease in other financial service complaints from August - October 2015 to August - October 2016.

¹⁰ Three-month averages are rounded, and percentage changes are based on non-rounded averages.

TABLE 5: OTHER FINANCIAL SERVICE COMPLAINT VOLUME PERCENT CHANGE BY STATE

| | % change | 3 month average: Aug - Oct 2015 | 3 month average: Aug - Oct 2016 | Total complaints | Complaints per 100k population |
|----|----------|------------------------------------|------------------------------------|------------------|-----------------------------------|
| DC | 450% | 0.7 | 3.7 | 52 | 7.7 |
| NJ | 321% | 6.3 | 26.7 | 220 | 2.5 |
| GA | 170% | 3.3 | 9.0 | 143 | 1.4 |
| IN | 120% | 1.7 | 3.7 | 66 | 1.0 |
| CO | 100% | 1.7 | 3.3 | 71 | 1.3 |
| NE | 100% | 0.3 | 0.7 | 20 | 1.1 |
| RI | 100% | 0.3 | 0.7 | 19 | 1.8 |
| FL | 80% | 10.0 | 18.0 | 328 | 1.6 |
| AL | 63% | 2.7 | 4.3 | 65 | 1.3 |
| VA | 47% | 5.0 | 7.3 | 159 | 1.9 |
| SC | 40% | 1.7 | 2.3 | 48 | 1.0 |
| LA | 38% | 2.7 | 3.7 | 50 | 1.1 |
| KS | 33% | 1.0 | 1.3 | 23 | 0.8 |
| MN | 25% | 1.3 | 1.7 | 57 | 1.0 |
| CA | 22% | 21.0 | 25.7 | 543 | 1.4 |
| PA | 22% | 6.0 | 7.3 | 183 | 1.4 |
| NV | 20% | 1.7 | 2.0 | 39 | 1.3 |
| OH | 7% | 5.0 | 5.3 | 125 | 1.1 |
| NY | 3% | 13.0 | 13.3 | 336 | 1.7 |
| DE | 0.0% | 2.0 | 2.0 | 29 | 3.1 |
| HI | 0.0% | 0.7 | 0.7 | 14 | 1.0 |
| MS | 0.0% | 1.0 | 1.0 | 23 | 0.8 |
| MT | 0.0% | 0.3 | 0.3 | 8 | 0.8 |
| ND | 0.0% | 0.3 | 0.3 | 8 | 1.1 |
| OK | 0.0% | 1.0 | 1.0 | 27 | 0.7 |
| WA | 0.0% | 3.0 | 3.0 | 87 | 1.2 |
| WY | 0.0% | 0.3 | 0.3 | 7 | 1.2 |
| AK | N/A | 0.0 | 0.0 | 7 | 0.9 |
| NH | N/A | 0.0 | 1.3 | 18 | 1.4 |
| NM | N/A | 0.0 | 1.3 | 25 | 1.2 |
| TN | -8% | 4.0 | 3.7 | 85 | 1.3 |
| MI | -14% | 4.7 | 4.0 | 123 | 1.2 |
| NC | -14% | 4.7 | 4.0 | 134 | 1.3 |
| CT | -17% | 2.0 | 1.7 | 61 | 1.7 |
| TX | -19% | 12.3 | 10.0 | 280 | 1.0 |
| AR | -25% | 1.3 | 1.0 | 23 | 0.8 |
| IA | -25% | 1.3 | 1.0 | 40 | 1.3 |
| MO | -29% | 4.7 | 3.3 | 69 | 1.1 |
| MD | -35% | 6.7 | 4.3 | 140 | 2.3 |
| MA | -45% | 3.7 | 2.0 | 102 | 1.5 |
| AZ | -50% | 3.3 | 1.7 | 68 | 1.0 |
| IL | -56% | 5.3 | 2.3 | 119 | 0.9 |
| WI | -64% | 3.7 | 1.3 | 46 | 0.8 |
| KY | -67% | 2.0 | 0.7 | 37 | 0.8 |
| WV | -67% | 1.0 | 0.3 | 35 | 1.9 |
| OR | -70% | 3.3 | 1.0 | 62 | 1.5 |
| UT | -75% | 1.3 | 0.3 | 20 | 0.7 |
| ID | -100% | 1.3 | 0.0 | 5 | 0.3 |
| ME | -100% | 0.7 | 0.0 | 17 | 1.3 |
| SD | -100% | 0.7 | 0.0 | 10 | 1.2 |
| VT | -100% | 0.3 | 0.0 | 6 | 1.0 |

2.3 Other financial service complaints by company

Each month, this section highlights the most-complained-about companies to which we sent complaints.

Companies are expected to respond to complaints sent to them within 15 days. If a complaint cannot be closed within 15 days, the company may indicate that its work on the complaint is “In progress” and provide a final response within 60 days. Company responses provided outside of those windows are considered untimely.

The most-complained-about companies highlighted in Table 6 received about 50 percent of all other financial service complaints sent to companies for response in June - August 2016. This section highlights those complaints. Company-level information should be considered in context of company size and/or market share.

TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR OTHER FINANCIAL SERVICE¹¹

| Company | 3 month average: Jun - Aug 2016 | % change vs. 3 month period last year | 3 month average % untimely: Jun - Aug 2016 |
|---|------------------------------------|---|--|
| JPay Inc. | 5.3 | NA | 0% |
| Global Tel*Link Corporation | 2.3 | NA | 0% |
| JPMorgan Chase | 2.3 | -22% | 0% |
| Bank of America | 2.0 | -14% | 0% |
| Capital One | 1.7 | NA | 0% |
| Global Client Solutions | 1.7 | -29% | 0% |
| Citibank | 1.3 | -20% | 0% |
| Wells Fargo | 1.3 | -43% | 0% |
| John C. Heath, Attorney at Law, PLLC | 1.0 | -25% | 0% |
| MoneyGram | 1.0 | -25% | 0% |

- Of these companies, Bank of America saw the least percentage decrease in other financial service complaints (-14 percent) from June - August 2015 to June - August 2016.
- Of these companies, Wells Fargo saw the greatest percentage decrease in other financial service complaints (-43 percent) during the same period.

¹¹ Three-month averages are rounded, and percentage changes are based on non-rounded averages.

3. Geographic spotlight: Oklahoma

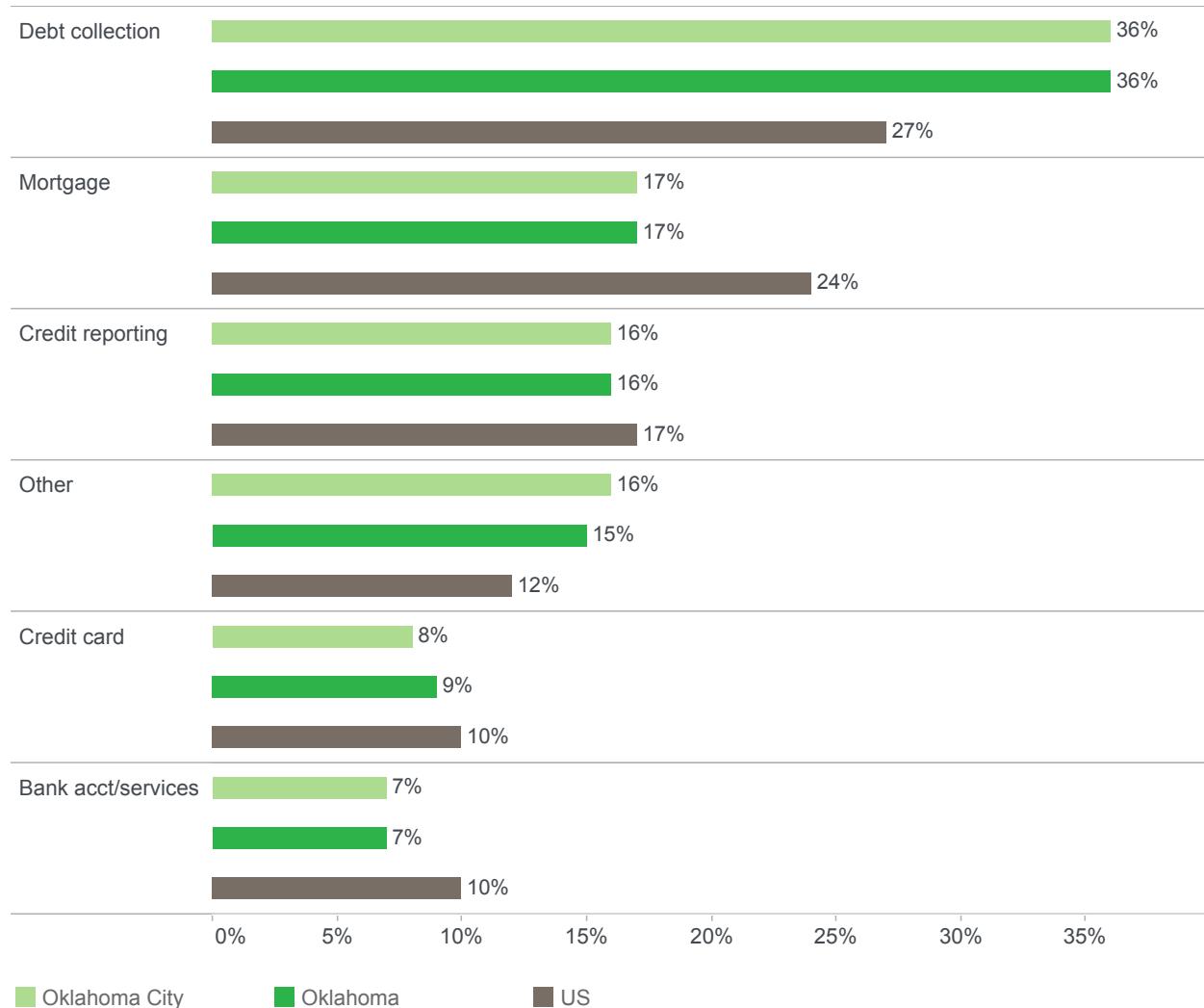
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Oklahoma and the Oklahoma City metro area. As of November 1, 2016, about 7,700 (0.7 percent) complaints were from Oklahoma consumers, of which about 3,100 (40 percent) were from Oklahoma City.¹²

¹² The Oklahoma City metro area is defined as zip codes from the Oklahoma City, OK Core-Based Statistical Areas (CBSA). http://www.census.gov/population/metro/files/zip07_cbsao6.zip. Complaint counts are based on consumer-provided ZIP code and unless otherwise noted the geographic spotlight section reflects cumulative complaint data since July 21, 2011.

3.1 Oklahoma complaints by product

Figure 4 shows the distribution of complaints by product for Oklahoma City, Oklahoma, and the United States as a whole.

FIGURE 4: OKLAHOMA CITY VS. OKLAHOMA AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT

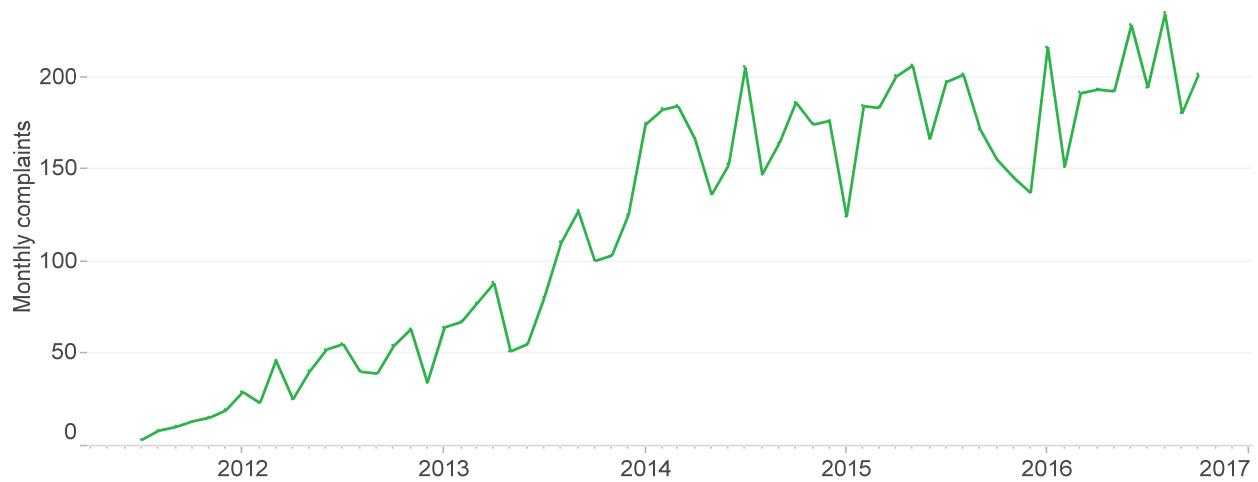


- Consumers in Oklahoma City and Oklahoma submitted debt collection complaints at a rate of 36 percent, higher than the 27 percent national average.
- Consumers in Oklahoma City and Oklahoma complained about mortgage at a rate of 17 percent, lower than the 24 percent national average.

3.2 Oklahoma complaints over time

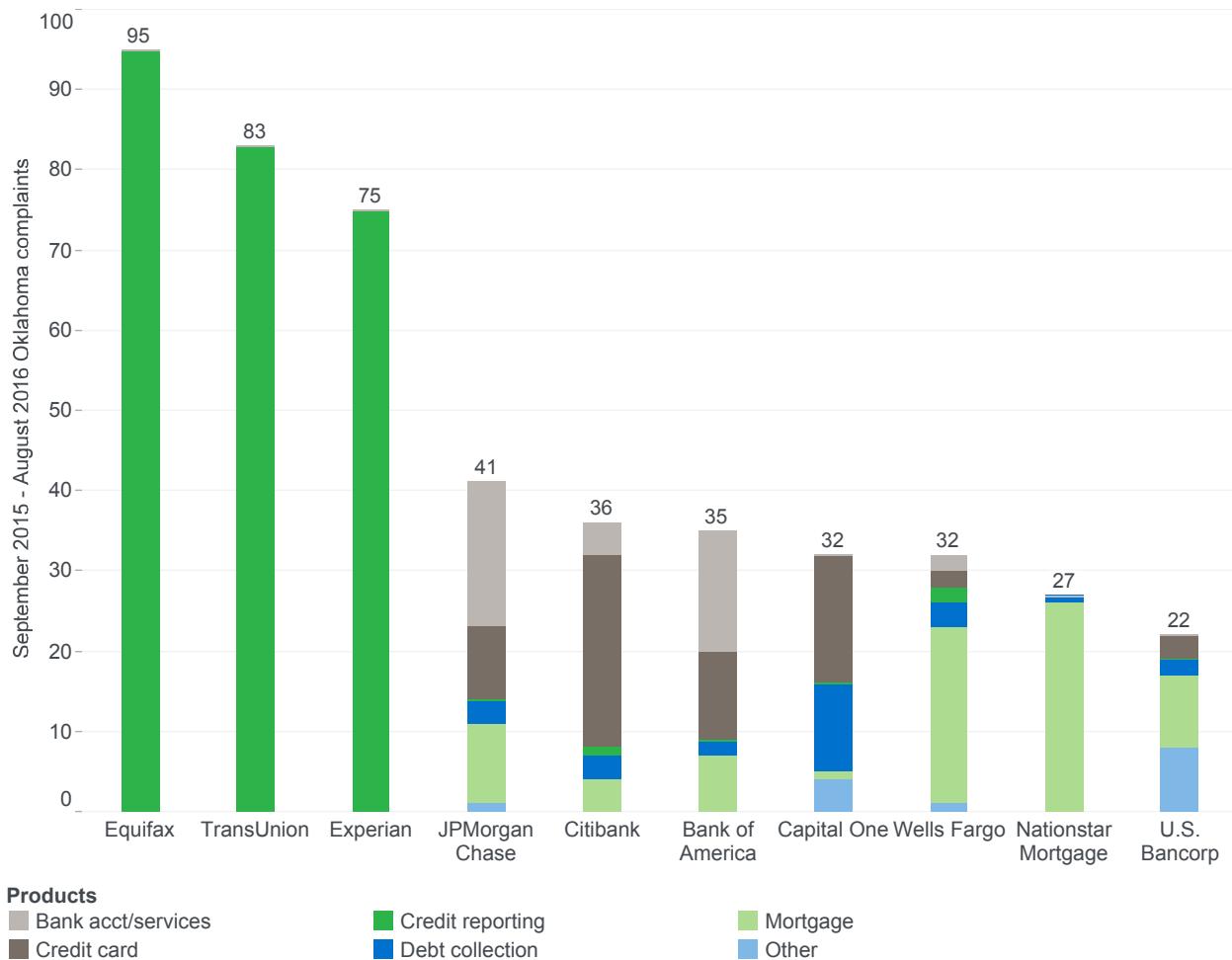
Average monthly complaints increased 17 percent from August through October 2015 (176 complaints per month) to August through October 2016 (205 complaints per month), higher than the national rate of 13 percent.

FIGURE 5: OKLAHOMA MONTHLY COMPLAINT VOLUME TREND



3.3 Oklahoma complaints by company

FIGURE 6: MOST-COMPLAINED-ABOUT COMPANIES BY OKLAHOMA CONSUMERS



Company-level information should be considered in context of company size and/or market share in a given geographic area.

- In the September 2015 - August 2016 period, Equifax, TransUnion, and Experian led the list of most-complained-about companies by Oklahoma consumers.

APPENDIX A:

TABLE 7: TOTAL COMPLAINTS BY MONTH AND PRODUCT

| | Bank account or services | Consumer loan | Credit card | Credit reporting | Debt collection | Money transfer | Mortgage | Other financial services | Payday loan | Prepaid | Student loans | Total |
|--------|---------------------------------|----------------------|--------------------|-------------------------|------------------------|-----------------------|-----------------|---------------------------------|--------------------|----------------|----------------------|--------------|
| 11-Jul | 13 | 3 | 517 | 2 | 4 | 0 | 14 | 4 | 0 | 2 | 2 | 564 |
| 11-Aug | 140 | 27 | 1,817 | 12 | 6 | 1 | 127 | 9 | 0 | 5 | 5 | 2,166 |
| 11-Sep | 191 | 45 | 1,718 | 18 | 17 | 2 | 179 | 28 | 4 | 7 | 3 | 2,233 |
| 11-Oct | 159 | 26 | 1,748 | 11 | 8 | 3 | 178 | 24 | 0 | 7 | 4 | 2,188 |
| 11-Nov | 199 | 39 | 1,752 | 5 | 9 | 1 | 275 | 17 | 1 | 0 | 5 | 2,324 |
| 11-Dec | 206 | 29 | 1,604 | 8 | 6 | 2 | 1,696 | 0 | 0 | 14 | 4 | 3,584 |
| 12-Jan | 191 | 30 | 1,453 | 4 | 5 | 0 | 2,526 | 1 | 3 | 6 | 11 | 4,253 |
| 12-Feb | 216 | 37 | 1,433 | 10 | 12 | 2 | 2,694 | 0 | 0 | 6 | 8 | 4,437 |
| 12-Mar | 1,463 | 220 | 1,615 | 12 | 31 | 7 | 3,441 | 6 | 7 | 17 | 666 | 7,526 |
| 12-Apr | 1,504 | 250 | 1,352 | 13 | 31 | 3 | 3,395 | 2 | 8 | 13 | 315 | 6,902 |
| 12-May | 1,963 | 366 | 1,661 | 19 | 36 | 5 | 4,685 | 3 | 8 | 12 | 242 | 9,069 |
| 12-Jun | 1,692 | 340 | 1,976 | 12 | 34 | 2 | 4,642 | 7 | 6 | 10 | 757 | 9,533 |
| 12-Jul | 1,619 | 329 | 1,794 | 32 | 33 | 3 | 4,171 | 6 | 4 | 5 | 315 | 8,353 |
| 12-Aug | 1,596 | 359 | 1,586 | 33 | 24 | 0 | 4,610 | 8 | 3 | 6 | 298 | 8,556 |
| 12-Sep | 1,367 | 304 | 1,256 | 21 | 17 | 0 | 3,653 | 11 | 4 | 12 | 260 | 6,927 |
| 12-Oct | 1,567 | 388 | 1,699 | 551 | 18 | 2 | 4,013 | 6 | 6 | 7 | 398 | 8,686 |
| 12-Nov | 1,252 | 328 | 1,401 | 1,252 | 24 | 1 | 3,525 | 4 | 1 | 4 | 332 | 8,156 |
| 12-Dec | 1,248 | 343 | 1,312 | 1,370 | 62 | 1 | 3,737 | 4 | 15 | 8 | 272 | 8,420 |
| 13-Jan | 1,651 | 391 | 1,454 | 1,561 | 94 | 3 | 7,225 | 6 | 8 | 4 | 384 | 12,877 |
| 13-Feb | 1,459 | 352 | 1,442 | 1,710 | 113 | 11 | 5,681 | 11 | 16 | 9 | 331 | 11,230 |
| 13-Mar | 1,685 | 439 | 1,607 | 1,728 | 153 | 6 | 5,633 | 3 | 15 | 18 | 373 | 11,815 |
| 13-Apr | 1,422 | 457 | 1,508 | 1,903 | 179 | 79 | 5,623 | 3 | 16 | 16 | 371 | 11,704 |
| 13-May | 1,415 | 442 | 1,364 | 1,875 | 111 | 58 | 5,250 | 2 | 26 | 16 | 302 | 10,956 |
| 13-Jun | 1,490 | 426 | 1,312 | 2,042 | 108 | 93 | 5,246 | 4 | 22 | 5 | 287 | 11,089 |
| 13-Jul | 1,657 | 446 | 1,278 | 2,236 | 2,433 | 100 | 5,237 | 2 | 17 | 11 | 341 | 13,786 |
| 13-Aug | 1,683 | 520 | 1,352 | 2,273 | 4,224 | 91 | 4,963 | 2 | 40 | 8 | 350 | 15,540 |
| 13-Sep | 1,666 | 608 | 1,357 | 2,326 | 6,298 | 121 | 4,341 | 3 | 36 | 5 | 371 | 17,166 |
| 13-Oct | 1,800 | 540 | 1,369 | 2,267 | 4,865 | 155 | 3,864 | 4 | 35 | 5 | 422 | 15,372 |
| 13-Nov | 1,565 | 472 | 1,246 | 2,340 | 6,653 | 168 | 3,475 | 1 | 396 | 3 | 344 | 16,708 |
| 13-Dec | 1,535 | 508 | 1,322 | 1,943 | 5,972 | 137 | 3,386 | 3 | 385 | 4 | 409 | 15,633 |
| 14-Jan | 1,829 | 580 | 1,549 | 3,221 | 8,137 | 162 | 4,240 | 0 | 441 | 8 | 491 | 20,694 |
| 14-Feb | 1,808 | 581 | 1,615 | 3,509 | 7,795 | 144 | 4,545 | 2 | 374 | 3 | 494 | 20,889 |
| 14-Mar | 2,047 | 663 | 1,668 | 3,556 | 8,422 | 171 | 4,898 | 3 | 413 | 6 | 584 | 22,459 |
| 14-Apr | 1,987 | 688 | 1,665 | 3,850 | 8,313 | 171 | 4,757 | 8 | 402 | 1 | 541 | 22,411 |

| | Bank account or services | Consumer loan | Credit card | Credit reporting | Debt collection | Money transfer | Mortgage | Other financial services | Payday loan | Prepaid | Student loans | Total |
|---------------------------|---------------------------------|----------------------|--------------------|-------------------------|------------------------|-----------------------|-----------------|---------------------------------|--------------------|----------------|----------------------|------------------|
| 14-May | 1,950 | 591 | 1,497 | 3,394 | 7,374 | 175 | 4,099 | 2 | 324 | 5 | 537 | 19,983 |
| 14-Jun | 1,943 | 696 | 1,497 | 3,463 | 7,753 | 184 | 4,134 | 4 | 347 | 5 | 584 | 20,626 |
| 14-Jul | 2,026 | 872 | 1,571 | 3,816 | 7,992 | 157 | 4,411 | 62 | 587 | 94 | 582 | 22,275 |
| 14-Aug | 1,564 | 1,002 | 1,689 | 4,647 | 7,222 | 148 | 4,340 | 104 | 645 | 138 | 626 | 22,319 |
| 14-Sep | 1,593 | 979 | 1,548 | 4,379 | 6,381 | 164 | 4,114 | 110 | 587 | 151 | 594 | 20,806 |
| 14-Oct | 1,625 | 1,026 | 1,437 | 3,561 | 6,684 | 132 | 4,474 | 124 | 532 | 139 | 654 | 20,582 |
| 14-Nov | 1,391 | 910 | 1,357 | 3,569 | 6,131 | 123 | 3,506 | 102 | 478 | 129 | 546 | 18,396 |
| 14-Dec | 1,463 | 982 | 1,459 | 3,698 | 6,070 | 160 | 3,587 | 92 | 468 | 144 | 548 | 18,862 |
| 15-Jan | 1,617 | 998 | 1,515 | 4,149 | 6,547 | 144 | 3,513 | 107 | 458 | 165 | 575 | 19,941 |
| 15-Feb | 1,457 | 990 | 1,788 | 4,032 | 6,874 | 141 | 3,601 | 112 | 472 | 183 | 603 | 20,403 |
| 15-Mar | 1,725 | 1,091 | 1,896 | 4,815 | 8,000 | 195 | 4,287 | 158 | 538 | 199 | 719 | 23,796 |
| 15-Apr | 1,748 | 941 | 1,757 | 4,733 | 7,178 | 190 | 4,238 | 146 | 484 | 192 | 686 | 22,487 |
| 15-May | 1,704 | 1,029 | 1,825 | 4,493 | 7,149 | 208 | 4,266 | 156 | 414 | 177 | 645 | 22,266 |
| 15-Jun | 1,968 | 1,095 | 1,890 | 4,297 | 7,469 | 211 | 4,664 | 166 | 460 | 195 | 626 | 23,248 |
| 15-Jul | 1,997 | 1,344 | 1,961 | 6,547 | 8,184 | 235 | 4,463 | 203 | 478 | 187 | 645 | 26,423 |
| 15-Aug | 2,042 | 1,340 | 1,931 | 5,590 | 7,543 | 218 | 4,949 | 196 | 445 | 179 | 656 | 25,295 |
| 15-Sep | 1,907 | 1,253 | 1,947 | 4,679 | 6,666 | 198 | 4,566 | 148 | 450 | 179 | 612 | 22,817 |
| 15-Oct | 2,247 | 1,292 | 1,964 | 4,432 | 6,810 | 229 | 4,435 | 160 | 508 | 892 | 568 | 23,795 |
| 15-Nov | 1,984 | 1,092 | 1,819 | 3,731 | 6,291 | 192 | 3,951 | 191 | 421 | 260 | 457 | 20,612 |
| 15-Dec | 1,975 | 1,041 | 1,883 | 3,419 | 6,342 | 190 | 3,794 | 162 | 382 | 223 | 467 | 20,138 |
| 16-Jan | 2,110 | 1,174 | 2,001 | 3,367 | 6,681 | 222 | 4,192 | 183 | 422 | 227 | 567 | 21,366 |
| 16-Feb | 1,834 | 1,251 | 1,997 | 3,705 | 7,248 | 198 | 4,455 | 171 | 394 | 206 | 618 | 22,333 |
| 16-Mar | 2,036 | 1,349 | 2,052 | 4,861 | 8,030 | 187 | 4,947 | 207 | 436 | 241 | 1,134 | 25,740 |
| 16-Apr | 1,880 | 1,263 | 1,995 | 4,507 | 7,234 | 195 | 4,314 | 189 | 383 | 177 | 1,190 | 23,553 |
| 16-May | 2,192 | 1,286 | 1,983 | 4,807 | 6,845 | 198 | 4,273 | 126 | 395 | 226 | 963 | 23,606 |
| 16-Jun | 2,541 | 1,274 | 1,979 | 4,907 | 6,943 | 197 | 4,290 | 199 | 370 | 221 | 1,001 | 24,188 |
| 16-Jul | 2,379 | 1,310 | 2,147 | 5,206 | 6,473 | 164 | 3,907 | 137 | 335 | 208 | 1,167 | 23,655 |
| 16-Aug | 2,652 | 1,491 | 2,599 | 4,987 | 9,647 | 228 | 4,289 | 260 | 422 | 244 | 1,246 | 28,347 |
| 16-Sep | 3,090 | 1,531 | 2,686 | 4,591 | 7,325 | 208 | 4,471 | 173 | 330 | 189 | 1,323 | 26,165 |
| 16-Oct | 2,857 | 1,613 | 2,622 | 5,369 | 7,749 | 191 | 4,357 | 180 | 337 | 182 | 1,248 | 27,010 |
| Total¹³ | 102,782 | 45,682 | 107,094 | 173,476 | 279,082 | 7,287 | 252,812 | 4,527 | 16,014 | 6,220 | 32,679 | 1,035,239 |

¹³ Total column includes approximately 7,584 complaints where no specific consumer financial product was selected by consumers.

TABLE 8: TOTAL COMPLAINTS BY LOCALITY AND PRODUCT

| | Bank account or services | Consumer loan | Credit card | Credit reporting | Debt collection | Money transfer | Mortgage | Other financial services | Payday loan | Prepaid | Student loans | Total |
|--------------------------------|--------------------------|---------------|-------------|------------------|-----------------|----------------|----------|--------------------------|-------------|---------|---------------|---------|
| Alabama | 1,030 | 760 | 877 | 2,132 | 3,755 | 67 | 1,956 | 65 | 334 | 85 | 358 | 11,516 |
| Alaska | 121 | 56 | 168 | 219 | 444 | 12 | 239 | 7 | 33 | 7 | 44 | 1,356 |
| American Samoa | 9 | 0 | 5 | 5 | 14 | 1 | 7 | 0 | 0 | 0 | 2 | 44 |
| Arizona | 2,163 | 1,171 | 2,357 | 3,384 | 6,523 | 135 | 5,756 | 68 | 245 | 130 | 615 | 22,735 |
| Arkansas | 452 | 274 | 463 | 951 | 1,432 | 38 | 872 | 23 | 72 | 29 | 176 | 4,816 |
| California | 13,626 | 5,435 | 14,104 | 21,917 | 35,414 | 987 | 43,377 | 543 | 1,695 | 866 | 3,616 | 142,386 |
| Colorado | 1,563 | 723 | 1,932 | 2,823 | 4,740 | 108 | 4,323 | 71 | 226 | 104 | 566 | 17,289 |
| Connecticut | 1,365 | 511 | 1,543 | 1,609 | 2,552 | 80 | 2,918 | 61 | 167 | 90 | 414 | 11,405 |
| Delaware | 630 | 295 | 654 | 728 | 1,481 | 22 | 1,169 | 29 | 93 | 24 | 128 | 5,282 |
| District of Columbia | 820 | 228 | 709 | 879 | 1,412 | 61 | 1,283 | 52 | 119 | 43 | 325 | 6,005 |
| Federated States of Micronesia | 5 | 2 | 12 | 10 | 14 | 1 | 14 | 1 | 1 | 0 | 1 | 61 |
| Florida | 9,095 | 3,750 | 9,308 | 20,173 | 24,847 | 560 | 27,679 | 328 | 1,130 | 382 | 2,177 | 100,095 |
| Georgia | 4,108 | 2,307 | 3,509 | 8,011 | 10,763 | 251 | 12,593 | 143 | 379 | 289 | 1,210 | 43,846 |
| Guam | 14 | 11 | 13 | 29 | 34 | 3 | 28 | 1 | 2 | 1 | 7 | 143 |
| Hawaii | 282 | 137 | 429 | 631 | 945 | 19 | 1,073 | 14 | 41 | 13 | 88 | 3,694 |
| Idaho | 263 | 161 | 400 | 668 | 1,350 | 24 | 745 | 5 | 68 | 12 | 129 | 3,846 |
| Illinois | 4,129 | 1,432 | 3,815 | 6,196 | 9,514 | 242 | 8,504 | 119 | 575 | 263 | 1,265 | 36,270 |
| Indiana | 1,121 | 608 | 1,144 | 1,925 | 3,848 | 80 | 2,288 | 66 | 320 | 75 | 620 | 12,179 |
| Iowa | 368 | 213 | 570 | 880 | 1,644 | 40 | 726 | 40 | 123 | 43 | 228 | 4,901 |
| Kansas | 556 | 279 | 648 | 813 | 1,957 | 41 | 952 | 23 | 104 | 40 | 181 | 5,645 |
| Kentucky | 675 | 405 | 709 | 1,429 | 2,830 | 58 | 1,489 | 37 | 196 | 51 | 328 | 8,259 |
| Louisiana | 905 | 607 | 819 | 2,192 | 3,959 | 78 | 2,052 | 50 | 319 | 76 | 306 | 11,431 |
| Maine | 324 | 148 | 541 | 399 | 838 | 14 | 859 | 17 | 52 | 31 | 153 | 3,396 |
| Marshall Islands | 5 | 8 | 7 | 4 | 14 | 0 | 10 | 1 | 0 | 0 | 1 | 50 |
| Maryland | 3,203 | 1,420 | 3,063 | 4,575 | 7,313 | 202 | 9,365 | 140 | 577 | 166 | 979 | 31,270 |
| Massachusetts | 2,630 | 677 | 2,696 | 2,376 | 3,834 | 178 | 4,994 | 102 | 285 | 132 | 909 | 18,921 |
| Michigan | 2,446 | 1,058 | 2,388 | 3,710 | 6,919 | 175 | 7,404 | 123 | 495 | 180 | 1,112 | 26,258 |
| Minnesota | 1,233 | 398 | 1,403 | 1,527 | 2,959 | 109 | 3,043 | 57 | 232 | 78 | 559 | 11,691 |
| Mississippi | 480 | 382 | 379 | 992 | 1,836 | 35 | 954 | 23 | 160 | 38 | 166 | 5,472 |
| Missouri | 1,190 | 786 | 1,270 | 2,134 | 4,417 | 94 | 3,169 | 69 | 285 | 97 | 637 | 14,225 |
| Montana | 123 | 78 | 214 | 287 | 663 | 9 | 319 | 8 | 36 | 12 | 71 | 1,833 |
| Nebraska | 358 | 149 | 415 | 426 | 1,242 | 23 | 617 | 20 | 87 | 24 | 169 | 3,549 |

| | Bank account or services | Consumer loan | Credit card | Credit reporting | Debt collection | Money transfer | Mortgage | Other financial services | Payday loan | Prepaid | Student loans | Total |
|------------------------------|---------------------------------|----------------------|--------------------|-------------------------|------------------------|-----------------------|-----------------|---------------------------------|--------------------|----------------|----------------------|------------------|
| Nevada | 1,239 | 609 | 1,180 | 2,281 | 3,685 | 81 | 3,038 | 39 | 245 | 84 | 275 | 12,872 |
| New Hampshire | 389 | 162 | 473 | 534 | 1,063 | 19 | 1,576 | 18 | 64 | 23 | 199 | 4,559 |
| New Jersey | 4,431 | 1,541 | 4,445 | 5,793 | 8,611 | 250 | 11,266 | 220 | 638 | 226 | 1,237 | 38,936 |
| New Mexico | 488 | 286 | 484 | 1,059 | 1,724 | 55 | 1,007 | 25 | 117 | 26 | 165 | 5,481 |
| New York | 8,363 | 2,249 | 9,445 | 11,475 | 14,220 | 557 | 15,729 | 336 | 468 | 402 | 2,453 | 66,115 |
| North Carolina | 2,769 | 1,549 | 2,913 | 4,848 | 7,131 | 182 | 7,260 | 134 | 447 | 165 | 741 | 28,373 |
| North Dakota | 79 | 49 | 104 | 201 | 379 | 8 | 134 | 8 | 15 | 6 | 38 | 1,026 |
| Northern Mariana Islands | 6 | 0 | 3 | 5 | 7 | 0 | 4 | 0 | 0 | 0 | 5 | 30 |
| Ohio | 3,074 | 1,635 | 3,610 | 4,295 | 9,424 | 190 | 6,852 | 125 | 625 | 215 | 1,397 | 31,650 |
| Oklahoma | 567 | 490 | 660 | 1,232 | 2,791 | 59 | 1,282 | 27 | 247 | 51 | 248 | 7,710 |
| Oregon | 1,233 | 418 | 1,286 | 1,563 | 3,416 | 62 | 3,048 | 62 | 171 | 78 | 452 | 11,885 |
| Palau | 1 | 1 | 1 | 3 | 1 | 0 | 6 | 0 | 0 | 0 | 0 | 13 |
| Pennsylvania | 4,367 | 1,623 | 4,057 | 5,667 | 9,670 | 243 | 8,161 | 183 | 613 | 213 | 1,696 | 36,706 |
| Puerto Rico | 329 | 141 | 367 | 698 | 503 | 15 | 461 | 14 | 5 | 7 | 54 | 2,634 |
| Rhode Island | 431 | 150 | 418 | 399 | 864 | 26 | 727 | 19 | 91 | 19 | 114 | 3,274 |
| South Carolina | 1,086 | 881 | 1,096 | 2,562 | 4,278 | 93 | 2,912 | 48 | 262 | 83 | 424 | 13,800 |
| South Dakota | 131 | 96 | 202 | 207 | 570 | 14 | 225 | 10 | 33 | 5 | 63 | 1,565 |
| Tennessee | 1,535 | 993 | 1,483 | 2,581 | 5,792 | 91 | 3,228 | 85 | 414 | 114 | 570 | 16,979 |
| Texas | 6,534 | 4,223 | 6,751 | 19,848 | 27,597 | 505 | 12,348 | 280 | 1,431 | 451 | 1,835 | 82,325 |
| Utah | 437 | 267 | 598 | 886 | 1,986 | 33 | 1,362 | 20 | 118 | 31 | 188 | 5,970 |
| Vermont | 202 | 76 | 248 | 233 | 347 | 11 | 402 | 6 | 20 | 17 | 94 | 1,663 |
| Virgin Islands | 33 | 10 | 39 | 66 | 50 | 5 | 48 | 2 | 4 | 1 | 5 | 265 |
| Virginia | 3,014 | 1,522 | 3,484 | 5,773 | 8,406 | 245 | 7,743 | 159 | 476 | 219 | 1,018 | 32,274 |
| Washington | 1,842 | 715 | 2,103 | 3,169 | 5,838 | 144 | 5,832 | 87 | 247 | 141 | 736 | 20,983 |
| West Virginia | 282 | 129 | 306 | 614 | 835 | 30 | 461 | 35 | 28 | 22 | 151 | 2,935 |
| Wisconsin | 1,098 | 528 | 1,564 | 1,429 | 3,612 | 82 | 2,637 | 46 | 274 | 110 | 491 | 11,961 |
| Wyoming | 64 | 63 | 111 | 181 | 385 | 5 | 202 | 7 | 34 | 3 | 47 | 1,115 |
| U.S. Armed Forces – Americas | 10 | 1 | 6 | 1 | 24 | 1 | 8 | 2 | 1 | 2 | 2 | 60 |
| U.S. Armed Forces – Europe | 39 | 26 | 35 | 72 | 91 | 5 | 93 | 4 | 0 | 2 | 24 | 392 |
| U.S. Armed Forces – Pacific | 16 | 18 | 38 | 42 | 89 | 2 | 52 | 3 | 1 | 0 | 13 | 274 |
| Unspecified | 3,401 | 762 | 3,020 | 1,725 | 6,186 | 527 | 3,931 | 217 | 474 | 123 | 404 | 21,545 |
| Total | 102,782 | 45,682 | 107,094 | 173,476 | 279,082 | 7,287 | 252,812 | 4,527 | 16,014 | 6,220 | 32,679 | 1,035,239 |

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