

September 2016

Monthly Complaint Report

Vol. 15



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 September 1, 2016, the CFPB has handled approximately 982,400 complaints, including approximately 28,700 complaints in August 2016. Table 1 shows the percentage change in complaint volume by product, comparing June - August 2015 with June - August 2016.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: Jun - Aug 2015	3 month average: Jun - Aug 2016
Student loan	78%	642	1,141
Bank account or service	26%	2,002	2,524
Prepaid	20%	187	225
Credit card	16%	1,927	2,243
Consumer loan	8%	1,260	1,359
Other financial service	5%	188	199
Debt collection	0%	7,732	7,726
Credit reporting	-7%	5,478	5,078
Money transfer	-11%	221	197
Mortgage	-11%	4,692	4,170
Payday loan	-18%	461	379
Total	2%	24,989	25,508

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 June - August 2015 (642 complaints) to June - August 2016 (1,141 complaints), representing about a 78 percent increase.
- Payday loan complaints showed the greatest percentage decrease from June - August 2015 (461 complaints) to June - August 2016 (379 complaints), representing about an 18 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.

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 7,063 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 34 percent of complaints submitted in August 2016 and showed the greatest month-over-month percentage increase (50 percent).
- Credit reporting complaints showed the greatest month-over-month percentage decrease (-2 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 67 percent of complaints submitted in August 2016.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Jun - Aug 2015	3 month average: Jun - Aug 2016	Total complaints	Total complaints per 100k population
WY	29%	26	33	1,070	183
AK	26%	26	32	1,275	173
CO	21%	413	501	16,427	301
ND	18%	23	27	975	129
NM	17%	116	135	5,187	249
OK	16%	188	219	7,330	187
AZ	15%	557	642	21,515	315
DC	14%	141	161	5,732	853
GA	12%	1,118	1,258	41,102	402
IL	11%	865	964	34,236	266
CT	11%	260	287	10,801	301
HI	10%	73	81	3,529	247
AL	10%	292	322	10,870	224
IA	10%	120	132	4,627	148
VT	9%	39	42	1,599	255
TX	9%	2,011	2,183	77,526	282
KS	8%	127	137	5,370	184
MO	6%	344	363	13,377	220
NY	6%	1,550	1,636	62,612	316
WA	4%	497	518	19,930	278
MN	4%	277	289	11,166	203
WV	2%	68	69	2,792	151
CA	1%	3,383	3,431	135,436	346
NJ	1%	914	924	37,061	414
OR	-0.6%	299	297	11,286	280
LA	-1%	300	297	10,753	230
FL	-1%	2,538	2,505	95,021	469
MD	-2%	705	692	29,745	495
VA	-2%	774	760	30,679	366
MT	-2%	42	41	1,735	168
WI	-3%	273	266	11,443	198
AR	-3%	130	126	4,564	153
TN	-3%	434	421	16,106	244
DE	-3%	122	119	5,056	534
IN	-3%	309	299	11,552	175
NH	-4%	94	91	4,371	328
PA	-4%	873	839	34,736	271
SC	-5%	346	328	13,062	267
MS	-5%	162	153	5,199	174
KY	-6%	207	196	7,865	178
OH	-6%	778	733	30,188	260
NV	-6%	374	350	12,146	420
MI	-7%	584	544	25,166	254
MA	-8%	452	418	18,010	265
UT	-8%	162	150	5,691	190
NC	-9%	755	687	26,893	268
RI	-10%	70	63	3,146	298
SD	-11%	34	31	1,481	173
ID	-15%	110	93	3,675	222
NE	-19%	101	82	3,368	178
ME	-36%	87	56	3,268	246

- Wyoming (29 percent), Alaska (26 percent), and Colorado (21 percent) experienced the greatest complaint volume percentage increase from June - August 2015 to June - August 2016.
- Maine (-36 percent), Nebraska (-19 percent), and Idaho (-15 percent) experienced the greatest complaint volume percentage decrease from June - August 2015 to June - August 2016.⁷
- Of the five most populated states, Illinois (11 percent) experienced the greatest complaint volume percentage increase and Florida (-1 percent) experienced the greatest complaint volume percentage decrease from June - August 2015 to June - August 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 April - June 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

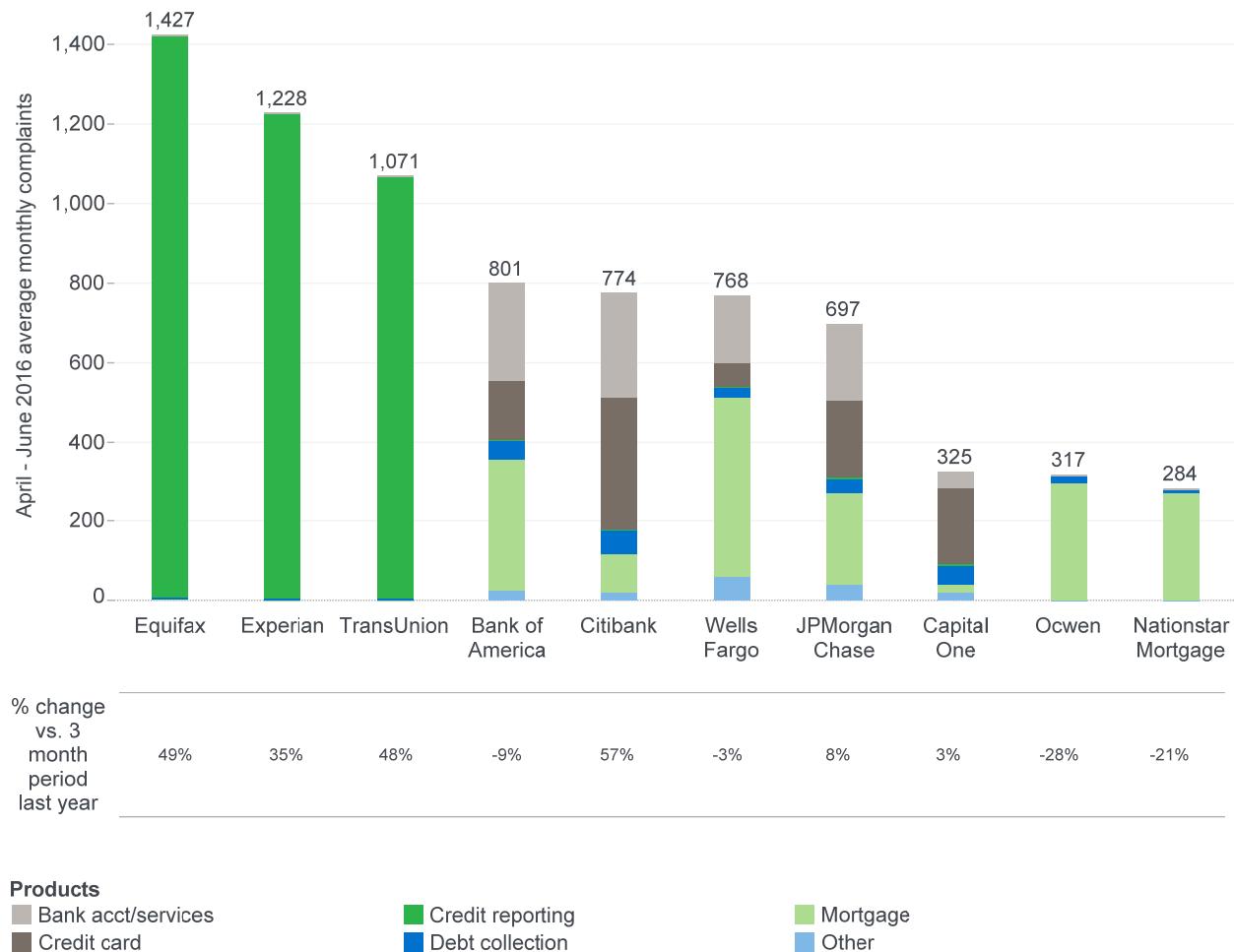


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: April - June 2016	% change vs. 3 month period last year	Monthly average ⁸	Total complaints
Equifax	1,427	49%	783	35,224
Experian	1,228	35%	754	33,914
TransUnion	1,071	48%	625	28,112
Bank of America	801	-9%	1,055	58,027
Citibank	774	57%	502	27,620
Wells Fargo	768	-3%	800	43,983
JPMorgan Chase	697	8%	648	35,644
Capital One	325	3%	299	16,453
Ocwen	317	-28%	396	21,775
Nationstar Mortgage	284	-21%	254	13,968

- By average monthly complaint volume, Equifax (1,427), Experian (1,228), and TransUnion (1,071) were the most-complained-about companies for April - June 2016.
- Citibank experienced the greatest percentage increase in average monthly complaint volume (57 percent) from April - June 2015 to April - June 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-28 percent) from April - June 2015 to April - June 2016.

⁸ Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through June 2016.

2. Product spotlight: Money Transfer

The CFPB has handled approximately 6,900 money transfer complaints since July 21, 2011⁹, representing 0.7 percent of total complaints.

2.1 Money transfer complaints by type

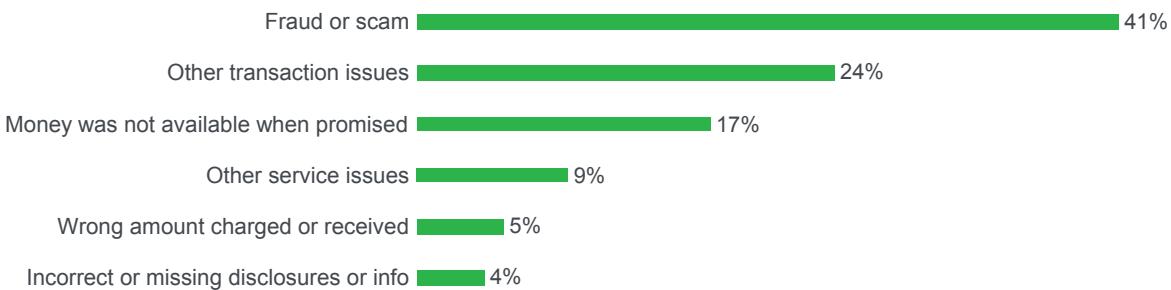
Figures 2 and 3 show the types of money transfer complaints consumers submitted as a percentage of all money transfer complaints handled. The two types of money transfer products consumers complain about are domestic (US) money transfers (52 percent) and international money transfers (47 percent). The most common issues identified by consumers are problems with fraud or scams (41 percent) and other transaction issues (24 percent).

FIGURE 2: TYPES OF MONEY TRANSFER PRODUCTS CONSUMER COMPLAIN ABOUT



⁹ The CFPB officially began accepting money transfer complaints on April 4, 2013. Money transfer complaints handled prior to that date were referred to other regulators.

FIGURE 3: TYPES OF MONEY TRANSFER COMPLAINTS REPORTED BY CONSUMERS



- Consumers who use money transfer services to make purchases, commonly report being the victims of frauds and scams. These consumers regularly complain that they send money to a seller but do not receive the items they purchased in return.
- Consumers attempting to complete transactions through an online money transfer service often report encountering problems with the dispute resolution process. Sellers describe several scenarios where they do not receive payments after sending the item to the buyer. This often occurs when the seller is told that the payment has been accepted, but it is later cancelled. Cancellation is done either by the buyer directly due to a dispute, or by their financial institution because of insufficient funds in the buyer's account. Sellers often indicate that when disputes are decided in favor of the buyer, but after the item has already been sent money transfer service providers will debit a sellers' account without guaranteeing that the buyer will return the item to the seller. Sellers also report encountering chargeback fees when the buyer uses a credit card and then later asks their credit card issuer to reverse a transaction after it has been completed.
- Consumers report that money transfer service providers place holds on accounts without providing an explanation to the consumer. Companies commonly report that the hold is a result of a risk-based model that will hold reserves on accounts in order to cover potential losses arising from reversals or chargebacks. Some consumers operating small businesses indicate that these holds harm their ability to conduct routine business operations as well as impact their financial lives more broadly.
- Consumers submitting complaints about international money transfers commonly report delays and restrictions when attempting to make transfers. Many of these complaints are the product of company risk-based assessments, review for compliance

with United States regulations administered by the Office of Foreign Assets Control, and consumer identification efforts. Consumers often indicate companies will not explain the denial.

2.2 Money transfer complaints by state

Table 5 shows the money transfer complaint volume percentage change by state.¹⁰ Some of the highlights include:

- Washington, D.C. (400 percent), Wisconsin (300 percent), and Colorado (167 percent) experienced the greatest percentage increase in money transfer complaints from June - August 2015 to June - August 2016.
- Vermont (-100 percent), South Dakota (-100 percent), Rhode Island (-100), and Alaska (-100 percent) experienced the greatest percentage decrease in money transfer complaints from June - August 2015 to June - August 2016.
- Of the five most populated states, California (-5 percent) experienced the least percentage decrease and Florida (-46 percent) experienced the greatest percentage decrease in money transfer complaints from June - August 2015 to June - August 2016.

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

TABLE 5: MONEY TRANSFER COMPLAINT VOLUME PERCENT CHANGE BY STATE

	% change	3 month average: Jun - Aug 2015	3 month average: Jun - Aug 2016	Total complaints	Complaints per 100k population
DC	400%	0.7	3.3	54	8.0
WI	300%	0.7	2.7	79	1.4
CO	167%	2.0	5.3	102	1.9
IA	150%	0.7	1.7	37	1.2
OR	133%	1.0	2.3	59	1.5
MN	117%	2.0	4.3	101	1.8
WV	100%	0.3	0.7	27	1.5
AL	60%	1.7	2.7	64	1.3
KS	50%	0.7	1.0	35	1.2
ND	50%	0.7	1.0	7	0.9
NM	40%	1.7	2.3	52	2.5
OH	25%	4.0	5.0	183	1.6
MA	15%	4.3	5.0	168	2.5
PA	5%	7.3	7.7	231	1.8
AR	0.0%	1.3	1.3	35	1.2
ID	0.0%	0.3	0.3	23	1.4
ME	0.0%	0.3	0.3	13	1.0
MO	0.0%	2.3	2.3	89	1.5
OK	0.0%	1.3	1.3	55	1.4
TN	0.0%	2.3	2.3	87	1.3
UT	0.0%	1.0	1.0	33	1.1
MT	N/A	0.0	0.3	8	0.8
WY	N/A	0.0	0.0	5	0.9
CA	-5%	28.0	26.7	919	2.3
NY	-6%	17.7	16.7	536	2.7
WA	-7%	5.0	4.7	136	1.9
NC	-12%	5.7	5.0	177	1.8
KY	-17%	2.0	1.7	56	1.3
TX	-22%	17.0	13.3	486	1.8
MD	-22%	6.0	4.7	189	3.1
IL	-24%	8.3	6.3	229	1.8
SC	-27%	3.7	2.7	89	1.8
LA	-29%	2.3	1.7	73	1.6
AZ	-31%	4.3	3.0	132	1.9
GA	-32%	9.3	6.3	235	2.3
VA	-32%	9.3	6.3	233	2.8
MI	-35%	8.7	5.7	168	1.7
NJ	-35%	11.3	7.3	234	2.6
NV	-37%	2.7	1.7	75	2.6
FL	-46%	18.0	9.7	524	2.6
DE	-50%	1.3	0.7	22	2.3
NH	-50%	0.7	0.3	18	1.4
MS	-60%	1.7	0.7	32	1.1
NE	-60%	1.7	0.7	19	1.0
IN	-64%	3.7	1.3	75	1.1
CT	-67%	2.0	0.7	71	2.0
HI	-67%	1.0	0.3	19	1.3
AK	-100%	0.3	0.0	11	1.5
RI	-100%	0.7	0.0	26	2.5
SD	-100%	0.3	0.0	14	1.6
VT	-100%	0.3	0.0	10	1.6

2.3 Money transfer 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 80 percent of all money transfer complaints sent to companies for response in April - June 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 MONEY TRANSFER¹¹

Company	3 month average: Apr - Jun 2016	% change vs. 3 month period last year	3 month average % untimely: Apr - Jun 2016
MoneyGram	42.3	-5%	0%
The Western Union Company	29.7	-19%	1%
PayPal Holdings, Inc.	22.0	-13%	0%
Wells Fargo	5.3	100%	0%
JPMorgan Chase	4.3	-19%	0%

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

3. Geographic spotlight: Pennsylvania

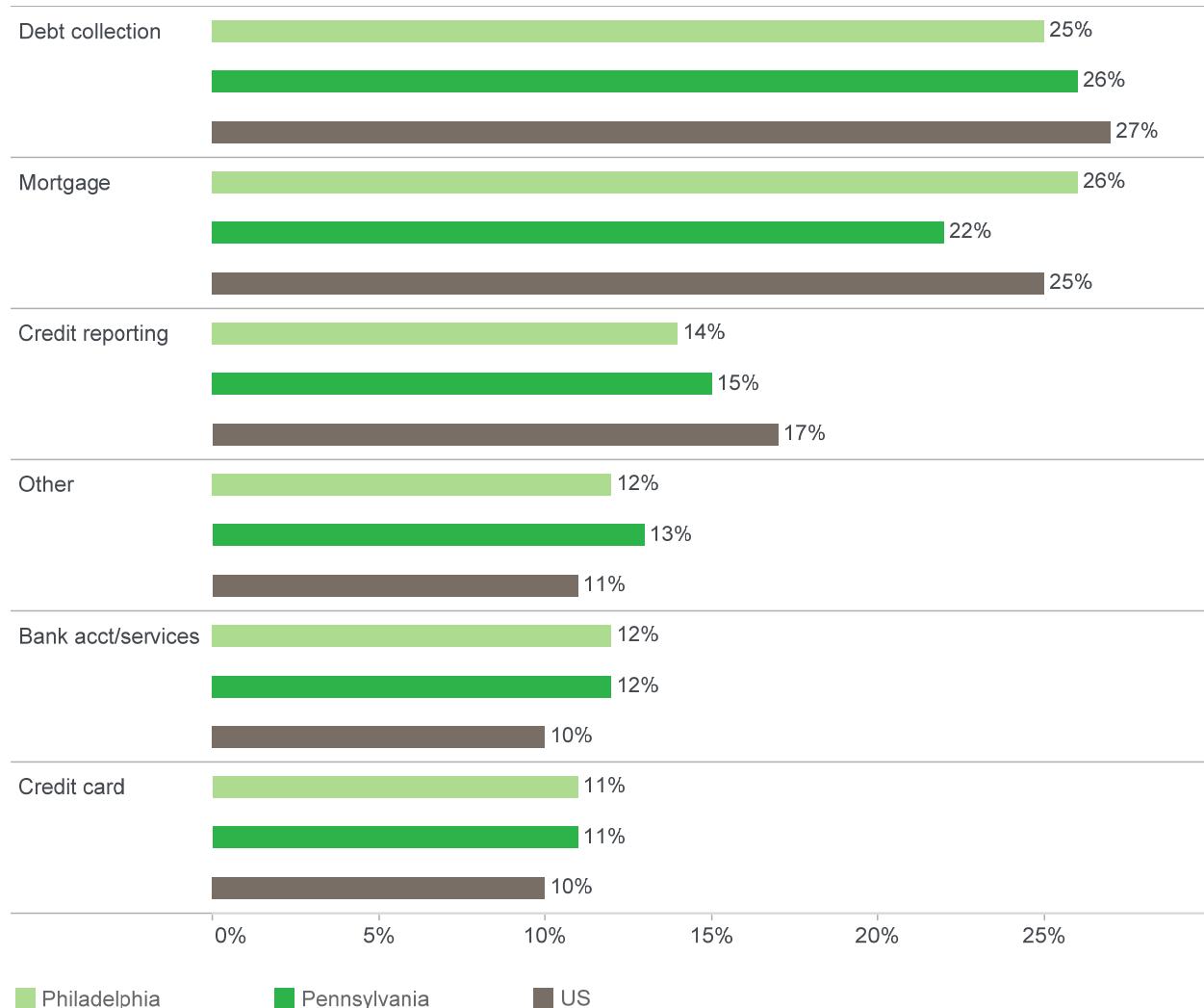
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Pennsylvania and the Philadelphia metro area. As of September 1, 2016, about 34,700 complaints were from Pennsylvania consumers, and about 24,100 (69 percent) were from Philadelphia.¹²

¹² The Philadelphia metro area is defined as zip codes from the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD 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 Pennsylvania complaints by product

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

FIGURE 4: PHILADELPHIA VS. PENNSYLVANIA AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT

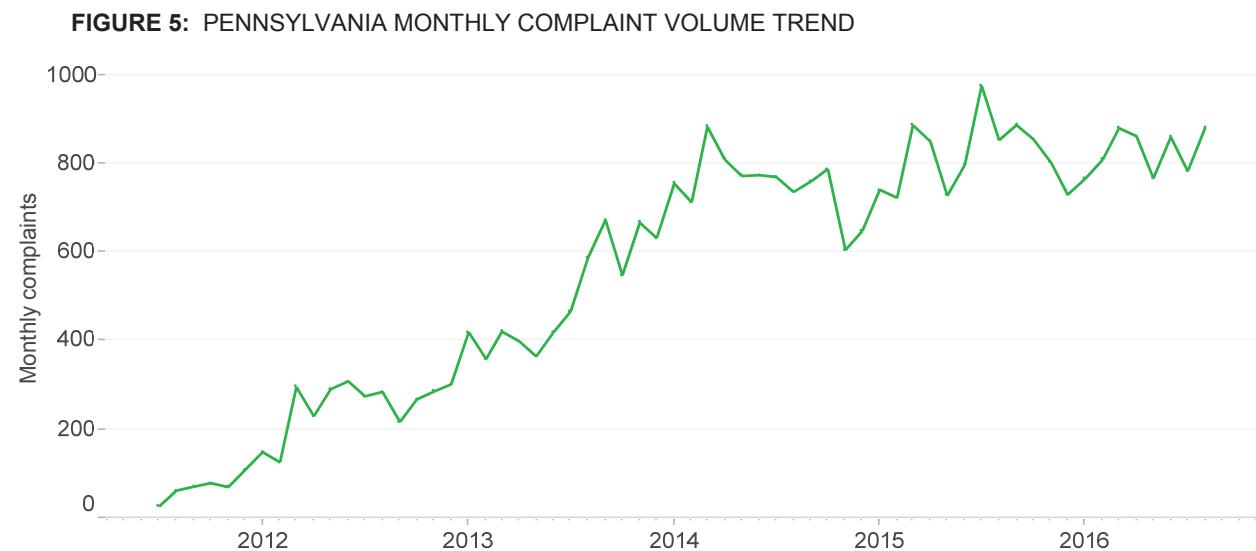


- Consumers in Philadelphia and Pennsylvania submitted debt collection complaints at a rate of 25 percent and 26 percent respectively, which was lower than the 27 percent national average.

- Consumers in Philadelphia and Pennsylvania complained about mortgages at a rate of 26 percent and 22 percent respectively, compared to the 25 percent national average.

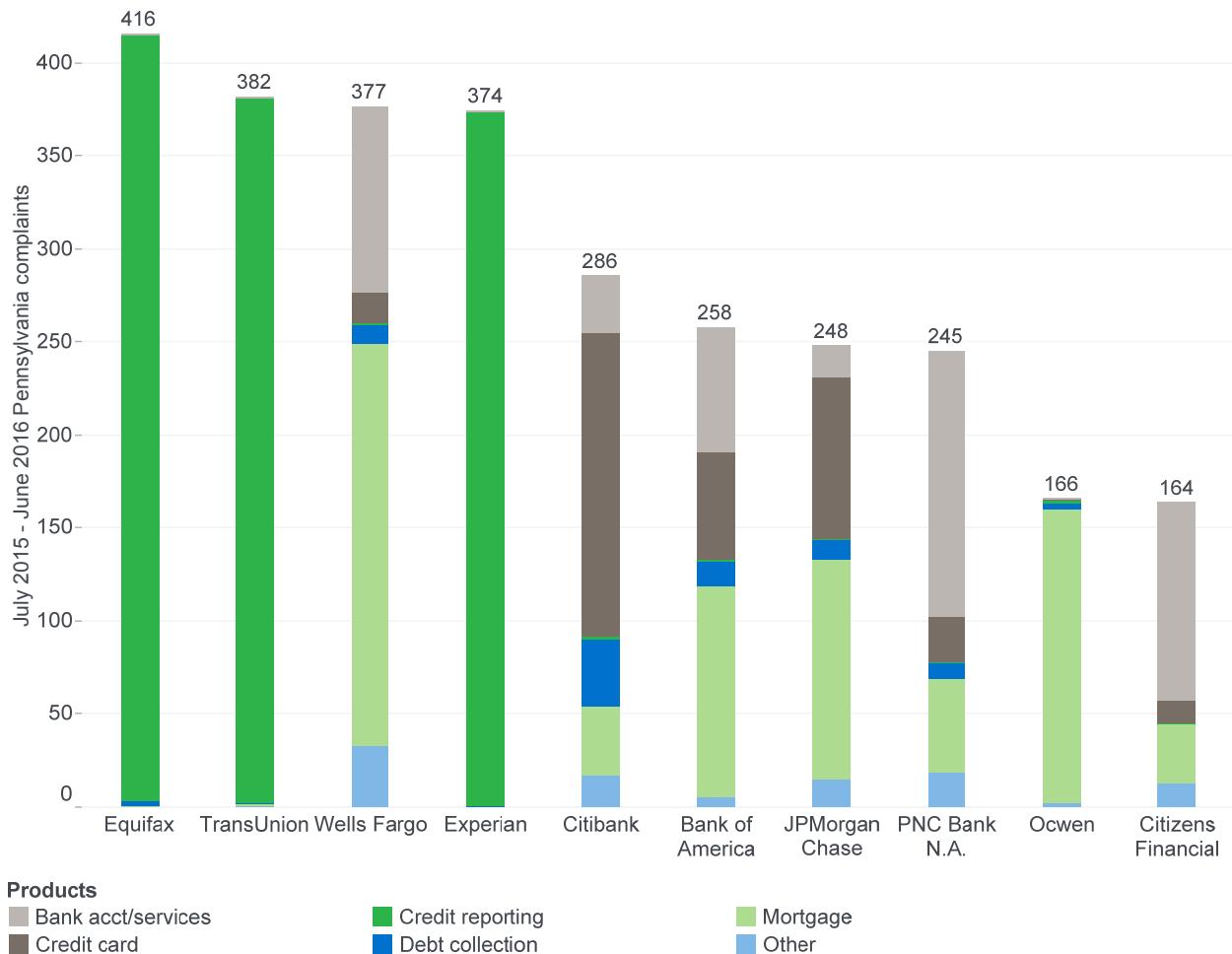
3.2 Pennsylvania complaints over time

Average monthly complaints increased 9 percent from 2014 (749 complaints per month) to 2015 (817 complaints per month), similar to the national rate of 8 percent.



3.3 Pennsylvania complaints by company

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



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

- In the July 2015 - June 2016 period, Equifax, TransUnion, and Wells Fargo led the list of most-complained-about companies by Pennsylvania 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	1,276	1,979	4,907	6,944	197	4,290	199	370	221	1,001	24,190
16-Jul	2,380	1,312	2,149	5,205	6,488	164	3,910	138	335	208	1,169	23,682
16-Aug	2,650	1,488	2,601	5,123	9,746	230	4,310	259	431	246	1,254	28,651
Total¹³	96,834	42,539	101,790	163,651	264,123	6,890	244,008	4,174	15,356	5,851	30,118	982,397

¹³ Total column includes approximately 7,063 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	970	721	829	1,994	3,562	64	1,848	59	320	82	327	10,870
Alaska	115	55	160	183	428	11	232	7	31	6	41	1,275
American Samoa	9	0	3	5	14	1	6	0	0	0	2	41
Arizona	2,010	1,078	2,240	3,152	6,156	132	5,584	64	232	120	573	21,515
Arkansas	434	259	437	906	1,346	35	835	21	71	27	161	4,564
California	12,678	5,031	13,343	20,816	33,654	919	41,973	491	1,633	817	3,316	135,436
Colorado	1,469	658	1,839	2,682	4,521	102	4,168	66	213	98	508	16,427
Connecticut	1,292	475	1,465	1,465	2,413	71	2,830	60	165	85	394	10,801
Delaware	608	278	631	704	1,414	22	1,123	25	87	22	118	5,056
District of Columbia	774	211	675	849	1,350	54	1,242	45	114	42	304	5,732
Federated States of Micronesia	4	2	10	8	14	1	14	1	1	0	1	56
Florida	8,587	3,498	8,811	18,863	23,474	524	26,915	294	1,063	365	2,007	95,021
Georgia	3,821	2,114	3,310	7,331	9,985	235	12,189	126	354	279	1,104	41,102
Guam	13	11	12	27	33	3	28	1	2	1	7	138
Hawaii	265	127	410	613	890	19	1,037	12	40	12	82	3,529
Idaho	247	148	385	639	1,293	23	723	5	65	11	115	3,675
Illinois	3,865	1,329	3,593	5,695	9,044	229	8,170	118	557	247	1,185	34,236
Indiana	1,062	571	1,081	1,830	3,641	75	2,206	57	310	70	580	11,552
Iowa	347	202	550	832	1,541	37	694	38	117	40	204	4,627
Kansas	531	259	619	781	1,854	35	919	20	102	37	165	5,370
Kentucky	647	381	686	1,375	2,654	56	1,443	36	192	43	306	7,865
Louisiana	849	573	768	2,024	3,766	73	1,932	44	306	73	281	10,753
Maine	316	141	520	381	804	13	833	17	50	26	148	3,268
Marshall Islands	5	8	6	4	14	0	10	1	0	0	1	49
Maryland	3,017	1,327	2,926	4,314	6,937	189	9,053	133	549	149	903	29,745
Massachusetts	2,502	629	2,550	2,265	3,658	168	4,804	96	277	122	840	18,010
Michigan	2,338	994	2,267	3,517	6,622	168	7,235	116	477	174	1,024	25,166
Minnesota	1,176	357	1,343	1,460	2,832	101	2,947	52	223	71	515	11,166
Mississippi	454	364	363	945	1,744	32	920	21	153	37	145	5,199
Missouri	1,112	729	1,209	1,917	4,202	89	3,036	61	271	94	587	13,377
Montana	115	68	201	273	635	8	303	7	34	12	66	1,735
Nebraska	328	140	403	411	1,173	19	595	19	83	23	157	3,368

	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	1,158	532	1,117	2,173	3,491	75	2,894	34	233	82	251	12,146
New Hampshire	375	145	451	522	995	18	1,540	16	60	23	190	4,371
New Jersey	4,202	1,434	4,215	5,530	8,199	234	10,797	209	620	212	1,157	37,061
New Mexico	457	264	471	1,005	1,626	52	960	23	111	26	150	5,187
New York	7,923	2,099	8,952	10,815	13,385	536	15,087	310	457	381	2,280	62,612
North Carolina	2,612	1,451	2,760	4,527	6,742	177	7,031	124	438	147	667	26,893
North Dakota	73	44	100	192	356	7	132	8	14	6	38	975
Northern Mariana Islands	6	0	3	5	7	0	4	0	0	0	5	30
Ohio	2,934	1,529	3,443	4,043	8,980	183	6,668	114	589	203	1,310	30,188
Oklahoma	546	461	642	1,176	2,650	55	1,219	26	226	51	224	7,330
Oregon	1,166	387	1,209	1,500	3,239	59	2,927	59	158	75	415	11,286
Palau	1	1	1	3	1	0	6	0	0	0	0	13
Pennsylvania	4,118	1,539	3,831	5,325	9,145	231	7,812	167	598	200	1,578	34,736
Puerto Rico	317	128	345	681	485	14	437	12	5	7	48	2,518
Rhode Island	404	145	402	392	834	26	701	19	91	16	101	3,146
South Carolina	1,003	820	1,041	2,406	4,074	89	2,801	43	250	81	383	13,062
South Dakota	121	88	191	187	550	14	215	10	31	5	60	1,481
Tennessee	1,463	938	1,434	2,453	5,416	87	3,112	79	403	110	525	16,106
Texas	6,140	3,941	6,428	18,841	25,673	486	11,846	262	1,368	418	1,652	77,526
Utah	407	242	570	848	1,908	33	1,309	19	114	28	168	5,691
Vermont	192	73	238	225	336	10	391	6	20	16	85	1,599
Virgin Islands	32	10	37	62	48	4	47	2	4	1	3	252
Virginia	2,811	1,418	3,340	5,512	7,984	233	7,458	147	454	191	936	30,679
Washington	1,721	658	1,987	3,050	5,536	136	5,599	85	231	133	671	19,930
West Virginia	266	125	292	598	790	27	434	34	26	21	140	2,792
Wisconsin	1,038	505	1,499	1,364	3,456	79	2,563	44	263	105	447	11,443
Wyoming	62	57	107	178	371	5	192	7	33	3	43	1,070
U.S. Armed Forces – Americas	10	1	6	1	24	1	7	2	1	2	2	59
U.S. Armed Forces – Europe	36	26	34	66	87	5	88	4	0	2	22	371
U.S. Armed Forces – Pacific	15	18	36	39	85	1	52	0	1	0	11	258
Unspecified	3,265	722	2,963	1,671	5,982	505	3,832	196	465	121	389	20,862
Total	96,834	42,539	101,790	163,651	264,123	6,890	244,008	4,174	15,356	5,851	30,118	982,397

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