

October 2018

# Complaint snapshot: 50 state report

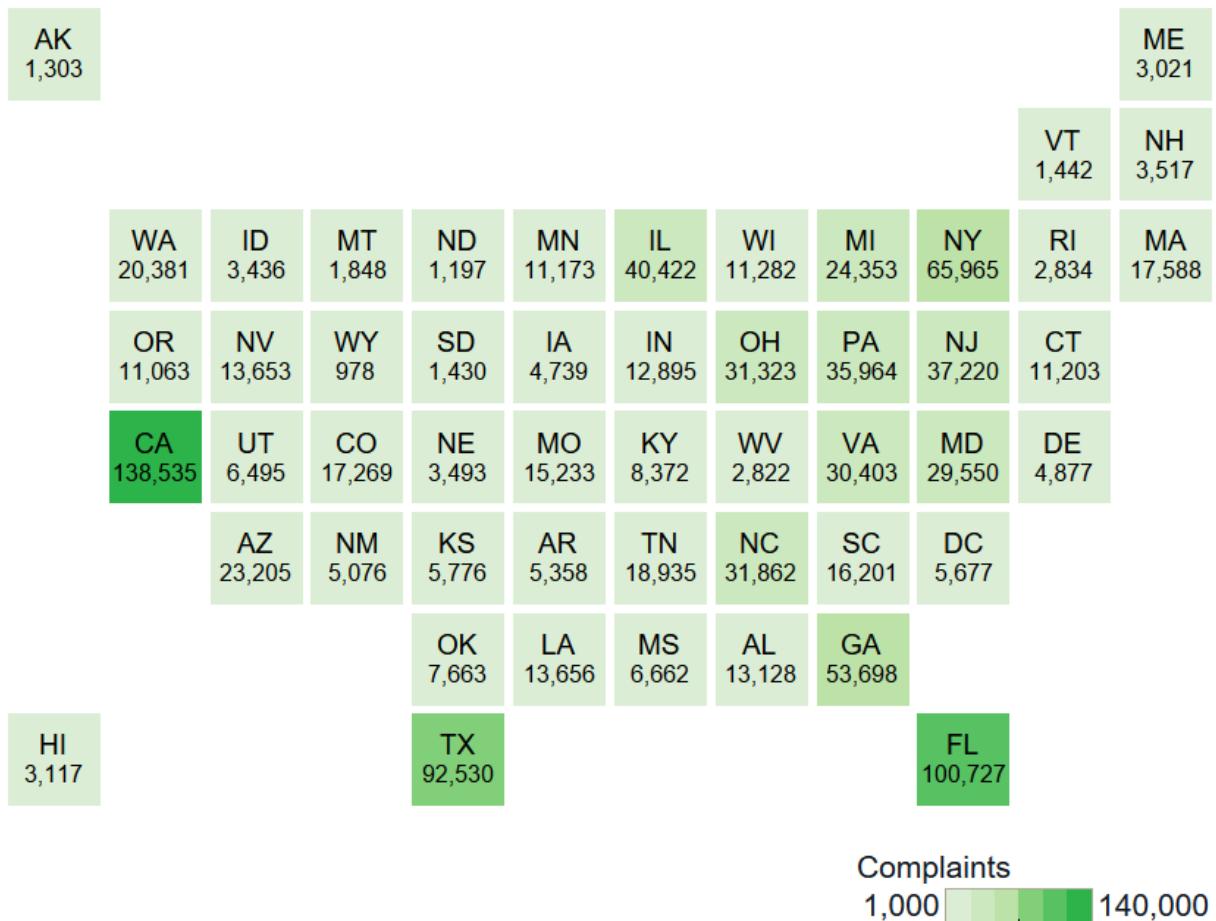


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# Background

FIGURE 1: COMPLAINTS RECEIVED BY STATE: JANUARY 1, 2015 THROUGH JUNE 30, 2018



One of the primary functions of the Bureau of Consumer Financial Protection (“Bureau”) is collecting, investigating, and responding to consumer complaints.<sup>1</sup> Created as a result of the Dodd-Frank Wall Street Reform and Consumer Protection Act, the Bureau’s Office of Consumer Response (“Consumer

<sup>1</sup> See Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, Pub. L. No. 111-203 (“Dodd-Frank Act”), Section 1021(c)(2).

Response")<sup>2</sup> hears directly from consumers<sup>3</sup> about the challenges they face in the marketplace, answers their inquiries about consumer financial products and services, brings their concerns to the attention of companies, and assists in addressing their complaints.<sup>4</sup>

Complaint snapshots like this one provide a high-level overview of trends in consumer complaints and supplement the Consumer Response Annual Report<sup>5</sup> with more recent information about complaints submitted to the Bureau. This Complaint snapshot covers complaints submitted from January 1, 2015 through June 30, 2018. It provides an overview of the similarities and differences in complaints about consumer financial products and services by state. State snapshots are presented in descending order by the number of complaints submitted from January 2017 through June 2018 per 100,000 population. Refer to the State index on page 4 for an alphabetical listing of state snapshots.

Visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn about how we handle complaints. Visit our Consumer Complaint Database at [consumerfinance.gov/complaintdatabase](http://consumerfinance.gov/complaintdatabase) to search, sort, filter, and export complaints.

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<sup>2</sup> *Id.* § 1013(b)(3)(A).

<sup>3</sup> *Id.* § 1002(4) ("The term 'consumer' means an individual or an agent, trustee, or representative acting on behalf of an individual.").

<sup>4</sup> 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.

<sup>5</sup> Section 1013(b)(3)(C) of the Dodd-Frank Act requires an annual report on the complaints received by the Bureau regarding consumer financial products and services. See Bureau of Consumer Financial Protection, *Consumer Response Annual Report* (Mar. 2018), available at [http://www.consumerfinance.gov/documents/6406/cfpb\\_consumer-response-annual-report\\_2017.pdf](http://www.consumerfinance.gov/documents/6406/cfpb_consumer-response-annual-report_2017.pdf).

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# COMPLAINTS SUBMITTED BY US consumers

**494,540**

Complaints received  
Jan. 2017 - Jun. 2018

**27,474**

Average complaints per month  
Jan. 2017 - Jun. 2018

**+9%**

Change in average monthly  
complaints 2018 vs. 2017

**-3%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

**150**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	302,438	26%	30%	Attempts to collect debt not owed 40% (121,180)
Credit or consumer reporting	273,699	31%	19%	Incorrect information on your report 64% (176,148)
Mortgage	155,519	12%	18%	Trouble during payment process 40% (61,851)
Credit card	90,242	8%	9%	Problem with a purchase shown on your statement 22% (19,965)
Checking or savings	88,170	8%	10%	Managing an account 80% (70,125)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	545	571	649	
Student loan	2,679	2,915	2,634	
Payday loan	664	654	573	
Credit repair	282	305	249	
Money transfer or service, virtual currency	2,047	2,996	1,790	

'15    '16    '17    '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY District of Columbia consumers

**2,484**

Complaints received  
Jan. 2017 - Jun. 2018

**138**

Average complaints per month  
Jan. 2017 - Jun. 2018

**4%**

Change in average monthly  
complaints 2018 vs. 2017

**-8%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

**358**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	1,466	24%	26%	Attempts to collect debt not owed 44% (647)
Credit or consumer reporting	1,155	25%	14%	Incorrect information on your report 65% (754)
Mortgage	825	12%	17%	Trouble during payment process 44% (363)
Checking or savings	629	10%	12%	Managing an account 78% (490)
Credit card	611	10%	11%	Problem with a purchase shown on your statement 27% (163)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Money transfer or service, virtual currency	12	17	7	
Vehicle loan or lease	7	18	6	
Personal loan	4	5	1	
Payday loan	1	2	0	
Title loan	2	1	0	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Georgia consumers

**28,135**

Complaints received  
Jan. 2017 - Jun. 2018

**1,563**

Average complaints per month  
Jan. 2017 - Jun. 2018

**7%**

Change in average monthly  
complaints 2018 vs. 2017

**3%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

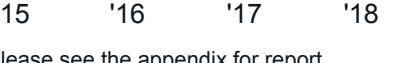
**270**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Credit or consumer reporting	18,625	43%	24%	Incorrect information on your report 65% (12,022)
Debt collection	14,713	26%	29%	Attempts to collect debt not owed 44% (6,431)
Mortgage	7,129	9%	17%	Trouble during payment process 39% (2,795)
Checking or savings	3,685	6%	9%	Managing an account 78% (2,880)
Credit card	3,221	5%	7%	Other features, terms, or problems 22% (694)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Checking or savings	225	224	284	
Student loan	108	88	105	
Prepaid card	18	27	32	
Money transfer or service, virtual currency	83	112	69	
Credit repair	8	22	11	

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## COMPLAINTS SUBMITTED BY Delaware consumers

**2,194**

Complaints received  
Jan. 2017 - Jun. 2018

**122**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-3%**

Change in average monthly  
complaints 2018 vs. 2017

**-8%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

**228**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	1,345	23%	30%	Attempts to collect debt not owed 43% (580)
Credit or consumer reporting	1,189	32%	15%	Incorrect information on your report 68% (807)
Mortgage	681	11%	17%	Trouble during payment process 42% (284)
Credit card	540	12%	10%	Problem with a purchase shown on your statement 21% (111)
Checking or savings	462	9%	11%	Managing an account 77% (358)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Student loan	7	8	13	
Vehicle loan or lease	12	7	11	
Debt collection	72	88	49	
Personal loan	4	15	6	
Prepaid card	1	2	0	

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# COMPLAINTS SUBMITTED BY Florida consumers

**46,366**

Complaints received  
Jan. 2017 - Jun. 2018

**2,576**

Average complaints per month  
Jan. 2017 - Jun. 2018

**20%**

Change in average monthly  
complaints 2018 vs. 2017

**-3%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

**221**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Credit or consumer reporting	30,126	34%	24%	Incorrect information on your report 69% (20,761)
Debt collection	28,891	28%	30%	Attempts to collect debt not owed 42% (12,089)
Mortgage	15,128	11%	17%	Struggling to pay mortgage 42% (6,314)
Checking or savings	7,909	8%	9%	Managing an account 79% (6,210)
Credit card	7,578	8%	8%	Problem with a purchase shown on your statement 23% (1,737)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	11	5	12	
Prepaid card	41	31	59	
Credit repair	31	21	18	
Money transfer or service, virtual currency	149	209	168	
Payday loan	52	49	35	

'15    '16    '17    '18

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# COMPLAINTS SUBMITTED BY Maryland consumers

**13,034**

Complaints received  
Jan. 2017 - Jun. 2018

**724**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-2%**

Change in average monthly  
complaints 2018 vs. 2017

**3%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

**215**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	7,735	24%	27%	Attempts to collect debt not owed 42% (3,225)
Credit or consumer reporting	7,033	29%	17%	Incorrect information on your report 65% (4,542)
Mortgage	5,460	15%	22%	Struggling to pay mortgage 40% (2,200)
Checking or savings	2,654	9%	10%	Managing an account 80% (2,114)
Credit card	2,425	9%	8%	Problem with a purchase shown on your statement 23% (547)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	7	6	10	
Vehicle loan or lease	49	50	82	
Prepaid card	13	11	18	
Money transfer or service, virtual currency	42	63	38	
Title loan	3	5	3	

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# COMPLAINTS SUBMITTED BY Nevada consumers

**6,063**

Complaints received  
Jan. 2017 - Jun. 2018

**337**

Average complaints per month  
Jan. 2017 - Jun. 2018

**9%**

Change in average monthly  
complaints 2018 vs. 2017

**-1%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**202**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	4,068	29%	29%	Attempts to collect debt not owed 41% (1,687)
Credit or consumer reporting	3,367	29%	17%	Incorrect information on your report 62% (2,093)
Mortgage	2,188	14%	21%	Trouble during payment process 43% (948)
Checking or savings	1,158	8%	10%	Managing an account 81% (938)
Credit card	1,056	8%	8%	Problem with a purchase shown on your statement 21% (220)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Student loan	31	17	34	
Checking or savings	78	67	108	
Credit repair	5	5	7	
Money transfer or service, virtual currency	22	34	17	
Title loan	0	2	1	

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# COMPLAINTS SUBMITTED BY New Jersey consumers

**16,751**

Complaints received  
Jan. 2017 - Jun. 2018

**931**

Average complaints per month  
Jan. 2017 - Jun. 2018

**19%**

Change in average monthly  
complaints 2018 vs. 2017

**-2%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

**186**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	9,004	23%	25%	Attempts to collect debt not owed 41% (3,660)
Credit or consumer reporting	8,251	24%	16%	Incorrect information on your report 68% (5,590)
Mortgage	7,719	18%	24%	Struggling to pay mortgage 44% (3,391)
Credit card	3,646	10%	10%	Problem with a purchase shown on your statement 24% (879)
Checking or savings	3,469	9%	10%	Managing an account 79% (2,747)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	32	23	31	
Prepaid card	11	19	13	
Student loan	106	99	63	
Money transfer or service, virtual currency	75	112	62	
Credit repair	8	11	5	

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# COMPLAINTS SUBMITTED BY South Carolina consumers

**8,226**

Complaints received  
Jan. 2017 - Jun. 2018

**457**

Average complaints per month  
Jan. 2017 - Jun. 2018

**3%**

Change in average monthly  
complaints 2018 vs. 2017

**-1%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

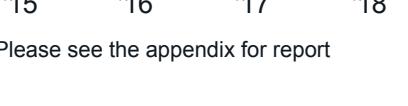
**164**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	5,057	30%	33%	Attempts to collect debt not owed 39% (1,980)
Credit or consumer reporting	4,731	35%	20%	Incorrect information on your report 65% (3,052)
Mortgage	2,057	8%	16%	Trouble during payment process 42% (873)
Credit card	1,002	6%	7%	Other features, terms, or problems 21% (209)
Checking or savings	945	5%	8%	Managing an account 80% (757)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	6	1	4	
Title loan	0	3	6	
Payday loan	9	10	15	
Prepaid card	2	4	6	
Checking or savings	57	44	57	

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## COMPLAINTS SUBMITTED BY Texas consumers

**45,593**

Complaints received  
Jan. 2017 - Jun. 2018

**2,533**

Average complaints per month  
Jan. 2017 - Jun. 2018

**11%**

Change in average monthly  
complaints 2018 vs. 2017

**-3%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

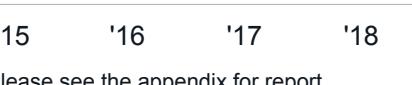
**161**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	32,134	32%	37%	Attempts to collect debt not owed 40% (12,873)
Credit or consumer reporting	28,059	36%	22%	Incorrect information on your report 65% (18,313)
Mortgage	8,729	7%	12%	Trouble during payment process 46% (3,987)
Credit card	6,165	6%	7%	Problem with a purchase shown on your statement 21% (1,275)
Checking or savings	5,978	6%	8%	Managing an account 80% (4,781)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	39	35	46	
Checking or savings	378	373	476	
Vehicle loan or lease	222	222	181	
Personal loan	79	91	73	
Money transfer or service, virtual currency	110	168	117	

'15    '16    '17    '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY California consumers

**63,096**

Complaints received  
Jan. 2017 - Jun. 2018

**3,505**

Average complaints per month  
Jan. 2017 - Jun. 2018

**8%**

Change in average monthly  
complaints 2018 vs. 2017

**-6%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**160**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	37,711	26%	28%	Attempts to collect debt not owed 40% (15,233)
Credit or consumer reporting	33,866	30%	17%	Incorrect information on your report 64% (21,542)
Mortgage	24,267	13%	21%	Struggling to pay mortgage 45% (10,841)
Credit card	12,711	9%	10%	Problem with a purchase shown on your statement 22% (2,807)
Checking or savings	12,270	8%	10%	Managing an account 81% (9,995)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	107	77	101	
Mortgage	1,125	1,048	1,235	
Vehicle loan or lease	214	236	277	
Credit repair	34	43	25	
Money transfer or service, virtual currency	307	499	254	

'15      '16      '17      '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY North Carolina consumers

**16,043**

Complaints received  
Jan. 2017 - Jun. 2018

**891**

Average complaints per month  
Jan. 2017 - Jun. 2018

**5%**

Change in average monthly  
complaints 2018 vs. 2017

**-9%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**156**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Credit or consumer reporting	9,809	38%	19%	Incorrect information on your report 61% (5,975)
Debt collection	8,595	25%	29%	Attempts to collect debt not owed 41% (3,547)
Mortgage	4,411	10%	18%	Trouble during payment process 40% (1,750)
Credit card	2,492	7%	9%	Other features, terms, or problems 23% (562)
Checking or savings	2,262	6%	10%	Managing an account 79% (1,787)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Vehicle loan or lease	87	60	77	
Credit repair	7	9	6	
Title loan	2	3	2	
Money transfer or service, virtual currency	37	53	33	
Payday loan	13	20	11	

'15 '16 '17 '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Illinois consumers

**19,821**

Complaints received  
Jan. 2017 - Jun. 2018

**1,101**

Average complaints per month  
Jan. 2017 - Jun. 2018

**19%**

Change in average monthly  
complaints 2018 vs. 2017

**-3%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

**155**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Credit or consumer reporting	12,357	36%	22%	Incorrect information on your report 68% (8,412)
Debt collection	10,468	22%	28%	Attempts to collect debt not owed 41% (4,281)
Mortgage	5,569	11%	18%	Struggling to pay mortgage 42% (2,360)
Checking or savings	3,732	9%	11%	Managing an account 78% (2,908)
Credit card	3,413	9%	9%	Other features, terms, or problems 23% (782)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Checking or savings	257	238	296	
Debt collection	630	920	730	
Money transfer or service, virtual currency	57	103	65	
Payday loan	19	20	7	
Credit repair	10	8	1	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Virginia consumers

**13,114**

Complaints received  
Jan. 2017 - Jun. 2018

**729**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-1%**

Change in average monthly  
complaints 2018 vs. 2017

**-5%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

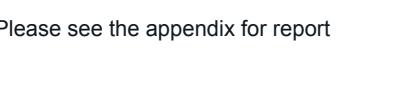
**155**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	8,453	25%	29%	Attempts to collect debt not owed 40% (3,403)
Credit or consumer reporting	7,111	27%	19%	Incorrect information on your report 60% (4,295)
Mortgage	4,862	14%	18%	Trouble during payment process 42% (2,019)
Credit card	2,793	10%	9%	Other features, terms, or problems 22% (622)
Checking or savings	2,533	8%	9%	Managing an account 80% (2,035)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	2	1	6	
Personal loan	40	32	51	
Money transfer or service, virtual currency	48	81	50	
Student loan	80	112	68	
Credit repair	5	11	4	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY New York consumers

**30,194**

Complaints received  
Jan. 2017 - Jun. 2018

**1,677**

Average complaints per month  
Jan. 2017 - Jun. 2018

**16%**

Change in average monthly  
complaints 2018 vs. 2017

**6%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

**152**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Credit or consumer reporting	16,330	27%	17%	Incorrect information on your report 66% (10,834)
Debt collection	15,205	21%	24%	Attempts to collect debt not owed 42% (6,453)
Mortgage	11,056	15%	20%	Struggling to pay mortgage 44% (4,879)
Credit card	7,890	11%	13%	Problem with a purchase shown on your statement 24% (1,857)
Checking or savings	7,305	11%	12%	Managing an account 80% (5,878)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Payday loan	11	4	9	
Credit or consumer reporting	1,413	1,835	2,220	
Mortgage	496	477	562	
Prepaid card	33	40	29	
Money transfer or service, virtual currency	153	223	120	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Arizona consumers

**10,485**

Complaints received  
Jan. 2017 - Jun. 2018

**583**

Average complaints per month  
Jan. 2017 - Jun. 2018

**6%**

Change in average monthly  
complaints 2018 vs. 2017

**-6%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**149**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	7,354	30%	33%	Attempts to collect debt not owed 39% (2,836)
Credit or consumer reporting	5,182	26%	17%	Incorrect information on your report 64% (3,330)
Mortgage	3,425	12%	16%	Trouble during payment process 43% (1,466)
Credit card	2,080	9%	10%	Other features, terms, or problems 23% (471)
Checking or savings	1,956	8%	9%	Managing an account 81% (1,581)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	23	16	28	
Vehicle loan or lease	48	51	58	
Debt collection	460	570	496	
Money transfer or service, virtual currency	49	53	42	
Payday loan	7	10	4	

'15 '16 '17 '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Louisiana consumers

**6,992**

Complaints received  
Jan. 2017 - Jun. 2018

**388**

Average complaints per month  
Jan. 2017 - Jun. 2018

**13%**

Change in average monthly  
complaints 2018 vs. 2017

**-1%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**149**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	4,345	29%	33%	Attempts to collect debt not owed 39% (1,711)
Credit or consumer reporting	4,217	39%	22%	Incorrect information on your report 61% (2,578)
Mortgage	1,661	10%	16%	Trouble during payment process 45% (743)
Checking or savings	815	5%	8%	Managing an account 80% (654)
Credit card	732	4%	7%	Problem with a purchase shown on your statement 22% (162)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	3	3	7	
Payday loan	11	9	19	
Personal loan	18	15	23	
Credit repair	6	3	4	
Vehicle loan or lease	19	31	21	

'15 '16 '17 '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Connecticut consumers

**5,227**

Complaints received  
Jan. 2017 - Jun. 2018

**290**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-4%**

Change in average monthly  
complaints 2018 vs. 2017

**-2%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

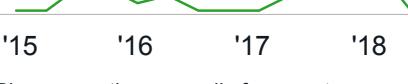
**146**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	2,615	20%	26%	Attempts to collect debt not owed 41% (1,075)
Credit or consumer reporting	2,570	28%	18%	Incorrect information on your report 63% (1,607)
Mortgage	1,825	13%	19%	Trouble during payment process 41% (752)
Credit card	1,246	11%	11%	Problem with a purchase shown on your statement 25% (312)
Checking or savings	1,226	11%	11%	Managing an account 81% (993)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	1	1	4	
Prepaid card	8	3	9	
Money transfer or service, virtual currency	25	30	21	
Payday loan	8	6	3	
Credit repair	10	5	0	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Colorado consumers

**7,614**

Complaints received  
Jan. 2017 - Jun. 2018

**423**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-2%**

Change in average monthly  
complaints 2018 vs. 2017

**-4%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**136**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	5,131	28%	30%	Attempts to collect debt not owed 38% (1,945)
Credit or consumer reporting	4,000	28%	19%	Incorrect information on your report 63% (2,522)
Mortgage	2,780	12%	18%	Trouble during payment process 49% (1,359)
Credit card	1,644	10%	9%	Problem with a purchase shown on your statement 23% (382)
Checking or savings	1,329	8%	9%	Managing an account 80% (1,066)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	8	5	24	
Vehicle loan or lease	28	25	36	
Credit repair	1	7	4	
Payday loan	8	11	1	
Title loan	0	1	0	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Tennessee consumers

**9,071**

Complaints received  
Jan. 2017 - Jun. 2018

**504**

Average complaints per month  
Jan. 2017 - Jun. 2018

**3%**

Change in average monthly  
complaints 2018 vs. 2017

**-1%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**135**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	6,429	30%	39%	Attempts to collect debt not owed 40% (2,563)
Credit or consumer reporting	4,966	34%	16%	Incorrect information on your report 64% (3,160)
Mortgage	2,301	10%	13%	Trouble during payment process 43% (979)
Checking or savings	1,231	6%	8%	Managing an account 77% (942)
Credit card	1,132	5%	7%	Problem with a purchase shown on your statement 23% (259)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	8	4	7	
Vehicle loan or lease	36	29	24	
Prepaid card	7	14	11	
Student loan	42	55	43	
Money transfer or service, virtual currency	19	29	21	

'15      '16      '17      '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

## COMPLAINTS SUBMITTED BY Alabama consumers



### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	4,006	28%	33%	Attempts to collect debt not owed 38% (1,513)
Credit or consumer reporting	3,981	37%	22%	Incorrect information on your report 64% (2,555)
Mortgage	1,427	9%	13%	Trouble during payment process 45% (645)
Checking or savings	820	6%	8%	Managing an account 75% (613)
Credit card	748	15%	6%	Problem with a purchase shown on your statement 21% (155)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit card	40	52	69	
Payday loan	8	15	11	
Vehicle loan or lease	18	41	28	
Money transfer or service, virtual currency	15	17	11	
Student loan	28	48	29	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Pennsylvania consumers

**16,036**

Complaints received  
Jan. 2017 - Jun. 2018

**891**

Average complaints per month  
Jan. 2017 - Jun. 2018

**11%**

Change in average monthly  
complaints 2018 vs. 2017

**-6%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

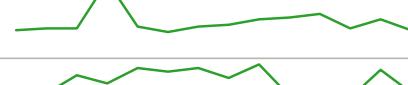
**125**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	9,743	24%	29%	Attempts to collect debt not owed 41% (3,992)
Credit or consumer reporting	8,040	27%	15%	Incorrect information on your report 65% (5,198)
Mortgage	5,558	13%	18%	Trouble during payment process 42% (2,349)
Checking or savings	3,611	9%	11%	Managing an account 77% (2,771)
Credit card	3,450	9%	10%	Other features, terms, or problems 24% (827)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Checking or savings	187	243	288	
Prepaid card	17	22	16	
Vehicle loan or lease	51	82	57	
Money transfer or service, virtual currency	48	85	40	
Title loan	5	8	3	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Missouri consumers

**7,502**

Complaints received  
Jan. 2017 - Jun. 2018

**417**

Average complaints per month  
Jan. 2017 - Jun. 2018

**24%**

Change in average monthly  
complaints 2018 vs. 2017

**6%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

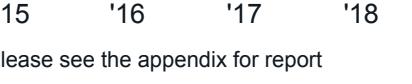
**123**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	4,686	29%	32%	Attempts to collect debt not owed 34% (1,610)
Credit or consumer reporting	4,120	33%	19%	Incorrect information on your report 61% (2,533)
Mortgage	1,840	9%	16%	Trouble during payment process 45% (827)
Credit card	1,069	7%	7%	Problem with a purchase shown on your statement 20% (219)
Checking or savings	1,065	6%	9%	Managing an account 76% (805)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	5	1	2	
Vehicle loan or lease	33	37	65	
Credit card	68	81	112	
Prepaid card	7	9	4	
Credit repair	7	7	3	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

## COMPLAINTS SUBMITTED BY Ohio consumers

**14,295**

Complaints received  
Jan. 2017 - Jun. 2018

**794**

Average complaints per month  
Jan. 2017 - Jun. 2018

**3%**

Change in average monthly  
complaints 2018 vs. 2017

**-14%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**123**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	9,697	28%	34%	Attempts to collect debt not owed 35% (3,404)
Credit or consumer reporting	6,938	27%	15%	Incorrect information on your report 64% (4,421)
Mortgage	3,994	10%	14%	Trouble during payment process 43% (1,731)
Credit card	2,925	9%	10%	Problem with a purchase shown on your statement 23% (674)
Checking or savings	2,569	8%	9%	Managing an account 78% (1,997)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	9	5	10	
Personal loan	46	31	44	
Credit repair	4	8	11	
Prepaid card	17	14	17	
Credit or consumer reporting	763	929	640	

'15      '16      '17      '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Washington consumers

**8,956**

Complaints received  
Jan. 2017 - Jun. 2018

**498**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-10%**

Change in average monthly  
complaints 2018 vs. 2017

**-9%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**121**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	5,797	24%	31%	Attempts to collect debt not owed 39% (2,241)
Credit or consumer reporting	4,254	24%	13%	Incorrect information on your report 55% (2,350)
Mortgage	3,686	14%	23%	Struggling to pay mortgage 43% (1,580)
Credit card	1,802	9%	9%	Other features, terms, or problems 23% (415)
Checking or savings	1,664	8%	10%	Managing an account 82% (1,360)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	6	6	19	
Title loan	1	3	2	
Payday loan	16	15	8	
Credit repair	3	6	3	
Money transfer or service, virtual currency	46	78	31	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Rhode Island consumers

**1,246**

Complaints received  
Jan. 2017 - Jun. 2018

**69**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-4%**

Change in average monthly  
complaints 2018 vs. 2017

**8%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

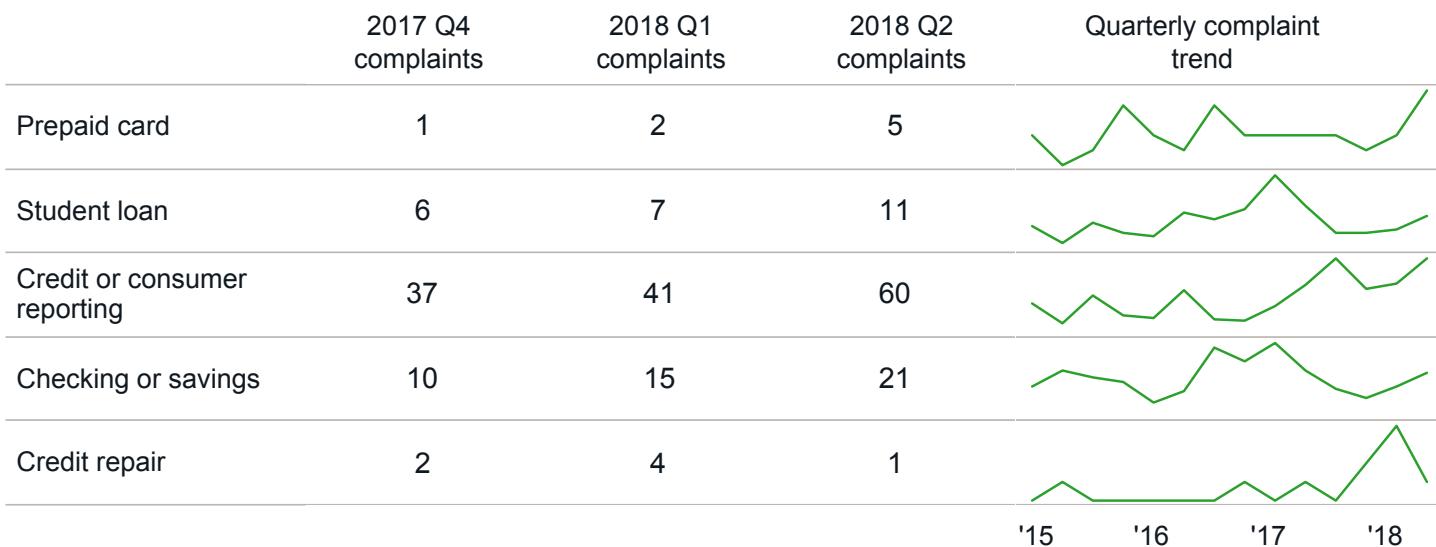
**118**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	829	27%	32%	Attempts to collect debt not owed 40% (332)
Mortgage	548	20%	21%	Trouble during payment process 45% (249)
Credit or consumer reporting	426	19%	10%	Incorrect information on your report 62% (264)
Credit card	323	11%	10%	Other features, terms, or problems 20% (63)
Checking or savings	268	10%	10%	Managing an account 71% (189)

## Top 5 products by quarterly percent change



This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Massachusetts consumers

**7,948**

Complaints received  
Jan. 2017 - Jun. 2018

**442**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-1%**

Change in average monthly  
complaints 2018 vs. 2017

**16%**

Change in complaint  
volume 2018 Q2 vs. Q1

**99%**

Timely company responses  
Jan. 2017 - Jun. 2018

**116**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	3,885	19%	23%	Attempts to collect debt not owed 39% (1,520)
Credit or consumer reporting	3,644	26%	14%	Incorrect information on your report 60% (2,174)
Mortgage	3,385	16%	22%	Struggling to pay mortgage 44% (1,494)
Credit card	2,068	11%	13%	Problem with a purchase shown on your statement 22% (453)
Checking or savings	1,888	10%	13%	Managing an account 78% (1,481)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	7	7	15	
Payday loan	12	7	12	
Credit or consumer reporting	325	324	454	
Credit repair	8	6	5	
Money transfer or service, virtual currency	41	55	43	

'15      '16      '17      '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Mississippi consumers

**3,359**

Complaints received  
Jan. 2017 - Jun. 2018

**187**

Average complaints per month  
Jan. 2017 - Jun. 2018

**23%**

Change in average monthly  
complaints 2018 vs. 2017

**-23%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

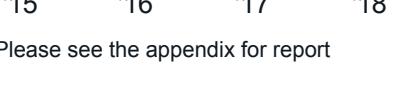
**113**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	2,133	30%	37%	Attempts to collect debt not owed 37% (786)
Credit or consumer reporting	2,044	34%	20%	Incorrect information on your report 64% (1,303)
Mortgage	668	8%	13%	Trouble during payment process 44% (293)
Checking or savings	405	5%	6%	Managing an account 77% (313)
Credit card	338	6%	5%	Problem with a purchase shown on your statement 23% (79)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Payday loan	5	1	5	
Prepaid card	2	1	5	
Vehicle loan or lease	23	16	23	
Credit card	26	25	35	
Personal loan	11	18	10	

'15 '16 '17 '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Michigan consumers

**11,177**

Complaints received  
Jan. 2017 - Jun. 2018

**621**

Average complaints per month  
Jan. 2017 - Jun. 2018

**9%**

Change in average monthly  
complaints 2018 vs. 2017

**-4%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

**112**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	7,154	26%	31%	Attempts to collect debt not owed 41% (2,914)
Credit or consumer reporting	6,018	30%	18%	Incorrect information on your report 61% (3,681)
Mortgage	3,333	12%	15%	Trouble during payment process 43% (1,448)
Credit card	2,118	9%	9%	Problem with a purchase shown on your statement 27% (570)
Checking or savings	1,827	7%	9%	Managing an account 78% (1,426)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Vehicle loan or lease	35	54	47	
Credit repair	6	12	9	
Payday loan	20	20	14	
Money transfer or service, virtual currency	39	55	35	
Title loan	2	5	2	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Oregon consumers

**4,425**

Complaints received  
Jan. 2017 - Jun. 2018

**246**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-9%**

Change in average monthly  
complaints 2018 vs. 2017

**4%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**107**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	3,279	25%	32%	Attempts to collect debt not owed 41% (1,347)
Credit or consumer reporting	2,094	27%	12%	Incorrect information on your report 58% (1,220)
Mortgage	1,867	12%	20%	Trouble during payment process 43% (812)
Credit card	1,158	11%	10%	Problem with a purchase shown on your statement 22% (260)
Checking or savings	1,031	8%	10%	Managing an account 80% (823)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Vehicle loan or lease	10	7	15	
Title loan	0	1	2	
Student loan	37	27	40	
Payday loan	8	7	4	
Money transfer or service, virtual currency	24	41	12	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY New Hampshire consumers

**1,382**

Complaints received  
Jan. 2017 - Jun. 2018

**77**

Average complaints per month  
Jan. 2017 - Jun. 2018

**0%**

Change in average monthly  
complaints 2018 vs. 2017

**-19%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

**103**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	1,032	 23%	 33%	Attempts to collect debt not owed 35% (365)
Mortgage	635	 16%	 19%	Struggling to pay mortgage 41% (260)
Credit or consumer reporting	592	 20%	 14%	Incorrect information on your report 67% (399)
Credit card	363	 11%	 10%	Other features, terms, or problems 23% (83)
Checking or savings	284	 8%	 8%	Managing an account 79% (223)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Mortgage	30	26	44	
Checking or savings	16	24	11	
Payday loan	0	3	1	
Credit repair	0	2	0	
Prepaid card	1	1	0	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

## COMPLAINTS SUBMITTED BY Utah consumers

**3,093**

Complaints received  
Jan. 2017 - Jun. 2018

**172**

Average complaints per month  
Jan. 2017 - Jun. 2018

**0%**

Change in average monthly  
complaints 2018 vs. 2017

**-25%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

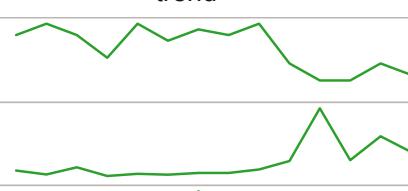
**100**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	2,151	30%	32%	Attempts to collect debt not owed 39% (848)
Credit or consumer reporting	1,552	33%	13%	Incorrect information on your report 54% (834)
Mortgage	958	13%	18%	Trouble during payment process 42% (407)
Credit card	575	9%	12%	Other features, terms, or problems 23% (133)
Checking or savings	397	5%	8%	Managing an account 78% (310)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	4	7	5	
Credit or consumer reporting	120	230	158	
Credit card	44	49	32	
Checking or savings	19	30	19	
Money transfer or service, virtual currency	14	18	11	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY New Mexico consumers

**2,001**

Complaints received  
Jan. 2017 - Jun. 2018

**111**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-20%**

Change in average monthly  
complaints 2018 vs. 2017

**6%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

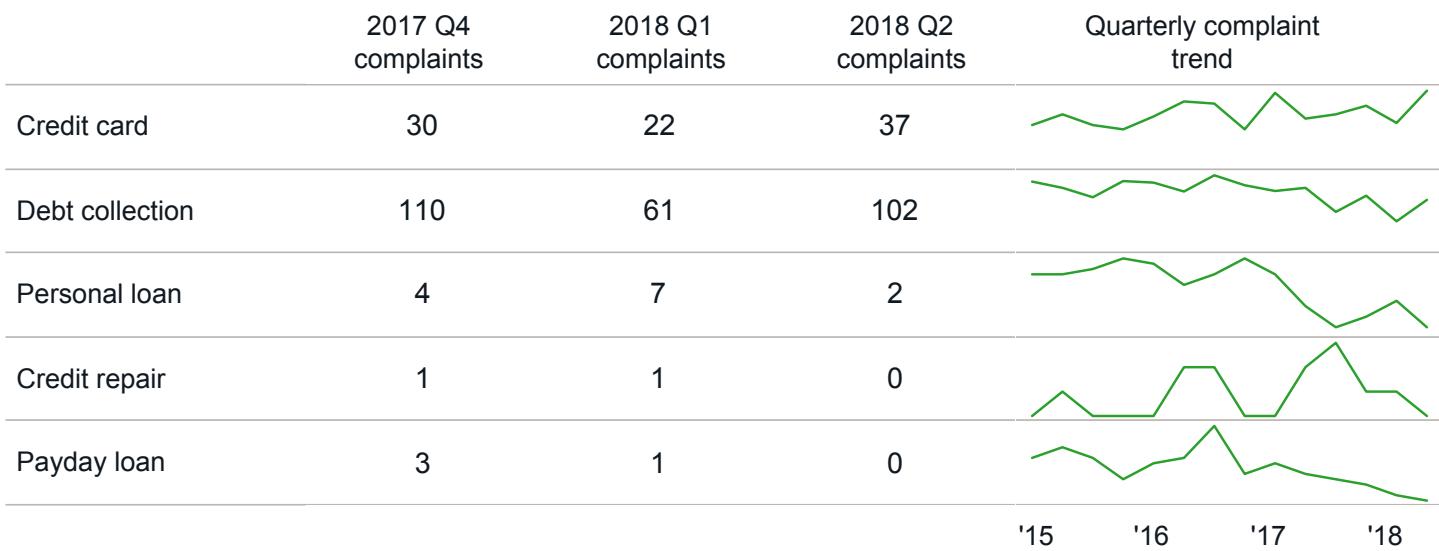
**96**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	1,635	30%	32%	Attempts to collect debt not owed 40% (658)
Credit or consumer reporting	1,306	30%	25%	Incorrect information on your report 75% (983)
Mortgage	662	12%	14%	Trouble during payment process 45% (297)
Checking or savings	377	7%	8%	Managing an account 81% (306)
Credit card	369	8%	6%	Problem with a purchase shown on your statement 24% (87)

## Top 5 products by quarterly percent change



This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Indiana consumers

**6,239**

Complaints received  
Jan. 2017 - Jun. 2018

**347**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-4%**

Change in average monthly  
complaints 2018 vs. 2017

**5%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

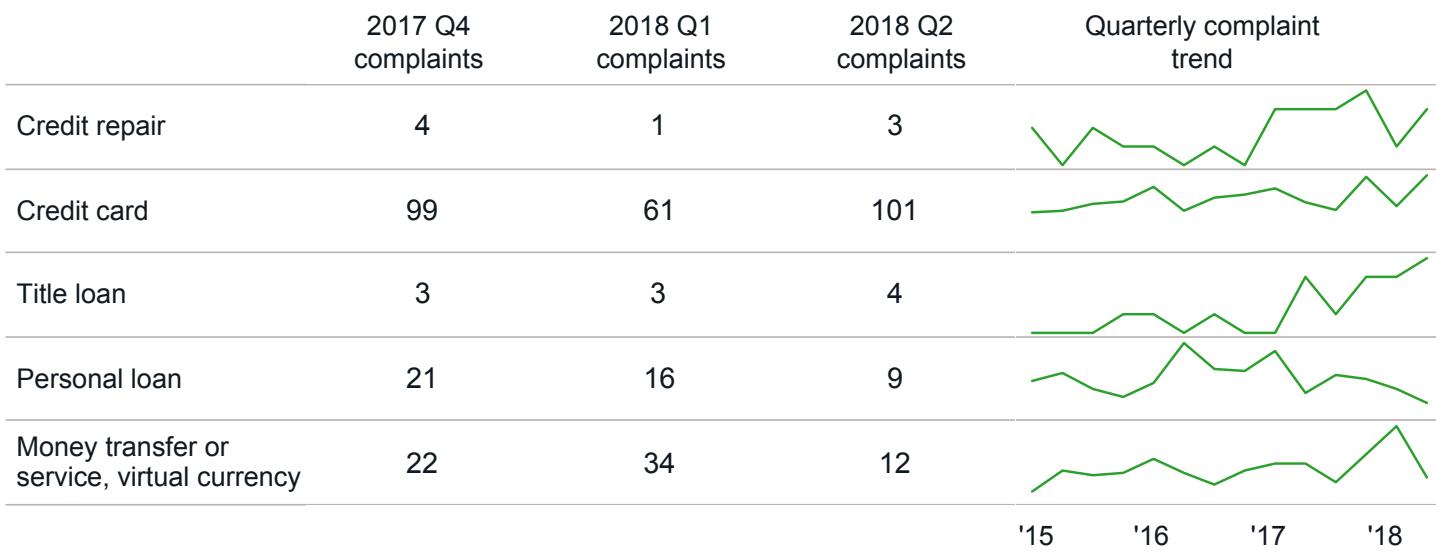
**94**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	4,079	27%	35%	Attempts to collect debt not owed 37% (1,495)
Credit or consumer reporting	3,091	33%	13%	Incorrect information on your report 62% (1,911)
Mortgage	1,484	8%	14%	Trouble during payment process 42% (628)
Credit card	995	7%	8%	Other features, terms, or problems 27% (266)
Checking or savings	933	6%	9%	Managing an account 76% (707)

## Top 5 products by quarterly percent change



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# COMPLAINTS SUBMITTED BY Maine consumers

**1,248**

Complaints received  
Jan. 2017 - Jun. 2018

**69**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-30%**

Change in average monthly  
complaints 2018 vs. 2017

**-15%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**93**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	862	27%	27%	Attempts to collect debt not owed 39% (335)
Credit or consumer reporting	530	23%	11%	Incorrect information on your report 67% (355)
Mortgage	522	13%	23%	Trouble during payment process 46% (240)
Credit card	358	10%	12%	Other features, terms, or problems 22% (78)
Checking or savings	211	5%	9%	Managing an account 83% (175)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	2	1	2	
Personal loan	3	1	2	
Checking or savings	6	8	15	
Payday loan	2	4	1	
Money transfer or service, virtual currency	4	7	1	

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# COMPLAINTS SUBMITTED BY Kansas consumers

**2,672**

Complaints received  
Jan. 2017 - Jun. 2018

**148**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-6%**

Change in average monthly  
complaints 2018 vs. 2017

**10%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

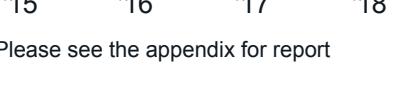
**92**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	1,954	27%	38%	Attempts to collect debt not owed 37% (714)
Credit or consumer reporting	1,373	35%	13%	Incorrect information on your report 57% (782)
Mortgage	607	8%	13%	Trouble during payment process 48% (289)
Credit card	478	7%	8%	Other features, terms, or problems 24% (117)
Checking or savings	457	6%	11%	Managing an account 80% (365)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Vehicle loan or lease	13	6	19	
Mortgage	32	24	36	
Prepaid card	4	7	4	
Credit repair	1	3	1	
Payday loan	7	9	1	

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# COMPLAINTS SUBMITTED BY Hawaii consumers

**1,270**

Complaints received  
Jan. 2017 - Jun. 2018

**71**

Average complaints per month  
Jan. 2017 - Jun. 2018

**2%**

Change in average monthly  
complaints 2018 vs. 2017

**10%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**89**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	878	27%	33%	Attempts to collect debt not owed 39% (343)
Credit or consumer reporting	718	27%	12%	Incorrect information on your report 66% (477)
Mortgage	626	14%	22%	Trouble during payment process 40% (250)
Credit card	339	12%	12%	Other features, terms, or problems 23% (79)
Checking or savings	207	6%	9%	Managing an account 83% (172)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Payday loan	0	1	2	
Prepaid card	1	1	2	
Money transfer or service, virtual currency	8	5	8	
Mortgage	14	30	16	
Student loan	6	9	4	

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## COMPLAINTS SUBMITTED BY Arkansas consumers

**2,645**

Complaints received  
Jan. 2017 - Jun. 2018

**147**

Average complaints per month  
Jan. 2017 - Jun. 2018

**10%**

Change in average monthly  
complaints 2018 vs. 2017

**-9%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

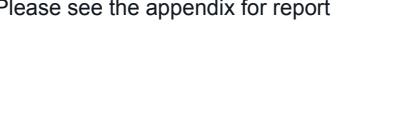
**88**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	1,724	30%	36%	Attempts to collect debt not owed 38% (662)
Credit or consumer reporting	1,539	33%	19%	Incorrect information on your report 55% (851)
Mortgage	592	7%	16%	Trouble during payment process 46% (272)
Credit card	368	8%	7%	Other features, terms, or problems 26% (95)
Checking or savings	362	6%	7%	Managing an account 78% (281)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	1	1	4	
Payday loan	1	1	2	
Money transfer or service, virtual currency	7	6	9	
Credit repair	1	2	1	
Vehicle loan or lease	17	14	7	

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## COMPLAINTS SUBMITTED BY Vermont consumers



### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	320	17%	24%	Attempts to collect debt not owed 32% (102)
Credit or consumer reporting	256	21%	15%	Incorrect information on your report 63% (160)
Credit card	219	15%	15%	Problem with a purchase shown on your statement 22% (49)
Mortgage	216	14%	15%	Trouble during payment process 46% (99)
Checking or savings	163	10%	13%	Managing an account 78% (127)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Payday loan	0	2	1	
Vehicle loan or lease	2	6	3	
Mortgage	9	19	7	
Money transfer or service, virtual currency	3	4	1	
Prepaid card	1	3	0	

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# COMPLAINTS SUBMITTED BY Wisconsin consumers

**5,087**

Complaints received  
Jan. 2017 - Jun. 2018

**283**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-1%**

Change in average monthly  
complaints 2018 vs. 2017

**-6%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

**88**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	3,411	27%	33%	Attempts to collect debt not owed 35% (1,199)
Credit or consumer reporting	2,399	30%	11%	Incorrect information on your report 59% (1,404)
Mortgage	1,558	11%	17%	Trouble during payment process 48% (751)
Credit card	1,160	9%	11%	Problem with a purchase shown on your statement 24% (282)
Checking or savings	965	8%	11%	Managing an account 79% (763)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	2	7	10	
Payday loan	17	9	5	
Credit repair	1	4	2	
Title loan	0	2	1	
Money transfer or service, virtual currency	23	35	10	

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# COMPLAINTS SUBMITTED BY Minnesota consumers

**4,843**

Complaints received  
Jan. 2017 - Jun. 2018

**269**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-6%**

Change in average monthly  
complaints 2018 vs. 2017

**-2%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

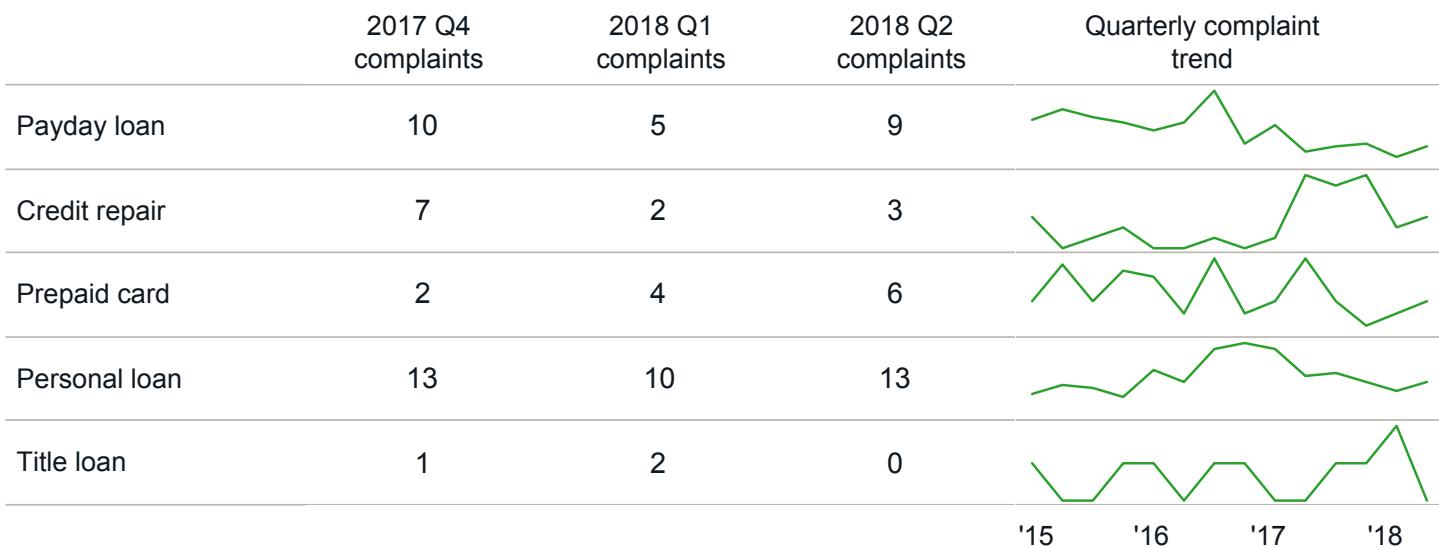
**87**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	3,008	23%	29%	Attempts to collect debt not owed 40% (1,195)
Credit or consumer reporting	2,365	28%	16%	Incorrect information on your report 59% (1,392)
Mortgage	1,676	12%	16%	Trouble during payment process 43% (716)
Credit card	1,215	10%	11%	Other features, terms, or problems 22% (272)
Checking or savings	1,053	9%	11%	Managing an account 79% (830)

## Top 5 products by quarterly percent change



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## COMPLAINTS SUBMITTED BY Kentucky consumers

**3,816**

Complaints received  
Jan. 2017 - Jun. 2018

**212**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-12%**

Change in average monthly  
complaints 2018 vs. 2017

**-7%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

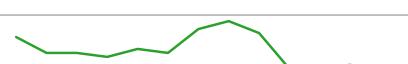
**86**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	2,903	31%	38%	Attempts to collect debt not owed 38% (1,116)
Credit or consumer reporting	2,170	33%	19%	Incorrect information on your report 69% (1,487)
Mortgage	934	8%	12%	Trouble during payment process 46% (432)
Credit card	558	6%	7%	Problem with a purchase shown on your statement 22% (123)
Checking or savings	510	6%	7%	Managing an account 78% (400)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Student loan	31	22	31	
Checking or savings	36	24	31	
Payday loan	2	5	4	
Credit or consumer reporting	264	233	160	
Personal loan	9	7	4	

'15      '16      '17      '18

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## COMPLAINTS SUBMITTED BY Oklahoma consumers

**3,295**

Complaints received  
Jan. 2017 - Jun. 2018

**183**

Average complaints per month  
Jan. 2017 - Jun. 2018

**1%**

Change in average monthly  
complaints 2018 vs. 2017

**-7%**

Change in complaint  
volume 2018 Q2 vs. Q1

**96%**

Timely company responses  
Jan. 2017 - Jun. 2018

**84**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	2,760	33%	37%	Attempts to collect debt not owed 36% (1,000)
Credit or consumer reporting	1,673	26%	16%	Incorrect information on your report 62% (1,032)
Mortgage	930	10%	14%	Trouble during payment process 46% (426)
Credit card	538	7%	7%	Other features, terms, or problems 24% (127)
Checking or savings	413	15%	6%	Managing an account 82% (338)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	11	7	10	
Prepaid card	8	7	5	
Money transfer or service, virtual currency	16	18	9	
Vehicle loan or lease	26	16	8	
Title loan	3	1	0	

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## COMPLAINTS SUBMITTED BY Alaska consumers

**602**

Complaints received  
Jan. 2017 - Jun. 2018

**33**

Average complaints per month  
Jan. 2017 - Jun. 2018

**41%**

Change in average monthly  
complaints 2018 vs. 2017

**-14%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

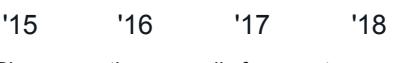
**81**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	446	31%	36%	Attempts to collect debt not owed 40% (178)
Credit or consumer reporting	266	18%	15%	Incorrect information on your report 57% (152)
Mortgage	153	11%	15%	Trouble during payment process 42% (65)
Credit card	148	14%	11%	Other features, terms, or problems 26% (39)
Checking or savings	92	8%	7%	Managing an account 77% (71)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Debt collection	14	30	44	
Student loan	3	5	3	
Money transfer or service, virtual currency	8	11	1	
Payday loan	0	1	0	
Prepaid card	0	1	0	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

## COMPLAINTS SUBMITTED BY Montana consumers

**846**

Complaints received  
Jan. 2017 - Jun. 2018

**47**

Average complaints per month  
Jan. 2017 - Jun. 2018

**1%**

Change in average monthly  
complaints 2018 vs. 2017

**1%**

Change in complaint  
volume 2018 Q2 vs. Q1

**95%**

Timely company responses  
Jan. 2017 - Jun. 2018

**81**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	721	36%	42%	Attempts to collect debt not owed 39% (281)
Credit or consumer reporting	335	20%	10%	Incorrect information on your report 59% (198)
Mortgage	199	9%	16%	Trouble during payment process 52% (104)
Credit card	197	12%	11%	Other features, terms, or problems 25% (50)
Student loan	107	10%	5%	Dealing with your lender or servicer 75% (80)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	1	1	2	
Payday loan	3	1	2	
Credit card	13	10	19	
Personal loan	1	2	3	
Prepaid card	2	2	0	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY Idaho consumers

**1,300**

Complaints received  
Jan. 2017 - Jun. 2018

**72**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-5%**

Change in average monthly  
complaints 2018 vs. 2017

**-18%**

Change in complaint  
volume 2018 Q2 vs. Q1

**96%**

Timely company responses  
Jan. 2017 - Jun. 2018

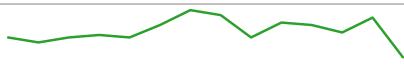
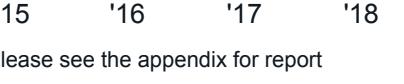
**76**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	1,245	31%	34%	Attempts to collect debt not owed 38% (477)
Credit or consumer reporting	717	23%	19%	Incorrect information on your report 65% (463)
Mortgage	435	11%	14%	Trouble during payment process 43% (186)
Credit card	331	11%	11%	Problem with a purchase shown on your statement 33% (108)
Checking or savings	202	6%	8%	Managing an account 81% (164)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	9	1	3	
Payday loan	1	2	3	
Vehicle loan or lease	9	7	5	
Student loan	7	20	12	
Credit card	23	29	13	

'15 '16 '17 '18

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

## COMPLAINTS SUBMITTED BY Nebraska consumers

**1,468**

Complaints received  
Jan. 2017 - Jun. 2018

**82**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-15%**

Change in average monthly  
complaints 2018 vs. 2017

**-8%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

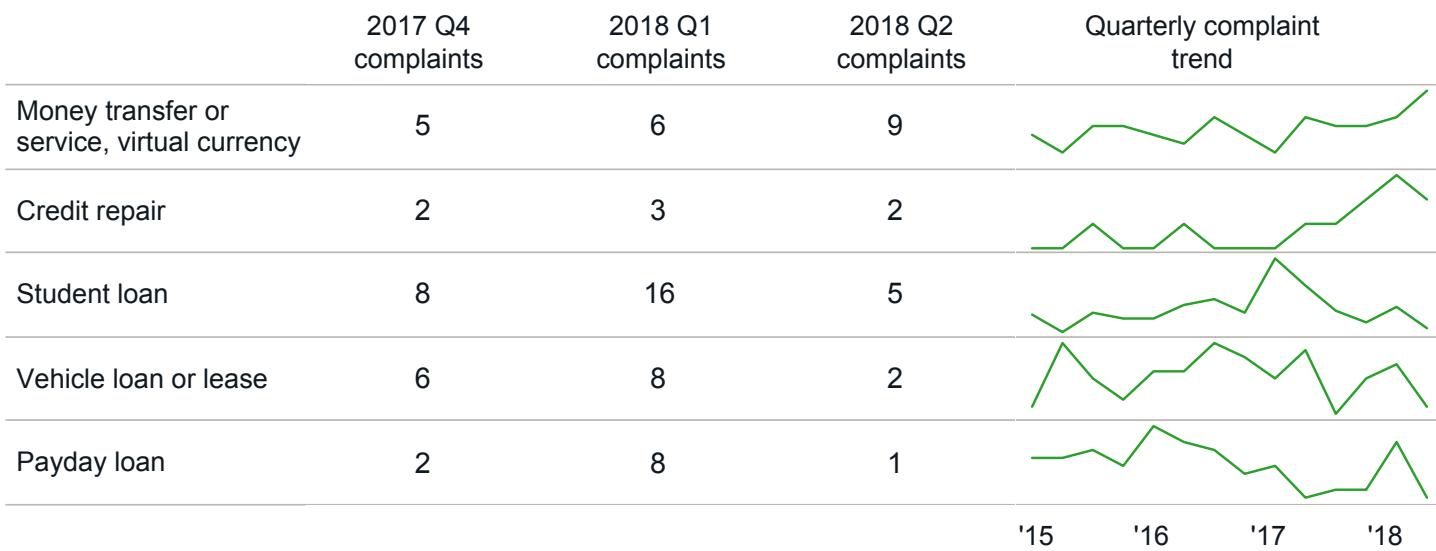
**76**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	1,230	31%	38%	Attempts to collect debt not owed 37% (456)
Credit or consumer reporting	704	27%	13%	Incorrect information on your report 66% (462)
Mortgage	366	9%	12%	Trouble during payment process 51% (186)
Credit card	342	10%	9%	Other features, terms, or problems 23% (77)
Checking or savings	282	6%	9%	Managing an account 81% (228)

### Top 5 products by quarterly percent change



This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY North Dakota consumers

**576**

Complaints received  
Jan. 2017 - Jun. 2018

**32**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-36%**

Change in average monthly  
complaints 2018 vs. 2017

**6%**

Change in complaint  
volume 2018 Q2 vs. Q1

**98%**

Timely company responses  
Jan. 2017 - Jun. 2018

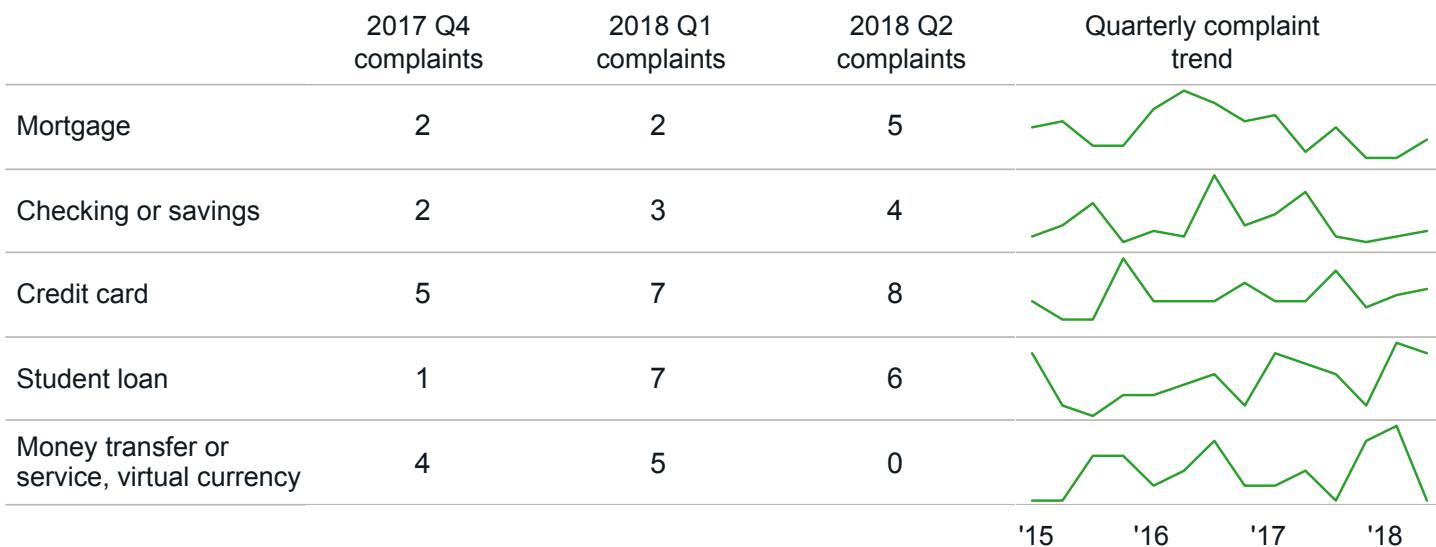
**76**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	431	25%	39%	Attempts to collect debt not owed 28% (119)
Credit or consumer reporting	345	48%	16%	Incorrect information on your report 71% (245)
Credit card	95	6%	8%	Problem with a purchase shown on your statement 19% (18)
Mortgage	93	5%	13%	Struggling to pay mortgage 40% (37)
Checking or savings	75	5%	8%	Managing an account 80% (60)

## Top 5 products by quarterly percent change



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# COMPLAINTS SUBMITTED BY South Dakota consumers

**621**

Complaints received  
Jan. 2017 - Jun. 2018

**35**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-22%**

Change in average monthly  
complaints 2018 vs. 2017

**13%**

Change in complaint  
volume 2018 Q2 vs. Q1

**96%**

Timely company responses  
Jan. 2017 - Jun. 2018

**71**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	539	33%	40%	Attempts to collect debt not owed 30% (164)
Credit or consumer reporting	224	19%	14%	Incorrect information on your report 63% (140)
Credit card	145	12%	8%	Other features, terms, or problems 31% (45)
Mortgage	143	10%	10%	Trouble during payment process 48% (68)
Checking or savings	103	6%	10%	Managing an account 83% (85)

## Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit card	15	5	13	
Checking or savings	5	3	7	
Mortgage	10	4	9	
Student loan	3	3	6	
Credit repair	2	1	0	

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# COMPLAINTS SUBMITTED BY Wyoming consumers

**386**

Complaints received  
Jan. 2017 - Jun. 2018

**21**

Average complaints per month  
Jan. 2017 - Jun. 2018

**11%**

Change in average monthly  
complaints 2018 vs. 2017

**-3%**

Change in complaint  
volume 2018 Q2 vs. Q1

**94%**

Timely company responses  
Jan. 2017 - Jun. 2018

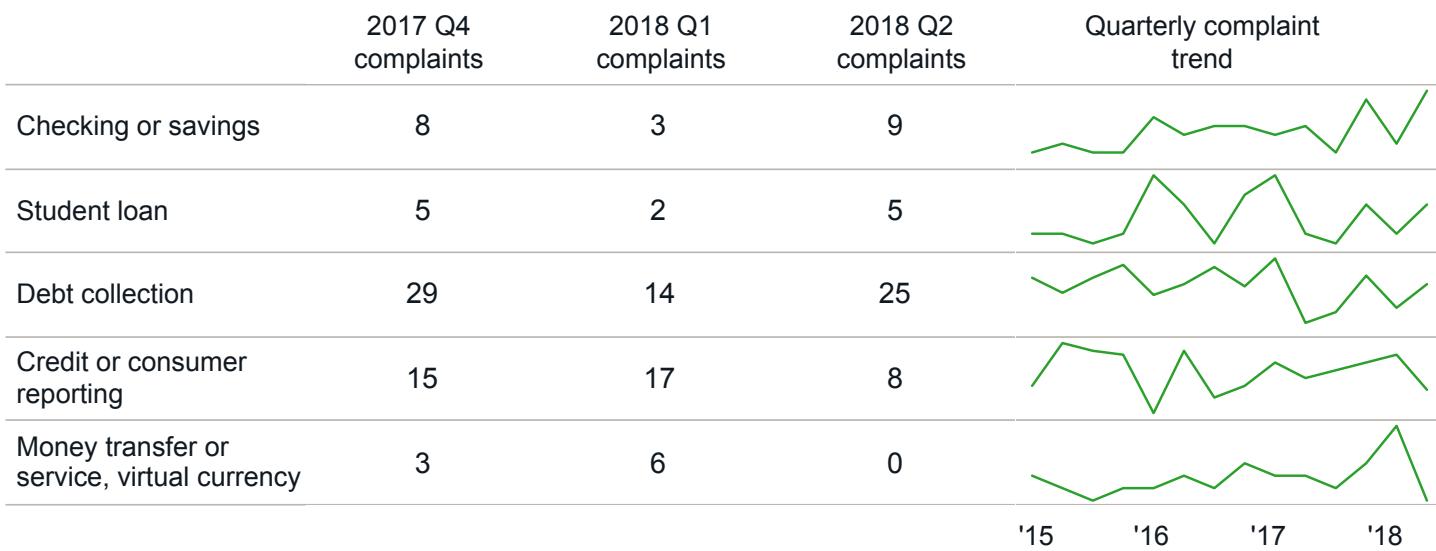
**67**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	337	34%	34%	Attempts to collect debt not owed 35% (118)
Credit or consumer reporting	178	22%	12%	Incorrect information on your report 65% (115)
Mortgage	133	12%	15%	Trouble during payment process 41% (54)
Credit card	94	9%	13%	Other features, terms, or problems 43% (40)
Checking or savings	60	8%	7%	Managing an account 75% (45)

## Top 5 products by quarterly percent change



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## COMPLAINTS SUBMITTED BY West Virginia consumers

**1,181**

Complaints received  
Jan. 2017 - Jun. 2018

**66**

Average complaints per month  
Jan. 2017 - Jun. 2018

**-12%**

Change in average monthly  
complaints 2018 vs. 2017

**-10%**

Change in complaint  
volume 2018 Q2 vs. Q1

**96%**

Timely company responses  
Jan. 2017 - Jun. 2018

**65**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

### Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	840	25%	33%	Attempts to collect debt not owed 39% (328)
Credit or consumer reporting	718	28%	19%	Incorrect information on your report 63% (455)
Mortgage	290	10%	12%	Trouble during payment process 41% (118)
Credit card	237	8%	8%	Other features, terms, or problems 24% (57)
Checking or savings	214	7%	9%	Managing an account 80% (171)

### Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	3	1	4	
Prepaid card	2	2	4	
Checking or savings	14	8	13	
Credit card	13	33	18	
Student loan	8	13	7	

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# COMPLAINTS SUBMITTED BY Iowa consumers

**1,970**

Complaints received  
Jan. 2017 - Jun. 2018

**109**

Average complaints per month  
Jan. 2017 - Jun. 2018

**8%**

Change in average monthly  
complaints 2018 vs. 2017

**7%**

Change in complaint  
volume 2018 Q2 vs. Q1

**97%**

Timely company responses  
Jan. 2017 - Jun. 2018

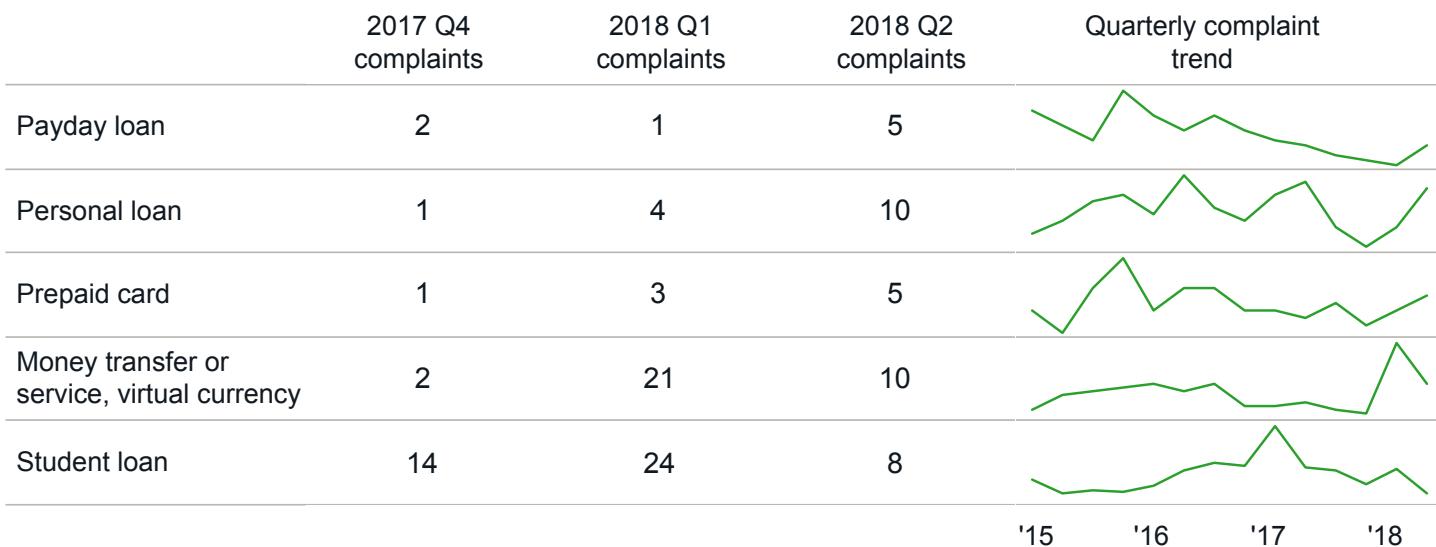
**63**

Complaints per 100k population  
Jan. 2017 - Jun. 2018

## Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total		Top issue reported by consumers by product
		2017	2016	
Debt collection	1,605	29%	34%	Attempts to collect debt not owed 40% (640)
Credit or consumer reporting	1,137	29%	22%	Incorrect information on your report 69% (785)
Mortgage	489	9%	11%	Trouble during payment process 47% (231)
Credit card	397	8%	8%	Other features, terms, or problems 27% (107)
Checking or savings	298	7%	6%	Managing an account 79% (234)

## Top 5 products by quarterly percent change



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# Definitions

The Bureau helps connect consumers with financial companies. When consumers submit a complaint, the Bureau's Office of Consumer Response works with companies to get the consumer a response, generally within 15 days. A timely company response means the company provided a timely response to the consumer and the Bureau. Ninety-seven percent of complaints sent to companies have received timely company responses.

Since it began receiving complaints in July 2011, the Bureau has used a phased-in approach to expand the types of complaints it accepts. The reporting period for this complaint snapshot is from January 1, 2015 through June 30, 2018. The Bureau expanded its complaint-handling capacity to include Federal student loan servicing on February 26, 2016. As of June 30, 2018, the Bureau had received approximately 1,578,700 complaints.

State level complaint counts are based on consumer-provided addresses and reflect cumulative complaints received by the Bureau since January 1, 2015. State level data also includes quarterly complaint trends for products and services with the largest recent quarterly percentage change in volume.

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