

November 2015

Monthly Complaint Report

Vol. 5



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1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection¹ 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 the 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.

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

1.1 Complaint volume by product

As of November 1, 2015, the CFPB has handled approximately 749,400 complaints, including approximately 24,300 complaints in October 2015. Table 1 shows the percentage change in complaint volume by product from August - October 2014 to August - October 2015.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: August - October 2014	3 month average: August - October 2015
Prepaid	193%	142	417
Other financial services	50%	113	169
Money transfer	44%	149	214
Bank account or services	30%	1,594	2,073
Consumer loan	29%	1,005	1,300
Credit card	25%	1,560	1,953
Credit reporting	18%	4,197	4,959
Mortgage	9%	4,317	4,685
Debt collection	4%	6,767	7,058
Student loans	-2%	626	614
Payday loan	-20%	589	469
Total	14%	21,258	24,147

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

- Prepaid complaints showed the greatest percentage increase from August - October 2014 (142 complaints) to August - October 2015 (417 complaints), representing about a 193 percent increase.
- Payday loan complaints showed the greatest percentage decrease from August - October 2014 (589 complaints) to August - October 2015 (469 complaints), representing about a 20 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 4,546 complaints where no specific consumer financial product was selected by consumers.

- Prepaid complaints showed the greatest month-over-month percentage increase (396 percent).
- Student loans complaints showed the greatest month-over-month percentage decrease (-5 percent).
- For the 26th consecutive month, we handled more complaints about debt collection than any other type of complaint. Debt collection complaints represented about 28 percent of complaints submitted in October 2015.
- Debt collection, credit reporting, and mortgage complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 66 percent of complaints submitted in October 2015.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Aug - Oct 2014	3 month average: Aug - Oct 2015	Total complaints	Total complaints per 100k population
ID	66%	62	104	2,775	170
AR	42%	91	130	3,432	116
NE	41%	65	92	2,536	135
NV	38%	278	383	9,024	318
VT	38%	30	41	1,246	199
UT	36%	112	152	4,300	146
AZ	35%	422	568	16,090	239
AL	34%	225	302	8,108	167
MS	31%	124	162	3,852	129
KY	28%	172	221	5,977	135
GA	28%	825	1,059	30,457	302
OR	25%	225	280	8,498	214
TN	23%	351	430	11,846	181
VA	22%	619	753	23,234	279
WA	21%	425	515	15,085	214
CA	21%	2,751	3,331	103,912	268
OH	19%	632	754	23,010	198
NC	19%	549	653	20,358	205
MD	17%	596	700	22,638	379
IL	17%	723	846	25,647	199
SC	17%	295	345	9,706	201
WI	16%	244	282	8,855	154
IN	15%	251	289	8,658	131
PA	14%	757	863	26,528	207
ND	14%	22	25	702	95
WV	14%	65	74	2,091	113
NM	14%	102	116	3,789	182
MA	13%	358	405	13,893	206
NY	13%	1,321	1,492	47,844	242
ME	12%	69	77	2,574	194
KS	11%	119	133	4,023	139
WY	11%	24	27	810	139
MO	11%	297	330	10,237	169
SD	10%	38	41	1,162	136
DC	9%	114	124	4,339	659
MI	9%	538	586	19,555	197
IA	8%	101	109	3,429	110
NJ	7%	825	882	28,420	318
OK	6%	165	175	5,434	140
CT	6%	233	247	8,254	229
CO	5%	360	377	12,144	227
RI	4%	73	76	2,499	237
LA	4%	265	276	7,951	171
NH	3%	83	86	3,443	259
MN	3%	229	236	8,364	153
TX	3%	1,847	1,899	58,304	216
MT	2%	41	42	1,328	130
HI	1%	80	81	2,812	198
FL	1%	2,291	2,316	72,474	364
DE	-5% ■	123	117	3,933	420
AK	-12% ■	29	25	973	132

- Idaho (66 percent), Arkansas (42 percent), and Nebraska (41 percent) experienced the greatest complaint volume percentage increase from August - October 2014 to August - October 2015.
- Alaska (-12 percent), Delaware (-5 percent), Florida (1 percent) experienced the lowest complaint volume percentage increase from August - October 2014 to August - October 2015.⁷
- Of the five most populated states, California (21 percent) experienced the greatest complaint volume percentage increase and Florida (1 percent) experienced the least complaint volume percentage increase from August - October 2014 to August - October 2015.

⁷ Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2014 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2014/index.html>

1.3 Complaint volume by company

Complaint data in this section lags other complaint data by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. Figure 1 and Table 4 show the top 10 most-complained-about companies for June - August 2015. 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 48 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

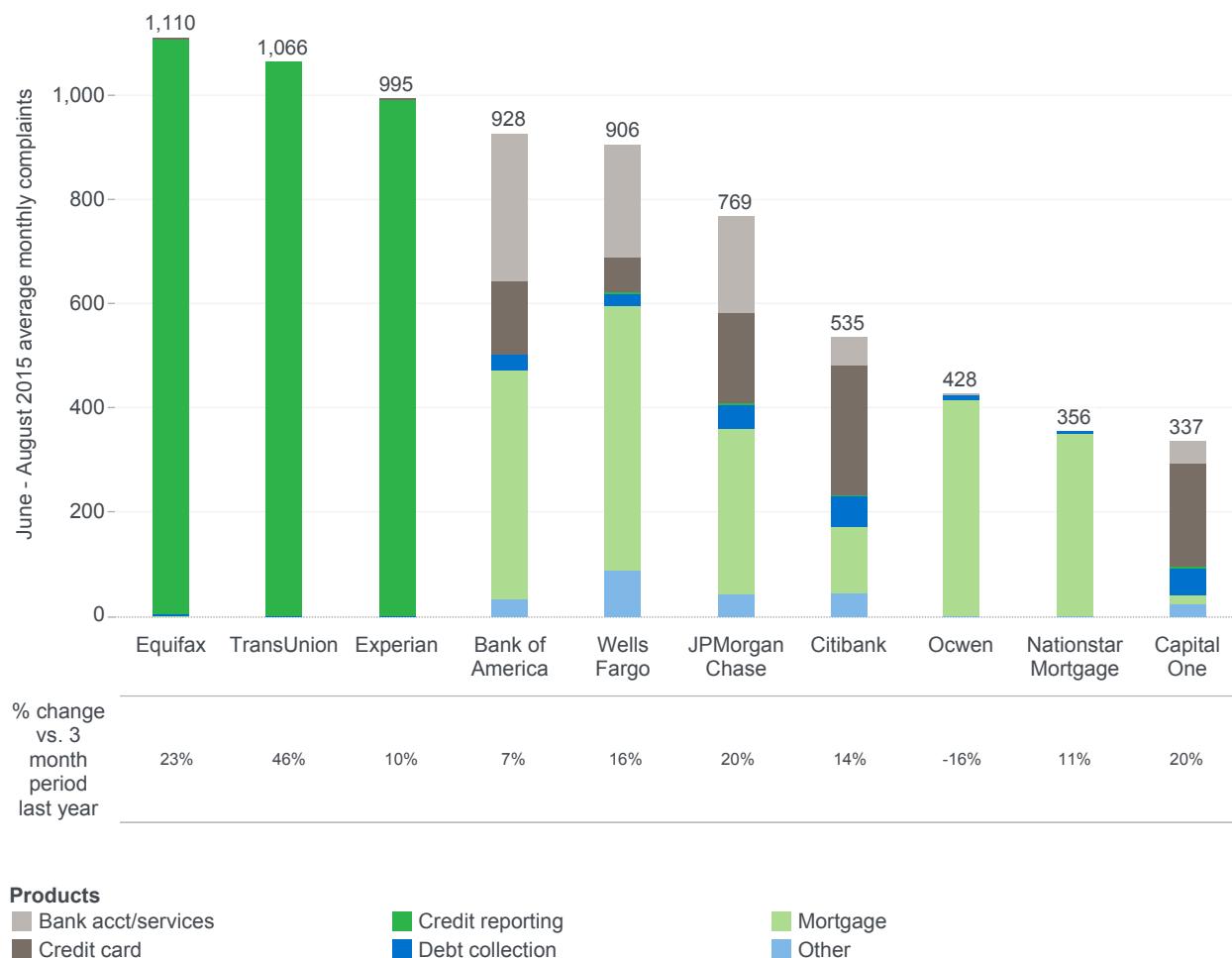


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: June - August 2015	% change vs. 3 month period last year	Monthly average ⁸	Total complaints
Equifax	1,110	23%	651	24,084
TransUnion	1,066	46%	559	19,568
Experian	995	10%	698	24,428
Bank of America	928	7%	1,028	51,392
Wells Fargo	906	16%	734	36,706
JPMorgan Chase	769	20%	597	29,853
Citibank	535	14%	457	22,840
Ocwen	428	-16%	379	18,576
Nationstar Mortgage	356	11%	230	11,061
Capital One	337	20%	292	14,600

- By average monthly complaint volume, Equifax (1,110), TransUnion (1,066), and Experian (995) were the most-complained-about companies for June - August 2015.
- Transunion experienced the greatest percentage increase in average monthly complaint volume (46 percent) from June - August 2014 to June - August 2015.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-16 percent) from June - August 2014 to June - August 2015.

⁸ Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through August 2015.

2. Product spotlight: Bank account or service

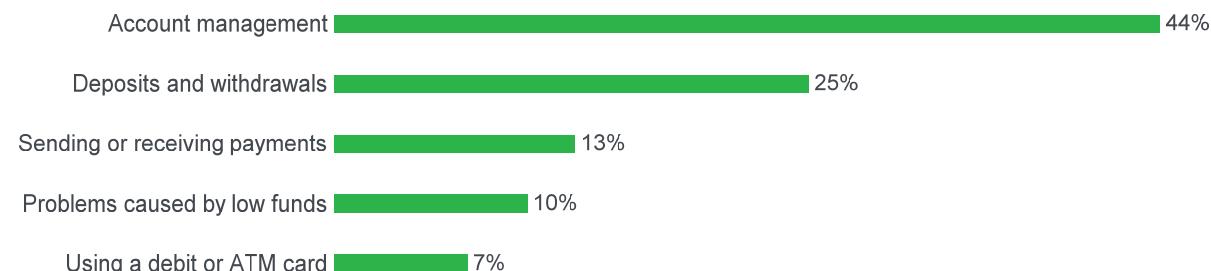
The CFPB has handled approximately 75,300 bank account or service complaints⁹ since March 1, 2012, representing about 10 percent of total complaints.

2.1 Bank account or service complaints by type

Figure 2 shows the most common types of bank account or service complaints as a percentage of all bank account or service complaints handled. The most common types identified by consumers are problems with account management (44 percent) and deposits and withdrawals (25 percent).

⁹ Consumers submit complaints about accounts or services offered by banks, credit unions and nonbank companies under the general category of “bank account or service.”

FIGURE 2: MOST COMMON TYPES OF BANK ACCOUNT OR SERVICE COMPLAINTS REPORTED BY CONSUMERS¹⁰



- In terms of issues with account management, some consumers complained they were denied the ability to open an account, and were often uncertain as to why a company refused to open an account. Consumers also raised concerns about issues experienced at the time of the account opening concerning eligibility for bonuses, account features, and promotions for specific products.
- Consumers also submitted complaints about companies' decisions to close deposit accounts. They often noted that no reason for the action was provided. Some consumers mentioned difficulties opening accounts due to adverse credit reports resulting from errors, identity theft claims, misunderstandings, and delayed updates for charged off accounts that have been settled or paid.
- Some consumers expressed concerns regarding their ability to obtain resolution for disputed transactions. Consumers reported issues with the processing of oral claims, automated clearing house (ACH) debits for cancelled transactions, lack of provisional credit, and discrepancies with cash dispensed and/or the deposited amount.
- For deposit and withdrawal issues, consumers complained about having restricted access to funds and holds being placed on their accounts. Consumers cited early cut off times for same day deposits, holds placed on checks at the time of deposit, mobile wallet deposit availability, and extended holds placed after a deposit was made. Consumers

¹⁰ Percentages in Monthly Complaint Report may not sum to 100 percent due to rounding.

expressed concern that holds caused additional complications, especially for those who received the notice by mail, as they did not know about the placed hold before the notice arrived.

- Consumers also raised concern with fees that are often difficult to avoid, such as monthly account management fees due to low balances, debit card replacement fees, check cashing fees, overdraft fees, excessive withdrawal fees, dormant account fees, and ATM withdrawal fees. Some consumers mistakenly thought by not opting-in to overdraft protection for ATM withdrawals and debit card transactions (allowing the consumer to use overdraft protection for these transactions, subject to a fee) they would not be subject to overdraft fees for other transactions. Consumers also expressed concern that the posting order of transactions often increases the number of overdraft fees imposed.

2.2 Bank account or service complaints by state

Table 5 shows the bank account or service complaint volume percentage change by state.¹¹ Some of the highlights include:

- North Dakota (600 percent), Arkansas (200 percent), and Alaska (167 percent) experienced the greatest percentage increase in bank account or service complaints from August - October 2014 to August - October 2015.
- Hawaii (-52 percent), Wyoming (-40 percent), and Rhode Island (-18 percent) experienced the greatest percentage decrease in bank account or service complaints from August - October 2014 to August - October 2015.
- Of the five most populated states, Texas (43 percent) experienced the greatest percentage increase and Florida (23 percent) experienced the least percentage increase in bank account or service complaints from August - October 2014 to August - October 2015.

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

TABLE 5: BANK ACCOUNT OR SERVICE COMPLAINT VOLUME PERCENT CHANGE BY STATE

	% change	3 month average: Aug - Oct 2014	3 month average: Aug - Oct 2015	Total complaints	Complaints per 100k population
ND	600%	0	2	54	7
AR	200%	4	13	355	12
AK	167%	1	3	94	13
SD	160%	2	4	100	12
MS	139%	8	18	371	12
IA	115%	4	9	276	9
NE	109%	4	8	254	13
LA	73%	11	19	639	14
MO	70%	16	27	843	14
NV	69%	16	28	860	30
CT	69%	16	27	1,017	28
IN	57%	15	23	799	12
WI	56%	17	26	776	13
NJ	48%	64	94	3,320	37
TX	43%	97	139	4,672	17
AL	43%	16	22	774	16
GA	42%	65	92	2,930	29
NM	41%	6	8	360	17
VA	41%	48	67	2,205	26
NY	40%	121	169	6,118	31
CA	39%	204	285	9,739	25
OH	34%	44	58	2,280	20
ID	33%	3	4	188	12
VT	33%	3	4	148	24
MD	31%	52	68	2,327	39
OR	25%	20	25	883	22
IL	25%	63	79	2,916	23
AZ	24%	34	43	1,554	23
FL	23%	144	178	6,724	34
KY	19%	12	14	507	11
SC	18%	20	24	768	16
NC	17%	41	48	2,012	20
KS	15%	9	10	364	13
MA	15%	43	50	1,998	30
NH	11%	6	7	314	24
UT	10%	10	11	301	10
OK	8%	8	9	438	11
PA	7%	77	82	3,236	25
WA	5%	30	32	1,295	18
ME	5%	7	7	253	19
DE	3%	12	12	483	52
MN	2%	16	16	887	16
MT	0.0%	2	2	89	9
TN	-1%	28	28	1,137	17
CO	-2%	28	28	1,150	21
WV	-9%	4	3	208	11
DC	-12%	16	14	622	94
MI	-14%	43	37	1,825	18
RI	-18%	9	8	353	33
WY	-40%	2	1	48	8
HI	-52%	7	3	207	15

2.3 Bank account or service complaints by company

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

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

The most-complained-about companies highlighted in Tables 6 - 10 received about 80 percent of all bank account or service complaints sent to companies for response in June - August 2015. Company-level information should be considered in context of company size and/or market share.

TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR BANK ACCOUNT OR SERVICE

Company	3 month average: June - August 2014	3 month average: June - August 2015	% change vs. 3 month period last year	3 month average % untimely: June - August 2015
Bank of America	197	284	44%	0%
Wells Fargo	214	216	1%	2%
JPMorgan Chase	139	188	36%	0.2%
PNC Bank	53	60	13%	0%
U.S. Bancorp	60	59	-1%	0%
Citibank	41	54	31%	0%
SunTrust Bank	37	51	39%	0%
TD Bank	54	48	-12%	0%
Capital One	30	43	44%	0%
Regions	31	43	40%	0%
BB&T Financial	25	35	40%	0%
RBS Citizens	30	32	7%	0%
USAA Savings	19	29	54%	0%
Navy FCU	17	26	54%	0%
Fifth Third Bank	24	25	4%	0%
PayPal	11	24	109%	0%

TABLE 7: COMPANIES WITH THE LARGEST PERCENT INCREASE IN BANK ACCOUNT OR SERVICE COMPLAINTS

Name	% change vs. 3 month period last year	3 month average: June - August 2014	3 month average: June - August 2015
PayPal	109%	11	24
USAA Savings	54%	19	29
Navy FCU	54%	17	26
Capital One	44%	30	43
Bank of America	44%	197	284

TABLE 8: COMPANIES WITH THE LARGEST PERCENT DECREASE IN BANK ACCOUNT OR SERVICE COMPLAINTS

Name	% change vs. 3 month period last year	3 month average: June - August 2014	3 month average: June - August 2015
TD Bank	-12%	54	48
U.S. Bancorp	-1%	60	59

- Of these companies, PayPal saw the greatest percentage increase (109 percent) from June - August 2014 to June - August 2015.
- Of these companies, TD Bank saw the greatest percentage decrease (-12 percent) during the same period.

TABLE 9: COMPANIES WITH HIGHEST RATE OF UNTIMELY RESPONSES TO BANK ACCOUNT OR SERVICE COMPLAINTS

Name	3 month % untimely: June - August 2015	Complaints sent to company: June - August 2015
Wells Fargo	2%	649
JPMorgan Chase	0.2%	564

TABLE 10: COMPANIES WITH LOWEST RATE OF UNTIMELY RESPONSES TO BANK ACCOUNT OR SERVICE SORTED BY THE MOST TIMELY RESPONSES

Name	3 month % untimely: June - August 2015	Complaints sent to company: June - August 2015
Bank of America	0%	851
PNC Bank	0%	179
U.S. Bancorp	0%	178
Citibank	0%	163
SunTrust Bank	0%	154

- Wells Fargo had the greatest rate of untimely responses (2 percent).
- Among companies which had the lowest untimely rate (0 percent), Bank of America had the most timely responses at 851 timely responses.

3. Geographic spotlight: Connecticut

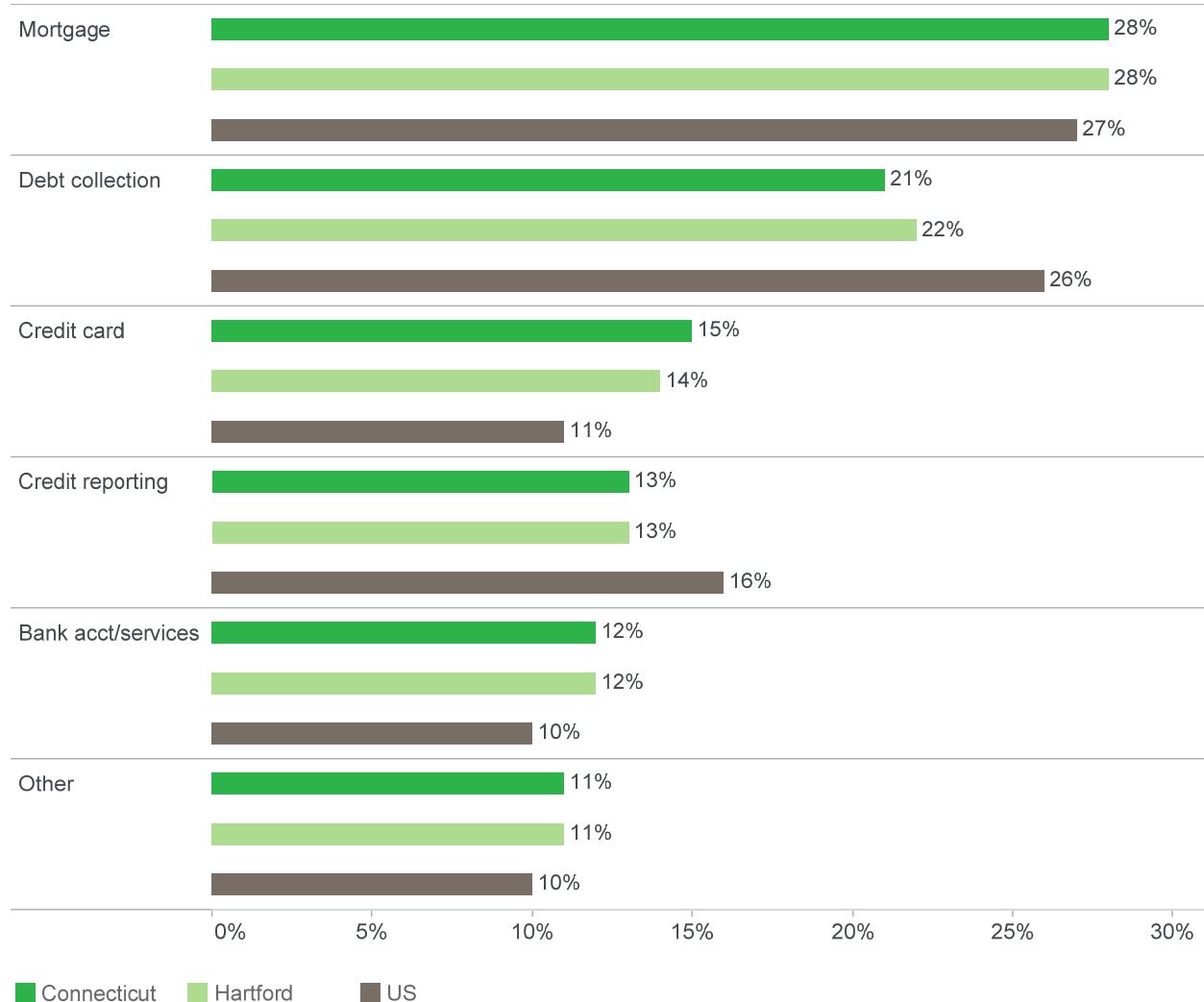
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Connecticut and the Hartford metro area¹². As of November 1, 2015, about 8,300 complaints were from Connecticut consumers, of which about 2,500 complaints (30 percent) were from Hartford.

¹² The Hartford metro area is defined as zip codes from the Hartford-West Hartford-East Hartford, CT Core-Based Statistical Area (CBSA). http://www.census.gov/population/metro/files/zip07_cbsa06.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 Connecticut complaints by product

Figure 3 shows the distribution of complaints by product for Connecticut, Hartford, and the United States as a whole.

FIGURE 3: CONNECTICUT VS. HARTFORD AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



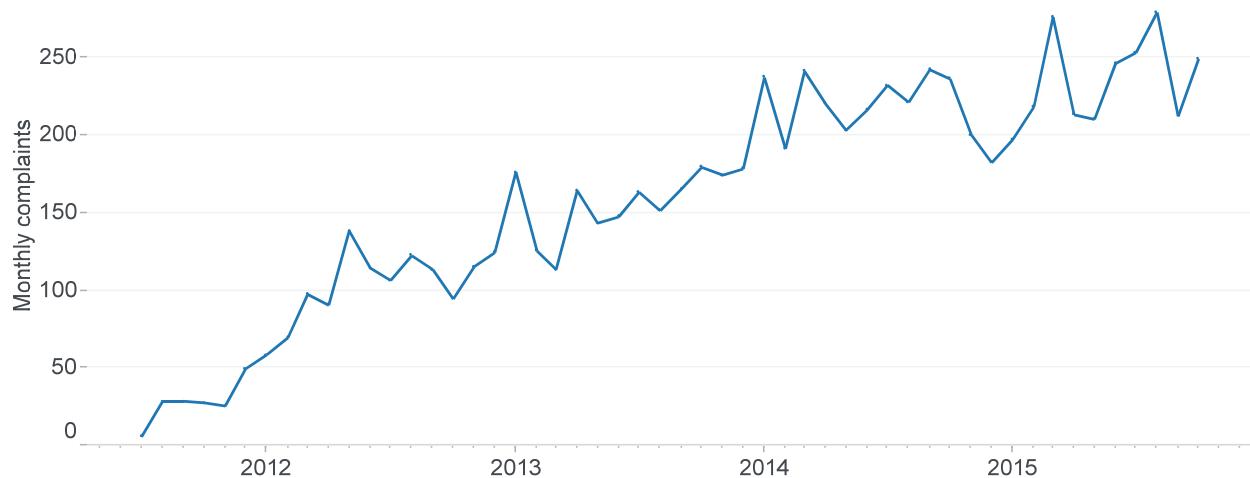
- Consumers in Connecticut and Hartford most often submit mortgage complaints. These made up 28% of all complaints submitted from these consumers, similar to the 27% national average.

- Consumers in Connecticut and Hartford also complained about debt collection at 21% and 22% respectively, compared to the 26% national average.

3.2 Connecticut complaints over time

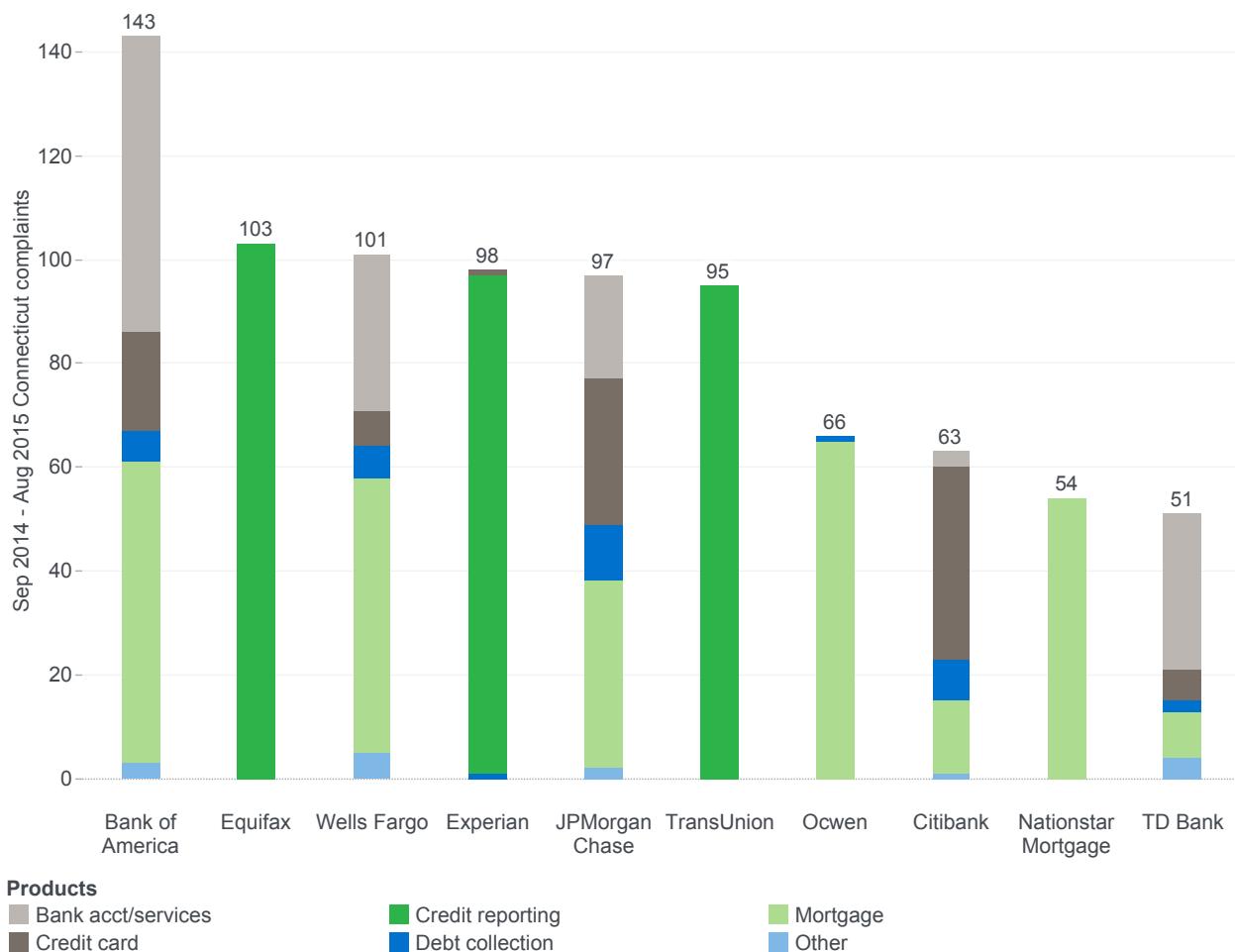
Complaints from consumers in Connecticut have generally followed the national trend. Average monthly complaints increased 17 percent from August - October 2014 (220 complaints per month) to August - October 2015 (257 complaints per month), compared to a 14 percent national increase.

FIGURE 4: CONNECTICUT MONTHLY COMPLAINT VOLUME TREND



3.3 Connecticut complaints by company

FIGURE 5: MOST-COMPLAINED-ABOUT COMPANIES BY CONNECTICUT CONSUMERS



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

- In the September 2014 – August 2015 period, Bank of America, Equifax, and Wells Fargo led the list of most-complained-about companies by Connecticut consumers.

APPENDIX A:

TABLE 11: 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	519	2	4	0	14	4	0	2	2	566
11-Aug	140	27	1,840	12	6	1	128	9	0	5	5	2,191
11-Sep	193	45	1,732	18	17	2	179	28	4	7	3	2,249
11-Oct	159	26	1,755	11	8	3	178	24	0	7	4	2,195
11-Nov	199	40	1,749	5	9	1	276	17	1	0	5	2,323
11-Dec	206	29	1,620	8	6	2	1,700	0	0	14	4	3,604
12-Jan	191	30	1,455	4	4	0	2,513	1	3	6	11	4,241
12-Feb	215	37	1,439	10	12	2	2,721	0	0	5	8	4,468
12-Mar	1,464	219	1,624	12	32	7	3,464	6	7	18	666	7,561
12-Apr	1,500	250	1,353	13	31	3	3,396	2	8	13	316	6,901
12-May	1,971	366	1,667	19	36	5	4,698	3	8	12	241	9,095
12-Jun	1,698	341	1,979	12	34	2	4,666	7	6	10	757	9,567
12-Jul	1,618	327	1,796	32	32	3	4,160	6	4	5	317	8,341
12-Aug	1,590	361	1,581	33	25	0	4,632	8	3	6	297	8,570
12-Sep	1,360	304	1,257	21	17	0	3,661	11	4	12	260	6,929
12-Oct	1,559	379	1,695	537	18	2	4,011	6	6	7	398	8,649
12-Nov	1,249	328	1,394	1,259	24	1	3,519	4	1	4	331	8,145
12-Dec	1,231	340	1,309	1,373	62	1	3,722	4	14	8	274	8,386
13-Jan	1,643	393	1,437	1,557	94	3	7,155	6	9	4	379	12,775
13-Feb	1,447	346	1,442	1,712	111	11	5,703	11	16	9	335	11,238
13-Mar	1,700	440	1,615	1,734	155	6	5,693	3	15	18	372	11,906
13-Apr	1,421	453	1,507	1,900	179	77	5,628	3	16	16	373	11,700
13-May	1,416	447	1,368	1,880	111	60	5,258	2	26	16	302	10,982
13-Jun	1,488	426	1,311	2,042	108	93	5,251	4	22	5	286	11,090
13-Jul	1,655	444	1,276	2,234	2,427	99	5,233	2	17	11	341	13,767
13-Aug	1,665	518	1,347	2,256	4,161	91	4,957	2	40	8	349	15,429
13-Sep	1,668	606	1,347	2,327	6,285	120	4,339	3	36	5	372	17,142
13-Oct	1,800	541	1,383	2,271	4,852	155	3,866	4	35	5	419	15,377
13-Nov	1,566	473	1,245	2,343	6,685	169	3,486	1	396	3	345	16,757
13-Dec	1,540	504	1,326	1,944	5,993	134	3,418	3	386	4	413	15,694
14-Jan	1,825	584	1,539	3,224	8,123	165	4,238	0	437	8	485	20,664
14-Feb	1,829	584	1,631	3,515	7,824	145	4,593	2	374	3	499	21,019
14-Mar	2,052	662	1,666	3,562	8,422	170	4,917	3	411	6	584	22,483
14-Apr	1,986	688	1,665	3,855	8,317	171	4,771	8	407	1	540	22,437

	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	1,960	594	1,504	3,400	7,378	176	4,108	2	325	5	545	20,032
14-Jun	1,943	692	1,498	3,455	7,734	184	4,131	4	344	5	583	20,589
14-Jul	2,025	867	1,569	3,821	8,011	154	4,410	62	586	92	577	22,278
14-Aug	1,565	1,011	1,694	4,653	7,240	151	4,362	104	648	140	631	22,394
14-Sep	1,593	969	1,550	4,377	6,349	164	4,100	110	586	150	594	20,748
14-Oct	1,625	1,036	1,435	3,561	6,712	132	4,490	124	534	137	652	20,632
14-Nov	1,393	911	1,359	3,570	6,131	122	3,500	102	477	133	548	18,403
14-Dec	1,459	977	1,456	3,691	6,080	161	3,586	92	468	144	546	18,851
15-Jan	1,621	1,003	1,519	4,161	6,541	144	3,522	107	457	165	575	19,968
15-Feb	1,456	989	1,782	4,024	6,866	141	3,604	113	474	182	599	20,380
15-Mar	1,724	1,092	1,894	4,816	7,961	195	4,280	157	538	199	720	23,748
15-Apr	1,745	943	1,758	4,736	7,203	190	4,238	147	480	191	686	22,511
15-May	1,705	1,027	1,825	4,490	7,176	208	4,271	156	417	177	649	22,301
15-Jun	1,968	1,096	1,881	4,272	7,437	211	4,665	166	460	197	621	23,180
15-Jul	1,998	1,347	1,975	6,556	8,196	235	4,480	202	479	188	649	26,487
15-Aug	2,043	1,341	1,932	5,600	7,558	217	4,939	196	446	178	657	25,316
15-Sep	1,911	1,245	1,946	4,688	6,713	198	4,572	149	447	180	608	22,871
15-Oct	2,265	1,313	1,980	4,588	6,903	228	4,544	161	514	892	578	24,254
Total¹³	75,256	30,014	81,426	120,196	192,413	4,915	201,946	2,351	11,392	3,618	21,311	749,384

¹³ Total column includes approximately 4,546 complaints where no specific consumer financial product was selected by consumers.

TABLE 12: 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	774	518	659	1,430	2,595	39	1,506	31	230	46	218	8,108
Alaska	94	40	133	150	310	8	181	3	18	5	27	973
American Samoa	7	0	3	5	5	1	5	0	0	0	0	27
Arizona	1,554	744	1,753	2,233	4,270	95	4,667	38	164	77	377	16,090
Arkansas	355	190	363	670	961	22	656	12	54	12	111	3,432
California	9,739	3,542	10,551	15,008	24,499	672	35,141	281	1,182	475	2,311	103,912
Colorado	1,150	430	1,482	1,833	3,169	63	3,366	32	163	58	343	12,144
Connecticut	1,017	330	1,213	1,039	1,727	48	2,338	29	124	57	278	8,254
Delaware	483	204	513	513	1,064	20	954	14	59	13	83	3,933
District of Columbia	622	161	526	626	964	35	995	24	88	26	210	4,339
Federated States of Micronesia	4	1	6	6	7	1	11	1	1	0	0	38
Florida	6,724	2,443	7,094	13,292	16,755	395	22,808	156	806	226	1,405	72,474
Georgia	2,930	1,463	2,540	4,876	6,898	175	10,170	74	261	178	750	30,457
Guam	11	8	8	16	22	3	24	0	2	1	2	97
Hawaii	207	102	332	519	655	13	870	8	32	8	50	2,812
Idaho	188	104	296	442	977	16	602	5	45	6	77	2,775
Illinois	2,916	912	2,863	4,024	6,480	166	6,638	67	410	149	882	25,647
Indiana	799	368	859	1,427	2,589	48	1,822	31	221	39	404	8,658
Iowa	276	142	449	535	1,143	20	581	22	83	23	144	3,429
Kansas	364	172	514	608	1,349	24	745	13	80	23	101	4,023
Kentucky	507	282	560	989	1,962	33	1,214	15	136	24	225	5,977
Louisiana	639	396	590	1,436	2,779	50	1,538	20	219	44	201	7,951
Maine	253	94	436	301	606	8	691	12	32	18	109	2,574
Marshall Islands	3	5	6	4	11	0	9	1	0	0	1	40
Maryland	2,327	964	2,405	2,966	4,984	140	7,492	77	388	91	630	22,638
Massachusetts	1,998	460	2,051	1,684	2,657	123	3,902	54	198	84	616	13,893
Michigan	1,825	723	1,790	2,476	4,847	110	6,434	64	354	113	732	19,555
Minnesota	887	255	1,066	966	1,998	74	2,468	28	160	46	363	8,364
Mississippi	371	267	315	638	1,231	22	754	12	111	20	97	3,852
Missouri	843	496	980	1,390	3,140	62	2,553	41	198	60	423	10,237
Montana	89	48	164	227	450	4	248	5	22	11	51	1,328
Nebraska	254	97	322	289	859	16	497	7	56	15	112	2,536

	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	860	353	868	1,563	2,582	49	2,272	23	166	49	176	9,024
New Hampshire	314	101	370	371	667	13	1,369	9	49	14	142	3,443
New Jersey	3,320	1,022	3,373	4,096	5,989	163	8,756	87	485	152	811	28,420
New Mexico	360	187	378	632	1,168	34	784	10	83	16	107	3,789
New York	6,118	1,540	7,045	8,171	9,794	394	12,034	198	373	246	1,681	47,844
North Carolina	2,012	1,016	2,176	3,234	4,883	123	5,819	73	336	102	468	20,358
North Dakota	54	30	76	147	255	2	95	4	8	3	27	702
Northern Mariana Islands	6	0	3	5	5	0	4	0	0	0	1	24
Ohio	2,280	1,083	2,774	2,942	6,541	138	5,584	72	421	123	937	23,010
Oklahoma	438	293	502	879	1,919	40	957	17	167	26	155	5,434
Oregon	883	291	949	1,113	2,330	41	2,364	30	119	42	283	8,498
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	3,236	1,086	3,024	4,006	6,712	163	6,323	91	460	128	1,175	26,528
Puerto Rico	245	90	262	492	360	9	330	7	4	4	26	1,859
Rhode Island	353	116	331	316	628	18	566	9	65	10	76	2,499
South Carolina	768	590	815	1,752	2,989	56	2,179	29	181	51	249	9,706
South Dakota	100	65	162	146	406	13	187	5	26	2	41	1,162
Tennessee	1,137	626	1,158	1,704	3,812	62	2,528	46	278	64	374	11,846
Texas	4,672	2,754	5,020	14,429	18,795	332	9,510	159	993	239	1,134	58,304
Utah	301	171	416	664	1,415	23	1,059	10	81	14	113	4,300
Vermont	148	61	189	167	247	8	333	4	14	8	61	1,246
Virgin Islands	24	5	29	37	36	1	41	2	3	0	2	181
Virginia	2,205	981	2,717	3,894	5,880	167	6,088	55	352	127	642	23,234
Washington	1,295	484	1,571	2,274	4,050	93	4,503	44	147	83	469	15,085
West Virginia	208	100	237	440	568	14	361	11	15	11	101	2,091
Wisconsin	776	367	1,224	1,081	2,568	59	2,109	28	188	74	324	8,855
Wyoming	48	37	73	146	279	4	157	4	21	1	30	810
U.S. Armed Forces – Americas	12	1	5	0	22	1	6	2	1	2	2	56
U.S. Armed Forces – Europe	29	17	27	53	57	2	61	3	0	2	16	268
U.S. Armed Forces – Pacific	14	10	28	30	71	1	42	0	1	0	6	203
Unspecified	2,829	575	2,781	2,791	5,421	386	3,641	142	458	77	349	20,027
Total	75,256	30,014	81,426	120,196	192,413	4,915	201,946	2,351	11,392	3,618	21,311	749,384

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