

COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# United States

**33,984**

Complaints received  
in 2018

**133,591**

Complaints received  
Jul. 2011 - Dec. 2018

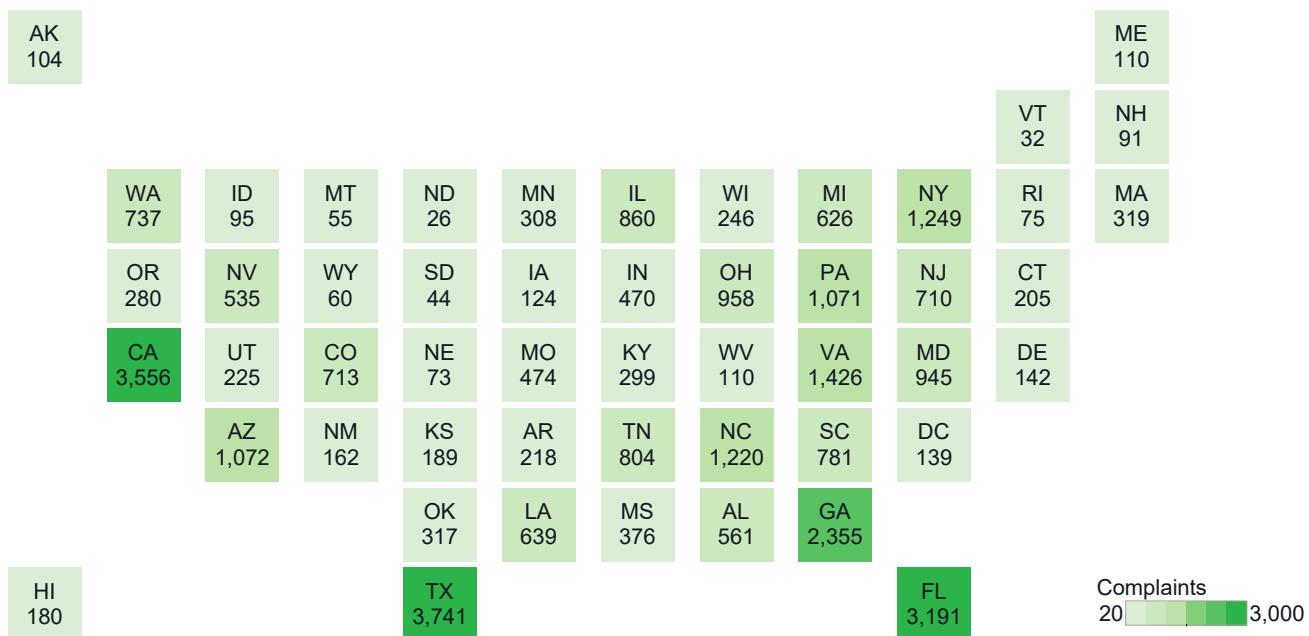
**+12%**

Complaints received in  
2018 vs. 2017

## TOP 5 PRODUCTS BY VOLUME IN 2018

	SM Complaints	Product %		Top issue reported by SMs by product
		SM	Non-SM	
Credit or consumer reporting	12,966	38%	38%	Incorrect information on your report (6,977) 54%
Debt collection	8,825	26%	25%	Attempts to collect debt not owed (3,495) 40%
Mortgage	3,557	10%	9%	Trouble during payment process (1,596) 45%
Credit card	2,716	8%	9%	Problem with a purchase shown on your statement (717) 26%
Checking or savings	1,904	6%	8%	Managing an account (1,099) 58%

## COMPLAINT VOLUME BY STATE IN 2018



COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Alaska

**104**

Complaints received  
in 2018

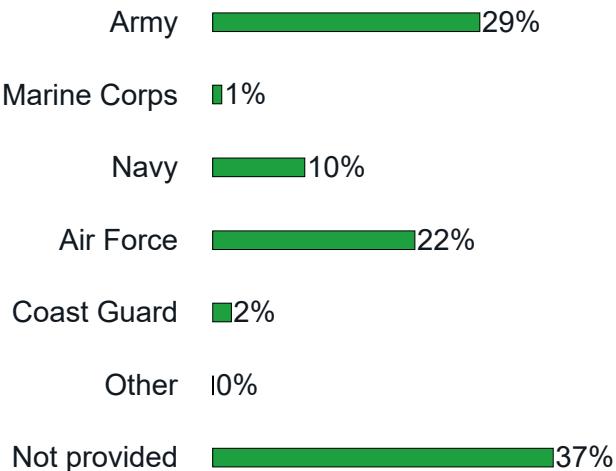
**+63%**

Complaints received  
2018 vs. 2017

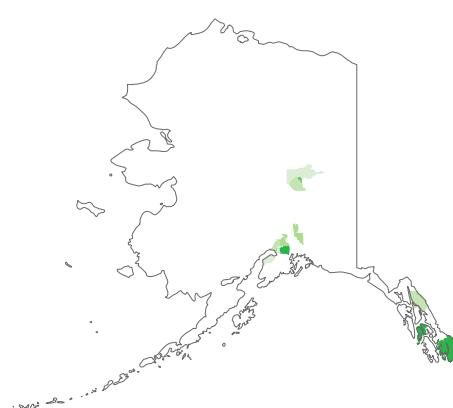
## TOP 5 PRODUCTS BY VOLUME IN 2018

	AK SM complaints	Product % in AK	Top issue reported by AK SMs by product
		■ SM □ Non-SM	
Debt collection	44	42% 25%	Attempts to collect debt not owed 52% (23)
Credit or consumer reporting	33	32% 32%	Incorrect information on your report 58% (19)
Mortgage	8	8% 11%	Struggling to pay mortgage 50% (4)
Credit card	5	5% 11%	Problem when making payments 40% (2)
Money transfer or service, virtual currency	4	4% 4%	Money was not available when promised 25% (1)

## BRANCH OF SERVICE % IN 2018



## AK SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Alabama

**561**

Complaints received  
in 2018

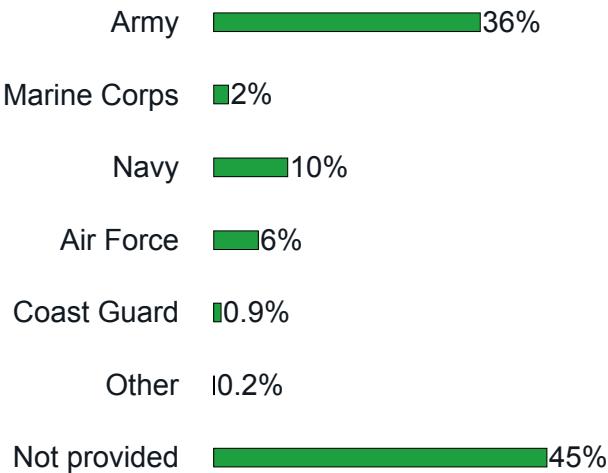
**+9%**

Complaints received  
2018 vs. 2017

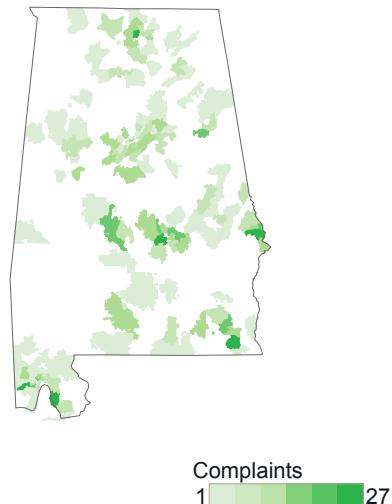
## TOP 5 PRODUCTS BY VOLUME IN 2018

	AL SM complaints	Product % in AL	Top issue reported by AL SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	203	36% 45%	Incorrect information on your report 40% (81)
Debt collection	167	30% 25%	Attempts to collect debt not owed 40% (67)
Credit card	45	8% 6%	Closing your account 24% (11)
Mortgage	43	8% 7%	Trouble during payment process 37% (16)
Checking or savings	25	4% 5%	Managing an account 64% (16)

## BRANCH OF SERVICE % IN 2018



## AL SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Arkansas

**218**

Complaints received  
in 2018

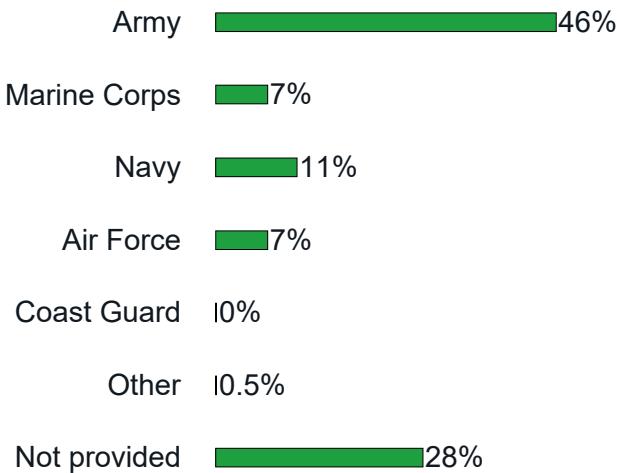
**0%**

Complaints received  
2018 vs. 2017

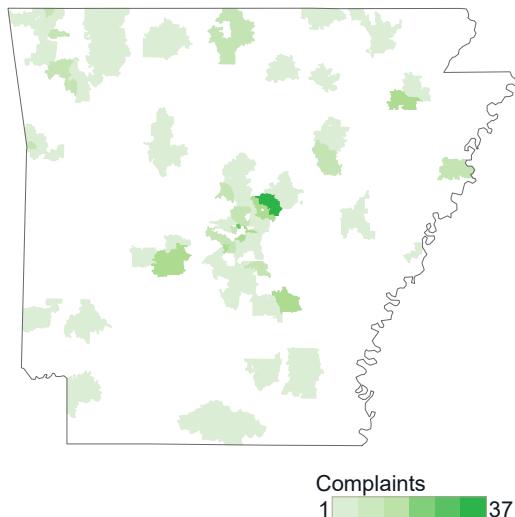
## TOP 5 PRODUCTS BY VOLUME IN 2018

	AR SM complaints	Product % in AR	Top issue reported by AR SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	109	50% 43%	Incorrect information on your report 46% (50)
Debt collection	50	23% 30%	Attempts to collect debt not owed 38% (19)
Credit card	21	10% 6%	Problem with a purchase shown on your statement 43% (9)
Mortgage	11	5% 6%	Trouble during payment process 45% (5)
Checking or savings	7	3% 5%	Managing an account 57% (4)

## BRANCH OF SERVICE % IN 2018



## AR SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Arizona

**1,072**

Complaints received  
in 2018

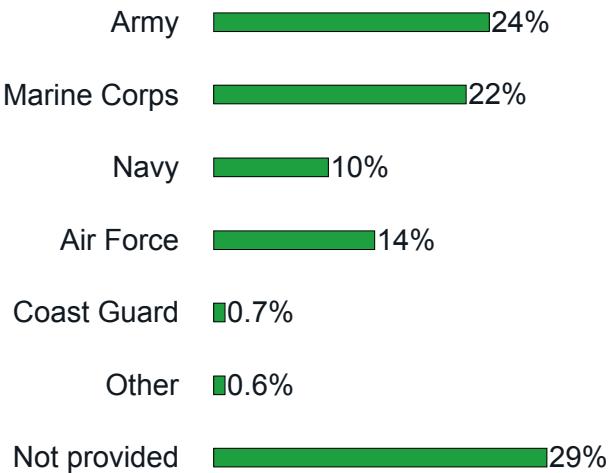
**+22%**

Complaints received  
2018 vs. 2017

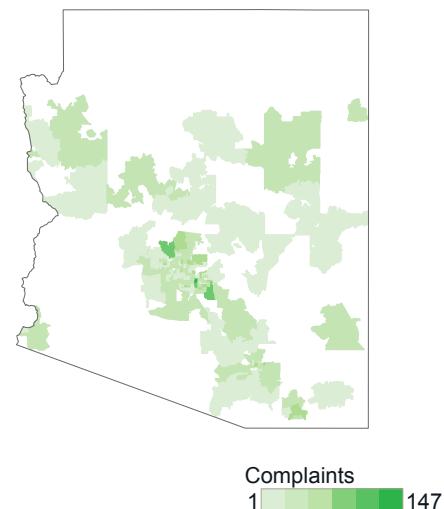
## TOP 5 PRODUCTS BY VOLUME IN 2018

	AZ SM complaints	Product % in AZ	Top issue reported by AZ SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	468	44% 32%	Incorrect information on your report 70% (329)
Debt collection	241	22% 31%	Attempts to collect debt not owed 39% (95)
Mortgage	97	9% 8%	Trouble during payment process 43% (42)
Credit card	76	7% 8%	Fees or interest 21% (16)
Checking or savings	54	5% 8%	Managing an account 37% (20)

## BRANCH OF SERVICE % IN 2018



## AZ SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# California

**3,556**

Complaints received  
in 2018

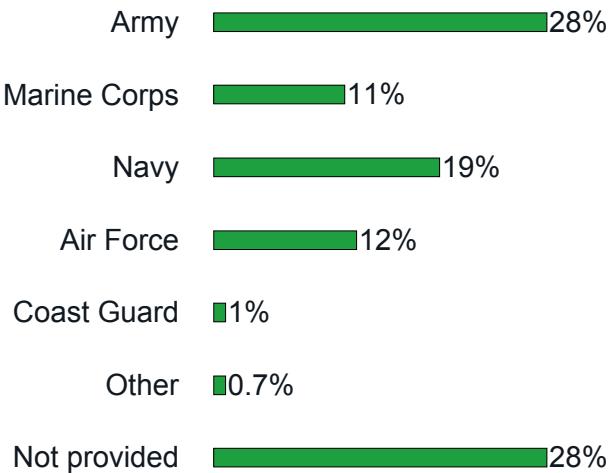
**+15%**

Complaints received  
2018 vs. 2017

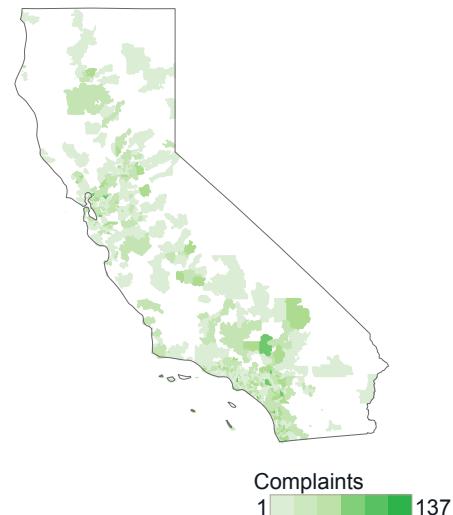
## TOP 5 PRODUCTS BY VOLUME IN 2018

	CA SM complaints	Product % in CA	Top issue reported by CA SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	1,231	35% 37%	Incorrect information on your report 47% (576)
Debt collection	893	25% 22%	Attempts to collect debt not owed 41% (367)
Mortgage	384	11% 10%	Trouble during payment process 41% (159)
Credit card	371	10% 10%	Problem with a purchase shown on your statement 36% (132)
Checking or savings	238	7% 9%	Managing an account 61% (146)

## BRANCH OF SERVICE % IN 2018



## CA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Colorado

**713**

Complaints received  
in 2018

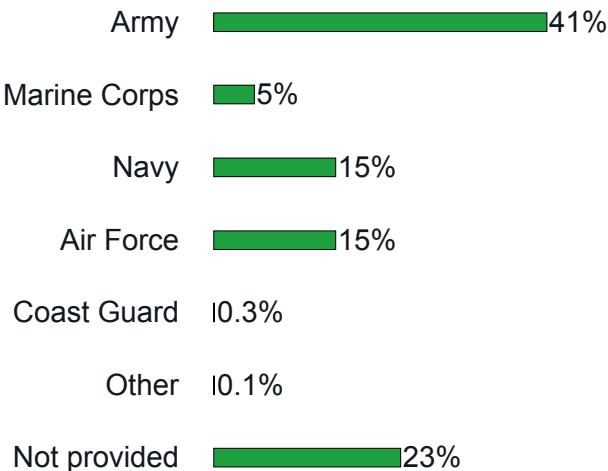
**+21%**

Complaints received  
2018 vs. 2017

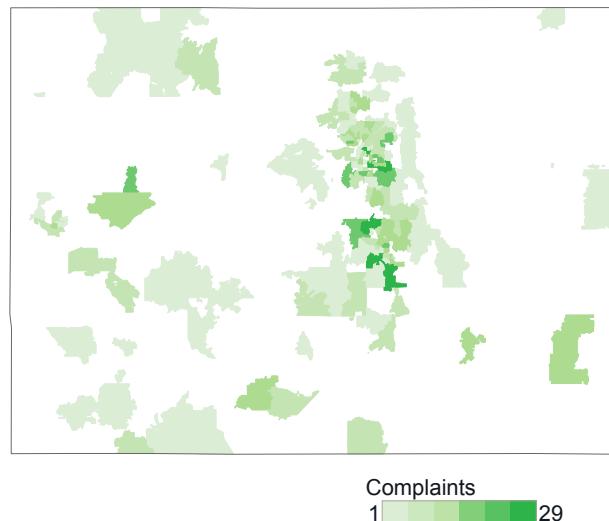
## TOP 5 PRODUCTS BY VOLUME IN 2018

	CO SM complaints	Product % in CO		Top issue reported by CO SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	264	37%	30%	Incorrect information on your report 48% (127)
Debt collection	178	25%	24%	Attempts to collect debt not owed 36% (64)
Mortgage	86	12%	11%	Trouble during payment process 50% (43)
Credit card	65	9%	11%	Problem with a purchase shown on your statement 26% (17)
Checking or savings	35	5%	9%	Managing an account 43% (15)

## BRANCH OF SERVICE % IN 2018



## CO SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Connecticut

**205**

Complaints received  
in 2018

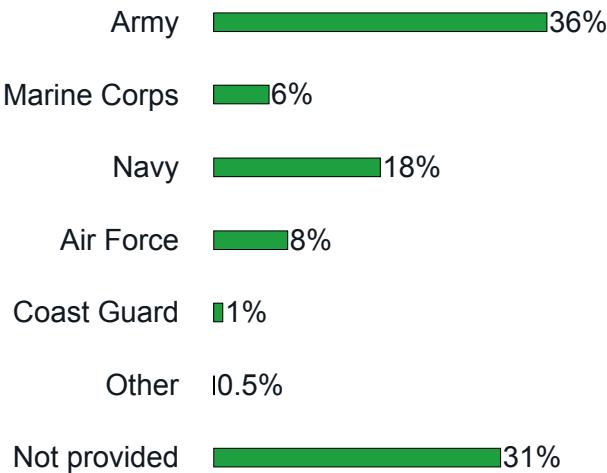
**+4%**

Complaints received  
2018 vs. 2017

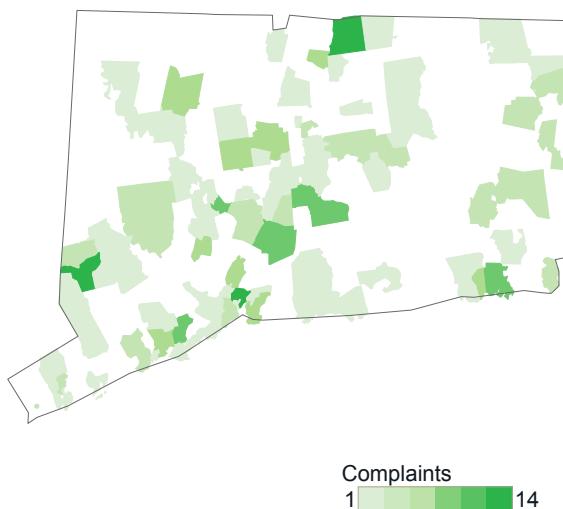
## TOP 5 PRODUCTS BY VOLUME IN 2018

	CT SM complaints	Product % in CT	Top issue reported by CT SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	72	35% 26%	Incorrect information on your report 57% (41)
Debt collection	36	18% 21%	Attempts to collect debt not owed 28% (10)
Mortgage	32	16% 13%	Trouble during payment process 50% (16)
Credit card	26	13% 13%	Problem with a purchase shown on your statement 31% (8)
Checking or savings	20	10% 12%	Managing an account 70% (14)

## BRANCH OF SERVICE % IN 2018



## CT SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# District of Columbia

**139**

Complaints received  
in 2018

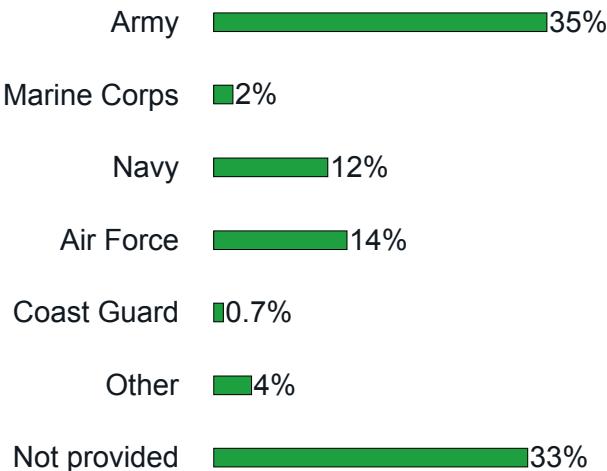
**+21%**

Complaints received  
2018 vs. 2017

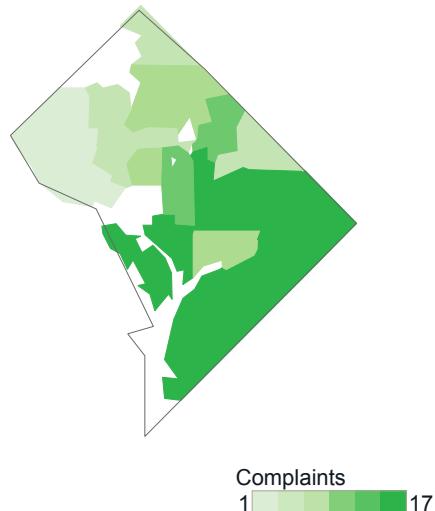
## TOP 5 PRODUCTS BY VOLUME IN 2018

	DC SM complaints	Product % in DC	Top issue reported by DC SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	58	42% 34%	Improper use of your report 34% (20)
Debt collection	27	19% 23%	Attempts to collect debt not owed 48% (13)
Checking or savings	16	12% 10%	Managing an account 69% (11)
Credit card	14	10% 11%	Problem with a purchase shown on your statement 29% (4)
Student loan	9	6% 6%	Dealing with your lender or servicer 67% (6)

## BRANCH OF SERVICE % IN 2018



## DC SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Delaware

**142**

Complaints received  
in 2018

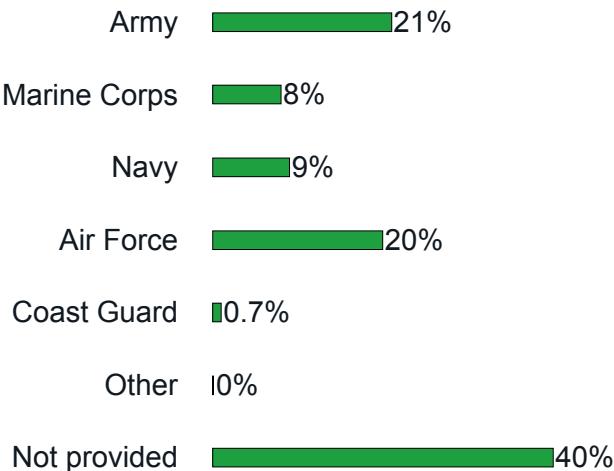
**+17%**

Complaints received  
2018 vs. 2017

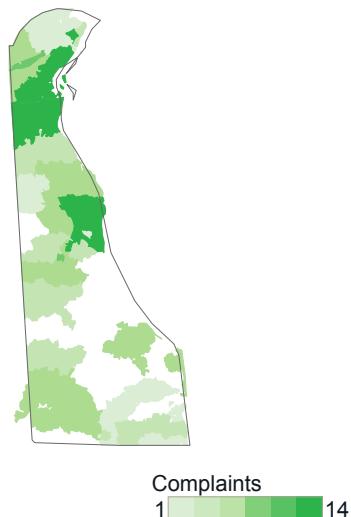
## TOP 5 PRODUCTS BY VOLUME IN 2018

	DE SM complaints	Product % in DE	Top issue reported by DE SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	40	28% 37%	Incorrect information on your report 55% (22)
Debt collection	36	25% 20%	Attempts to collect debt not owed 47% (17)
Credit card	24	17% 12%	Fees or interest 38% (9)
Checking or savings	12	8% 8%	Managing an account 50% (6)
Mortgage	12	8% 11%	Trouble during payment process 58% (7)

## BRANCH OF SERVICE % IN 2018



## DE SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Florida

**3,191**

Complaints received  
in 2018

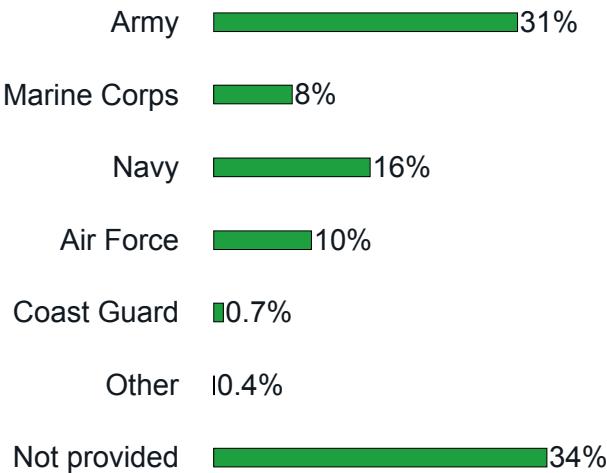
**+18%**

Complaints received  
2018 vs. 2017

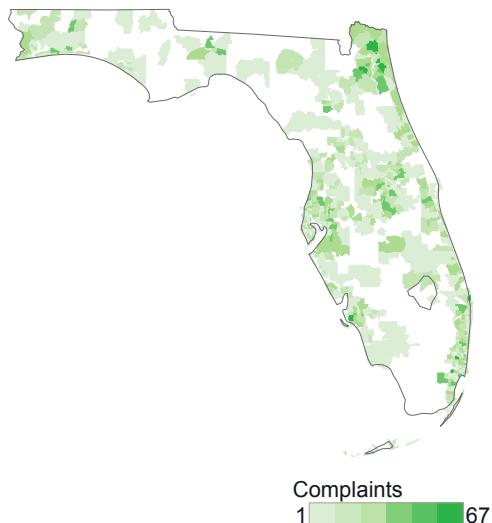
## TOP 5 PRODUCTS BY VOLUME IN 2018

	FL SM complaints	Product % in FL		Top issue reported by FL SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	1,198	38%	44%	Incorrect information on your report 52% (623)
Debt collection	855	27%	24%	Attempts to collect debt not owed 38% (328)
Mortgage	328	10%	9%	Trouble during payment process 48% (156)
Credit card	233	7%	8%	Problem with a purchase shown on your statement 28% (65)
Checking or savings	232	7%	7%	Managing an account 53% (123)

## BRANCH OF SERVICE % IN 2018



## FL SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Georgia

**2,355**

Complaints received  
in 2018

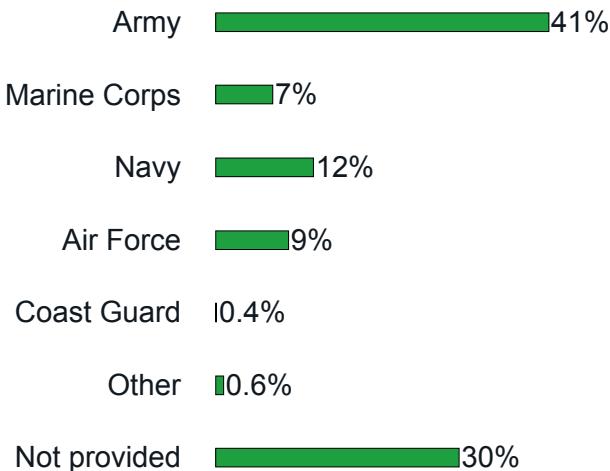
**+4%**

Complaints received  
2018 vs. 2017

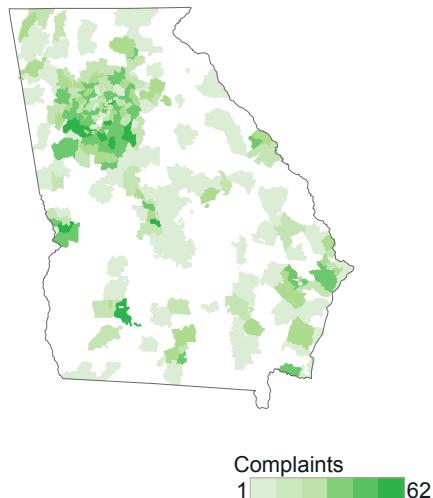
## TOP 5 PRODUCTS BY VOLUME IN 2018

	GA SM complaints	Product % in GA		Top issue reported by GA SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	1,124	48%	49%	Incorrect information on your report 56% (633)
Debt collection	557	24%	24%	Attempts to collect debt not owed 46% (257)
Mortgage	215	9%	7%	Struggling to pay mortgage 41% (88)
Credit card	118	5%	5%	Problem with a purchase shown on your statement 19% (23)
Checking or savings	103	4%	6%	Managing an account 51% (53)

## BRANCH OF SERVICE % IN 2018



## GA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Hawaii

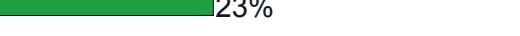
180

## Complaints received in 2018

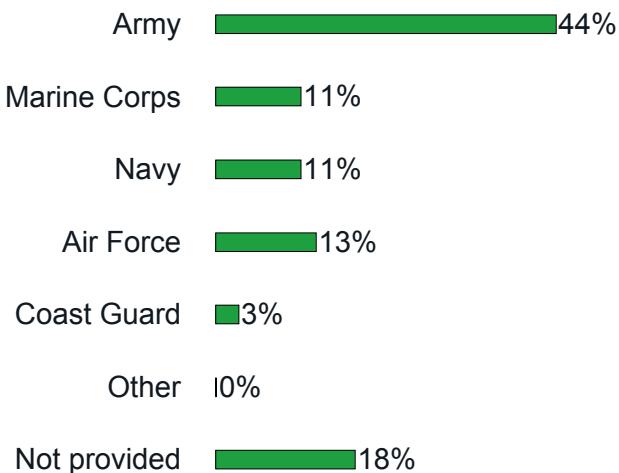
+15%

## Complaints received 2018 vs. 2017

## TOP 5 PRODUCTS BY VOLUME IN 2018

	HI SM complaints	Product % in HI	Top issue reported by HI SMs by product
		<span style="color: green;">█</span> SM <span style="color: lightgray;">█</span> Non-SM	
Credit or consumer reporting	76		Incorrect information on your report 61% (46)
Debt collection	42		Attempts to collect debt not owed 29% (12)
Mortgage	20		Trouble during payment process 65% (13)
Credit card	8		Problem with a purchase shown on your statement 63% (5)
Checking or savings	7		Managing an account 71% (5)

## BRANCH OF SERVICE % IN 2018



## HI SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Iowa

**124**

Complaints received  
in 2018

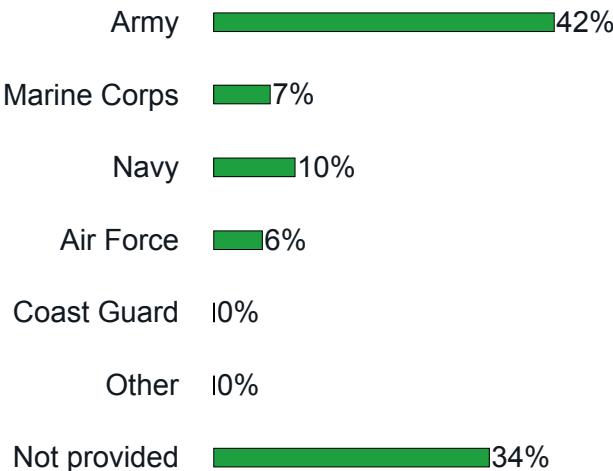
**-11%**

Complaints received  
2018 vs. 2017

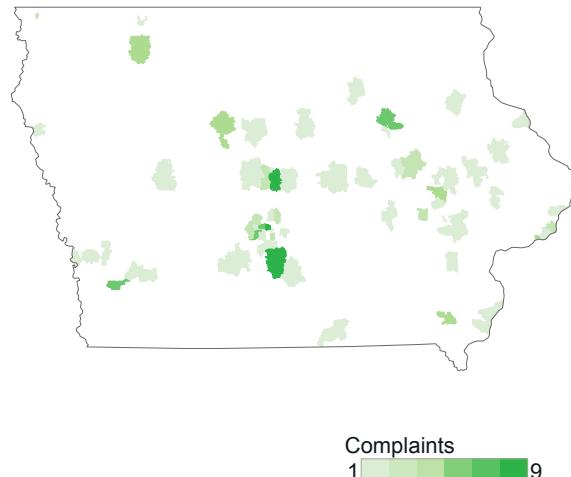
## TOP 5 PRODUCTS BY VOLUME IN 2018

	IA SM complaints	Product % in IA		Top issue reported by IA SMs by product
		SM	Non-SM	
Debt collection	36	29%	33%	Communication tactics 33% (12)
Credit or consumer reporting	34	27%	25%	Incorrect information on your report 47% (16)
Mortgage	19	15%	9%	Trouble during payment process 68% (13)
Credit card	11	9%	10%	Other features, terms, or problems 45% (5)
Student loan	8	6%	5%	Dealing with your lender or servicer 100% (8)

## BRANCH OF SERVICE % IN 2018



## IA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Idaho

**95**

Complaints received  
in 2018

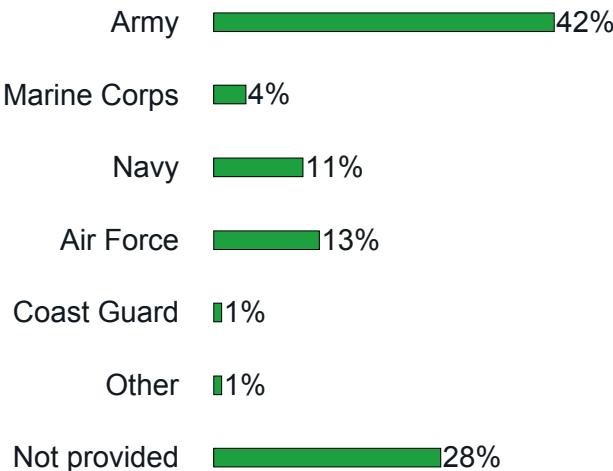
**-1%**

Complaints received  
2018 vs. 2017

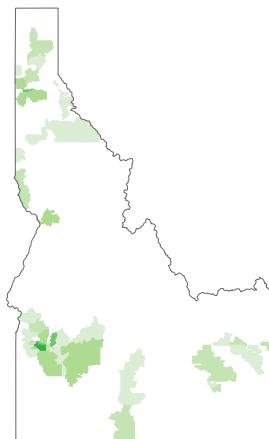
### TOP 5 PRODUCTS BY VOLUME IN 2018

	ID SM complaints	Product % in ID		Top issue reported by ID SMs by product
		SM	Non-SM	
Debt collection	28	29%	28%	Attempts to collect debt not owed 50% (14)
Credit or consumer reporting	20	21%	27%	Incorrect information on your report 40% (8)
Mortgage	14	15%	9%	Trouble during payment process 64% (9)
Credit card	13	14%	11%	Advertising and marketing, including promotional offers 31% (4)
Student loan	7	7%	8%	Dealing with your lender or servicer 71% (5)

### BRANCH OF SERVICE % IN 2018



### ID SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 2 3 4 5 6 7

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Illinois

**860**

Complaints received  
in 2018

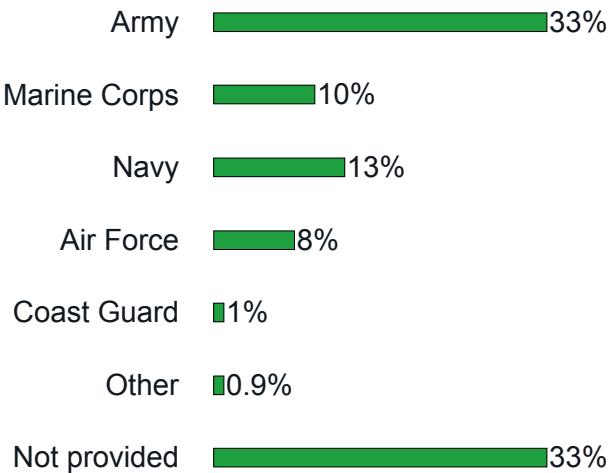
**+5%**

Complaints received  
2018 vs. 2017

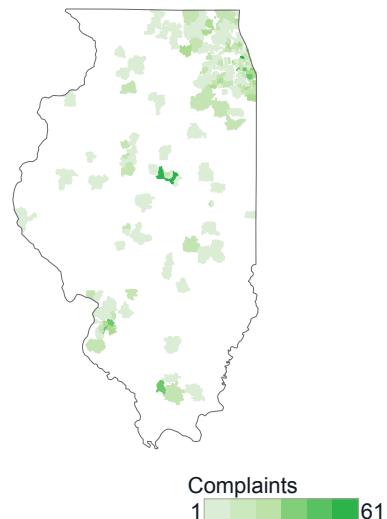
## TOP 5 PRODUCTS BY VOLUME IN 2018

	IL SM complaints	Product % in IL		Top issue reported by IL SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	393	46%	46%	Incorrect information on your report 41% (160)
Debt collection	196	23%	22%	Attempts to collect debt not owed 44% (87)
Mortgage	78	9%	7%	Trouble during payment process 41% (32)
Credit card	61	7%	7%	Problem with a purchase shown on your statement 25% (15)
Checking or savings	50	6%	8%	Managing an account 48% (24)

## BRANCH OF SERVICE % IN 2018



## IL SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Indiana

**470**

Complaints received  
in 2018

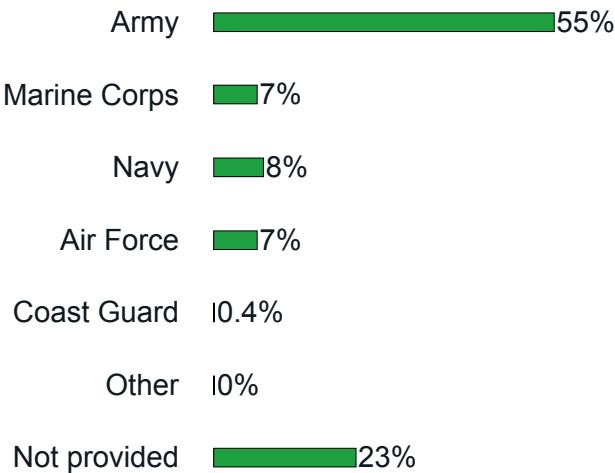
**+17%**

Complaints received  
2018 vs. 2017

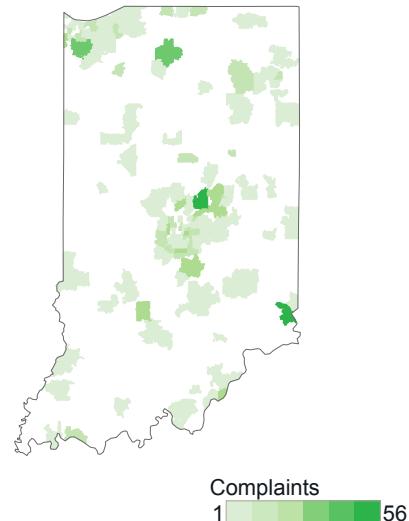
## TOP 5 PRODUCTS BY VOLUME IN 2018

	IN SM complaints	Product % in IN	Top issue reported by IN SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	211	45% 33%	Incorrect information on your report 55% (117)
Debt collection	123	26% 29%	Attempts to collect debt not owed 47% (58)
Credit card	42	9% 8%	Problem with a purchase shown on your statement 33% (14)
Mortgage	38	8% 8%	Struggling to pay mortgage 32% (12)
Checking or savings	17	4% 7%	Managing an account 47% (8)

## BRANCH OF SERVICE % IN 2018



## IN SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Kansas

**189**

Complaints received  
in 2018

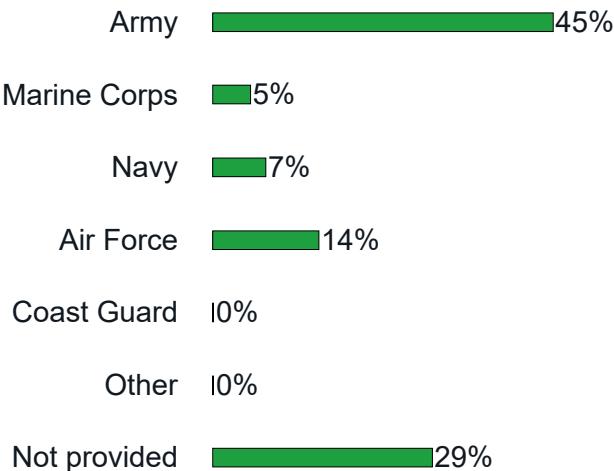
**-19%**

Complaints received  
2018 vs. 2017

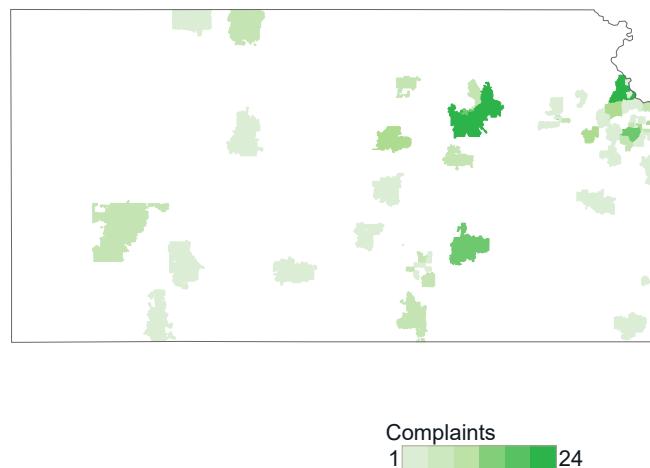
## TOP 5 PRODUCTS BY VOLUME IN 2018

	KS SM complaints	Product % in KS		Top issue reported by KS SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	75	40%	29%	Incorrect information on your report 39% (29)
Debt collection	54	29%	34%	Attempts to collect debt not owed 37% (20)
Credit card	19	10%	8%	Problem with a purchase shown on your statement 37% (7)
Mortgage	17	9%	6%	Trouble during payment process 47% (8)
Money transfer or service, virtual currency	6	3%	2%	Fraud or scam 67% (4)

## BRANCH OF SERVICE % IN 2018



## KS SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Kentucky

**299**

Complaints received  
in 2018

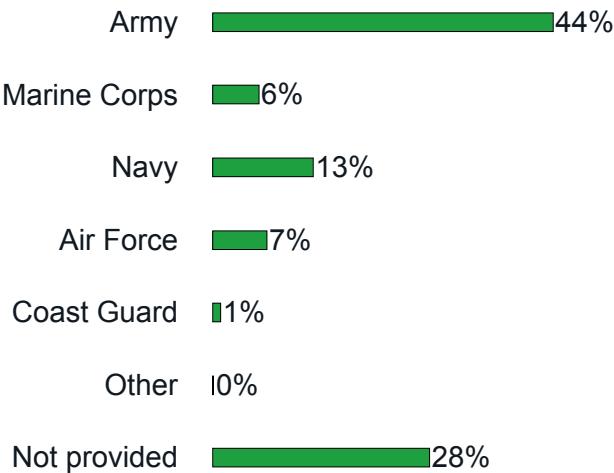
**-11%**

Complaints received  
2018 vs. 2017

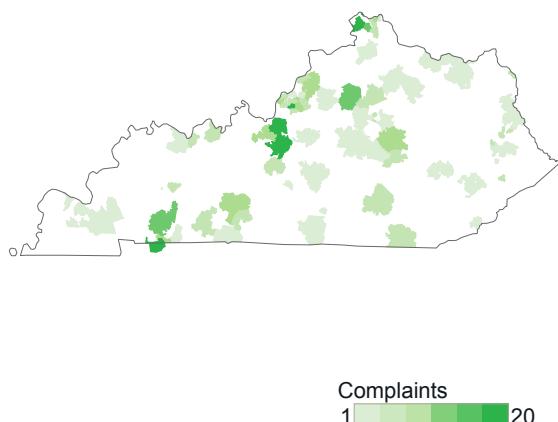
## TOP 5 PRODUCTS BY VOLUME IN 2018

	KY SM complaints	Product % in KY		Top issue reported by KY SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	119	40%	33%	Incorrect information on your report 61% (73)
Debt collection	84	28%	32%	Attempts to collect debt not owed 52% (44)
Mortgage	25	8%	7%	Trouble during payment process 64% (16)
Student loan	18	6%	5%	Dealing with your lender or servicer 56% (10)
Credit card	17	6%	8%	Closing your account 24% (4)

## BRANCH OF SERVICE % IN 2018



## KY SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Louisiana

**639**

Complaints received  
in 2018

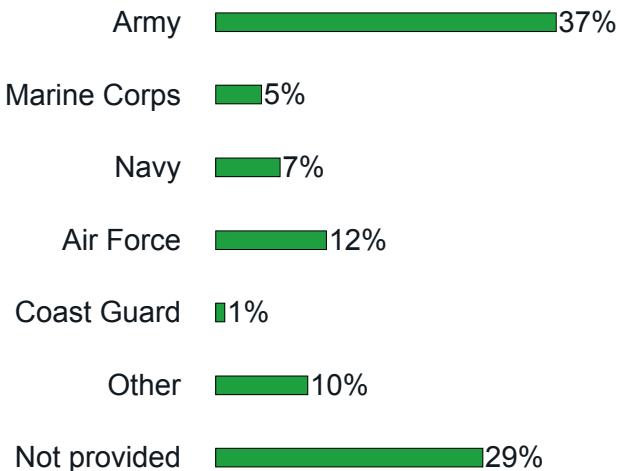
**+48%**

Complaints received  
2018 vs. 2017

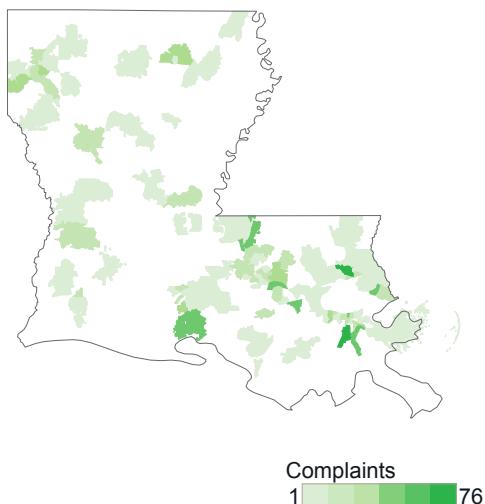
## TOP 5 PRODUCTS BY VOLUME IN 2018

	LA SM complaints	Product % in LA	Top issue reported by LA SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	316	49% 43%	Incorrect information on your report 50% (157)
Debt collection	118	18% 29%	Attempts to collect debt not owed 47% (55)
Mortgage	73	11% 8%	Struggling to pay mortgage 33% (24)
Credit card	38	6% 5%	Fees or interest 24% (9)
Checking or savings	27	4% 5%	Managing an account 67% (18)

## BRANCH OF SERVICE % IN 2018



## LA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Massachusetts

**319**

Complaints received  
in 2018

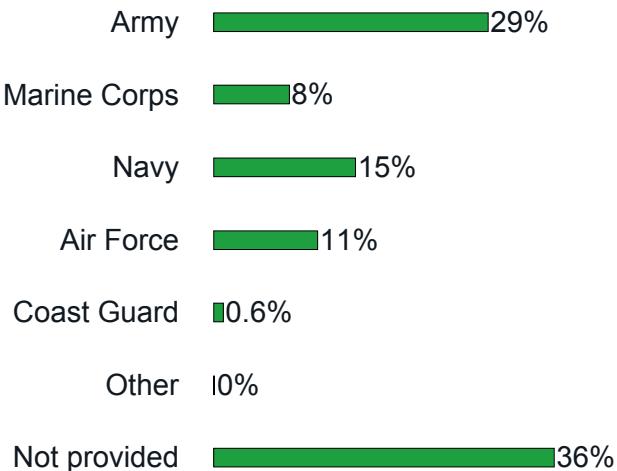
**+10%**

Complaints received  
2018 vs. 2017

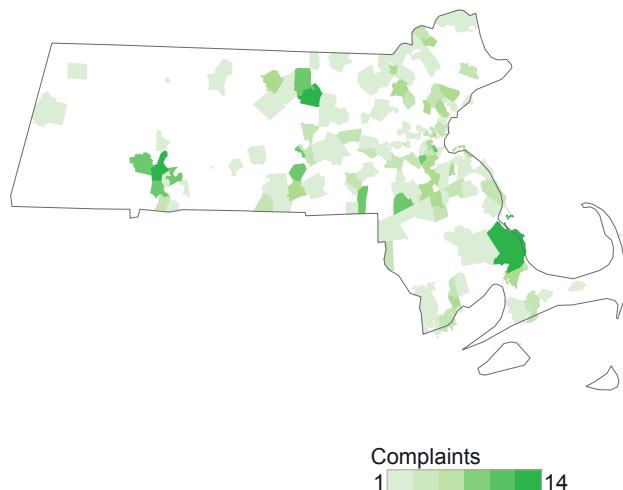
## TOP 5 PRODUCTS BY VOLUME IN 2018

	MA SM complaints	Product % in MA		Top issue reported by MA SMs by product
		■ SM	□ Non-SM	
Debt collection	76	24%	21%	Attempts to collect debt not owed 39% (30)
Credit or consumer reporting	74	23%	28%	Incorrect information on your report 61% (45)
Mortgage	48	15%	14%	Trouble during payment process 42% (20)
Credit card	41	13%	13%	Problem with a purchase shown on your statement 32% (13)
Checking or savings	25	8%	10%	Managing an account 64% (16)

## BRANCH OF SERVICE % IN 2018



## MA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Maryland

**945**

Complaints received  
in 2018

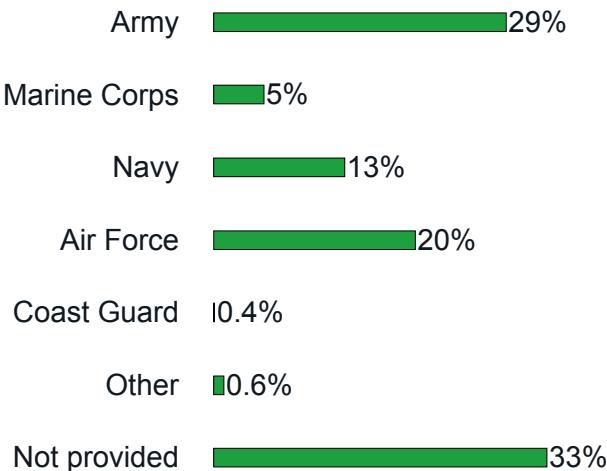
**-3%**

Complaints received  
2018 vs. 2017

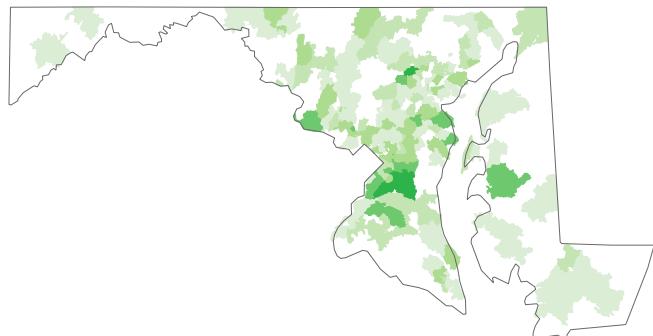
## TOP 5 PRODUCTS BY VOLUME IN 2018

	MD SM complaints	Product % in MD	Top issue reported by MD SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	364	39% 34%	Incorrect information on your report 46% (167)
Debt collection	216	23% 23%	Attempts to collect debt not owed 44% (95)
Mortgage	123	13% 12%	Trouble during payment process 54% (67)
Checking or savings	64	7% 8%	Managing an account 59% (38)
Credit card	58	6% 9%	Fees or interest 26% (15)

## BRANCH OF SERVICE % IN 2018



## MD SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 ■ 63

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Maine

**110**

Complaints received  
in 2018

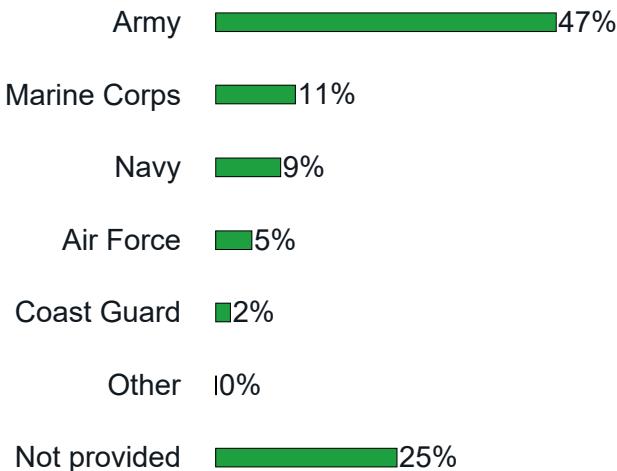
**-1%**

Complaints received  
2018 vs. 2017

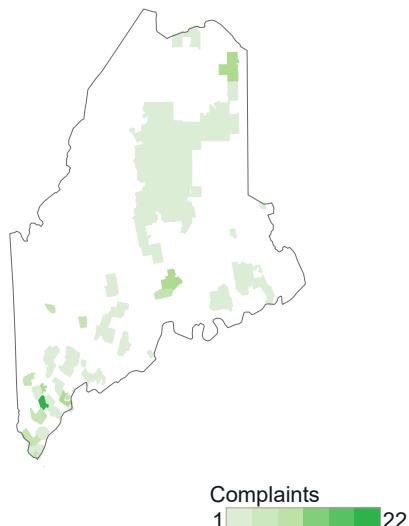
## TOP 5 PRODUCTS BY VOLUME IN 2018

	ME SM complaints	Product % in ME		Top issue reported by ME SMs by product
		■ SM	□ Non-SM	
Debt collection	43	39%	29%	Took or threatened to take negative or legal action 33% (14)
Credit or consumer reporting	21	19%	20%	Problem with a credit reporting company's investigation into an existing problem 48% (10)
Credit card	11	10%	16%	Closing your account 27% (3)
Checking or savings	10	9%	7%	Managing an account 90% (9)
Mortgage	8	7%	13%	Applying for a mortgage or refinancing an existing mortgage 38% (3)

## BRANCH OF SERVICE % IN 2018



## ME SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Michigan

**626**

Complaints received  
in 2018

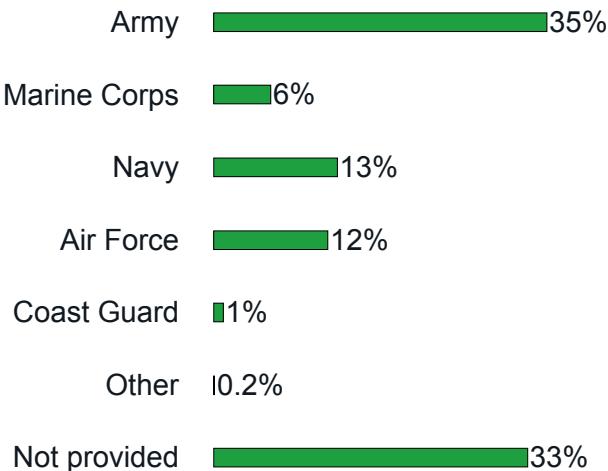
**+11%**

Complaints received  
2018 vs. 2017

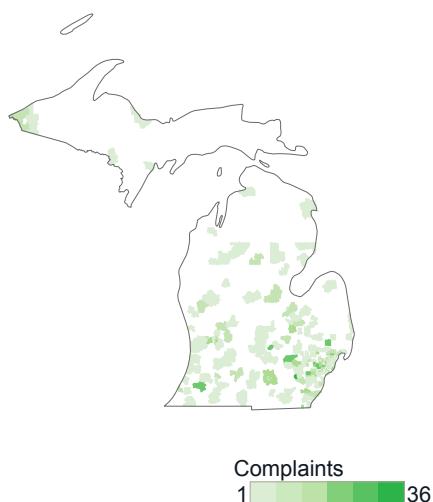
## TOP 5 PRODUCTS BY VOLUME IN 2018

	MI SM complaints	Product % in MI	Top issue reported by MI SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	216	35% 37%	Incorrect information on your report 53% (115)
Debt collection	205	33% 27%	Attempts to collect debt not owed 43% (89)
Credit card	55	9% 9%	Problem with a purchase shown on your statement 25% (14)
Mortgage	44	7% 7%	Trouble during payment process 45% (20)
Checking or savings	36	6% 7%	Managing an account 50% (18)

## BRANCH OF SERVICE % IN 2018



## MI SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Minnesota

**308**

Complaints received  
in 2018

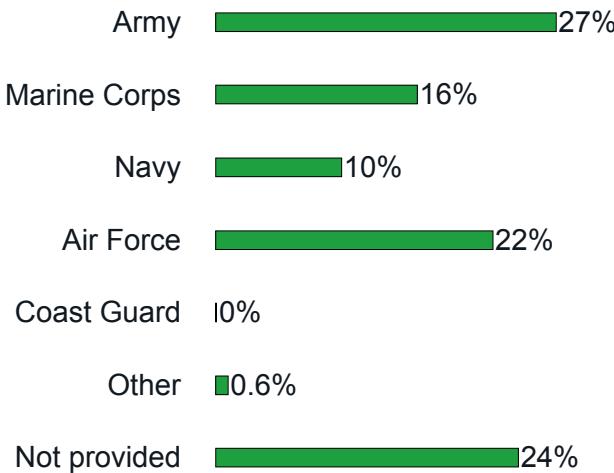
**-17%**

Complaints received  
2018 vs. 2017

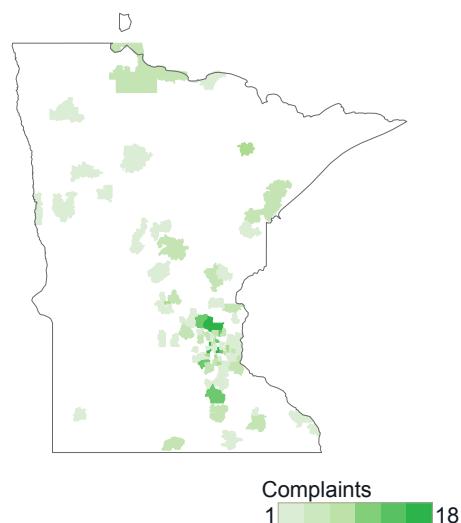
## TOP 5 PRODUCTS BY VOLUME IN 2018

	MN SM complaints	Product % in MN		Top issue reported by MN SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	140	45%	26%	Incorrect information on your report 54% (76)
Debt collection	57	19%	23%	Attempts to collect debt not owed 35% (20)
Credit card	39	13%	13%	Problem with a purchase shown on your statement 33% (13)
Checking or savings	19	6%	10%	Managing an account 53% (10)
Mortgage	19	6%	10%	Trouble during payment process 79% (15)

## BRANCH OF SERVICE % IN 2018



## MN SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Missouri

**474**

Complaints received  
in 2018

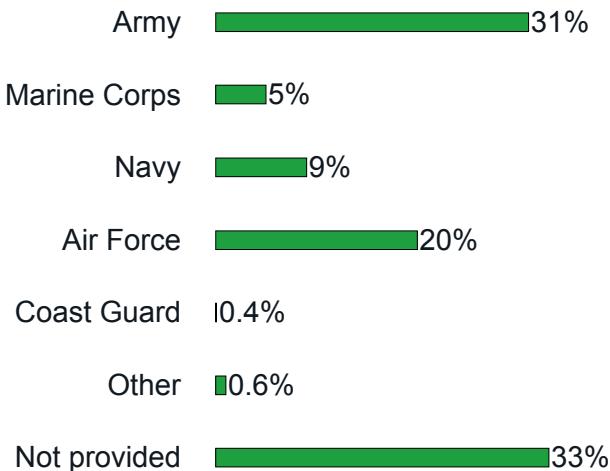
**+14%**

Complaints received  
2018 vs. 2017

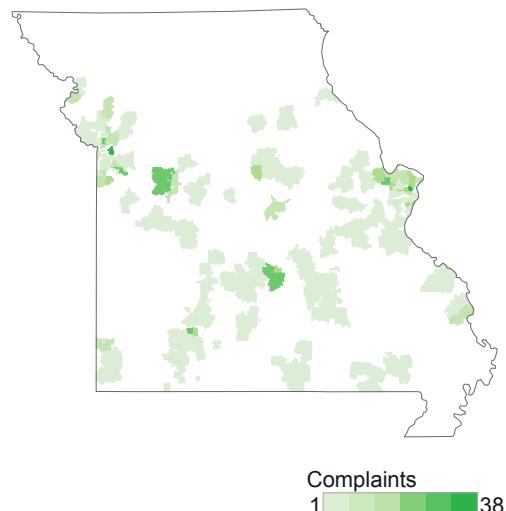
## TOP 5 PRODUCTS BY VOLUME IN 2018

	MO SM complaints	Product % in MO		Top issue reported by MO SMs by product
		■ SM	□ Non-SM	
Debt collection	179	38%	26%	Attempts to collect debt not owed 32% (58)
Credit or consumer reporting	156	33%	42%	Incorrect information on your report 45% (70)
Mortgage	35	7%	7%	Trouble during payment process 40% (14)
Credit card	34	7%	7%	Fees or interest 29% (10)
Checking or savings	17	4%	6%	Managing an account 71% (12)

## BRANCH OF SERVICE % IN 2018



## MO SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Mississippi

**376**

Complaints received  
in 2018

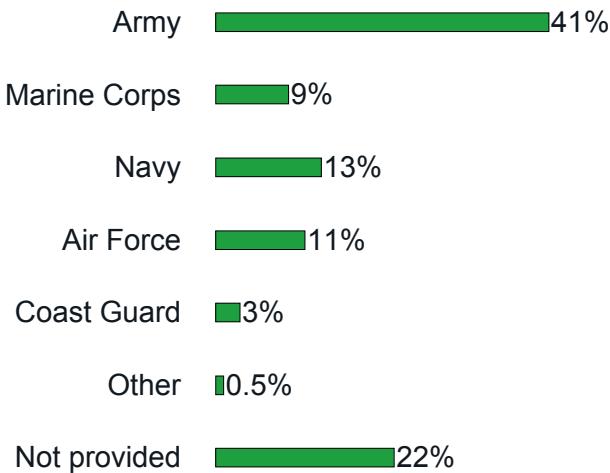
**+47%**

Complaints received  
2018 vs. 2017

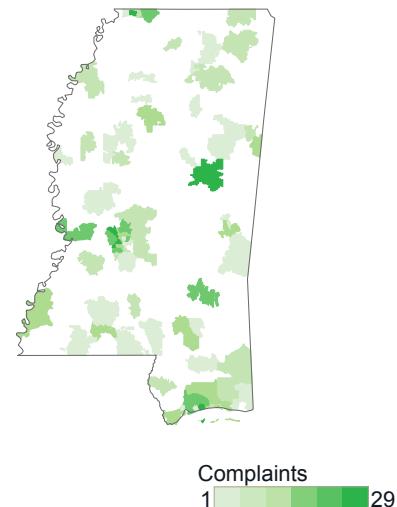
## TOP 5 PRODUCTS BY VOLUME IN 2018

	MS SM complaints	Product % in MS	Top issue reported by MS SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	164	44% 54%	Incorrect information on your report 42% (69)
Debt collection	109	29% 21%	Attempts to collect debt not owed 38% (41)
Mortgage	36	10% 5%	Trouble during payment process 44% (16)
Checking or savings	18	5% 3%	Managing an account 50% (9)
Credit card	18	5% 5%	Fees or interest 22% (4)

## BRANCH OF SERVICE % IN 2018



## MS SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Montana

**55**

Complaints received  
in 2018

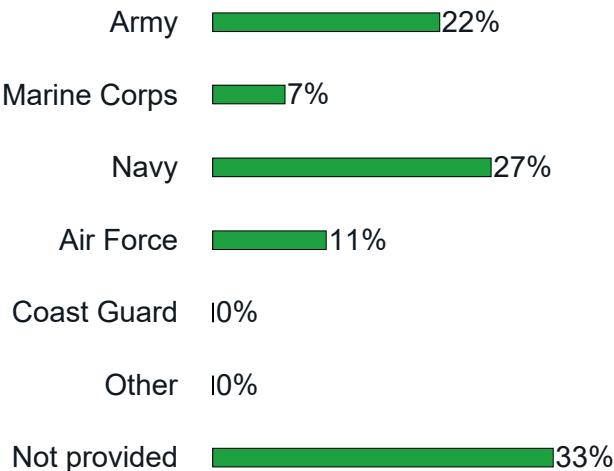
**-28%**

Complaints received  
2018 vs. 2017

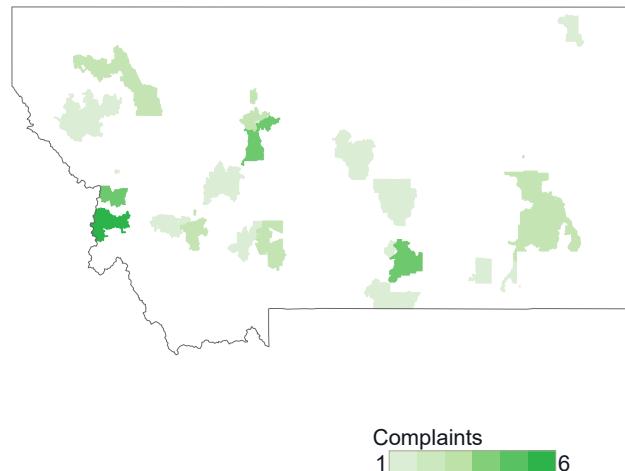
### TOP 5 PRODUCTS BY VOLUME IN 2018

	MT SM complaints	Product % in MT	Top issue reported by MT SMs by product
		■ SM □ Non-SM	
Debt collection	26	47% 29%	Attempts to collect debt not owed 58% (15)
Credit card	9	16% 8%	Problem with a purchase shown on your statement 33% (3)
Credit or consumer reporting	8	15% 28%	Problem with a credit reporting company's investigation into an existing problem 63% (5)
Mortgage	5	9% 10%	Applying for a mortgage or refinancing an existing mortgage 40% (2)
Vehicle loan or lease	4	7% 3%	Managing the loan or lease 50% (2)

### BRANCH OF SERVICE % IN 2018



### MT SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# North Carolina

**1,220**

Complaints received  
in 2018

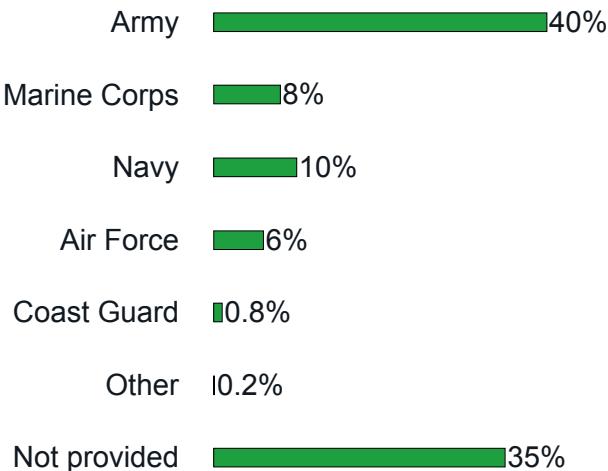
**-1%**

Complaints received  
2018 vs. 2017

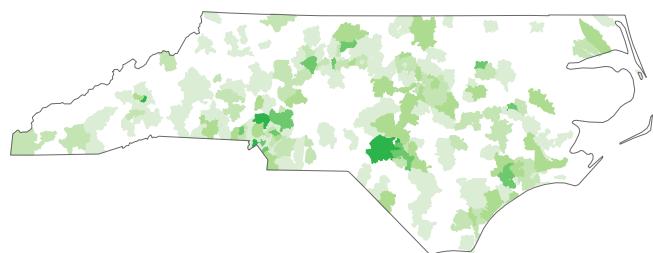
## TOP 5 PRODUCTS BY VOLUME IN 2018

	NC SM complaints	Product % in NC	Top issue reported by NC SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	497	141% 51%	Incorrect information on your report 61% (303)
Debt collection	287	24% 22%	Attempts to collect debt not owed 43% (122)
Mortgage	123	10% 7%	Struggling to pay mortgage 40% (49)
Credit card	107	9% 6%	Problem with a purchase shown on your statement 23% (25)
Checking or savings	56	5% 6%	Managing an account 54% (30)

## BRANCH OF SERVICE % IN 2018



## NC SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 10 20 30 40 50 55

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# North Dakota

**26**

Complaints received  
in 2018

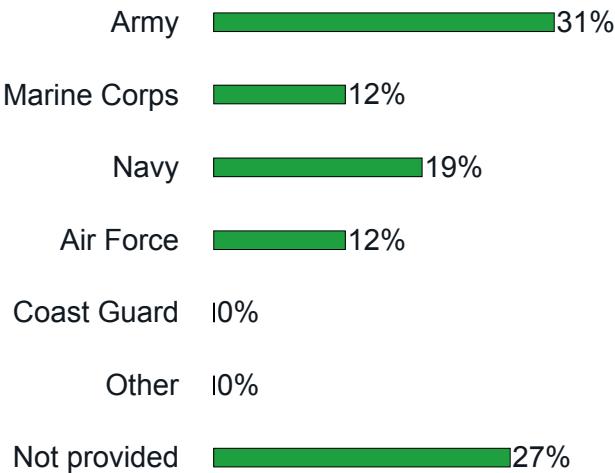
**-84%**

Complaints received  
2018 vs. 2017

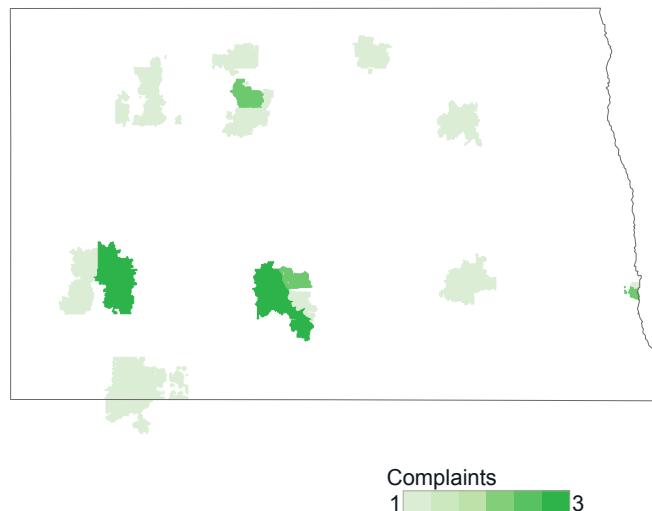
## TOP 5 PRODUCTS BY VOLUME IN 2018

	ND SM complaints	Product % in ND	Top issue reported by ND SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	6	123% 30%	Incorrect information on your report 83% (5)
Student loan	6	123% 5%	Dealing with your lender or servicer 67% (4)
Debt collection	5	19% 41%	Written notification about debt 60% (3)
Credit card	3	12% 9%	Getting a credit card 33% (1)
Mortgage	3	12% 5%	Trouble during payment process 67% (2)

## BRANCH OF SERVICE % IN 2018



## ND SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Nebraska

**73**

Complaints received  
in 2018

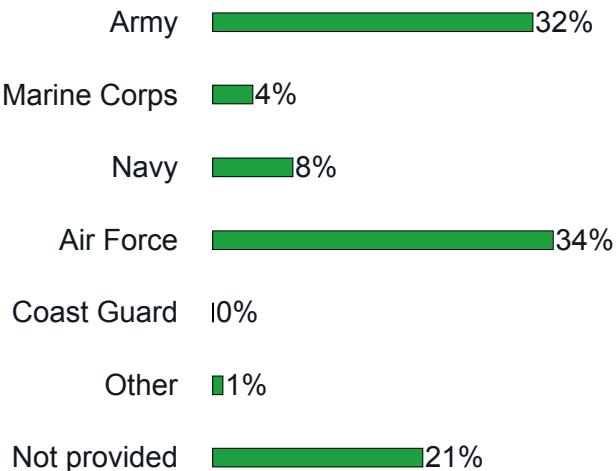
**-39%**

Complaints received  
2018 vs. 2017

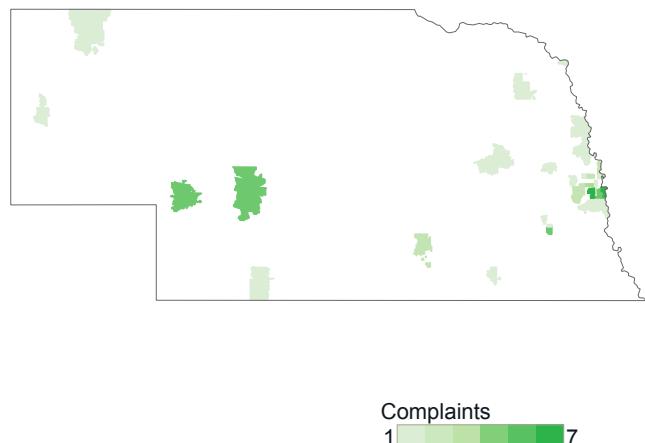
## TOP 5 PRODUCTS BY VOLUME IN 2018

	NE SM complaints	Product % in NE	Top issue reported by NE SMs by product
		■ SM □ Non-SM	
Debt collection	26	36% 25%	Attempts to collect debt not owed 23% (6)
Credit or consumer reporting	11	15% 26%	Incorrect information on your report 55% (6)
Mortgage	11	15% 9%	Trouble during payment process 45% (5)
Credit card	6	8% 13%	Problem with a purchase shown on your statement 50% (3)
Checking or savings	5	7% 8%	Confusing or missing disclosures 40% (2)

## BRANCH OF SERVICE % IN 2018



## NE SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# New Hampshire

**91**

Complaints received  
in 2018

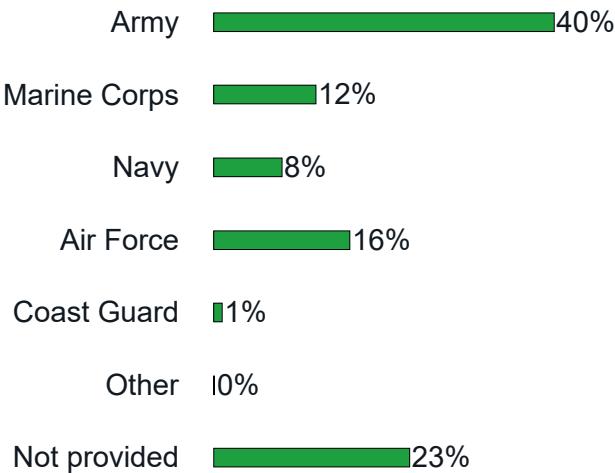
**+30%**

Complaints received  
2018 vs. 2017

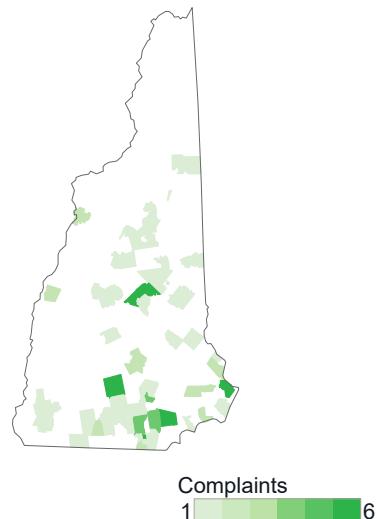
## TOP 5 PRODUCTS BY VOLUME IN 2018

	NH SM complaints	Product % in NH	Top issue reported by NH SMs by product
		■ SM □ Non-SM	
Debt collection	30	33% 22%	Attempts to collect debt not owed 43% (13)
Credit or consumer reporting	22	24% 24%	Incorrect information on your report 68% (15)
Credit card	12	13% 12%	Fees or interest 33% (4)
Mortgage	11	12% 16%	Trouble during payment process 55% (6)
Checking or savings	5	5% 8%	Problem with a lender or other company charging your account 80% (4)

## BRANCH OF SERVICE % IN 2018



## NH SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# New Jersey

**710**

Complaints received  
in 2018

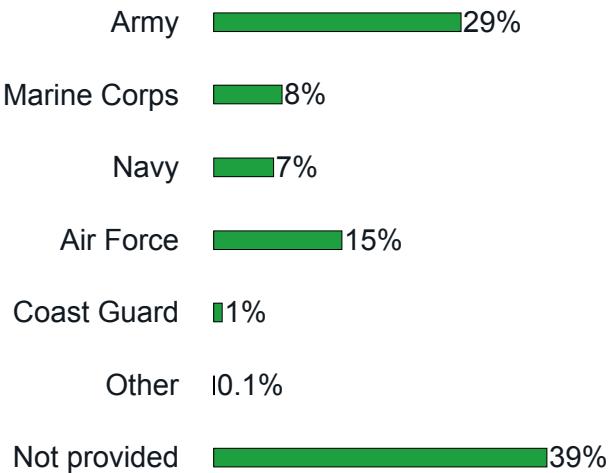
**+20%**

Complaints received  
2018 vs. 2017

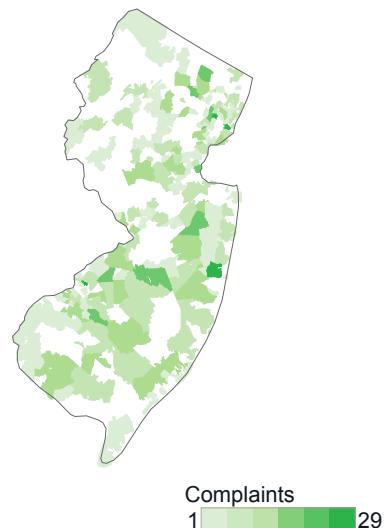
## TOP 5 PRODUCTS BY VOLUME IN 2018

	NJ SM complaints	Product % in NJ		Top issue reported by NJ SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	241	34%	36%	Incorrect information on your report 65% (157)
Debt collection	181	25%	22%	Attempts to collect debt not owed 34% (61)
Mortgage	108	15%	13%	Trouble during payment process 48% (52)
Credit card	67	9%	10%	Problem with a purchase shown on your statement 18% (12)
Checking or savings	40	6%	9%	Managing an account 73% (29)

## BRANCH OF SERVICE % IN 2018



## NJ SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# New Mexico

**162**

Complaints received  
in 2018

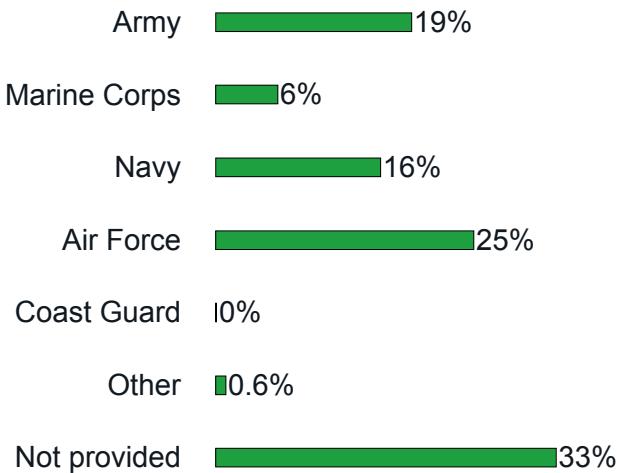
**-20%**

Complaints received  
2018 vs. 2017

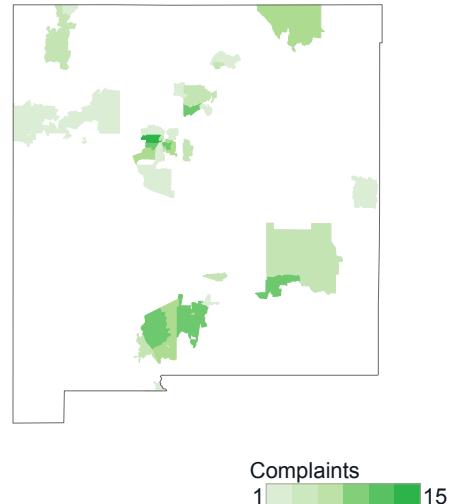
## TOP 5 PRODUCTS BY VOLUME IN 2018

	NM SM complaints	Product % in NM	Top issue reported by NM SMs by product
		■ SM □ Non-SM	
Debt collection	54	33% 27%	Attempts to collect debt not owed 39% (21)
Credit or consumer reporting	35	22% 38%	Incorrect information on your report 60% (21)
Checking or savings	19	12% 6%	Managing an account 53% (10)
Mortgage	19	12% 10%	Trouble during payment process 47% (9)
Credit card	16	10% 8%	Fees or interest 31% (5)

## BRANCH OF SERVICE % IN 2018



## NM SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Nevada

**535**

Complaints received  
in 2018

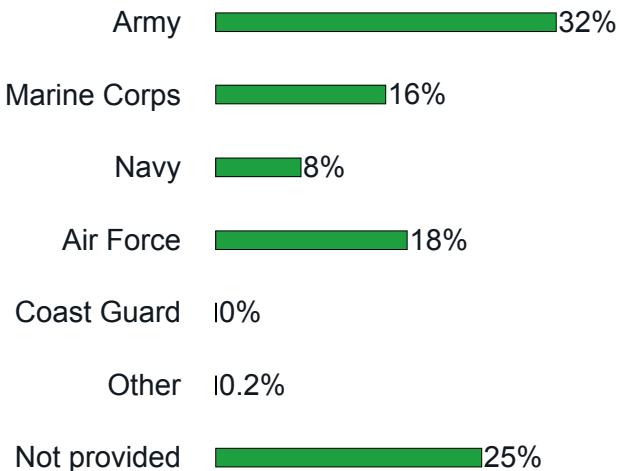
**+19%**

Complaints received  
2018 vs. 2017

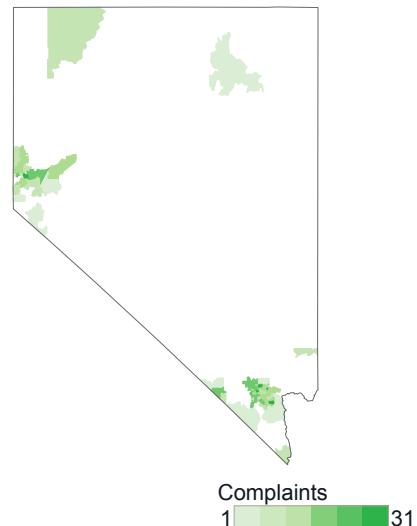
## TOP 5 PRODUCTS BY VOLUME IN 2018

	NV SM complaints	Product % in NV	Top issue reported by NV SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	194	36% 39%	Incorrect information on your report 53% (103)
Debt collection	145	27% 25%	Attempts to collect debt not owed 44% (64)
Mortgage	75	14% 7%	Trouble during payment process 53% (40)
Credit card	46	9% 9%	Fees or interest 26% (12)
Checking or savings	29	5% 9%	Managing an account 48% (14)

## BRANCH OF SERVICE % IN 2018



## NV SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# New York

**1,249**

Complaints received  
in 2018

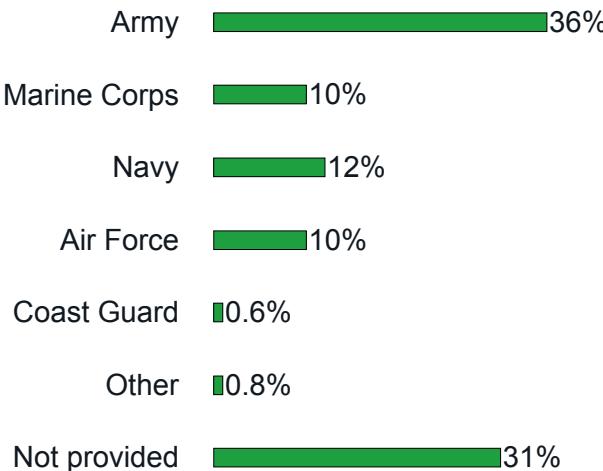
**+32%**

Complaints received  
2018 vs. 2017

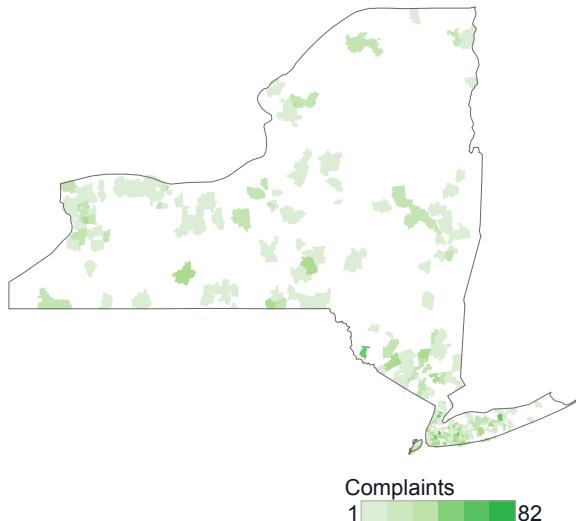
## TOP 5 PRODUCTS BY VOLUME IN 2018

	NY SM complaints	Product % in NY		Top issue reported by NY SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	549	44%	37%	Incorrect information on your report 70% (384)
Debt collection	242	19%	21%	Attempts to collect debt not owed 43% (104)
Mortgage	192	15%	9%	Struggling to pay mortgage 60% (115)
Credit card	82	7%	12%	Problem with a purchase shown on your statement 18% (15)
Checking or savings	72	6%	11%	Managing an account 63% (45)

## BRANCH OF SERVICE % IN 2018



## NY SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Ohio

**958**

Complaints received  
in 2018

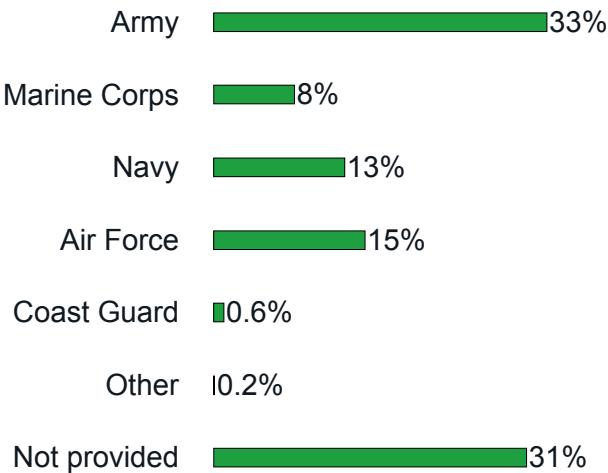
**+1%**

Complaints received  
2018 vs. 2017

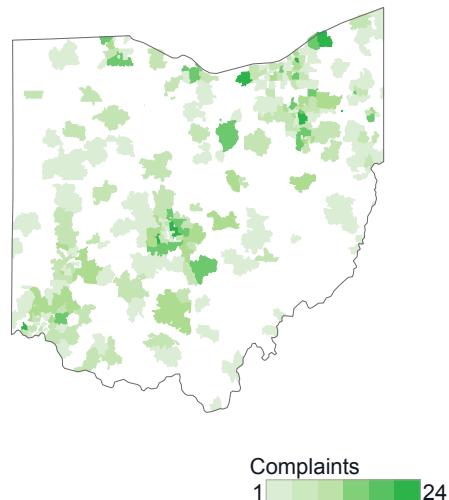
### TOP 5 PRODUCTS BY VOLUME IN 2018

	OH SM complaints	Product % in OH	Top issue reported by OH SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	284	30% 35%	Incorrect information on your report 49% (139)
Debt collection	248	26% 27%	Attempts to collect debt not owed 35% (86)
Credit card	108	11% 10%	Problem with a purchase shown on your statement 25% (27)
Mortgage	75	8% 7%	Trouble during payment process 49% (37)
Payday loan	59	6% 1%	Struggling to pay your loan 78% (46)

### BRANCH OF SERVICE % IN 2018



### OH SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Oklahoma

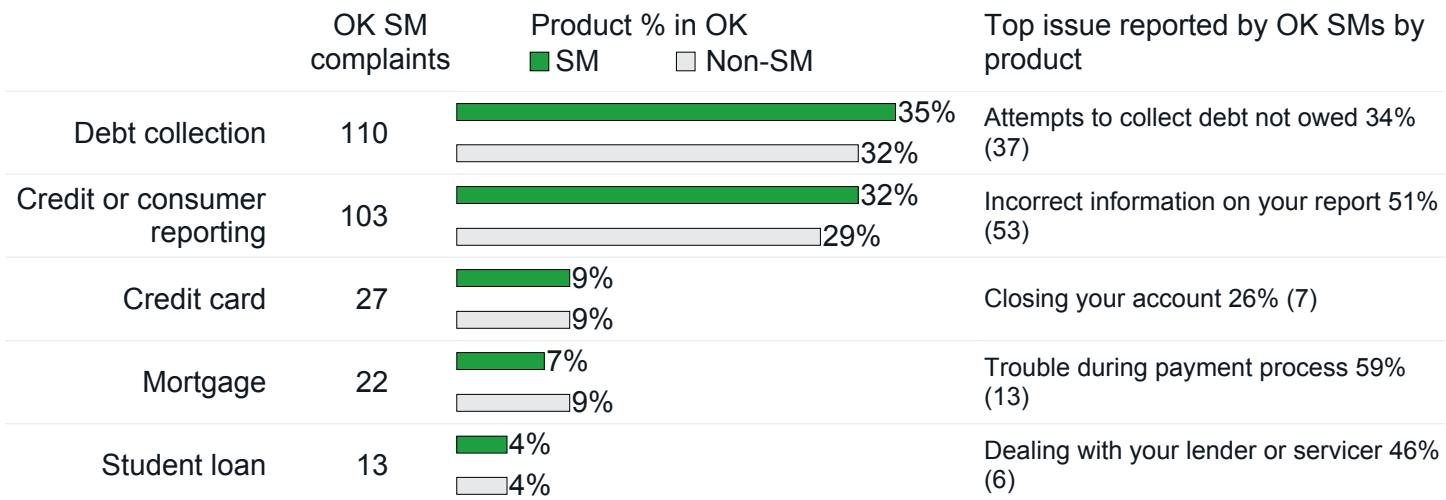
**317**

Complaints received  
in 2018

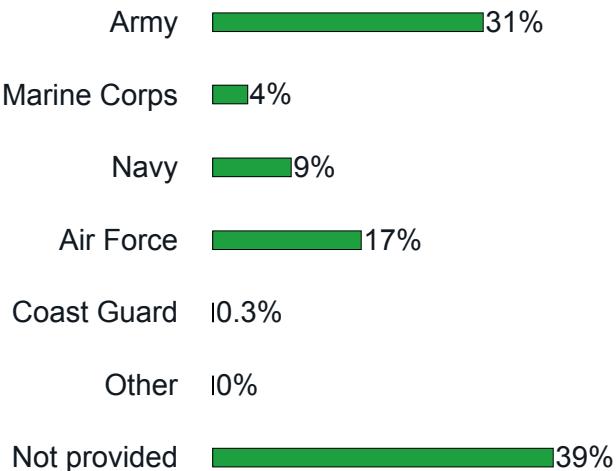
**+17%**

Complaints received  
2018 vs. 2017

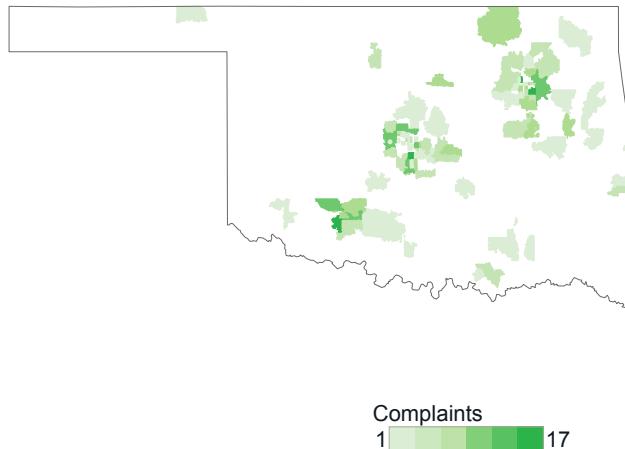
## TOP 5 PRODUCTS BY VOLUME IN 2018



## BRANCH OF SERVICE % IN 2018



## OK SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Oregon

**280**

Complaints received  
in 2018

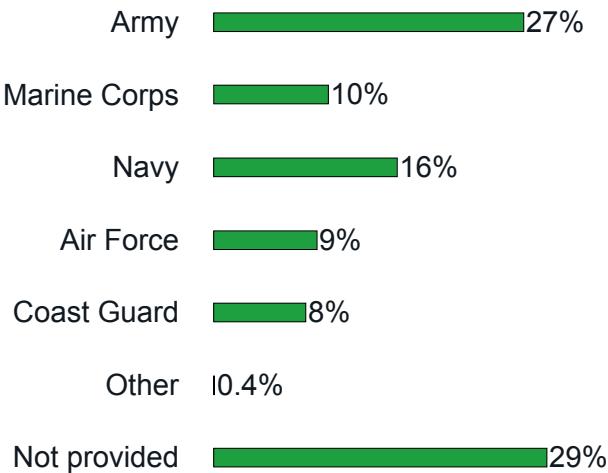
**-12%**

Complaints received  
2018 vs. 2017

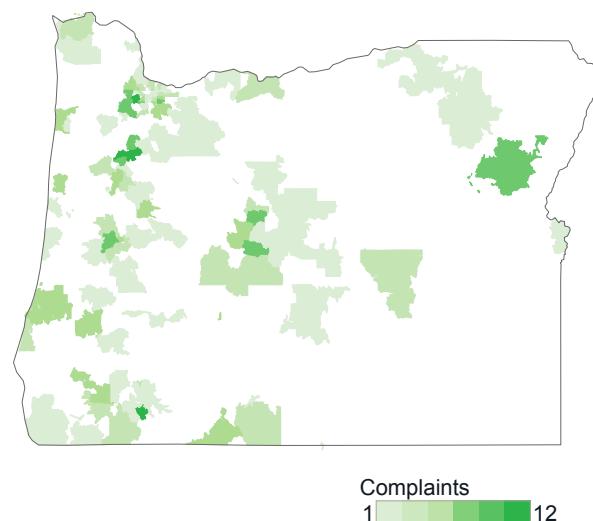
## TOP 5 PRODUCTS BY VOLUME IN 2018

	OR SM complaints	Product % in OR	Top issue reported by OR SMs by product
		■ SM □ Non-SM	
Debt collection	91	33% 27%	Attempts to collect debt not owed 34% (31)
Credit or consumer reporting	65	23% 25%	Incorrect information on your report 51% (33)
Mortgage	45	16% 11%	Trouble during payment process 64% (29)
Checking or savings	22	8% 9%	Managing an account 55% (12)
Credit card	22	8% 14%	Other features, terms, or problems 27% (6)

## BRANCH OF SERVICE % IN 2018



## OR SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Pennsylvania

**1,071**

Complaints received  
in 2018

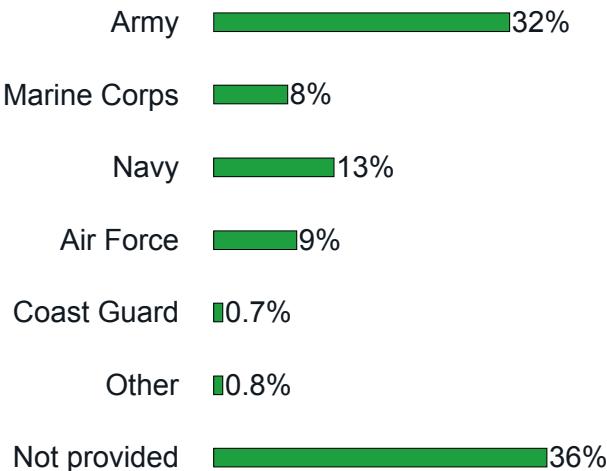
**+40%**

Complaints received  
2018 vs. 2017

## TOP 5 PRODUCTS BY VOLUME IN 2018

	PA SM complaints	Product % in PA	Top issue reported by PA SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	402	38% 37%	Incorrect information on your report 65% (263)
Debt collection	255	24% 23%	Attempts to collect debt not owed 35% (88)
Mortgage	156	15% 9%	Struggling to pay mortgage 53% (82)
Credit card	76	7% 9%	Problem with a purchase shown on your statement 36% (27)
Checking or savings	69	6% 9%	Managing an account 64% (44)

## BRANCH OF SERVICE % IN 2018



## PA SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 ■ 54

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Rhode Island

**75**

Complaints received  
in 2018

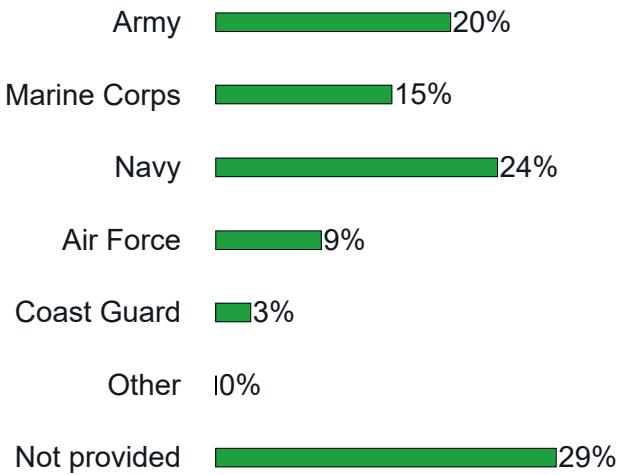
**-18%**

Complaints received  
2018 vs. 2017

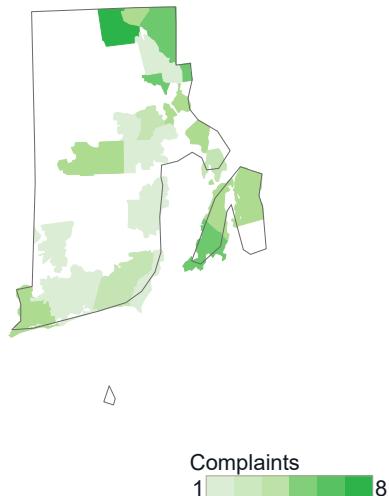
## TOP 5 PRODUCTS BY VOLUME IN 2018

	RI SM complaints	Product % in RI		Top issue reported by RI SMs by product
		SM	Non-SM	
Debt collection	28	37%	22%	Attempts to collect debt not owed 43% (12)
Credit or consumer reporting	10	13%	30%	Problem with a credit reporting company's investigation into an existing problem 50% (5)
Mortgage	9	12%	12%	Struggling to pay mortgage 56% (5)
Student loan	8	11%	3%	Dealing with your lender or servicer 100% (8)
Credit card	6	8%	13%	Fees or interest 33% (2)

## BRANCH OF SERVICE % IN 2018



## RI SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# South Carolina

**781**

Complaints received  
in 2018

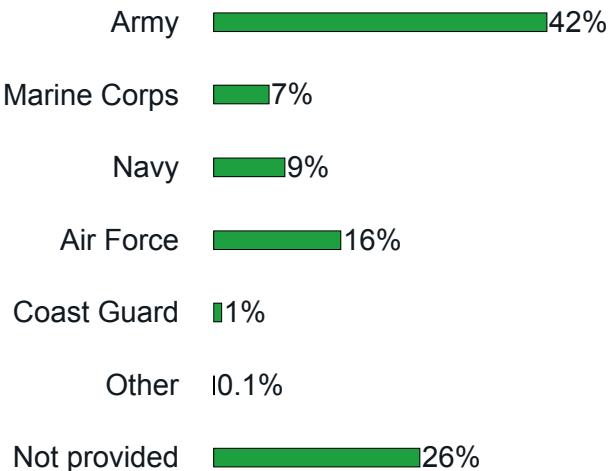
**+10%**

Complaints received  
2018 vs. 2017

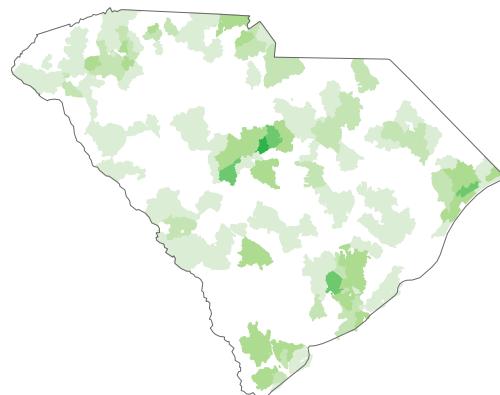
## TOP 5 PRODUCTS BY VOLUME IN 2018

	SC SM complaints	Product % in SC	Top issue reported by SC SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	366	47% 49%	Incorrect information on your report 59% (217)
Debt collection	178	23% 25%	Attempts to collect debt not owed 39% (70)
Mortgage	69	9% 7%	Trouble during payment process 74% (51)
Credit card	45	6% 5%	Problem with a purchase shown on your statement 29% (13)
Checking or savings	34	4% 4%	Managing an account 65% (22)

## BRANCH OF SERVICE % IN 2018



## SC SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 10 20 30 40 50 60 70 80 86

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# South Dakota

**44**

Complaints received  
in 2018

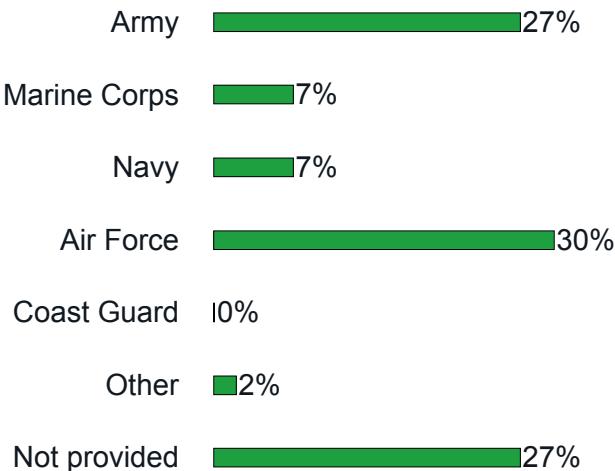
**-14%**

Complaints received  
2018 vs. 2017

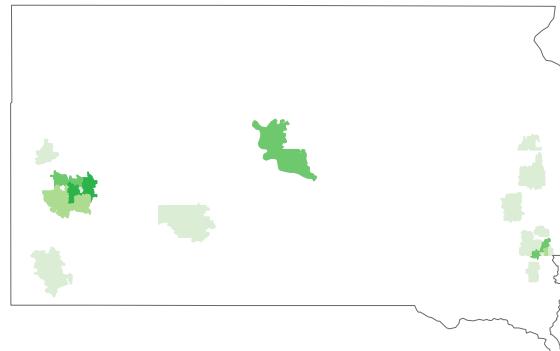
## TOP 5 PRODUCTS BY VOLUME IN 2018

	SD SM complaints	Product % in SD	Top issue reported by SD SMs by product
		■ SM □ Non-SM	
Debt collection	15	34% 35%	Written notification about debt 27% (4)
Vehicle loan or lease	9	20% 5%	Managing the loan or lease 44% (4)
Credit or consumer reporting	8	18% 21%	Improper use of your report 50% (4)
Checking or savings	5	11% 10%	Managing an account 60% (3)
Credit card	3	7% 8%	Other features, terms, or problems 67% (2)

## BRANCH OF SERVICE % IN 2018



## SD SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 ■ 4

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Tennessee

**804**

Complaints received  
in 2018

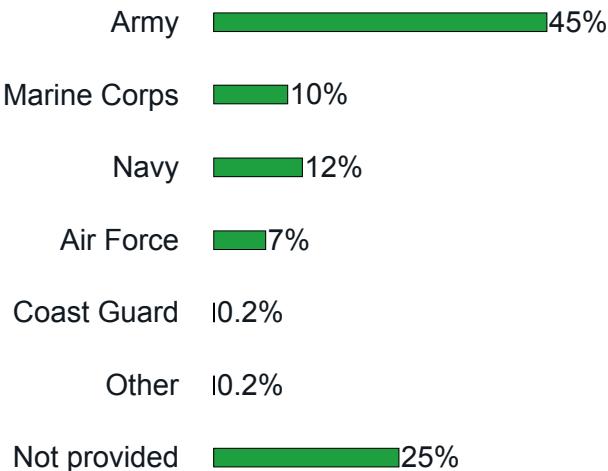
**+24%**

Complaints received  
2018 vs. 2017

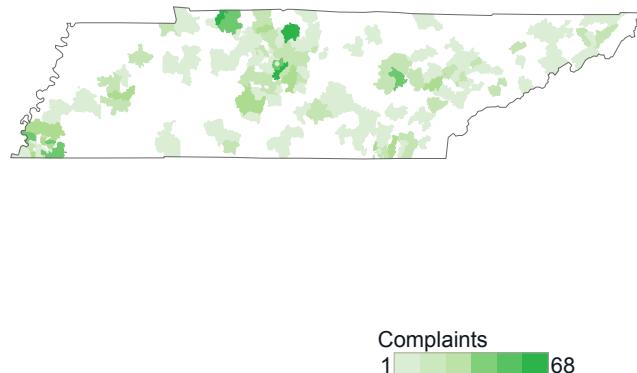
## TOP 5 PRODUCTS BY VOLUME IN 2018

	TN SM complaints	Product % in TN	Top issue reported by TN SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	348	43% 42%	Incorrect information on your report 63% (218)
Debt collection	229	28% 25%	Attempts to collect debt not owed 36% (82)
Mortgage	76	9% 9%	Trouble during payment process 49% (37)
Credit card	48	6% 6%	Problem with a purchase shown on your statement 25% (12)
Student loan	21	3% 3%	Dealing with your lender or servicer 62% (13)

## BRANCH OF SERVICE % IN 2018



## TN SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Texas

**3,741**

Complaints received  
in 2018

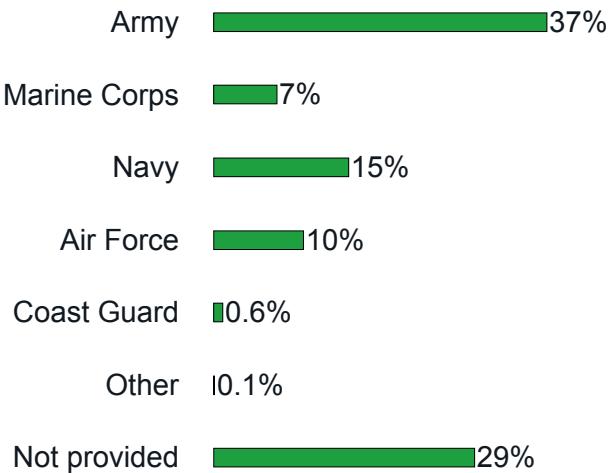
**+21%**

Complaints received  
2018 vs. 2017

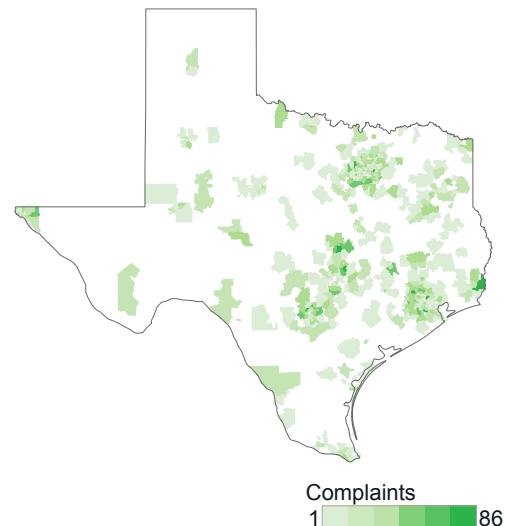
## TOP 5 PRODUCTS BY VOLUME IN 2018

	TX SM complaints	Product % in TX	Top issue reported by TX SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	1,510	■ 40% □ 40%	Incorrect information on your report 49% (742)
Debt collection	1,109	■ 30% □ 32%	Attempts to collect debt not owed 39% (435)
Mortgage	330	■ 9% □ 6%	Trouble during payment process 52% (170)
Credit card	241	■ 6% □ 7%	Problem with a purchase shown on your statement 29% (70)
Checking or savings	166	■ 4% □ 6%	Managing an account 58% (97)

## BRANCH OF SERVICE % IN 2018



## TX SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Utah

**225**

Complaints received  
in 2018

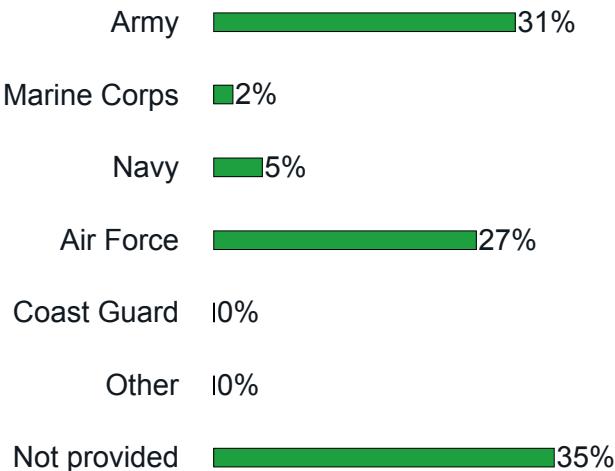
**+49%**

Complaints received  
2018 vs. 2017

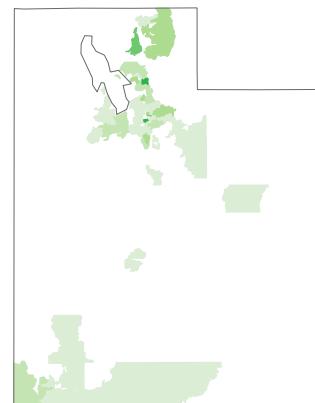
## TOP 5 PRODUCTS BY VOLUME IN 2018

	UT SM complaints	Product % in UT	Top issue reported by UT SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	77	34% 48%	Incorrect information on your report 58% (45)
Debt collection	66	29% 25%	Attempts to collect debt not owed 59% (39)
Mortgage	25	11% 6%	Trouble during payment process 44% (11)
Credit card	17	8% 7%	Getting a credit card 24% (4)
Checking or savings	13	6% 5%	Managing an account 62% (8)

## BRANCH OF SERVICE % IN 2018



## UT SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 ■ 36

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Virginia

**1,426**

Complaints received  
in 2018

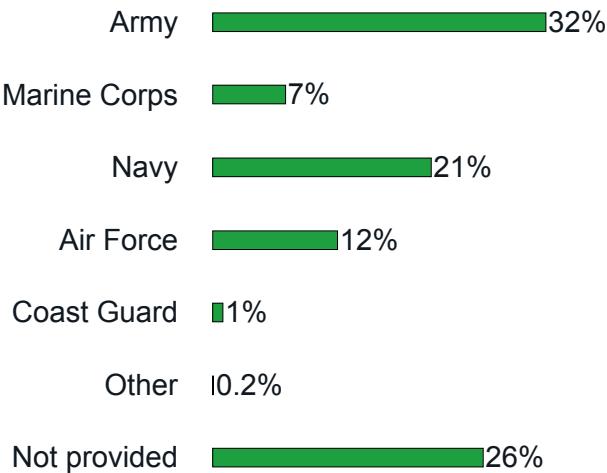
**+8%**

Complaints received  
2018 vs. 2017

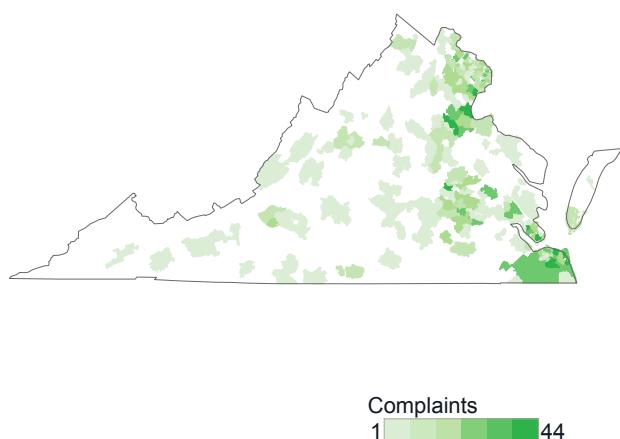
## TOP 5 PRODUCTS BY VOLUME IN 2018

	VA SM complaints	Product % in VA		Top issue reported by VA SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	458	32%	31%	Incorrect information on your report 57% (263)
Debt collection	381	27%	26%	Attempts to collect debt not owed 37% (140)
Mortgage	178	12%	10%	Trouble during payment process 52% (92)
Credit card	125	9%	10%	Problem with a purchase shown on your statement 22% (27)
Checking or savings	80	6%	9%	Managing an account 68% (54)

## BRANCH OF SERVICE % IN 2018



## VA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Vermont

**32**

Complaints received  
in 2018

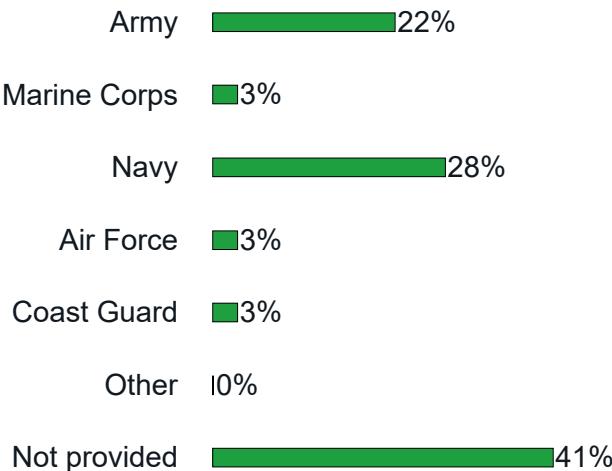
**-20%**

Complaints received  
2018 vs. 2017

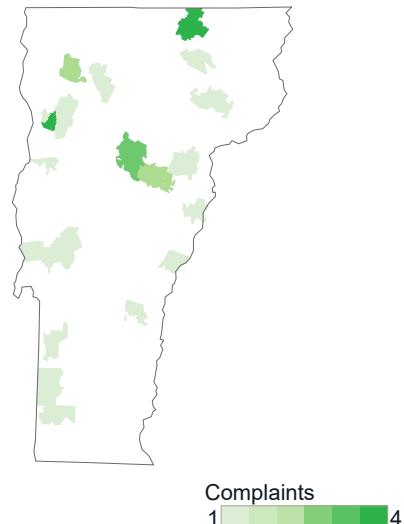
## TOP 5 PRODUCTS BY VOLUME IN 2018

	VT SM complaints	Product % in VT		Top issue reported by VT SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	14	44%	20%	Incorrect information on your report 64% (9)
Mortgage	6	19%	15%	Trouble during payment process 50% (3)
Debt collection	5	16%	14%	Threatened to contact someone or share information improperly 40% (2)
Credit card	2	6%	17%	Other features, terms, or problems 50% (1)
Checking or savings	1	3%	11%	Closing an account 100% (1)

## BRANCH OF SERVICE % IN 2018



## VT SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Washington

**737**

Complaints received  
in 2018

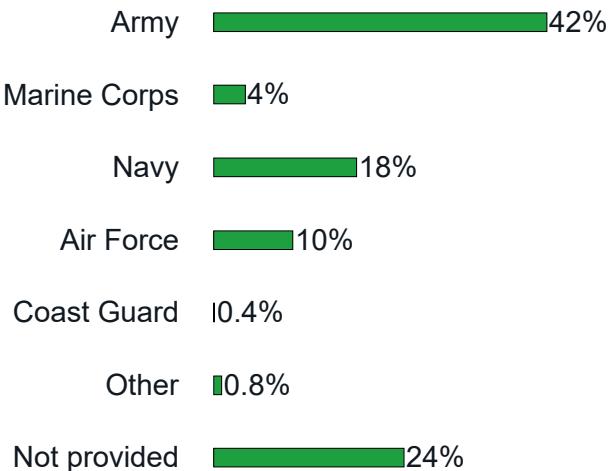
**0%**

Complaints received  
2018 vs. 2017

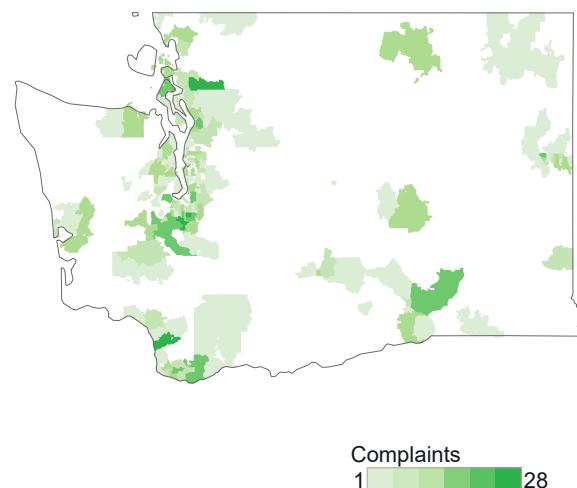
## TOP 5 PRODUCTS BY VOLUME IN 2018

	WA SM complaints	Product % in WA		Top issue reported by WA SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	243	33%	28%	Incorrect information on your report 52% (127)
Debt collection	203	28%	23%	Attempts to collect debt not owed 38% (77)
Mortgage	80	11%	13%	Trouble during payment process 39% (31)
Credit card	76	10%	11%	Problem with a purchase shown on your statement 24% (18)
Checking or savings	45	6%	9%	Managing an account 49% (22)

## BRANCH OF SERVICE % IN 2018



## WA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Wisconsin

**246**

Complaints received  
in 2018

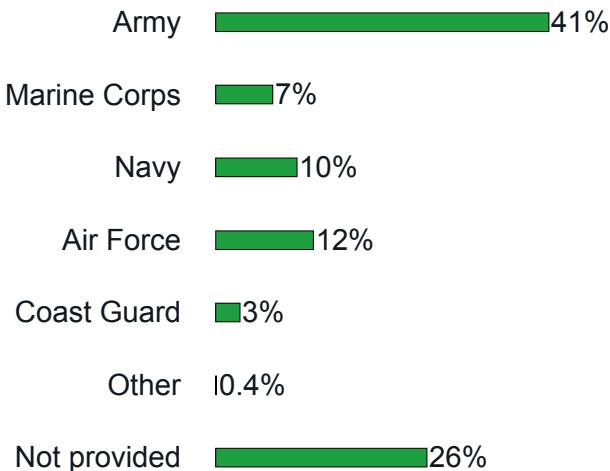
**-6%**

Complaints received  
2018 vs. 2017

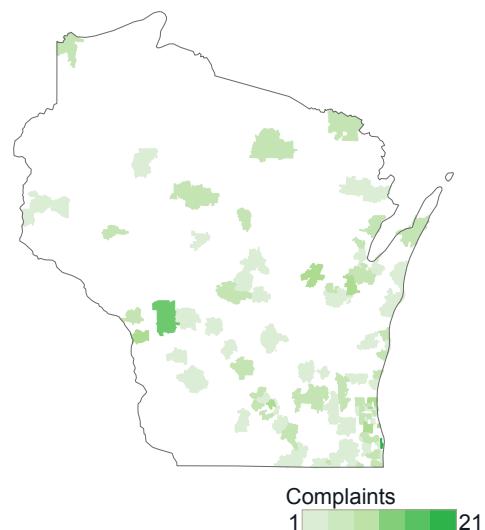
## TOP 5 PRODUCTS BY VOLUME IN 2018

	WI SM complaints	Product % in WI	Top issue reported by WI SMs by product
		■ SM □ Non-SM	
Credit or consumer reporting	85	35% 33%	Incorrect information on your report 60% (51)
Debt collection	64	26% 26%	Attempts to collect debt not owed 28% (18)
Credit card	26	11% 11%	Problem with a purchase shown on your statement 19% (5)
Mortgage	26	11% 9%	Trouble during payment process 54% (14)
Student loan	13	5% 4%	Dealing with your lender or servicer 62% (8)

## BRANCH OF SERVICE % IN 2018



## WI SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# West Virginia

**110**

Complaints received  
in 2018

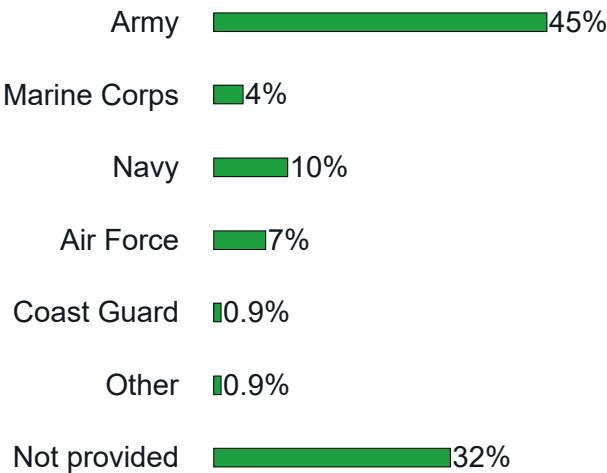
**-1%**

Complaints received  
2018 vs. 2017

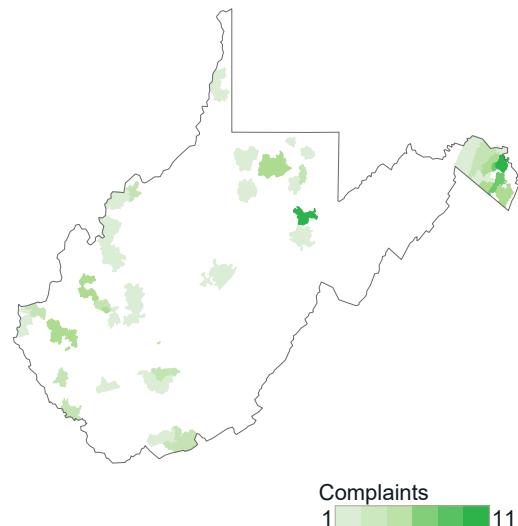
## TOP 5 PRODUCTS BY VOLUME IN 2018

	WV SM complaints	Product % in WV		Top issue reported by WV SMs by product
		■ SM	□ Non-SM	
Credit or consumer reporting	37	34%	28%	Incorrect information on your report 70% (26)
Debt collection	32	29%	27%	Attempts to collect debt not owed 31% (10)
Checking or savings	10	19%	8%	Managing an account 70% (7)
Mortgage	9	18%	7%	Trouble during payment process 89% (8)
Credit card	6	5%	12%	Problem with a purchase shown on your statement 83% (5)

## BRANCH OF SERVICE % IN 2018



## WV SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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 SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Wyoming

**60**

Complaints received  
in 2018

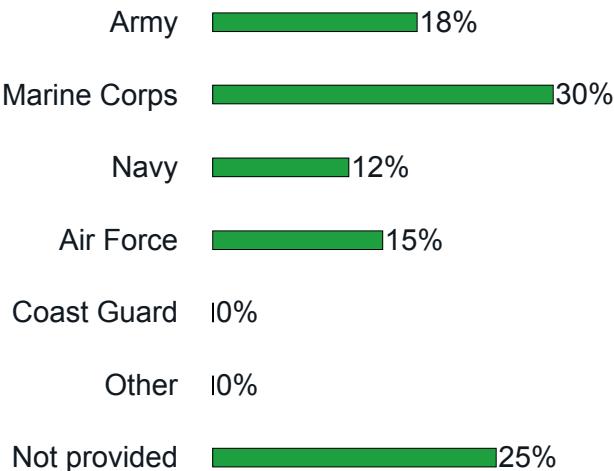
**+100%**

Complaints received  
2018 vs. 2017

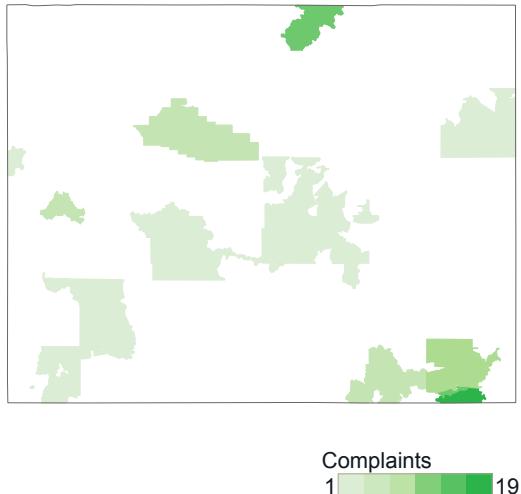
## TOP 5 PRODUCTS BY VOLUME IN 2018

	WY SM complaints	Product % in WY	Top issue reported by WY SMs by product
		■ SM □ Non-SM	
Debt collection	31	52% 25%	Attempts to collect debt not owed 52% (16)
Mortgage	9	15% 16%	Trouble during payment process 67% (6)
Credit or consumer reporting	8	13% 16%	Incorrect information on your report 88% (7)
Checking or savings	6	10% 8%	Managing an account 67% (4)
Credit card	4	7% 13%	Advertising and marketing, including promotional offers 25% (1)

## BRANCH OF SERVICE % IN 2018



## WY SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 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.