

August 2016

Monthly Complaint Report

Vol. 14



Consumer Financial
Protection Bureau

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1. Complaint volume

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

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

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

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

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

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

1.1 Complaint volume by product

As of August 1, 2016, the CFPB has handled approximately 954,400 complaints, including approximately 24,000 complaints in July 2016. Table 1 shows the percentage change in complaint volume by product, comparing May - July 2015 with May - July 2016.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: May - Jul 2015	3 month average: May - Jul 2016
Student loan	64%	639	1,050
Bank account or service	26%	1,890	2,379
Prepaid	18%	186	219
Consumer loan	12%	1,156	1,289
Credit card	7%	1,892	2,033
Credit reporting	-2%	5,112	5,034
Mortgage	-7%	4,464	4,159
Debt collection	-10%	7,601	6,806
Other financial service	-11%	175	155
Money transfer	-14%	218	187
Payday loan	-19%	451	367
Total	0%	23,979	23,968

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

- Student loan complaints showed the greatest percentage increase from May - July 2015 (639 complaints) to May - July 2016 (1,050 complaints), representing about a 64 percent increase.
- Payday loan complaints showed the greatest percentage decrease from May - July 2015 (451 complaints) to May - July 2016 (367 complaints), representing about a 19 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 6,819 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 27 percent of complaints submitted in July 2016.
- Student loan complaints showed the greatest month-over-month percentage increase (18 percent).
- Other financial service complaints showed the greatest month-over-month percentage decrease (-31 percent).
- Debt collection, credit reporting and mortgage complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 66 percent of complaints submitted in July 2016.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: May - Jul 2015	3 month average: May - Jul 2016	Total complaints	Total complaints per 100k population
AK	29%	25	32	1,243	168
WY	24%	24	30	1,039	177
CO	20%	381	459	15,892	291
KS	20%	116	140	5,238	180
CT	12%	237	264	10,506	293
AZ	10%	523	577	20,789	304
IA	9%	109	119	4,486	144
GA	9%	1,043	1,137	39,715	389
OK	8%	190	206	7,098	181
DC	8%	136	147	5,543	825
ID	7%	95	101	3,581	216
MT	6%	38	40	1,695	164
VT	6%	36	38	1,558	249
WA	5%	484	507	19,397	271
NM	5%	114	119	5,020	241
IL	4%	845	879	33,110	257
MD	4%	694	721	29,011	483
AR	3%	119	123	4,445	149
NJ	3%	876	903	36,012	402
AL	3%	293	302	10,537	217
RI	2%	67	69	3,090	293
OR	2%	285	291	10,998	273
TX	2%	1,953	1,988	74,964	273
VA	2%	727	739	29,826	356
NV	1%	306	310	11,707	405
LA	-0.1%	299	299	10,432	223
TN	-0.3%	403	402	15,622	237
CA	-0.6%	3,257	3,236	132,073	337
IN	-1%	287	283	11,219	169
OH	-2%	730	713	29,406	253
NY	-3%	1,529	1,490	60,739	307
KY	-3%	195	189	7,658	173
PA	-3%	832	803	33,861	264
WI	-4%	260	250	11,165	193
FL	-4%	2,417	2,327	92,198	455
UT	-6%	148	140	5,497	183
MS	-6%	140	131	5,018	168
MN	-6%	289	271	10,844	198
SC	-6%	341	319	12,707	260
MI	-7%	567	530	24,548	247
WV	-7%	69	65	2,714	147
MA	-7%	440	410	17,541	258
MO	-7%	337	314	12,926	212
SD	-9%	29	26	1,437	167
NE	-9%	90	82	3,269	172
NH	-10%	93	84	4,272	321
ND	-11%	22	20	935	124
NC	-11%	716	634	26,109	260
HI	-22%	99	77	3,447	241
DE	-23%	130	100	4,893	517
ME	-30%	82	58	3,210	241

- Alaska (29 percent), Wyoming (24 percent), and Colorado (20 percent) experienced the greatest complaint volume percentage increase from May - July 2015 to May - July 2016.
- Maine (-30 percent), Delaware (-23 percent), and Hawaii (-22 percent) experienced the greatest complaint volume percentage decrease from May - July 2015 to May - July 2016.⁷
- Of the five most populated states, Illinois (4 percent) experienced the greatest complaint volume percentage increase and Florida (-4 percent) experienced the greatest complaint volume percentage decrease from May - July 2015 to May - July 2016.

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

1.3 Complaint volume by company

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

FIGURE 1: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

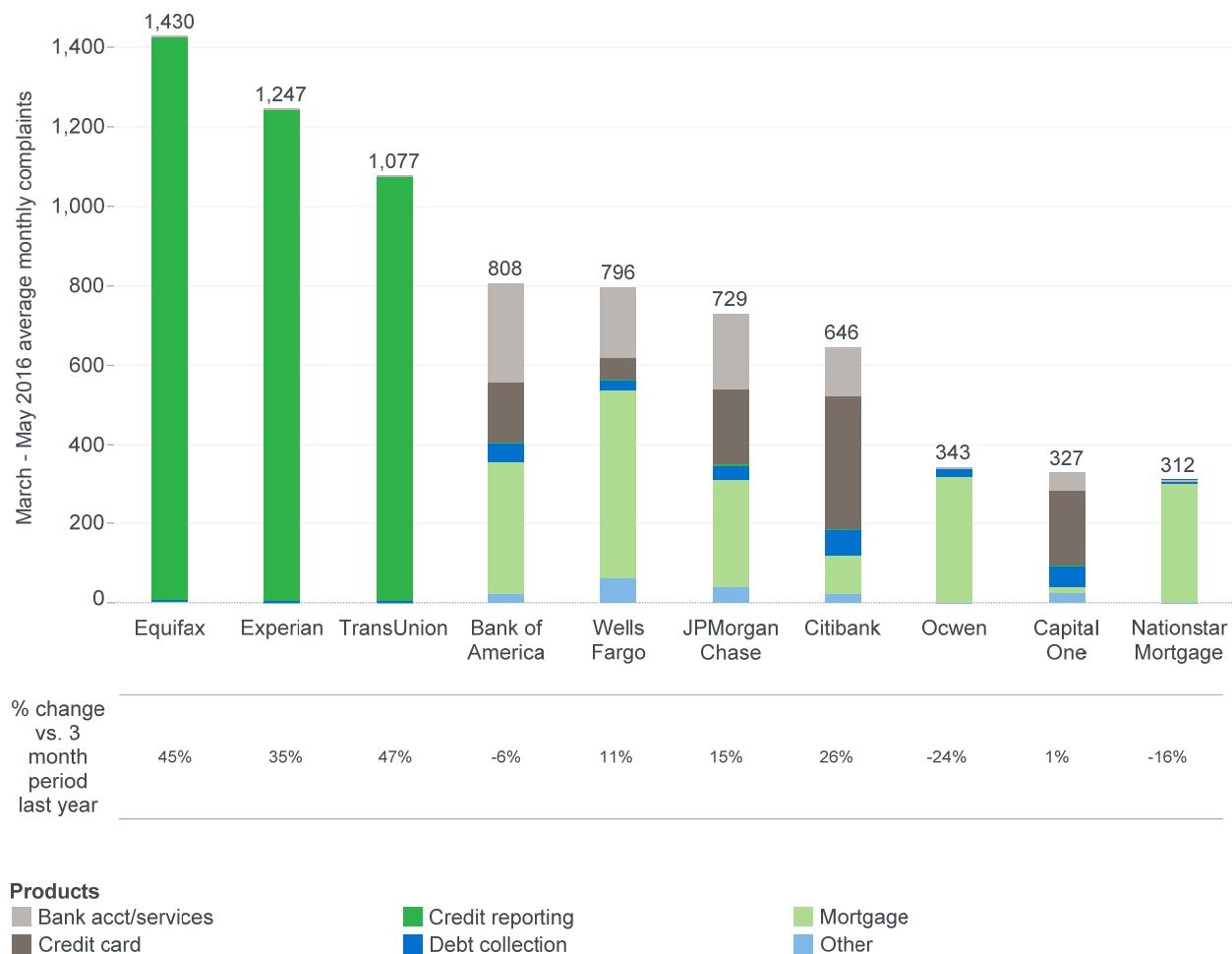


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: March - May 2016	% change vs. 3 month period last year	Monthly average ⁸	Total complaints
Equifax	1,430	45%	767	33,736
Experian	1,247	35%	743	32,695
TransUnion	1,077	47%	614	27,015
Bank of America	808	-6%	1,059	57,199
Wells Fargo	796	11%	800	43,220
JPMorgan Chase	729	15%	648	34,976
Citibank	646	26%	493	26,631
Ocwen	343	-24%	398	21,471
Capital One	327	1%	299	16,120
Nationstar Mortgage	312	-16%	254	13,693

- By average monthly complaint volume, Equifax (1,430), Experian (1,247), and TransUnion (1,077) were the most-complained-about companies for March - May 2016.
- TransUnion experienced the greatest percentage increase in average monthly complaint volume (47 percent) from March - May 2015 to March - May 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-24 percent) from March - May 2015 to March - May 2016.

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

2. Product spotlight: Bank Account or Service

The CFPB has handled approximately 94,200 bank account or service complaints since July 21, 2011, making bank account or service the fifth most-complained-about product, representing 10 percent of total complaints.

2.1 Bank account or service complaints by type

Figures 2 and 3 show the types of bank account or service complaints consumers submitted as a percentage of all bank account or service complaints handled. The most common types of bank account or service products consumers complain about are checking accounts (64 percent) and other bank product or service (26 percent). The most common issues identified by consumers are problems with account management (45 percent) and deposits and withdrawals (25 percent).

FIGURE 2: TYPES OF BANK ACCOUNT OR SERVICE PRODUCTS CONSUMER COMPLAIN ABOUT

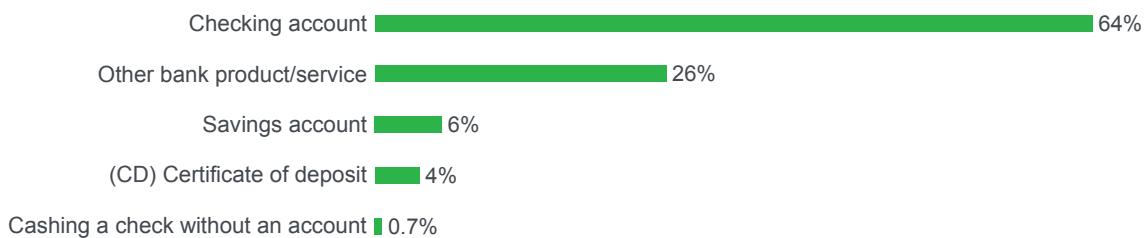
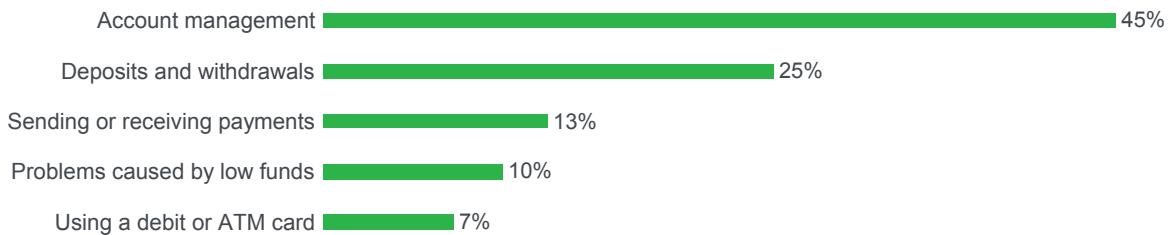


FIGURE 3: TYPES OF BANK ACCOUNT OR SERVICE COMPLAINTS REPORTED BY CONSUMERS



- Complaints about the use of consumer and credit reporting data for account screening are increasingly common. Consumers frequently mention learning of a furnisher's past negative reporting to both specialty checking account reporting and national credit reporting companies when they attempt to open a new bank account. Consumers also express concern over the difficulty that they have addressing potential errors on their reports.
- Complaints related to overdrafts remain common, including complaints about transaction ordering. Consumers complained about overdrafts that took place because of confusion over the availability of funds that they were attempting to deposit. Consumers also regularly complain about the size of overdraft fees when making small dollar purchases. Other fees, including insufficient funds fees, extended overdraft fees and monthly maintenance fees are also frequently the subject of complaints.
- The availability of funds deposited via check or through direct deposit is a major concern for consumers. Consumers are often frustrated by bank check holding policies and by the length of time it takes for various negotiable instruments to clear and become available. A number of these complaints involved mobile deposit applications and problems that consumers encountered when using them—including institutions having different funds availability policies for mobile deposits.
- Promotional offers for opening new accounts were the focus of a number of complaints, including offers for airline miles and promotional cash. These complaints sometimes involved the consumer's eligibility for the promotional offer – for example, when a

consumer applies for an offer that they were not eligible for. Other complaints involved disputes over whether the consumer had met the required terms for a promotional offer.

- Consumers also frequently complain about error resolution procedures for their deposit accounts. Consumers frequently claim that a specific transaction was not authorized or that they are the victims of fraud or identity theft. Some consumers also appear to misunderstand the meaning of authorization in the context of error resolution and attempt to dispute transactions because they are dissatisfied with the products or services that they purchased. Other consumers complained about the banks error resolution procedure, including timelines for investigation and provisional credit for disputed transactions.
- A number of consumers have submitted complaints related to the probate process. These consumers frequently mention difficulty getting information about and access to their deceased relatives' accounts. These complaints often involve different types of accounts, including savings accounts, certificates of deposit, trust accounts and retirement accounts.

2.2 Bank account or service complaints by state

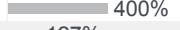
Table 5 shows the bank account or service complaint volume percentage change by state.⁹ Some of the highlights include:

- Alaska (400 percent), Hawaii (127 percent), and Wisconsin (92 percent) experienced the greatest percentage increase in bank account or service complaints from May - July 2015 to May - July 2016.
- Mississippi (-32 percent), Oregon (-20 percent), and Washington, D.C. (-18 percent) experienced the greatest percentage decrease in bank account or service complaints from May - July 2015 to May - July 2016.

⁹ Three-month averages are rounded, and percentage changes are based on non-rounded averages.

- Of the five most populated states, Illinois (47 percent) experienced the greatest percentage increase and Florida (10 percent) experienced the least percentage increase in bank account or service complaints from May - July 2015 to May - July 2016.

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

	% change	3 month average: May - Jul 2015	3 month average: May - Jul 2016	Total complaints	Complaints per 100k population
AK	 400%	0.3	1.7	111	15.0
HI	 127%	5.0	11.3	260	18.2
WI	 92%	16.7	32.0	1,004	17.4
ID	 86%	4.7	8.7	239	14.4
ND	 75%	1.3	2.3	69	9.1
KY	 69%	8.7	14.7	632	14.3
OH	 68%	44.0	74.0	2,859	24.6
WA	 62%	33.3	54.0	1,673	23.3
RI	 62%	4.3	7.0	394	37.3
CO	 57%	24.7	38.7	1,428	26.2
SC	 54%	19.7	30.3	973	19.9
KS	 54%	9.3	14.3	518	17.8
WY	 50%	0.7	1.0	60	10.2
MN	 49%	22.3	33.3	1,136	20.7
IL	 47%	67.7	99.3	3,728	29.0
DE	 47%	10.0	14.7	589	62.3
LA	 44%	17.3	25.0	812	17.4
ME	 44%	5.3	7.7	312	23.5
OK	 42%	11.0	15.7	532	13.6
MO	 40%	21.0	29.3	1,078	17.7
NV	 34%	22.7	30.3	1,107	38.3
NY	 33%	140.0	186.7	7,699	38.9
IN	 32%	23.7	31.3	1,032	15.6
CA	 32%	257.0	340.0	12,339	31.5
MA	 29%	45.7	59.0	2,446	36.0
MI	 28%	40.7	52.0	2,276	22.9
TX	 27%	136.0	173.0	5,938	21.6
MD	 27%	57.3	72.7	2,937	48.9
TN	 27%	26.3	33.3	1,430	21.7
CT	 25%	23.0	28.7	1,268	35.3
GA	 24%	75.7	93.7	3,708	36.3
UT	 23%	10.3	12.7	390	13.0
PA	 18%	83.0	98.0	4,016	31.4
NC	 17%	56.7	66.3	2,542	25.3
NJ	 14%	74.0	84.7	4,097	45.7
AZ	 13%	40.7	46.0	1,949	28.5
MT	 13%	2.7	3.0	111	10.7
NM	 12%	8.7	9.7	445	21.3
WV	 11%	6.0	6.7	260	14.1
NH	 11%	6.3	7.0	370	27.8
FL	 10%	182.0	199.3	8,362	41.3
IA	 0.0%	8.0	8.0	338	10.8
SD	 0.0%	2.0	2.0	121	14.1
VA	 -2%	64.0	63.0	2,752	32.8
AR	 -4%	9.0	8.7	428	14.4
NE	 -6%	5.7	5.3	323	17.0
AL	 -7%	20.0	18.7	940	19.3
VT	 -15%	4.3	3.7	185	29.6
DC	 -18%	17.0	14.0	748	111.3
OR	-20%	35.0	28.0	1,135	28.2
MS	-32%	12.7	8.7	447	14.9

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 - 8 received about 80 percent of all bank account or service complaints sent to companies for response in March - May 2016. This section highlights those complaints. Company-level information should be considered in context of company size and/or market share.

TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR BANK ACCOUNT OR SERVICE¹⁰

Company	3 month average: Mar - May 2016	% change vs. 3 month period last year	3 month average % untimely: Mar - May 2016	Total Complaints
Bank of America	252.3	10%	0.4%	757
JPMorgan Chase	191.0	26%	0%	573
Wells Fargo	177.0	-7%	6%	531
Citibank	123.0	140%	0.3%	369
U.S. Bancorp	67.7	32%	0%	203
PNC Bank N.A.	59.0	7%	0%	177
SunTrust Banks, Inc.	46.0	10%	0%	138
TD Bank US Holding Company	45.0	-8%	0%	135
Capital One	43.0	11%	0%	129
USAA Savings	33.7	53%	0%	101
Fifth Third Financial Corporation	30.0	15%	1%	90
BB&T Financial	29.7	14%	0%	89
Citizens Financial Group, Inc.	29.3	-12%	0%	88
Regions Financial	25.7	-11%	0%	77
M&T Bank Corporation	24.0	85%	0%	72
Santander Bank US	23.3	35%	0%	70
PayPal Holdings, Inc.	19.3	7%	0%	58

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

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: Mar - May 2015	3 month average: Mar - May 2016
Citibank	140%	51.3	123.0
M&T Bank Corporation	85%	13.0	24.0
USAA Savings	53%	22.0	33.7
Santander Bank US	35%	17.3	23.3
U.S. Bancorp	32%	51.3	67.7

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: Mar - May 2015	3 month average: Mar - May 2016
Citizens Financial Group, Inc.	-12%	33.3	29.3
Regions Financial	-11%	29.0	25.7
TD Bank US Holding Company	-8%	49.0	45.0
Wells Fargo	-7%	189.3	177.0

3. Geographic spotlight: Ohio

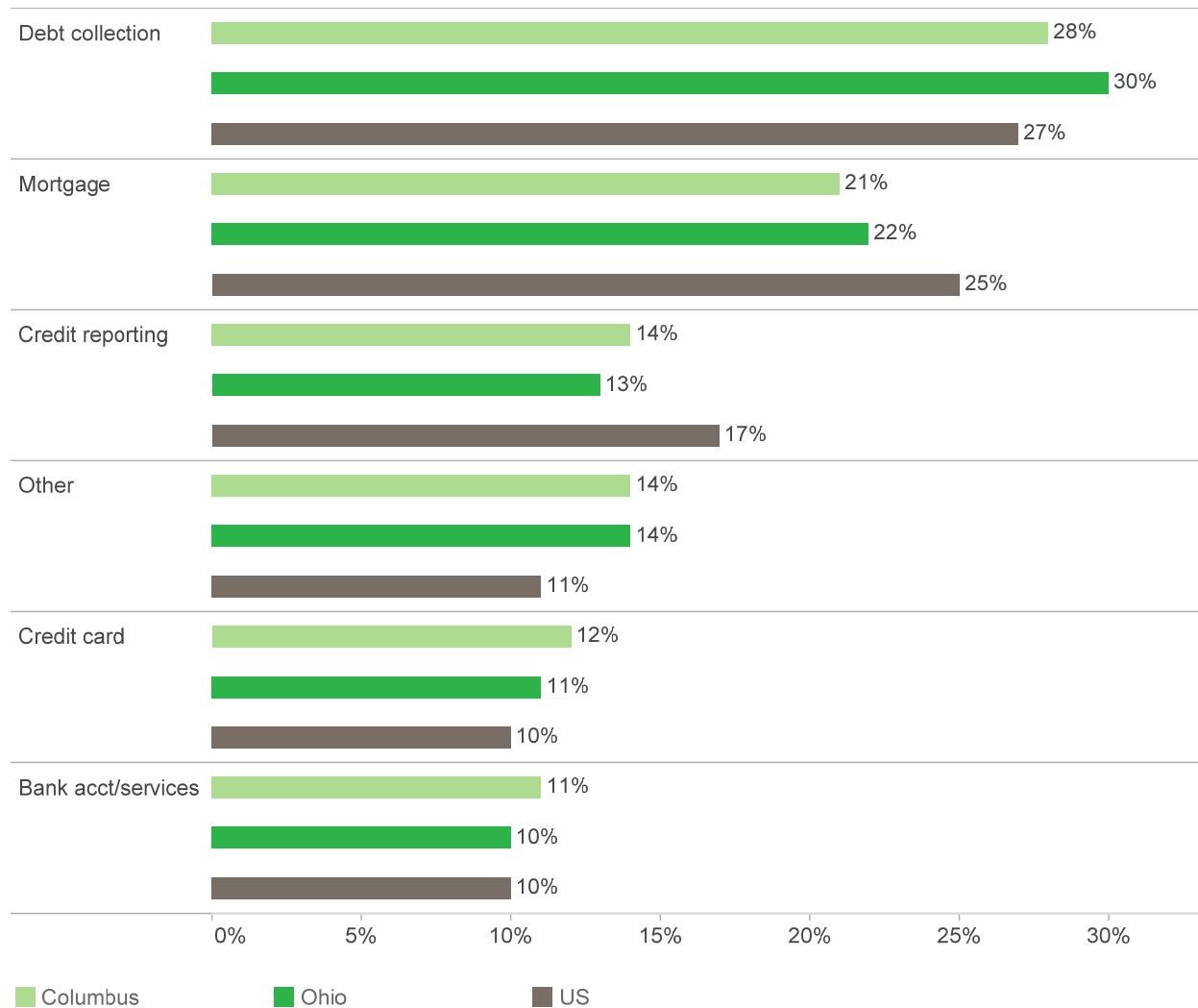
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Ohio and the Columbus metro area. As of August 1, 2016, about 29,400 complaints were from Ohio consumers, of which about 6,500 (22 percent) were from Columbus.¹¹

¹¹ The Columbus metro area is defined as zip codes from the Columbus, OH Core-Based Statistical Areas (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 Ohio complaints by product

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

FIGURE 4: COLUMBUS VS. OHIO AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



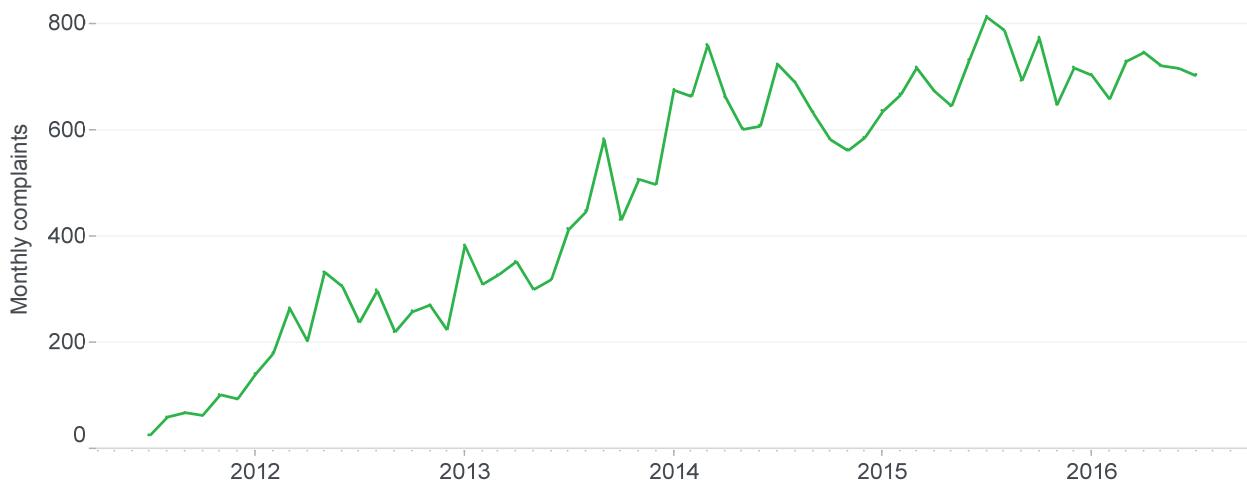
- Consumers in Columbus and Ohio most often submitted debt collection complaints. These made up 28 and 30 percent of all complaints submitted from these consumers, which was higher than the 27 percent national average.

- Consumers in Columbus and Ohio complained about mortgage (21 percent and 22 percent respectively) at a lower rate than the 25 percent national average.

3.2 Ohio complaints over time

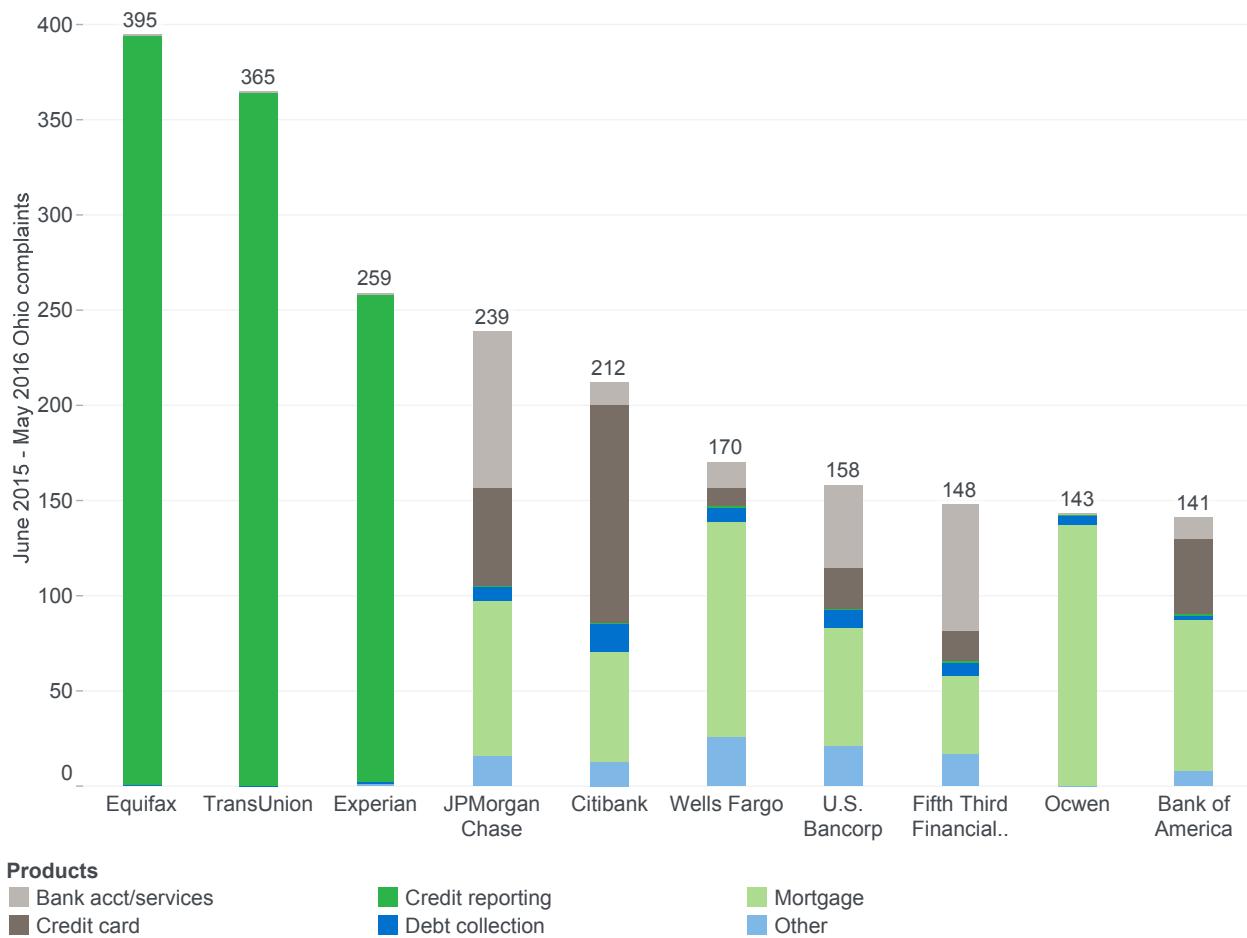
Average monthly complaints increased 10 percent from 2014 (645 complaints per month) to 2015 (708 complaints per month), similar to the national rate of 8 percent.

FIGURE 5: OHIO MONTHLY COMPLAINT VOLUME TREND



3.3 Ohio complaints by company

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



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

- In the June 2015 - May 2016 period, Equifax, TransUnion, and Experian led the list of most-complained-about companies by Ohio consumers.

APPENDIX A:

TABLE 9: TOTAL COMPLAINTS BY MONTH AND PRODUCT

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

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
14-May	1,950	591	1,497	3,394	7,374	175	4,099	2	324	5	537	19,983
14-Jun	1,943	696	1,497	3,463	7,753	184	4,134	4	347	5	584	20,626
14-Jul	2,026	872	1,571	3,816	7,992	157	4,411	62	587	94	582	22,275
14-Aug	1,564	1,002	1,689	4,647	7,222	148	4,340	104	645	138	626	22,319
14-Sep	1,593	979	1,548	4,379	6,381	164	4,114	110	587	151	594	20,806
14-Oct	1,625	1,026	1,437	3,561	6,684	132	4,474	124	532	139	654	20,582
14-Nov	1,391	910	1,357	3,569	6,131	123	3,506	102	478	129	546	18,396
14-Dec	1,463	982	1,459	3,698	6,070	160	3,587	92	468	144	548	18,862
15-Jan	1,617	998	1,515	4,149	6,547	144	3,513	107	458	165	575	19,941
15-Feb	1,457	990	1,788	4,032	6,874	141	3,601	112	472	183	603	20,403
15-Mar	1,725	1,091	1,896	4,815	8,000	195	4,287	158	538	199	719	23,796
15-Apr	1,748	941	1,757	4,733	7,178	190	4,238	146	484	192	686	22,487
15-May	1,704	1,029	1,826	4,493	7,149	208	4,266	156	414	177	645	22,267
15-Jun	1,968	1,095	1,890	4,297	7,469	211	4,664	166	460	195	626	23,248
15-Jul	1,997	1,344	1,961	6,547	8,184	235	4,463	203	478	187	645	26,423
15-Aug	2,042	1,340	1,931	5,590	7,570	218	4,949	196	445	179	656	25,322
15-Sep	1,907	1,253	1,947	4,679	6,695	198	4,566	148	450	179	612	22,846
15-Oct	2,247	1,292	1,964	4,432	6,838	229	4,435	160	508	892	568	23,823
15-Nov	1,984	1,092	1,819	3,731	6,322	192	3,951	191	421	260	457	20,643
15-Dec	1,975	1,041	1,883	3,419	6,361	190	3,794	162	382	223	467	20,157
16-Jan	2,110	1,174	2,001	3,367	6,712	222	4,192	183	422	227	567	21,397
16-Feb	1,834	1,251	1,997	3,705	7,277	198	4,455	171	394	206	618	22,362
16-Mar	2,036	1,349	2,051	4,861	8,061	187	4,947	207	436	241	1,134	25,770
16-Apr	1,880	1,263	1,993	4,507	7,264	195	4,314	189	383	177	1,189	23,580
16-May	2,192	1,286	1,984	4,806	6,878	198	4,274	126	395	226	963	23,640
16-Jun	2,543	1,270	1,977	4,914	6,994	197	4,294	201	369	221	1,003	24,249
16-Jul	2,401	1,312	2,138	5,382	6,546	165	3,910	139	336	211	1,183	24,015
Total¹²	94,207	41,045	99,175	158,711	254,773	6,661	239,703	3,918	14,925	5,608	28,879	954,424

¹² Total column includes approximately 6,819 complaints where no specific consumer financial product was selected by consumers.

TABLE 10: 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	940	695	815	1,927	3,441	60	1,817	53	309	80	311	10,537
Alaska	111	52	157	180	412	11	229	7	31	6	42	1,243
American Samoa	9	0	3	5	13	1	6	0	0	0	2	40
Arizona	1,949	1,042	2,170	3,024	5,888	130	5,472	63	225	116	541	20,789
Arkansas	428	251	426	891	1,292	34	822	20	71	27	153	4,445
California	12,339	4,860	13,029	20,169	32,740	888	41,294	466	1,599	782	3,164	132,073
Colorado	1,428	625	1,786	2,611	4,322	94	4,076	61	209	94	487	15,892
Connecticut	1,268	467	1,434	1,427	2,298	70	2,775	56	163	83	383	10,506
Delaware	589	269	612	671	1,364	21	1,106	23	82	22	111	4,893
District of Columbia	748	204	650	827	1,299	51	1,213	41	107	40	292	5,543
Federated States of Micronesia	3	2	9	7	14	1	14	1	1	0	1	53
Florida	8,362	3,387	8,581	18,196	22,528	513	26,467	274	1,027	346	1,922	92,198
Georgia	3,708	2,034	3,207	6,973	9,545	225	12,001	116	344	271	1,059	39,715
Guam	13	10	12	26	33	3	28	1	2	1	6	135
Hawaii	260	125	401	601	864	19	1,014	12	39	11	79	3,447
Idaho	239	146	369	635	1,253	24	710	5	61	11	107	3,581
Illinois	3,728	1,278	3,487	5,448	8,700	224	8,013	112	548	237	1,136	33,110
Indiana	1,032	550	1,060	1,782	3,508	73	2,164	55	307	66	554	11,219
Iowa	338	197	531	814	1,482	35	682	37	112	37	197	4,486
Kansas	518	252	605	765	1,803	35	903	19	97	37	157	5,238
Kentucky	632	371	667	1,348	2,563	55	1,422	35	187	40	294	7,658
Louisiana	812	554	754	1,986	3,632	71	1,894	39	293	70	265	10,432
Maine	312	139	512	374	782	13	827	17	47	25	143	3,210
Marshall Islands	5	8	6	4	14	0	10	1	0	0	1	49
Maryland	2,937	1,282	2,848	4,195	6,732	184	8,903	127	531	147	882	29,011
Massachusetts	2,446	614	2,484	2,211	3,495	166	4,736	96	270	118	806	17,541
Michigan	2,276	966	2,198	3,416	6,406	160	7,170	111	466	173	975	24,548
Minnesota	1,136	341	1,319	1,418	2,709	97	2,905	52	210	64	502	10,844
Mississippi	447	350	356	910	1,658	31	907	20	149	37	133	5,018
Missouri	1,078	711	1,175	1,828	4,023	86	2,985	59	264	88	566	12,926
Montana	111	65	197	268	617	7	300	7	34	12	64	1,695
Nebraska	323	129	393	399	1,140	19	577	18	80	21	153	3,269

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Nevada	1,107	495	1,080	2,106	3,347	71	2,826	33	220	79	240	11,707
New Hampshire	370	136	441	506	964	18	1,527	14	58	22	182	4,272
New Jersey	4,097	1,396	4,119	5,377	7,915	225	10,586	140	606	205	1,110	36,012
New Mexico	445	255	458	972	1,565	47	944	21	107	23	142	5,020
New York	7,699	2,024	8,669	10,526	12,881	515	14,755	296	449	363	2,193	60,739
North Carolina	2,542	1,401	2,694	4,394	6,479	169	6,898	122	431	140	638	26,109
North Dakota	69	42	98	190	344	5	121	7	14	6	34	935
Northern Mariana Islands	6	0	3	5	7	0	4	0	0	0	2	27
Ohio	2,859	1,474	3,369	3,950	8,679	178	6,559	109	570	190	1,279	29,406
Oklahoma	532	434	628	1,156	2,555	54	1,187	24	215	47	213	7,098
Oregon	1,135	379	1,182	1,468	3,152	55	2,859	59	155	73	393	10,998
Palau	1	1	1	3	1	0	6	0	0	0	0	13
Pennsylvania	4,016	1,484	3,740	5,215	8,871	228	7,660	161	590	188	1,522	33,861
Puerto Rico	310	126	335	667	475	13	426	12	4	7	44	2,457
Rhode Island	394	144	393	386	812	26	698	17	91	15	99	3,090
South Carolina	973	793	1,010	2,371	3,930	86	2,748	41	248	78	364	12,707
South Dakota	121	86	189	180	527	14	212	10	31	5	53	1,437
Tennessee	1,430	897	1,403	2,388	5,233	84	3,054	74	374	108	491	15,622
Texas	5,938	3,793	6,227	18,298	24,662	469	11,625	251	1,334	391	1,558	74,964
Utah	390	232	541	818	1,840	32	1,283	19	111	28	161	5,497
Vermont	185	71	232	224	323	10	386	6	18	15	82	1,558
Virgin Islands	32	10	37	62	46	4	46	2	4	1	2	248
Virginia	2,752	1,363	3,280	5,321	7,709	227	7,322	139	435	190	899	29,826
Washington	1,673	627	1,937	2,986	5,336	131	5,504	78	223	127	653	19,397
West Virginia	260	120	285	572	766	26	432	34	23	21	136	2,714
Wisconsin	1,004	487	1,458	1,321	3,372	77	2,528	42	260	103	436	11,165
Wyoming	60	56	102	176	357	5	189	6	32	3	42	1,039
U.S. Armed Forces – Americas	10	1	6	1	24	1	7	2	1	2	2	59
U.S. Armed Forces – Europe	35	24	34	66	87	3	86	4	0	2	22	364
U.S. Armed Forces – Pacific	15	15	35	38	85	1	52	0	1	0	9	251
Unspecified	3,222	703	2,936	1,632	5,859	486	3,731	191	455	114	390	20,488
Total	94,207	41,045	99,175	158,711	254,773	6,661	239,703	3,918	14,925	5,608	28,879	954,424

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