

October 2016

Monthly Complaint Report

Vol. 16



Table of contents

Table of contents.....	1
1. Complaint volume.....	2
1.1 Complaint volume by product	3
1.2 Complaint volume by state	7
1.3 Complaint volume by company	9
2. Product spotlight: Prepaid.....	11
2.1 Prepaid complaints by type	11
2.2 Prepaid complaints by state.....	13
2.3 Prepaid complaints by company	15
3. Geographic spotlight: North Carolina.....	17
3.1 North Carolina complaints by product.....	18
3.2 North Carolina complaints over time.....	19
3.3 North Carolina complaints by company.....	20
Appendix A:	21

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 October 1, 2016, the CFPB has handled approximately 1,008,500 complaints, including approximately 26,400 complaints in September 2016. Table 1 shows the percentage change in complaint volume by product, comparing July - September 2015 with July - September 2016.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: Jul - Sep 2015	3 month average: Jul - Sep 2016
Student loan	96%	638	1,248
Bank account or service	37%	1,982	2,717
Credit card	27%	1,946	2,479
Prepaid	18%	182	215
Consumer loan	10%	1,312	1,437
Debt collection	5%	7,464	7,830
Other financial service	5%	182	191
Money transfer	-8% 	217	200
Mortgage	-9% 	4,659	4,232
Credit reporting	-11% 	5,605	4,970
Payday loan	-21% 	458	363
Total	5%	24,845	26,134

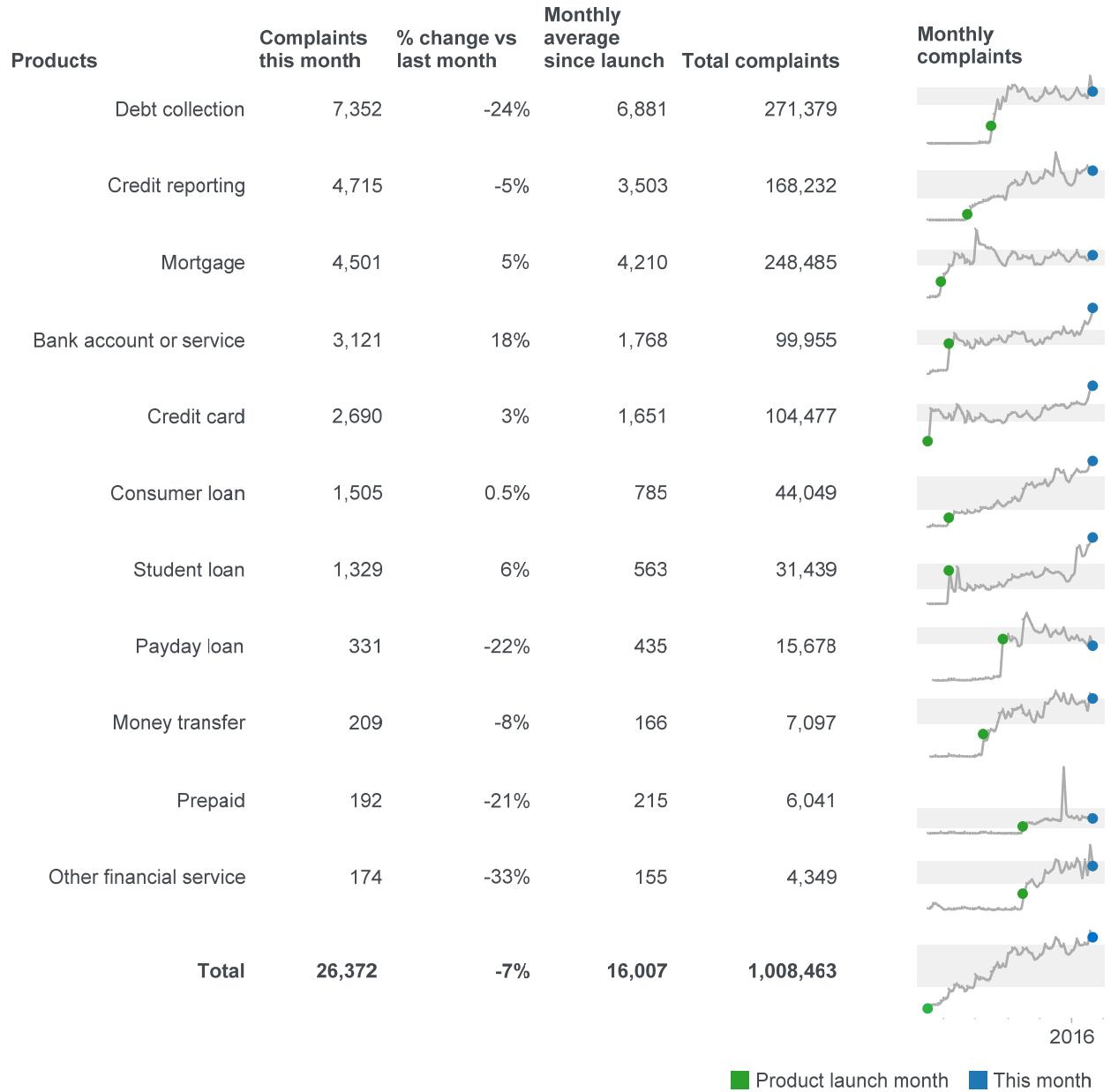
⁴ Complaint totals include all complaints with product breakdowns focusing on the most-complained-about consumer financial products and services.

- Student loan complaints showed the greatest percentage increase from July - September 2015 (638 complaints) to July - September 2016 (1,248 complaints), representing about a 96 percent increase.
- Payday loan complaints showed the greatest percentage decrease from July - September 2015 (458 complaints) to July - September 2016 (363 complaints), representing about a 21 percent decline.

Table 2 shows the complaint volume this month by product. The graphic at the end of each row under the heading “Monthly complaints” shows the volume trend from when the CFPB began accepting complaints about that product (green dot) to the current month (blue dot). The monthly average reflects complaints handled per month since we began accepting those complaints.⁵

⁵ The CFPB has used a phased-in approach to expand its complaint handling over time to include multiple products and services under its authority. Complaint-handling capacity was expanded as follows: credit card complaints on July 21, 2011, mortgage complaints on December 1, 2011, bank accounts and services, private student loans, and consumer loans on March 1, 2012, credit reporting on October 22, 2012, money transfers on April 4, 2013, debt collection on July 10, 2013, payday loans on November 6, 2013, prepaid cards, credit repair, debt settlement, and pawn and title loans on July 19, 2014, and virtual currency on August 11, 2014. See Table 2.

TABLE 2: MONTHLY PRODUCT TRENDS⁶



⁶ Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints. Total complaints column includes 7,282 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 28 percent of complaints submitted in September 2016.
- Bank account or service complaints showed the greatest month-over-month percentage increase (18 percent).
- Other financial service complaints showed the greatest month-over-month percentage decrease (-33 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 63 percent of complaints submitted in September 2016.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Jul - Sep 2015	3 month average: Jul - Sep 2016	Total complaints	Total complaints per 100k population
NM	28%	113	144	5,345	256
CO	24%	406	505	16,853	309
WY	24%	22	27	1,089	186
IL	22%	855	1,042	35,297	274
IA	21%	117	141	4,774	153
MO	19%	358	426	13,857	228
GA	15%	1,117	1,290	42,352	415
DC	15%	134	155	5,869	873
DE	15%	114	131	5,178	547
CT	15%	248	285	11,055	308
AZ	14%	565	647	22,105	324
TX	14%	1,957	2,222	79,710	290
NY	13%	1,525	1,720	64,363	325
AL	12%	294	329	11,176	230
MN	11%	247	275	11,405	208
WA	9%	490	532	20,466	285
OK	7%	190	203	7,510	192
OR	6%	286	304	11,605	288
KS	5%	131	137	5,508	189
CA	4%	3,350	3,478	138,922	355
LA	4%	288	298	11,078	237
MS	3%	161	166	5,346	179
FL	3%	2,512	2,588	97,747	482
IN	3%	308	316	11,870	179
MD	2%	700	717	30,471	507
UT	0.0%	153	153	5,819	194
NC	-0.7%	714	709	27,593	275
NJ	-0.7%	925	919	37,944	424
MA	-1.0%	440	435	18,459	272
TN	-1%	448	443	16,567	251
SC	-1%	355	351	13,423	274
AK	-1%	28	27	1,303	176
NE	-1%	95	94	3,466	183
VA	-2%	780	765	31,480	376
PA	-2%	903	886	35,733	279
MT	-3%	44	43	1,782	173
ND	-4%	26	25	994	131
HI	-4%	84	81	3,604	252
OH	-4%	765	730	30,893	266
NV	-5%	378	358	12,517	433
NH	-6%	98	92	4,453	335
WI	-6%	295	276	11,703	203
MI	-7%	589	546	25,710	259
VT	-8%	43	40	1,637	261
KY	-10%	227	204	8,088	183
WV	-10%	74	66	2,860	155
SD	-11%	41	36	1,518	177
AR	-15%	140	118	4,672	157
RI	-21%	74	58	3,205	303
ID	-25%	113	84	3,754	227
ME	-34%	84	55	3,325	250

- New Mexico (28 percent), Colorado (24 percent), and Wyoming (24 percent) experienced the greatest complaint volume percentage increase from July - September 2015 to July - September 2016.
- Maine (-34 percent), Idaho (-25 percent), and Rhode Island (-21 percent) experienced the greatest complaint volume percentage decrease from July - September 2015 to July - September 2016.⁷
- Of the five most populated states, Illinois (22 percent) experienced the greatest complaint volume percentage increase and Florida (3 percent) experienced the least complaint volume percentage increase from July - September 2015 to July - September 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 May - July 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

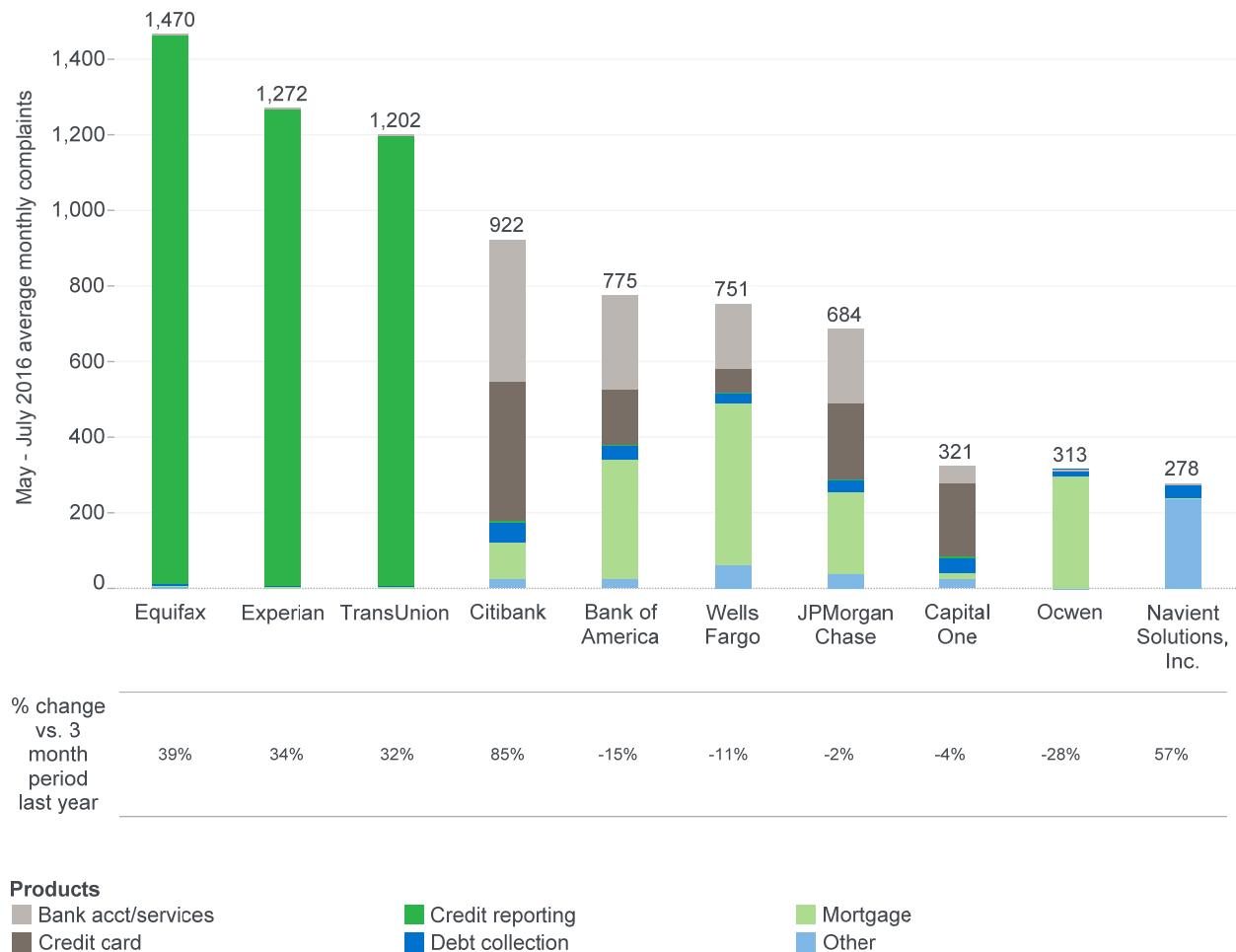


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: May - July 2016	% change vs. 3 month period last year	Monthly average ⁸	Total complaints
Equifax	1,470	39%	798	36,707
Experian	1,272	34%	767	35,273
TransUnion	1,202	32%	643	29,588
Citibank	922	85%	512	28,684
Bank of America	775	-15%	1,049	58,761
Wells Fargo	751	-11%	798	44,709
JPMorgan Chase	684	-2%	648	36,299
Capital One	321	-4%	299	16,768
Ocwen	313	-28%	394	22,066
Navient Solutions, Inc.	278	57%	176	9,333

- By average monthly complaint volume, Equifax (1,470), Experian (1,272), and TransUnion (1,202) were the most-complained-about companies for May - July 2016.
- Citibank experienced the greatest percentage increase in average monthly complaint volume (85 percent) from May - July 2015 to May - July 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-28 percent) from May - July 2015 to May - July 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 July 2016.

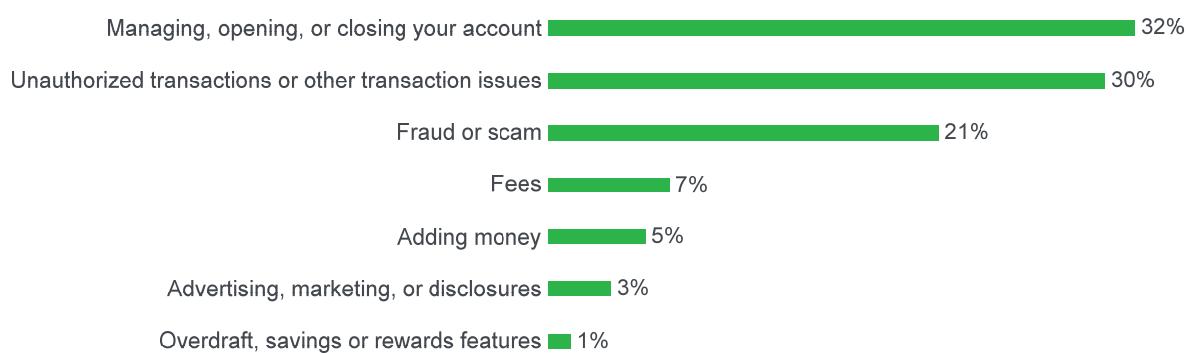
2. Product spotlight: Prepaid

The CFPB has handled approximately 6,000 prepaid complaints since July 21, 2011, representing 0.6 percent of total complaints.

2.1 Prepaid complaints by type

Figures 2 shows the most common types of prepaid complaints consumers submitted as a percentage of all prepaid complaints handled. The most common issues identified by consumers are problems with managing, opening or closing an account (32 percent) and unauthorized transactions or other transaction issues (30 percent).

FIGURE 2: TYPES OF PREPAID COMPLAINTS REPORTED BY CONSUMERS



- Consumers frequently complain about questionable transactions posted to their prepaid cards. Some consumers claim that their cards are cancelled without notification after submitting a dispute to the company. Consumers report that these cancellations leave

them without access to their funds and cause financial hardships. Consumers also report that they had to contact the company numerous times before a new card was issued.

- Consumers report difficulty using prepaid cards after purchase. Often consumers complain that their purchases were declined and when they contacted the company they were asked to submit validating documentation. This documentation was frequently not in their possession and difficult to obtain. For example, consumers report that companies required them to provide their purchase receipt and original packaging, which is often no longer in their possession.
- Consumers also complain of receiving prepaid cards as a refund, but being unable to activate the card, access the funds, or both. Subsequently, for these consumers dormancy fees were assessed, depleting the card balance.
- Consumers report that companies sometimes issued cards without proper verification resulting in theft of their funds. These consumers stated they experienced prolonged investigations of their claims, leaving them without access to their money for extended periods of time. Consumers also complain of delayed credits to their prepaid cards after notifying the company of a fraudulent or unauthorized charge or after a purchase had been cancelled or returned.
- Consumers report balance discrepancies for cards, especially if they were unable to check their balance and transaction history online or were not provided with statements.

2.2 Prepaid complaints by state

Table 5 shows the prepaid complaint volume percentage change by state.⁹ Some of the highlights include:

- Rhode Island (300 percent), West Virginia (300 percent), and New Hampshire (200 percent) experienced the greatest percentage increase in prepaid complaints from July - September 2015 to July - September 2016.
- Montana (-100 percent), Wisconsin (-64 percent), and Connecticut (-57) experienced the greatest percentage decrease in prepaid complaints from July - September 2015 to July - September 2016.
- Of the five most populated states, Texas (139 percent) experienced the greatest percentage increase and New York (8 percent) experienced the least percentage increase in prepaid complaints from July - September 2015 to July - September 2016.

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

TABLE 5: PREPAID COMPLAINT VOLUME PERCENT CHANGE BY STATE

	% change	3 month average: Jul - Sep 2015	3 month average: Jul - Sep 2016	Total complaints	Complaints per 100k population
RI	300%	0.3	1.3	19	1.8
WV	300%	0.3	1.3	22	1.2
NH	200%	0.3	1.0	23	1.7
TX	139%	9.3	22.3	436	1.6
OH	138%	4.3	10.3	211	1.8
MN	133%	2.0	4.7	76	1.4
KY	125%	1.3	3.0	48	1.1
NE	100%	0.3	0.7	23	1.2
NM	100%	0.7	1.3	26	1.2
IL	75%	5.3	9.3	254	2.0
AL	67%	1.0	1.7	83	1.7
MS	67%	1.0	1.7	38	1.3
UT	67%	1.0	1.7	31	1.0
FL	56%	11.3	17.7	374	1.8
KS	50%	0.7	1.0	39	1.3
ME	50%	0.7	1.0	28	2.1
VA	47%	6.3	9.3	210	2.5
AZ	45%	3.7	5.3	124	1.8
NC	40%	5.0	7.0	158	1.6
SC	25%	1.3	1.7	81	1.7
OR	22%	3.0	3.7	77	1.9
OK	20%	1.7	2.0	51	1.3
PA	16%	6.3	7.3	207	1.6
MO	13%	2.7	3.0	95	1.6
CA	9%	27.3	29.7	841	2.1
NY	8%	12.7	13.7	392	2.0
AR	0.0%	0.3	0.3	28	0.9
CO	0.0%	3.3	3.3	100	1.8
DC	0.0%	1.3	1.3	43	6.4
IA	0.0%	2.0	2.0	41	1.3
IN	0.0%	2.3	2.3	72	1.1
HI	N/A	0.0	0.7	13	0.9
ND	N/A	0.0	0.0	6	0.8
SD	N/A	0.0	0.0	5	0.6
WY	N/A	0.0	0.0	3	0.5
TN	-11%	3.0	2.7	114	1.7
MI	-15%	4.3	3.7	176	1.8
MD	-20%	5.0	4.0	155	2.6
MA	-27%	3.7	2.7	125	1.8
GA	-32%	8.3	5.7	282	2.8
DE	-33%	1.0	0.7	23	2.4
WA	-37%	8.0	5.0	137	1.9
NV	-40%	3.3	2.0	84	2.9
LA	-44%	3.0	1.7	74	1.6
NJ	-46%	9.3	5.0	219	2.4
AK	-50%	0.7	0.3	7	0.9
ID	-50%	0.7	0.3	11	0.7
VT	-50%	0.7	0.3	16	2.6
CT	-57%	4.7	2.0	88	2.5
WI	-64%	3.7	1.3	107	1.9
MT	-100%	0.7	0.0	12	1.2

2.3 Prepaid complaints by company

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

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

The most-complained-about companies highlighted in Table 6 received about 80 percent of all prepaid complaints sent to companies for response in May - July 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 PREPAID¹⁰

Company	3 month average: May - Jul 2016	% change vs. 3 month period last year	3 month average % untimely: May - Jul 2016
Amex	24.3	46%	0%
PayPal Holdings, Inc.	14.3	-7%	0%
NetSpend Corporation, a TSYS Company	9.7	-29%	0%
Comerica	9.3	47%	0%
U.S. Bancorp	9.3	-22%	0%
Empowerment Ventures, LLC	8.3	N/A	20%
Blackhawk Network Holdings Inc.	7.3	-19%	0%

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

- Of these companies, Comerica saw the greatest percentage increase in prepaid complaints (47 percent) from May - July 2015 to May - July 2016.
- Of these companies, NetSpend Corporation, a TSYS Company saw the greatest percentage decrease in prepaid complaints (-29 percent) during the same period.
- Empowerment Ventures, LLC had the greatest rate of untimely responses (20 percent) during the same period.

3. Geographic spotlight: North Carolina

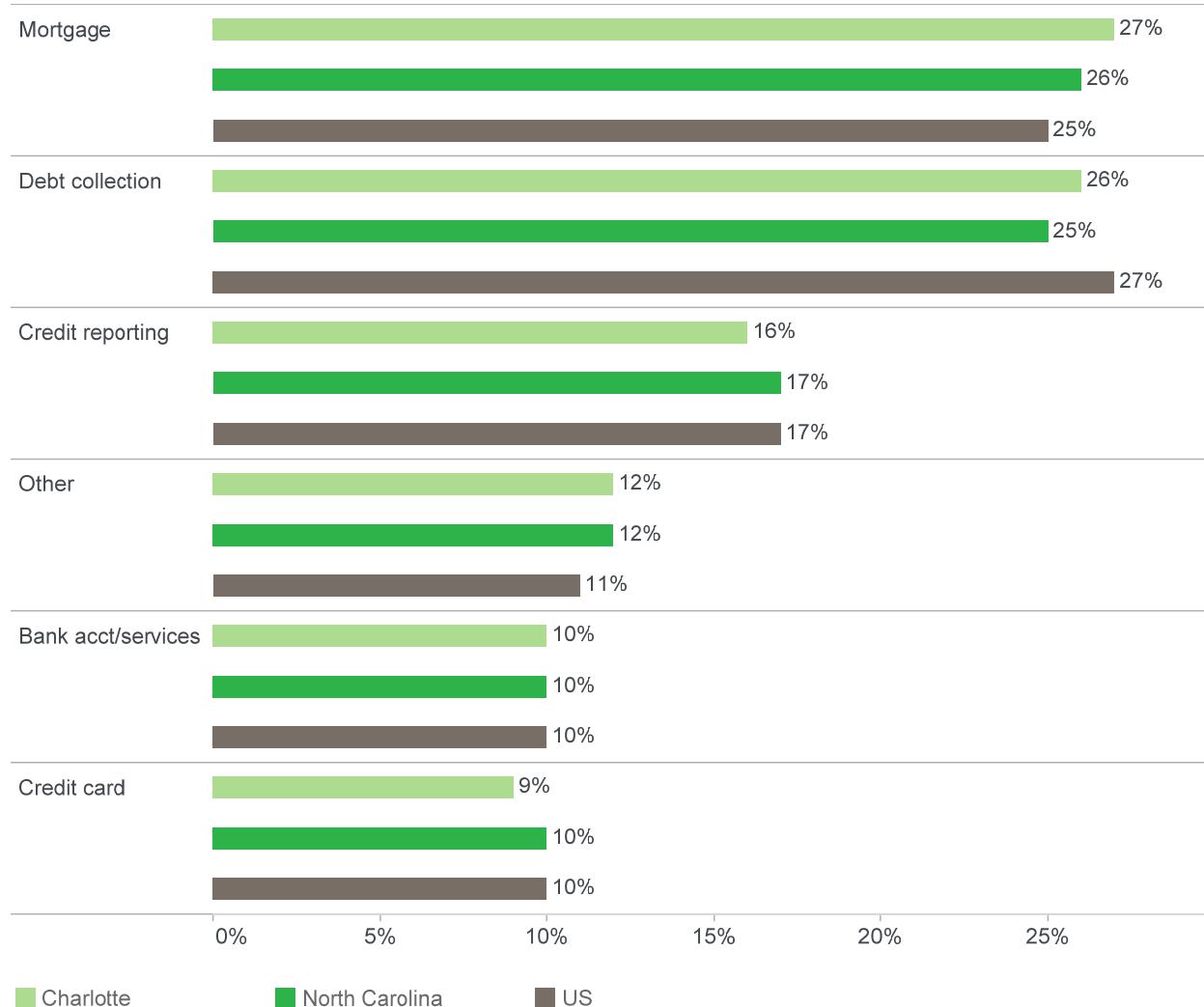
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in North Carolina and the Charlotte metro area. As of October 1, 2016, about 27,600 complaints were from North Carolina consumers, of which about 8,000 (29 percent) were from Charlotte.¹¹

¹¹ The Charlotte metro area is defined as zip codes from the Charlotte-Gastonia-Concord, NC-SC 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 North Carolina complaints by product

Figure 3 shows the distribution of complaints by product for Charlotte, North Carolina, and the United States as a whole.

FIGURE 3: CHARLOTTE VS. NORTH CAROLINA AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT

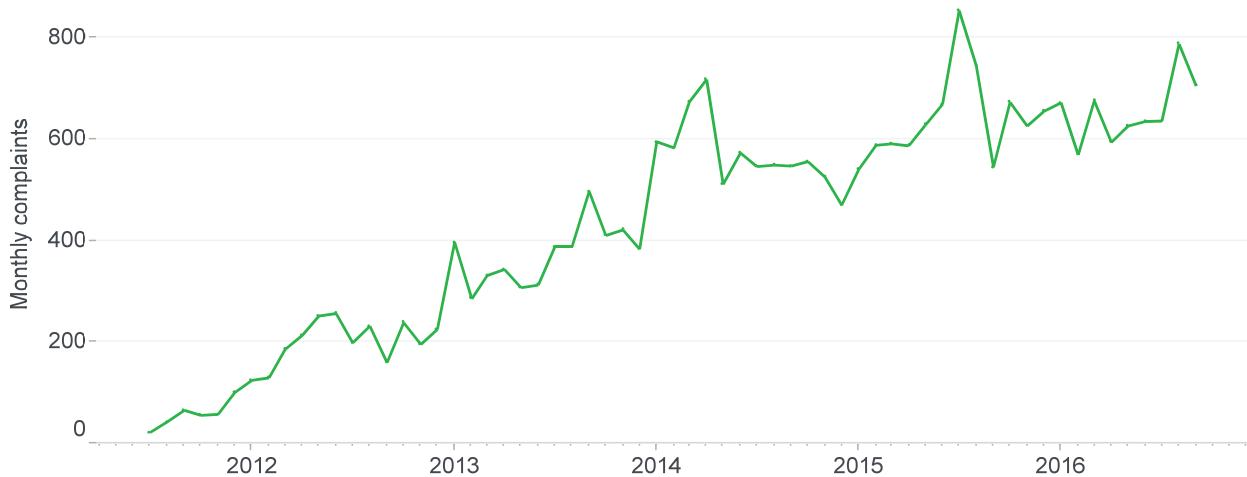


- Consumers in Charlotte and North Carolina submitted Mortgage complaints at a rate of 27 percent and 26 percent respectively, higher than the 25 percent national average.
- Consumers in Charlotte and North Carolina complained about debt collection at a rate of 26 percent and 25 percent respectively, compared to the 27 percent national average.

3.2 North Carolina complaints over time

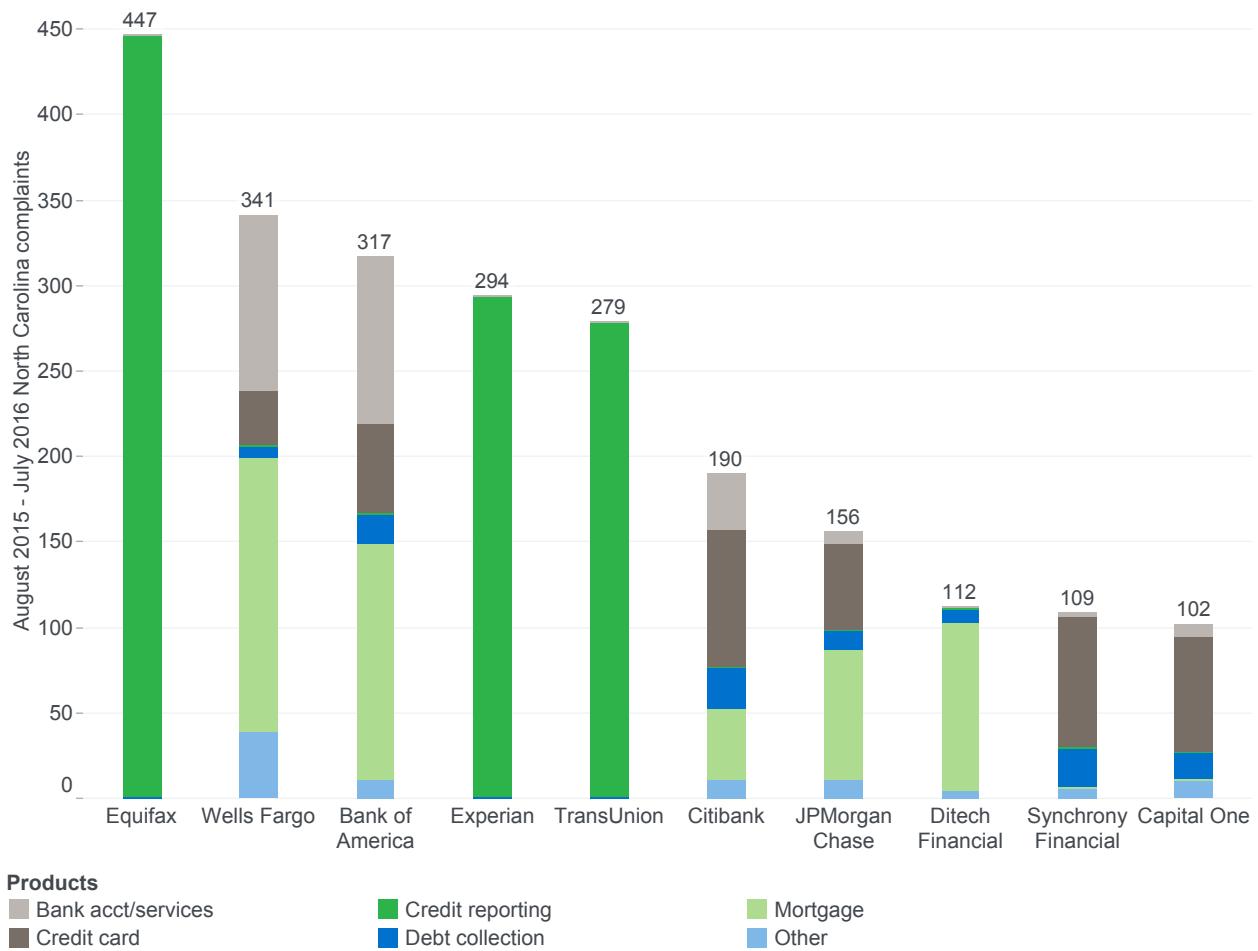
Average monthly complaints increased 13 percent from 2014 (570 complaints per month) to 2015 (641 complaints per month), higher than the national rate of 8 percent.

FIGURE 4: NORTH CAROLINA MONTHLY COMPLAINT VOLUME TREND



3.3 North Carolina complaints by company

FIGURE 5: MOST-COMPLAINED-ABOUT COMPANIES BY NORTH CAROLINA CONSUMERS



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

- In the August 2015 - July 2016 period, Equifax, Wells Fargo, and Bank of America led the list of most-complained-about companies by North Carolina consumers.

APPENDIX A:

TABLE 7: TOTAL COMPLAINTS BY MONTH AND PRODUCT

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

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
14-May	1,950	591	1,497	3,394	7,374	175	4,099	2	324	5	537	19,983
14-Jun	1,943	696	1,497	3,463	7,753	184	4,134	4	347	5	584	20,626
14-Jul	2,026	872	1,571	3,816	7,992	157	4,411	62	587	94	582	22,275
14-Aug	1,564	1,002	1,689	4,647	7,222	148	4,340	104	645	138	626	22,319
14-Sep	1,593	979	1,548	4,379	6,381	164	4,114	110	587	151	594	20,806
14-Oct	1,625	1,026	1,437	3,561	6,684	132	4,474	124	532	139	654	20,582
14-Nov	1,391	910	1,357	3,569	6,131	123	3,506	102	478	129	546	18,396
14-Dec	1,463	982	1,459	3,698	6,070	160	3,587	92	468	144	548	18,862
15-Jan	1,617	998	1,515	4,149	6,547	144	3,513	107	458	165	575	19,941
15-Feb	1,457	990	1,788	4,032	6,874	141	3,601	112	472	183	603	20,403
15-Mar	1,725	1,091	1,896	4,815	8,000	195	4,287	158	538	199	719	23,796
15-Apr	1,748	941	1,757	4,733	7,178	190	4,238	146	484	192	686	22,487
15-May	1,704	1,029	1,825	4,493	7,149	208	4,266	156	414	177	645	22,266
15-Jun	1,968	1,095	1,890	4,297	7,469	211	4,664	166	460	195	626	23,248
15-Jul	1,997	1,344	1,961	6,547	8,184	235	4,463	203	478	187	645	26,423
15-Aug	2,042	1,340	1,931	5,590	7,543	218	4,949	196	445	179	656	25,295
15-Sep	1,907	1,253	1,947	4,679	6,666	198	4,566	148	450	179	612	22,817
15-Oct	2,247	1,292	1,964	4,432	6,810	229	4,435	160	508	892	568	23,795
15-Nov	1,984	1,092	1,819	3,731	6,291	192	3,951	191	421	260	457	20,612
15-Dec	1,975	1,041	1,883	3,419	6,342	190	3,794	162	382	223	467	20,138
16-Jan	2,110	1,174	2,001	3,367	6,681	222	4,192	183	422	227	567	21,366
16-Feb	1,834	1,251	1,997	3,705	7,248	198	4,455	171	394	206	618	22,333
16-Mar	2,036	1,349	2,052	4,861	8,030	187	4,947	207	436	241	1,134	25,740
16-Apr	1,880	1,263	1,995	4,507	7,234	195	4,314	189	383	177	1,190	23,553
16-May	2,192	1,286	1,983	4,807	6,845	198	4,273	126	395	226	963	23,606
16-Jun	2,541	1,274	1,979	4,907	6,943	197	4,290	199	370	221	1,001	24,188
16-Jul	2,379	1,310	2,147	5,206	6,473	164	3,906	138	335	208	1,167	23,655
16-Aug	2,651	1,497	2,600	4,988	9,666	228	4,290	260	422	244	1,248	28,374
16-Sep	3,121	1,505	2,690	4,715	7,352	209	4,501	174	331	192	1,329	26,372
Total¹²	99,955	44,049	104,477	168,232	271,379	7,097	248,485	4,349	15,678	6,041	31,439	1,008,463

¹² Total column includes approximately 7,282 complaints where no specific consumer financial product was selected by consumers.

TABLE 8: TOTAL COMPLAINTS BY LOCALITY AND PRODUCT

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Alabama	1,006	737	850	2,051	3,647	66	1,916	61	323	83	341	11,176
Alaska	119	57	163	188	435	11	236	7	31	7	43	1,303
American Samoa	9	0	4	5	14	1	6	0	0	0	2	42
Arizona	2,086	1,120	2,295	3,243	6,361	134	5,660	65	243	124	595	22,105
Arkansas	447	267	448	923	1,376	36	855	22	71	28	166	4,672
California	13,139	5,216	13,734	21,410	34,508	953	42,680	516	1,663	841	3,474	138,922
Colorado	1,513	700	1,886	2,749	4,615	105	4,253	67	219	100	539	16,853
Connecticut	1,335	493	1,493	1,496	2,478	72	2,880	60	166	88	404	11,055
Delaware	616	287	642	719	1,458	22	1,147	27	89	23	123	5,178
District of Columbia	802	219	691	863	1,379	56	1,262	50	115	43	315	5,869
Federated States of Micronesia	5	2	11	10	14	1	14	1	1	0	1	60
Florida	8,851	3,621	9,059	19,628	24,177	546	27,334	310	1,094	374	2,110	97,747
Georgia	3,979	2,187	3,404	7,621	10,325	248	12,392	138	363	282	1,151	42,352
Guam	13	11	12	28	34	3	28	1	2	1	7	140
Hawaii	274	133	417	625	905	19	1,058	12	41	13	85	3,604
Idaho	256	151	392	651	1,320	24	733	5	67	11	123	3,754
Illinois	4,004	1,381	3,705	5,945	9,295	239	8,341	119	569	254	1,235	35,297
Indiana	1,093	593	1,111	1,864	3,758	75	2,254	61	313	72	602	11,870
Iowa	360	205	558	863	1,596	40	710	40	121	41	214	4,774
Kansas	546	269	630	798	1,911	35	934	23	103	39	172	5,508
Kentucky	668	391	699	1,394	2,764	56	1,471	36	193	48	317	8,088
Louisiana	882	591	802	2,079	3,866	75	1,994	46	310	74	294	11,078
Maine	319	143	530	394	815	14	845	17	50	28	151	3,325
Marshall Islands	5	8	6	4	14	0	10	1	0	0	1	49
Maryland	3,101	1,360	2,989	4,427	7,126	195	9,227	135	564	155	932	30,471
Massachusetts	2,572	651	2,625	2,331	3,738	175	4,885	100	280	125	874	18,459
Michigan	2,392	1,022	2,339	3,581	6,767	173	7,331	120	489	176	1,077	25,710
Minnesota	1,208	379	1,367	1,490	2,885	103	2,990	54	231	76	532	11,405
Mississippi	466	377	372	962	1,799	34	939	22	155	38	154	5,346
Missouri	1,152	761	1,253	2,062	4,301	92	3,105	64	276	95	620	13,857
Montana	121	77	209	274	649	9	306	8	36	12	68	1,782
Nebraska	342	145	407	417	1,215	22	608	19	85	23	166	3,466

	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	1,195	579	1,143	2,228	3,582	79	2,982	34	241	84	261	12,517
New Hampshire	379	154	463	525	1,026	19	1,554	18	63	23	192	4,453
New Jersey	4,317	1,479	4,347	5,632	8,390	242	11,010	214	630	219	1,195	37,944
New Mexico	475	278	479	1,027	1,676	54	986	25	115	26	160	5,345
New York	8,151	2,177	9,218	11,111	13,806	543	15,404	325	463	392	2,371	64,363
North Carolina	2,706	1,495	2,844	4,649	6,915	180	7,150	132	441	158	698	27,593
North Dakota	77	45	103	199	360	7	131	8	15	6	38	994
Northern Mariana Islands	6	0	3	5	7	0	4	0	0	0	5	30
Ohio	3,012	1,577	3,527	4,148	9,209	189	6,752	118	603	211	1,347	30,893
Oklahoma	555	469	651	1,195	2,723	57	1,254	27	232	51	241	7,510
Oregon	1,201	403	1,243	1,535	3,339	61	2,991	61	165	77	436	11,605
Palau	1	1	1	3	1	0	6	0	0	0	0	13
Pennsylvania	4,252	1,577	3,944	5,503	9,404	239	7,996	174	607	207	1,629	35,733
Puerto Rico	327	135	356	691	491	14	443	13	5	7	51	2,572
Rhode Island	418	146	408	396	847	26	713	19	91	19	106	3,205
South Carolina	1,045	847	1,068	2,475	4,175	93	2,862	44	256	81	404	13,423
South Dakota	127	93	199	189	556	14	220	10	33	5	63	1,518
Tennessee	1,500	960	1,463	2,508	5,628	90	3,170	82	409	114	555	16,567
Texas	6,360	4,089	6,590	19,253	26,484	494	12,099	270	1,399	436	1,743	79,710
Utah	422	259	584	864	1,941	33	1,330	20	116	31	175	5,819
Vermont	198	76	243	231	340	11	397	6	20	16	92	1,637
Virgin Islands	32	10	38	65	49	5	48	2	4	1	3	259
Virginia	2,928	1,468	3,406	5,619	8,201	239	7,600	155	465	210	983	31,480
Washington	1,798	679	2,054	3,101	5,680	143	5,714	85	239	137	709	20,466
West Virginia	276	127	300	601	814	28	444	35	27	22	146	2,860
Wisconsin	1,066	518	1,528	1,397	3,528	79	2,602	46	272	107	471	11,703
Wyoming	64	62	110	178	374	5	197	7	33	3	43	1,089
U.S. Armed Forces – Americas	10	1	6	1	24	1	8	2	1	2	2	60
U.S. Armed Forces – Europe	37	26	34	67	87	5	91	4	0	2	23	377
U.S. Armed Forces – Pacific	15	18	38	39	89	1	52	0	1	0	12	265
Unspecified	3,324	747	2,983	1,702	6,088	512	3,871	206	469	120	397	21,143
Total	99,955	44,049	104,477	168,232	271,379	7,097	248,485	4,349	15,678	6,041	31,439	1,008,463

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