

March 2016

Monthly Complaint Report

Vol. 9



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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 March 1, 2016, the CFPB has handled approximately 834,400 complaints, including approximately 22,800 complaints in February 2016. Table 1 shows the percentage change in complaint volume by product from December 2014 to February 2015 to December 2015 to February 2016.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: Dec 2014 - Feb 2015	3 month average: Dec 2015 - Feb 2016
Other financial services	66%	104	173
Money transfer	39%	149	207
Prepaid	35%	164	221
Bank account or services	34%	1,512	2,021
Credit card	26%	1,586	1,995
Consumer loan	18%	990	1,168
Mortgage	18%	3,571	4,211
Debt collection	6%	6,496	6,856
Student loans	-3%	573	558
Credit reporting	-10%	3,959	3,556
Payday loan	-14%	466	401
Total	10%	19,733	21,619

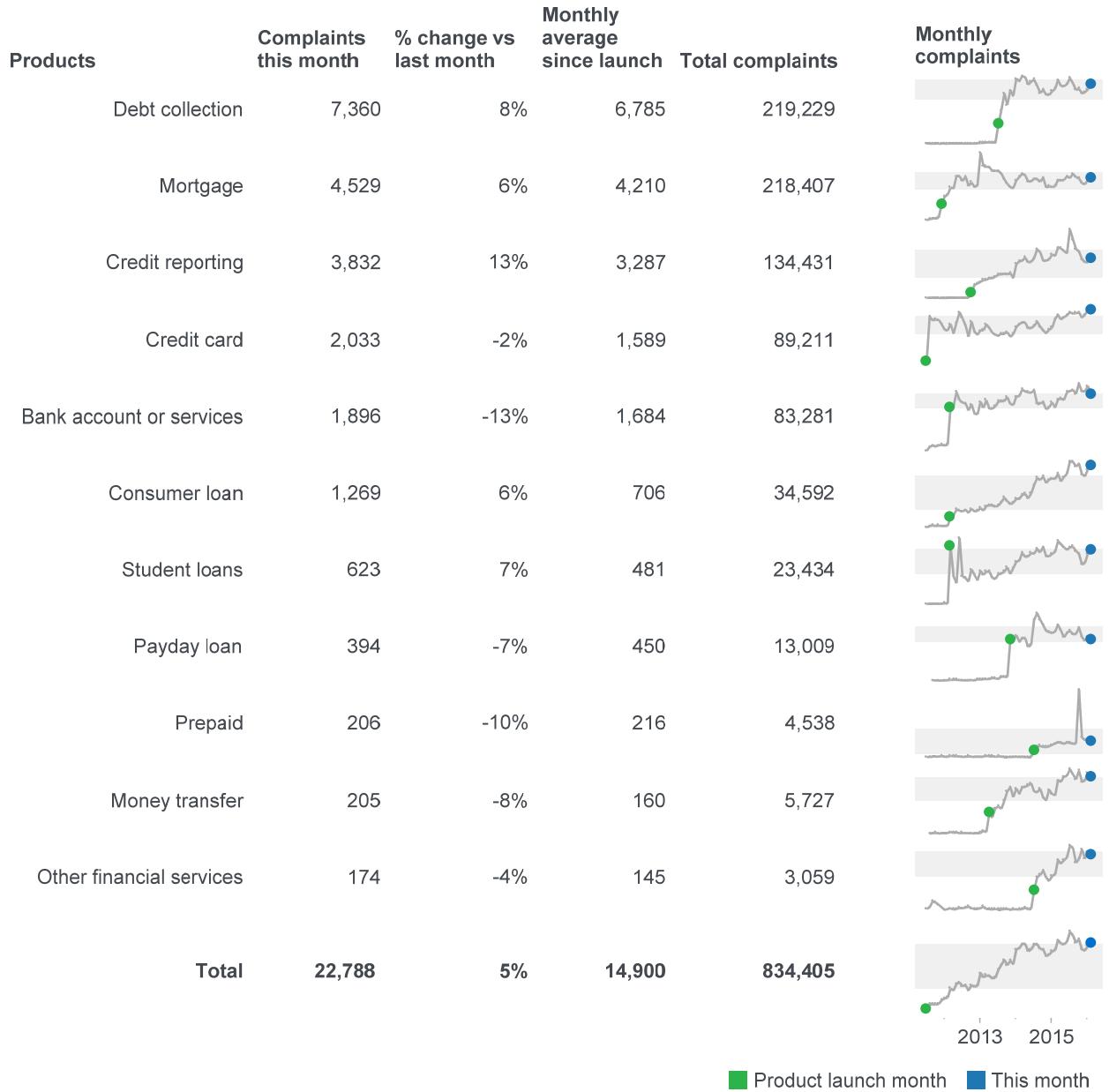
⁴ Complaint totals include all complaints with product breakdowns focusing on the most-complained-about consumer financial products and services.

- Other financial services complaints, which include complaints about check cashing, credit repair, debt settlement, foreign exchange services, traveler's checks, tax refund anticipation checks, and money order providers, showed the greatest percentage increase from December 2014 to February 2015 (104 complaints) to December 2015 to February 2016 (173 complaints), representing about a 66 percent increase.
- Payday loan complaints showed the greatest percentage decrease from December 2014 to February 2015 (466 complaints) to December 2015 to February 2016 (401 complaints), representing about a 14 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 5,487 complaints where no specific consumer financial product was selected by consumers.

- As of March 1 2016, debt collection represented 26 percent of total cumulative complaints, surpassing mortgage as the most-complained-about product. Debt collection complaints represented about 32 percent of complaints submitted in February 2016.
- Credit reporting complaints showed the greatest month-over-month percentage increase (13 percent).
- Bank account or services complaints showed the greatest month-over-month percentage decrease (-13 percent).
- Debt collection, mortgage, and credit reporting complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 69 percent of complaints submitted in February 2016.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Dec 2014 - Feb 2015	3 month average: Dec 2015 - Feb 2016	Total complaints	Total complaints per 100k population
CT	31%	199	261	9,243	257
KS	30%	117	152	4,557	157
GA	25%	753	944	34,110	334
LA	25%	212	265	8,944	191
IN	24%	233	288	9,773	148
AZ	23%	390	478	17,955	263
CO	22%	317	387	13,667	250
MS	22%	104	127	4,354	146
MD	22%	549	668	25,324	422
TN	20%	347	416	13,429	203
NC	19%	529	631	22,862	228
MI	19%	482	575	21,798	220
WV	19%	59	71	2,369	128
WA	19%	358	425	16,836	235
VA	18%	587	695	25,938	309
MA	17%	325	380	15,382	226
AK	17%	26	30	1,086	147
OR	16%	229	266	9,521	236
MN	16%	209	242	9,349	170
NH	16%	79	92	3,791	285
NM	15%	104	120	4,296	206
KY	13%	158	179	6,660	151
OH	12%	625	702	25,755	222
NY	12%	1,229	1,378	53,209	269
PA	12%	696	778	29,649	232
AR	12%	93	104	3,842	129
NV	11%	259	287	10,126	350
SC	10%	283	313	10,997	225
OK	10%	161	177	6,106	156
ND	10%	24	26	809	107
IL	9%	701	766	28,704	223
CA	9%	2,618	2,844	115,263	294
NJ	7%	723	777	31,454	351
DE	7%	98	105	4,363	461
FL	4%	1,891	1,975	80,215	396
MT	4%	33	35	1,470	142
IA	4%	103	107	3,828	123
RI	3%	60	62	2,747	260
MO	2%	272	276	11,327	186
NE	1%	74	75	2,838	150
WI	-0.3%	242	241	9,795	170
AL	-4%	248	239	9,067	187
VT	-5%	38	36	1,386	221
WY	-6%	24	23	903	154
UT	-6%	130	122	4,762	159
TX	-8%	1,821	1,681	64,922	236
ID	-8%	82	76	3,099	187
DC	-8%	128	118	4,794	713
SD	-14%	38	32	1,281	149
ME	-19%	74	60	2,828	213
HI	-25%	75	56	3,051	213

- Connecticut (31 percent), Kansas (30 percent), and Georgia (25 percent) experienced the greatest complaint volume percentage increase from December 2014 to February 2015 to December 2015 to February 2016.
- Hawaii (-25 percent), Maine (-19 percent), South Dakota (-14 percent) experienced the greatest complaint volume percentage decrease from December 2014 to February 2015 to December 2015 to February 2016.⁷
- Of the five most populated states, New York (12 percent) experienced the greatest complaint volume percentage increase, and Texas (-8 percent) experienced the greatest complaint volume percentage decrease from December 2014 to February 2015 to December 2015 to February 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 October - December 2015. Figure 1 also shows which products consumers complained about for each company. The “Other” category includes consumer loans, student loans, money transfers, payday loans, prepaid cards, and other financial service complaints. Complaints sent to these companies account for 46 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

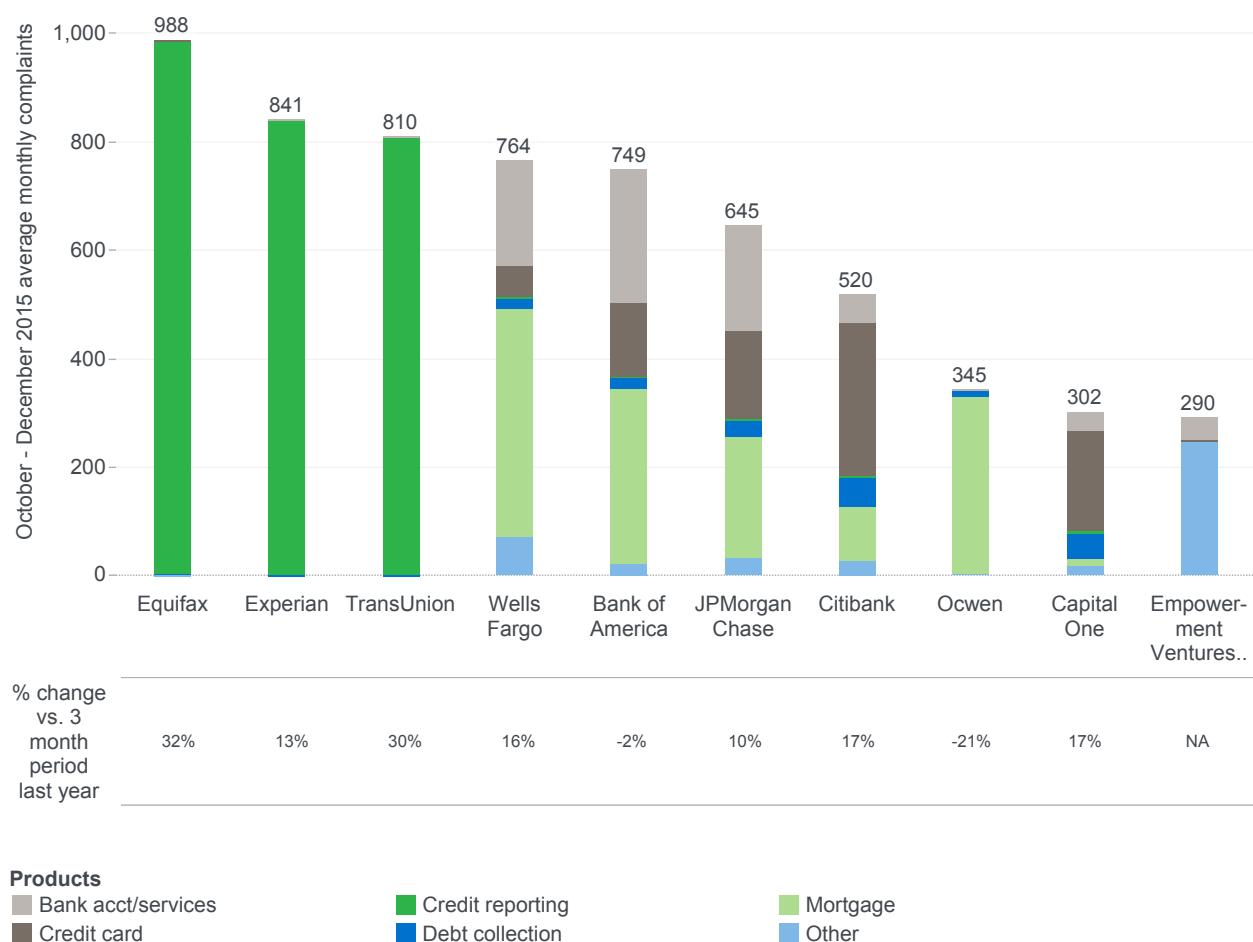


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: October - December 2015	% change vs. 3 month period last year	Monthly average ⁸	Total complaints
Equifax	988	32%	685	28,070
Experian	841	13%	712	27,786
TransUnion	810	30%	588	22,926
Bank of America	749	-2%	1,009	54,479
Wells Fargo	764	16%	738	39,847
JPMorgan Chase	645	10%	602	32,488
Citibank	520	17%	463	25,003
Capital One	302	18%	293	15,800
Ocwen	345	-21%	377	19,999
Empowerment Ventures, LLC	290	NA	290	871

- By average monthly complaint volume, Equifax (988), Experian (841), and TransUnion (810) were the most-complained-about companies for October - December 2015.
- Equifax experienced the greatest percentage increase in average monthly complaint volume (32 percent) from October - December 2014 to October - December 2015.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-18 percent) from October - December 2014 to October - December 2015.
- Empowerment Ventures (parent company of RushCard) debuted as the 10th most-complained-about company for the October - December 2015 period, averaging 290 monthly complaints.

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

2. Product spotlight: Debt collection

The CFPB has handled approximately 219,200 debt collection complaints since July 21, 2011. In February 2016, debt collection represented about 26.3 percent of total cumulative complaints, surpassing mortgage (26.2 percent) as the most-complained-about product. The CFPB began accepting mortgage complaints in December 2011 and debt collection complaints in July 2013.

2.1 Debt collection complaints by type

Figures 2 and 3 shows the types of debt collection complaints consumers submitted as a percentage of all debt collection complaints handled. The most common issues identified by consumers are ‘Continued attempts to collect debt not owed’ (38 percent) and ‘Communication tactics’ (19 percent).

FIGURE 2: TYPES OF DEBT COLLECTION COMPLAINTS REPORTED BY CONSUMERS⁹

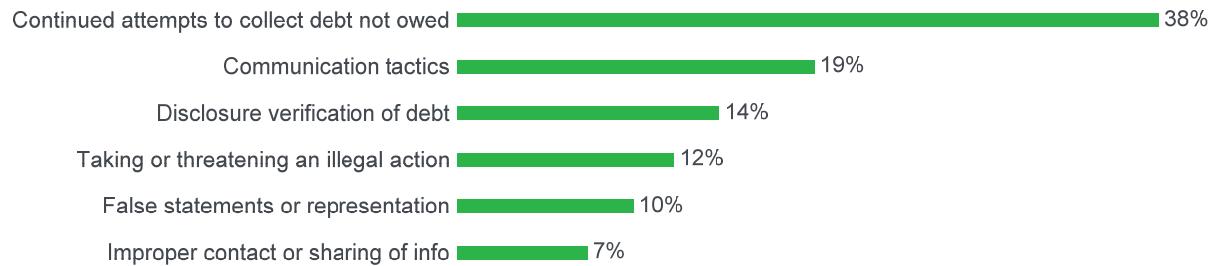
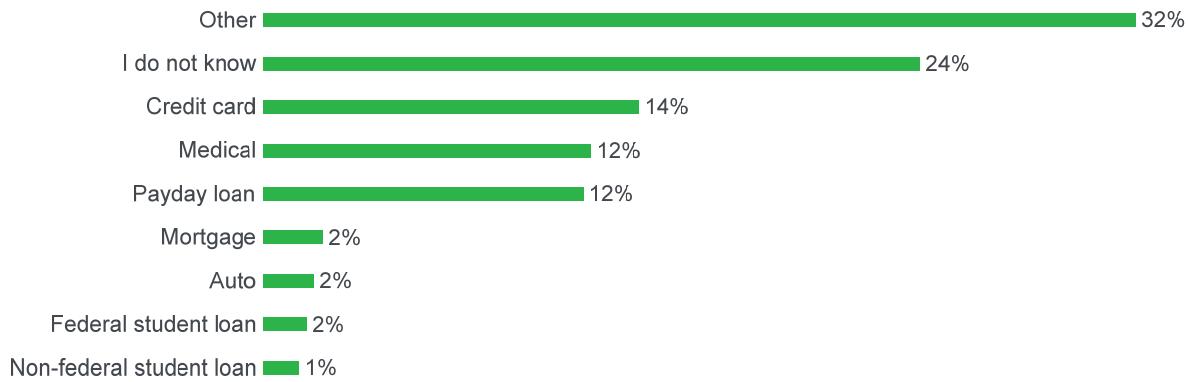


FIGURE 3: TYPES OF DEBT COLLECTION SOURCES REPORTED BY CONSUMERS



- When submitting a debt collection complaint, consumers select the type of debt. The most commonly selected types of debt are other (i.e., phone, health club, etc.), unknown, and credit cards (see Figure 3).
- Consumers submitted complaints against first-party collectors (creditors collecting on their own debts) and third-party collectors. For both first- and third-party debt collectors, the most common issue was continued attempts to collect a debt the consumer reports is not owed. The second most common issue for first-party collectors

⁹ Percentages in Monthly Complaint Report may not sum to 100 percent due to rounding.

was communication tactics, whereas the second most common issue for third-party collectors was disclosure/verification of debt.

- Consumers complained about frequent or repeated calls from debt collectors. These consumers reported that they receive multiple calls weekly or even daily. In complaints submitted against first-party collectors, some consumers reported that they receive repeated calls early in their delinquency or during grace periods.
- Workplace phone calls are also a concern for consumers. In these complaints, some consumers reported that they are not allowed to receive calls at work, while others said their debt was disclosed to a supervisor or other third-party. Some consumers reported that collectors made in-person visits to their workplace.
- According to many complaints, requests to cease communications were not honored. For both first- and third-party collectors, consumers reported continued communications following an oral or written request to cease communications.
- Consumers reported that they were not given enough information to verify a debt. In complaints submitted against third-party collectors especially, some consumers reported that they do not have enough information to verify medical debt—often stating that they believed their health insurance covered the expenses.
- In response to consumer complaints, third-party collectors often closed and returned the account to their clients. First-party collectors often reported informing the consumer about the current status of their account and making attempts to contact the consumer to reach a resolution.

2.2 Debt collection complaints by state

Table 5 shows the debt collection complaint volume percentage change by state.¹⁰ Some of the highlights include:

- Indiana (38 percent), Arizona (27 percent), and New Hampshire (26 percent) experienced the greatest percentage increase in debt collection complaints from December 2014 - February 2015 to December 2015 - February 2016.
- Maine (-34 percent), Wyoming (-26 percent), and North Dakota (-23 percent) experienced the greatest percentage decrease in debt collection complaints from December 2014 - February 2015 to December 2015 - February 2016.
- Of the five most populated states, California (10 percent) experienced the greatest percentage increase and Illinois (-4 percent) experienced the greatest percentage decrease in debt collection complaints from December 2014 - February 2015 to December 2015 - February 2016.

¹⁰ 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: Dec 2014 - Feb 2015	3 month average: Dec 2015 - Feb 2016	Total complaints	Complaints per 100k population
IN	38%	81.7	112.3	3,017	45.6
AZ	27%	131.0	166.7	4,926	72.1
NH	26%	25.3	32.0	796	59.8
AK	26%	9.0	11.3	350	47.4
WI	24%	75.0	93.3	2,920	50.6
MD	24%	155.0	191.7	5,754	95.8
MN	22%	65.0	79.0	2,306	42.0
MA	21%	83.0	100.3	3,034	44.7
LA	19%	93.3	111.3	3,190	68.3
GA	18%	241.3	284.3	7,986	78.2
KS	18%	45.0	53.0	1,541	52.9
NM	18%	36.0	42.3	1,350	64.7
MS	17%	42.3	49.7	1,426	47.7
NE	16%	27.7	32.0	979	51.6
PA	15%	222.0	254.3	7,703	60.2
CO	14%	119.7	136.7	3,689	67.6
NC	11%	170.3	189.7	5,600	55.8
DC	11%	37.0	41.0	1,113	165.6
OH	10%	221.3	243.3	7,470	64.3
CA	10%	807.3	884.7	28,001	71.5
CT	9%	57.7	63.0	1,969	54.8
TN	8%	137.3	148.7	4,392	66.5
WA	7%	130.7	140.3	4,583	63.9
WV	7%	24.0	25.7	662	35.9
SC	7%	101.3	108.3	3,404	69.5
OR	7%	83.3	89.0	2,671	66.3
NJ	7%	187.3	199.7	6,767	75.5
MI	6%	165.7	175.7	5,543	55.9
MT	6%	12.0	12.7	514	49.8
DE	5%	36.7	38.7	1,215	128.4
VA	5%	188.7	197.7	6,656	79.4
FL	3%	568.3	583.0	19,027	93.9
KY	0.5%	63.0	63.3	2,210	49.9
NY	-0.5%	334.7	333.0	11,096	56.1
IA	-2%	44.7	43.7	1,303	41.7
VT	-3%	12.0	11.7	288	46.0
TX	-3%	657.7	636.7	21,318	77.6
IL	-4%	249.7	239.0	7,446	57.9
NV	-7%	89.3	83.0	2,903	100.4
AL	-7%	86.0	79.7	2,934	60.4
MO	-8%	102.3	94.3	3,521	57.9
OK	-9%	70.0	63.7	2,167	55.4
SD	-10%	16.0	14.3	461	53.7
ID	-11%	36.0	32.0	1,113	67.3
AR	-12%	38.7	34.0	1,097	36.8
RI	-16%	21.0	17.7	697	66.0
UT	-17%	52.7	43.7	1,587	53.0
HI	-22%	22.3	17.3	729	50.9
ND	-23%	11.7	9.0	296	39.1
WY	-26%	11.3	8.3	315	53.7
ME	-34%	28.3	18.7	683	51.4

2.3 Debt collection complaints by company

Each month, this product 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 top 36 most-complained-about companies received about 40 percent of all debt collection complaints sent to companies for response in October - December 2015. Highlighted in Tables 6-8 are the top 20 most-complained-about companies (see Table 11 in Appendix A for the full list). Company-level information should be considered in context of company size and/or market share.

TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR DEBT COLLECTION

Company	3 month average: Oct - Dec 2014	3 month average: Oct - Dec 2015	% change vs. 3 month period last year	3 month average % untimely: Oct – Dec 2015
Encore Capital Group	157.0	139.3	-11%	0.0
Portfolio Recovery Associates, Inc.	90.0	112.3	25%	0.0
Enhanced Recovery Company, LLC	76.7	65.7	-14%	0.0
Transworld Systems Inc.	34.7	63.7	84%	0.0
Citibank	52.7	54.7	4%	0.0
Synchrony Bank	38.3	49.7	30%	0.0
Capital One	41.7	44.7	7%	0.0
Navient Solutions, Inc.	28.3	36.0	27%	0.0
Diversified Consultants, Inc.	34.0	34.7	2%	0.0
JPMorgan Chase	33.7	31.7	-6%	0.0
Convergent Resources, Inc.	33.7	31.3	-7%	0.0
Afni, Inc.	32.3	30.3	-6%	0.0
Resurgent Capital Services L.P.	46.0	29.0	-37%	0%
I.C. System, Inc.	30.7	26.0	-15%	0%
Bank of America	27.3	24.0	-12%	0%
Commonwealth Financial Systems, Inc.	19.7	22.7	15%	3%
Southwest Credit Systems, L.P.	11.0	21.0	91%	51%
EOS Holdings, Inc.	21.0	20.7	-2%	0%
Wells Fargo	21.7	20.3	-6%	7%
High Point Asset Inc	0.0	19.3	NA	88%

TABLE 7: COMPANIES WITH THE LARGEST PERCENT INCREASE IN DEBT COLLECTION COMPLAINTS

Name	% change vs. 3 month period last year	3 month average: Oct - Dec 2014	3 month average: Oct - Dec 2015
Southwest Credit Systems, L.P.	91%	11.0	21.0
Transworld Systems Inc.	84%	34.7	63.7
Focus Holding Company	78%	7.7	13.7
Dynamic Recovery Solutions, LLC	68%	11.3	19.0
CMRE Financial Services, Inc.	31%	13.0	17.0

TABLE 8: COMPANIES WITH THE LARGEST PERCENT DECREASE IN DEBT COLLECTION COMPLAINTS

Name	% change vs. 3 month period last year	3 month average: Oct - Dec 2014	3 month average: Oct - Dec 2015
Allied Interstate LLC	-42%	30.7	17.7
CCS Financial Services, Inc.	-41%	23.7	14.0
Resurgent Capital Services L.P.	-37%	46.0	29.0
Cavalry Investments, LLC	-36%	23.0	14.7
Hunter Warfield, Inc.	-34%	21.3	14.0

- Of these companies, Southwest Credit Systems, L.P. saw the greatest percentage increase in debt collection complaints (91 percent) from October - December 2014 to October - December 2015.
- Of these companies, Allied Insterstate LLC saw the greatest percentage decrease in debt collection complaints (-42 percent) during the same period.

3. Geographic spotlight: Florida

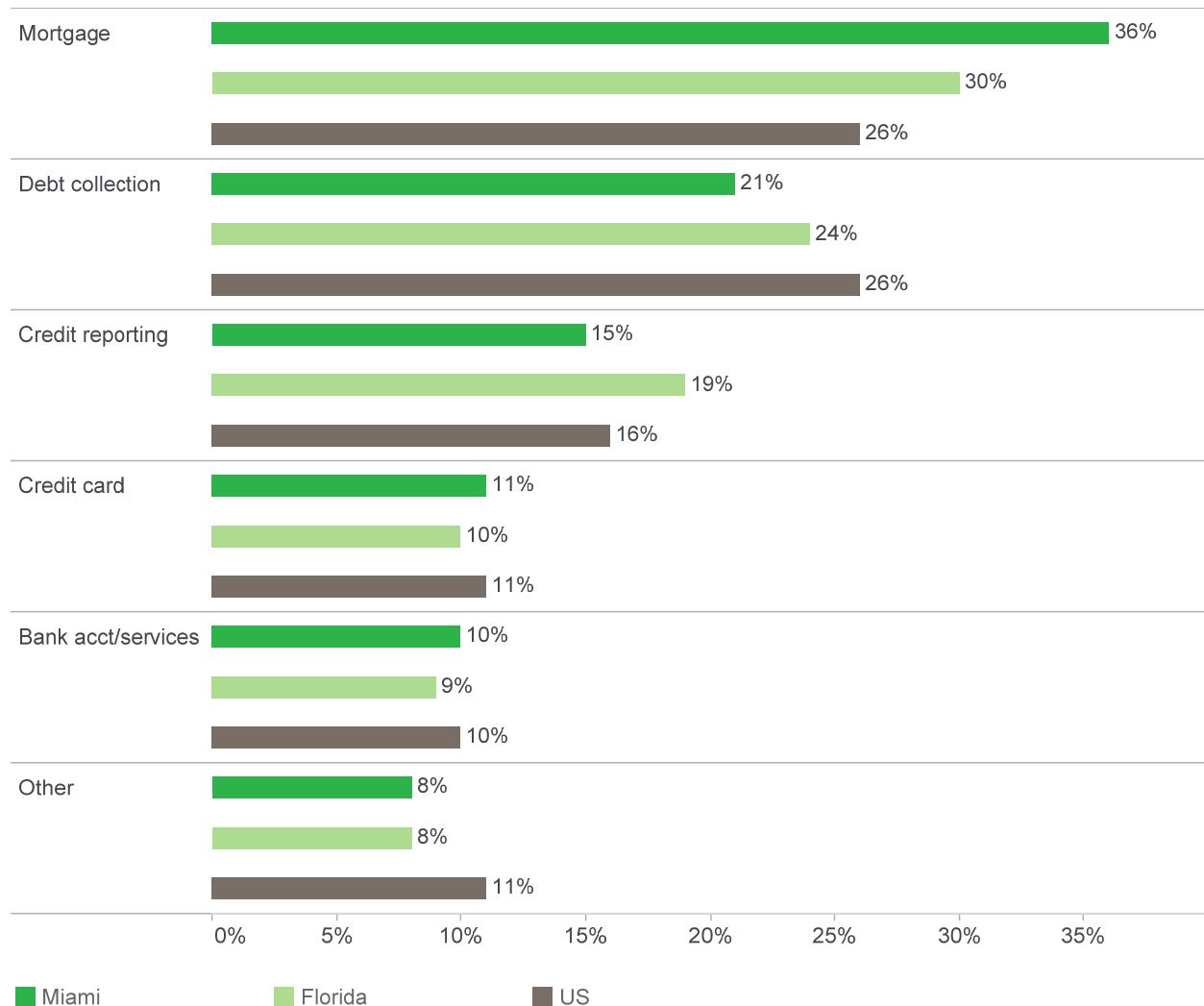
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Florida. As of March 1, 2016, about 80,200 complaints were from Florida consumers, of which about 27,600 (34 percent), 10,400 (13 percent), and 9,700 (12 percent) were from Miami, Tampa, and Orlando, respectively.¹¹

¹¹ The Miami, Tampa, and Orlando metro area is defined as zip codes from the Miami-Fort Lauderdale-Pompano Beach, FL, Tampa-St. Petersburg-Clearwater, FL, and Orlando-Kissimmee, FL 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 Florida complaints by product

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

FIGURE 4: MIAMI VS. FLORIDA AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



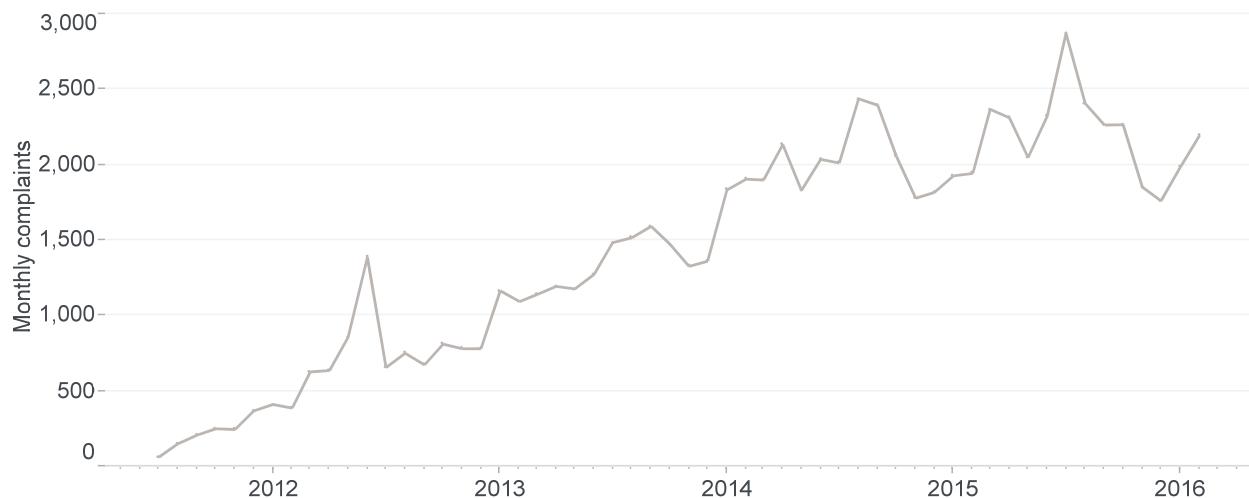
- Consumers in Miami and Florida most often submitted mortgage complaints. These made up 36 percent and 30 percent, respectively, of all complaints submitted from these consumers, which was higher than the 26 percent national average.

- Consumers in Miami and Florida complained about debt collection (21 percent and 24 percent respectively) at a lower percentage than the 26 percent national average.

3.2 Florida complaints over time

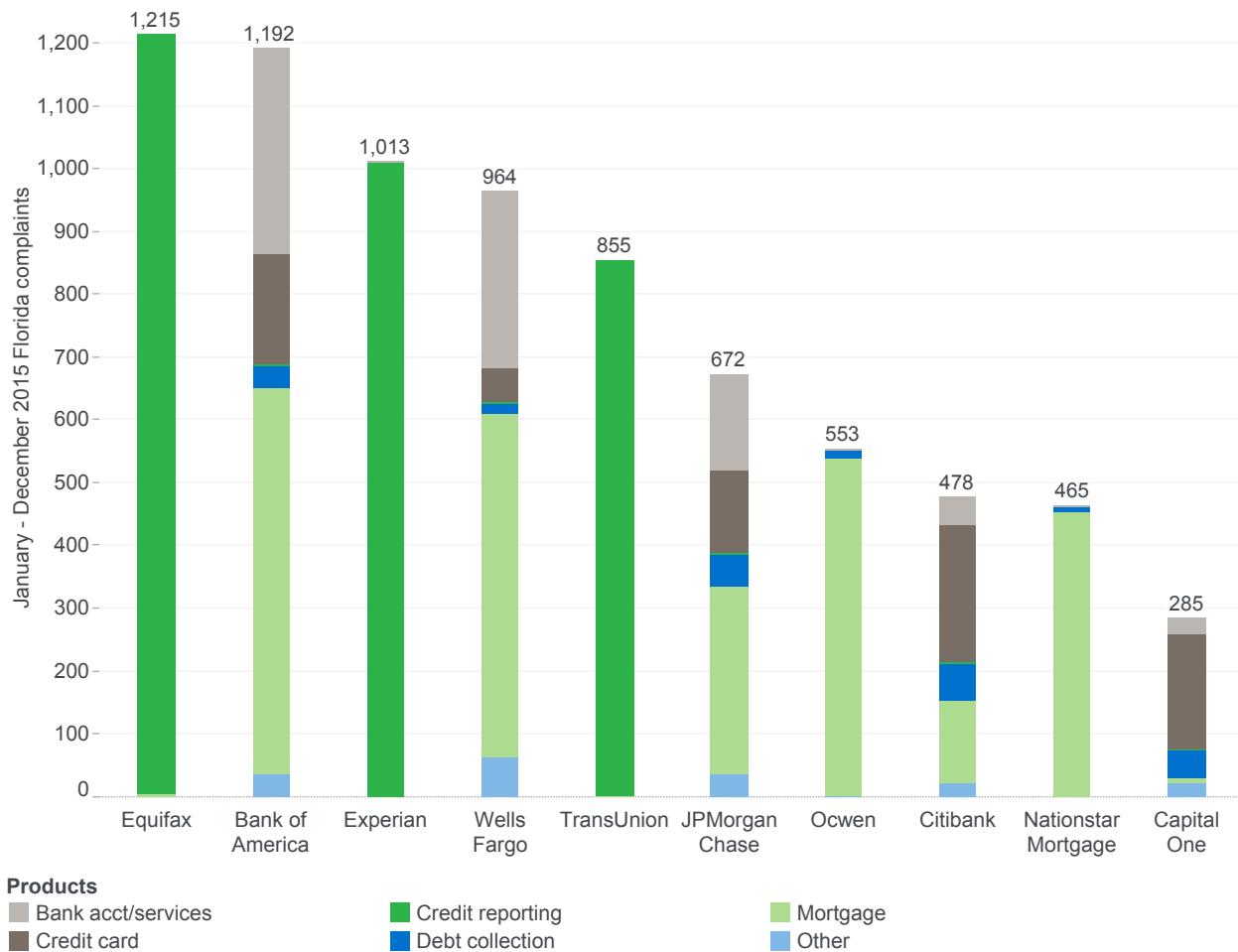
Complaints from consumers in Florida have generally followed the national trend. Average monthly complaints increased 9 percent from 2014 (2,000 complaints per month) to 2015 (2,200 complaints per month), similar to the national rate of 8 percent.

FIGURE 5: FLORIDA MONTHLY COMPLAINT VOLUME TREND



3.3 Florida complaints by company

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



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

- In the January 2015 - December 2015 period, Equifax, Bank of America, and Experian led the list of most-complained-about companies by Florida 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	519	2	4	0	14	4	0	2	2	566
11-Aug	140	27	1,840	12	6	1	128	9	0	5	5	2,191
11-Sep	193	45	1,732	18	17	2	179	28	4	7	3	2,249
11-Oct	159	26	1,755	11	8	3	178	24	0	7	4	2,195
11-Nov	199	40	1,749	5	9	1	276	17	1	0	5	2,323
11-Dec	206	29	1,620	8	6	2	1,700	0	0	14	4	3,604
12-Jan	191	30	1,455	4	4	0	2,513	1	3	6	11	4,241
12-Feb	215	37	1,439	10	12	2	2,721	0	0	5	8	4,468
12-Mar	1,464	219	1,624	12	32	7	3,464	6	7	18	666	7,561
12-Apr	1,500	250	1,353	13	31	3	3,396	2	8	13	316	6,901
12-May	1,971	366	1,667	19	36	5	4,698	3	8	12	241	9,095
12-Jun	1,698	341	1,979	12	34	2	4,666	7	6	10	757	9,567
12-Jul	1,618	327	1,796	32	32	3	4,160	6	4	5	317	8,341
12-Aug	1,590	361	1,581	33	25	0	4,632	8	3	6	297	8,570
12-Sep	1,360	304	1,257	21	17	0	3,661	11	4	12	260	6,929
12-Oct	1,559	379	1,695	537	18	2	4,011	6	6	7	398	8,649
12-Nov	1,249	328	1,394	1,259	24	1	3,519	4	1	4	331	8,145
12-Dec	1,231	340	1,309	1,373	62	1	3,722	4	14	8	274	8,386
13-Jan	1,643	393	1,437	1,557	94	3	7,155	6	9	4	379	12,775
13-Feb	1,447	346	1,442	1,712	111	11	5,703	11	16	9	335	11,238
13-Mar	1,700	440	1,615	1,734	155	6	5,693	3	15	18	372	11,906
13-Apr	1,421	453	1,507	1,900	179	77	5,628	3	16	16	373	11,700
13-May	1,416	447	1,368	1,880	111	60	5,258	2	26	16	302	10,982
13-Jun	1,488	426	1,311	2,042	108	93	5,251	4	22	5	286	11,090
13-Jul	1,655	444	1,276	2,234	2,427	99	5,233	2	17	11	341	13,767
13-Aug	1,665	518	1,347	2,256	4,161	91	4,957	2	40	8	349	15,429
13-Sep	1,668	606	1,347	2,327	6,285	120	4,339	3	36	5	372	17,142
13-Oct	1,800	541	1,383	2,271	4,852	155	3,866	4	35	5	419	15,377
13-Nov	1,566	473	1,245	2,343	6,685	169	3,486	1	396	3	345	16,757
13-Dec	1,540	504	1,326	1,944	5,993	134	3,418	3	386	4	413	15,694
14-Jan	1,825	584	1,539	3,223	8,123	165	4,238	0	437	8	485	20,663
14-Feb	1,829	584	1,631	3,515	7,824	145	4,593	2	374	3	499	21,019
14-Mar	2,052	662	1,666	3,562	8,422	170	4,917	3	411	6	584	22,483
14-Apr	1,986	688	1,665	3,855	8,317	171	4,771	8	407	1	540	22,437

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
14-May	1,960	594	1,504	3,400	7,378	176	4,108	2	325	5	545	20,032
14-Jun	1,943	692	1,498	3,455	7,734	184	4,131	4	344	5	583	20,589
14-Jul	2,025	867	1,569	3,821	8,011	154	4,410	62	586	92	577	22,278
14-Aug	1,565	1,011	1,694	4,653	7,240	151	4,362	104	648	140	631	22,394
14-Sep	1,593	969	1,550	4,377	6,349	164	4,100	110	586	150	594	20,748
14-Oct	1,625	1,036	1,435	3,561	6,712	132	4,490	124	534	137	652	20,632
14-Nov	1,393	911	1,359	3,570	6,131	122	3,500	102	477	133	548	18,403
14-Dec	1,459	977	1,456	3,691	6,080	161	3,586	92	468	144	546	18,851
15-Jan	1,621	1,003	1,519	4,161	6,541	144	3,522	107	457	165	575	19,968
15-Feb	1,456	989	1,782	4,024	6,866	141	3,604	113	474	182	599	20,380
15-Mar	1,724	1,091	1,894	4,816	7,961	195	4,276	157	538	199	720	23,743
15-Apr	1,745	943	1,758	4,736	7,203	190	4,239	147	480	191	686	22,512
15-May	1,705	1,027	1,825	4,490	7,176	208	4,271	156	417	177	649	22,301
15-Jun	1,968	1,096	1,881	4,272	7,437	211	4,665	166	460	197	621	23,180
15-Jul	1,998	1,347	1,975	6,556	8,196	235	4,479	202	479	188	648	26,485
15-Aug	2,042	1,341	1,930	5,600	7,558	217	4,937	196	446	178	657	25,308
15-Sep	1,911	1,245	1,946	4,678	6,713	198	4,568	149	447	180	608	22,855
15-Oct	2,247	1,299	1,963	4,447	6,859	229	4,447	160	510	891	574	23,884
15-Nov	1,981	1,088	1,819	3,720	6,291	190	3,934	191	419	257	453	20,566
15-Dec	1,992	1,044	1,888	3,429	6,407	193	3,821	162	385	229	471	20,281
16-Jan	2,175	1,192	2,064	3,406	6,802	223	4,284	182	423	229	581	21,787
16-Feb	1,896	1,269	2,033	3,832	7,360	205	4,529	174	394	206	623	22,788
Total¹²	83,281	34,592	89,211	134,431	219,229	5,727	218,407	3,059	13,009	4,538	23,434	834,405

¹² Total column includes approximately 5,487 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	843	596	708	1,586	2,934	50	1,648	45	260	69	258	9,067
Alaska	104	43	141	166	350	11	202	4	23	5	32	1,086
American Samoa	8	0	3	5	11	1	6	0	0	0	0	35
Arizona	1,727	876	1,944	2,493	4,926	109	4,996	46	189	91	417	17,955
Arkansas	386	220	392	733	1,097	27	736	16	62	22	122	3,842
California	10,771	4,035	11,628	16,735	28,001	763	37,806	369	1,387	601	2,563	115,263
Colorado	1,261	526	1,610	2,064	3,689	78	3,678	46	186	67	384	13,667
Connecticut	1,142	390	1,308	1,202	1,969	60	2,532	49	143	73	306	9,243
Delaware	520	238	563	572	1,215	20	1,027	17	67	17	92	4,363
District of Columbia	678	180	571	684	1,113	38	1,078	30	94	31	226	4,794
Federated States of Micronesia	4	2	8	6	11	1	13	1	1	0	0	47
Florida	7,431	2,811	7,699	14,971	19,027	452	24,417	208	923	276	1,547	80,215
Georgia	3,261	1,717	2,795	5,581	7,986	204	10,951	97	289	226	826	34,110
Guam	12	9	9	18	29	3	24	0	2	1	3	110
Hawaii	217	108	354	549	729	15	952	9	35	11	55	3,051
Idaho	206	119	325	504	1,113	21	646	5	49	8	86	3,099
Illinois	3,250	1,063	3,121	4,490	7,446	187	7,268	96	474	188	954	28,704
Indiana	896	451	956	1,559	3,017	65	1,960	44	259	49	457	9,773
Iowa	301	161	487	598	1,303	27	618	29	98	29	158	3,828
Kansas	466	197	553	675	1,541	28	812	15	90	30	109	4,557
Kentucky	559	326	605	1,102	2,210	43	1,318	23	155	33	251	6,660
Louisiana	708	449	655	1,607	3,190	55	1,679	31	252	55	214	8,944
Maine	270	110	472	328	683	9	745	15	39	22	118	2,828
Marshall Islands	4	5	6	4	11	0	9	1	0	0	1	41
Maryland	2,579	1,107	2,615	3,454	5,754	163	8,096	96	458	114	694	25,324
Massachusetts	2,168	523	2,219	1,876	3,034	144	4,274	63	227	100	676	15,382
Michigan	2,036	839	1,963	2,855	5,543	133	6,780	84	403	146	813	21,798
Minnesota	990	288	1,180	1,098	2,306	85	2,664	40	175	54	402	9,349
Mississippi	406	305	330	748	1,426	28	824	15	123	28	104	4,354
Missouri	944	575	1,075	1,549	3,521	73	2,716	50	226	79	464	11,327
Montana	98	53	179	244	514	7	263	5	30	12	54	1,470
Nebraska	298	107	358	321	979	16	526	14	63	18	125	2,838

	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	952	407	957	1,799	2,903	63	2,482	26	193	65	193	10,126
New Hampshire	332	117	397	423	796	15	1,445	14	53	17	155	3,791
New Jersey	3,681	1,157	3,708	4,514	6,767	195	9,517	115	538	179	895	31,454
New Mexico	397	219	407	754	1,350	40	853	12	92	20	115	4,296
New York	6,808	1,747	7,824	9,015	11,096	442	13,183	245	408	307	1,836	53,209
North Carolina	2,227	1,205	2,435	3,704	5,600	150	6,283	98	382	120	513	22,862
North Dakota	58	34	88	172	296	2	106	6	8	3	31	809
Northern Mariana Islands	6	0	3	5	5	0	4	0	0	0	1	24
Ohio	2,531	1,257	3,038	3,347	7,470	153	6,037	90	490	151	1,037	25,755
Oklahoma	473	350	583	988	2,167	45	1,044	19	188	34	167	6,106
Oregon	987	330	1,053	1,224	2,671	47	2,596	46	131	59	310	9,521
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	3,568	1,258	3,349	4,447	7,703	187	6,915	120	514	154	1,285	29,649
Puerto Rico	278	97	290	551	412	10	374	7	4	6	30	2,090
Rhode Island	372	125	364	340	697	23	627	12	79	13	83	2,747
South Carolina	840	668	917	1,978	3,404	72	2,475	33	206	64	282	10,997
South Dakota	111	76	177	160	461	14	194	7	27	2	43	1,281
Tennessee	1,267	751	1,274	1,991	4,392	68	2,751	63	318	87	400	13,429
Texas	5,180	3,150	5,530	15,729	21,318	407	10,389	194	1,161	312	1,230	64,922
Utah	332	200	456	724	1,587	27	1,150	12	92	22	124	4,762
Vermont	170	68	201	185	288	10	356	5	18	12	67	1,386
Virgin Islands	30	6	35	44	43	3	44	2	4	1	2	215
Virginia	2,448	1,137	2,934	4,432	6,656	190	6,643	89	388	153	714	25,938
Washington	1,427	544	1,728	2,610	4,583	110	4,891	54	185	101	515	16,836
West Virginia	233	111	265	500	662	19	393	19	16	15	106	2,369
Wisconsin	848	415	1,322	1,160	2,920	69	2,285	36	225	87	362	9,795
Wyoming	54	48	80	154	315	5	170	4	26	2	35	903
U.S. Armed Forces – Americas	12	1	5	0	23	1	6	2	1	2	2	57
U.S. Armed Forces – Europe	30	20	30	58	64	3	68	3	0	2	16	295
U.S. Armed Forces – Pacific	15	12	31	34	81	1	46	0	1	0	7	228
Unspecified	3,069	652	2,897	3,009	5,820	440	3,812	163	479	93	367	21,418
Total	83,281	34,592	89,211	134,431	219,229	5,727	218,407	3,059	13,009	4,538	23,434	834,405

TABLE 11: MOST-COMPLAINED-ABOUT COMPANIES FOR DEBT COLLECTION

Company	3 month average: Oct - Dec 2014	3 month average: Oct - Dec 2015	% change vs. 3 month period last year	3 month average % untimely: Oct – Dec 2015
Encore Capital Group	157.0	139.3	-11%	0.0
Portfolio Recovery Associates, Inc.	90.0	112.3	25%	0.0
Enhanced Recovery Company, LLC	76.7	65.7	-14%	0.0
Transworld Systems Inc.	34.7	63.7	84%	0.0
Citibank	52.7	54.7	4%	0.0
Synchrony Bank	38.3	49.7	30%	0.0
Capital One	41.7	44.7	7%	0.0
Navient Solutions, Inc.	28.3	36.0	27%	0.0
Diversified Consultants, Inc.	34.0	34.7	2%	0.0
JPMorgan Chase	33.7	31.7	-6%	0.0
Convergent Resources, Inc.	33.7	31.3	-7%	0.0
Afni, Inc.	32.3	30.3	-6%	0.0
Resurgent Capital Services L.P.	46.0	29.0	-37%	0%
I.C. System, Inc.	30.7	26.0	-15%	0%
Bank of America	27.3	24.0	-12%	0%
Commonwealth Financial Systems, Inc.	19.7	22.7	15%	3%
Southwest Credit Systems, L.P.	11.0	21.0	91%	51%
EOS Holdings, Inc.	21.0	20.7	-2%	0%
Wells Fargo	21.7	20.3	-6%	7%
High Point Asset Inc	0.0	19.3	NA	88%
Dynamic Recovery Solutions, LLC	11.3	19.0	68%	9%
Receivables Performance Management LLC	23.7	18.7	-21%	2%

Company	3 month average: Oct - Dec 2014	3 month average: Oct - Dec 2015	% change vs. 3 month period last year	3 month average % untimely: Oct – Dec 2015
Allied Interstate LLC	30.7	17.7	-42%	0%
Pinnacle Credit Services, LLC	18.7	17.7	-5%	0%
The CBE Group, Inc.	16.7	17.3	4%	0%
CMRE Financial Services, Inc.	13.0	17.0	31%	0%
First National Collection Bureau, Inc.	22.0	15.3	-30%	0%
National Credit Systems, Inc.	19.0	15.3	-19%	9%
The CMI Group, Inc.	12.0	15.0	25%	0%
Cavalry Investments, LLC	23.0	14.7	-36%	0%
CCS Financial Services, Inc.	23.7	14.0	-41%	2%
Hunter Warfield, Inc.	21.3	14.0	-34%	0%
HSBC	20.3	13.7	-33%	0%
I.Q. Data International, Inc.	12.0	13.7	14%	0%
Focus Holding Company	7.7	13.7	78%	10%
Ditech Financial LLC	11.7	13.3	14%	0%

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