

March 2017

# Monthly Complaint Report

Vol. 21



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# 1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection,<sup>1</sup> and consumer complaints<sup>2</sup> are an integral part of that work. The CFPB helps connect consumers with financial companies to make their voices heard. When consumers submit a complaint, we work with companies to get the consumer a response, generally within 15 days. We also publish basic information about complaints in our public Consumer Complaint Database to empower consumers, inform consumer advocates and companies, and improve the functioning of the marketplace. 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.<sup>3</sup>

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<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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](http://consumerfinance.gov/complaint) to learn about how we handle complaints or to submit a complaint. Visit our Consumer Complaint Database at [consumerfinance.gov/complaintdatabase](http://consumerfinance.gov/complaintdatabase) to search, sort, filter, and export complaints.

## 1.1 Complaint volume by product

As of March 1, 2017, the CFPB has handled approximately 1,136,000 complaints, including approximately 26,300 complaints in February 2017. Table 1 shows the percentage change in complaint volume by product, comparing December 2015 - February 2016 with December 2016 - February 2017.<sup>4</sup>

**TABLE 1: CHANGE IN COMPLAINT VOLUME**

	% change	3 month average: Dec 2015 - Feb 2016	3 month average: Dec 2016 - Feb 2017
Student loan	429%	551	2,913
Consumer loan	31%	1,155	1,518
Bank account or service	27%	1,973	2,499
Credit reporting	26%	3,497	4,392
Credit card	17%	1,960	2,303
Debt collection	11%	6,757	7,530
Prepaid	1%	219	220
Mortgage	-7%	4,147	3,864
Other financial service	-8%	172	159
Money transfer	-18%	203	166
Payday loan	-28%	399	286
<b>Total</b>	<b>22%</b>	<b>21,279</b>	<b>26,064</b>

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

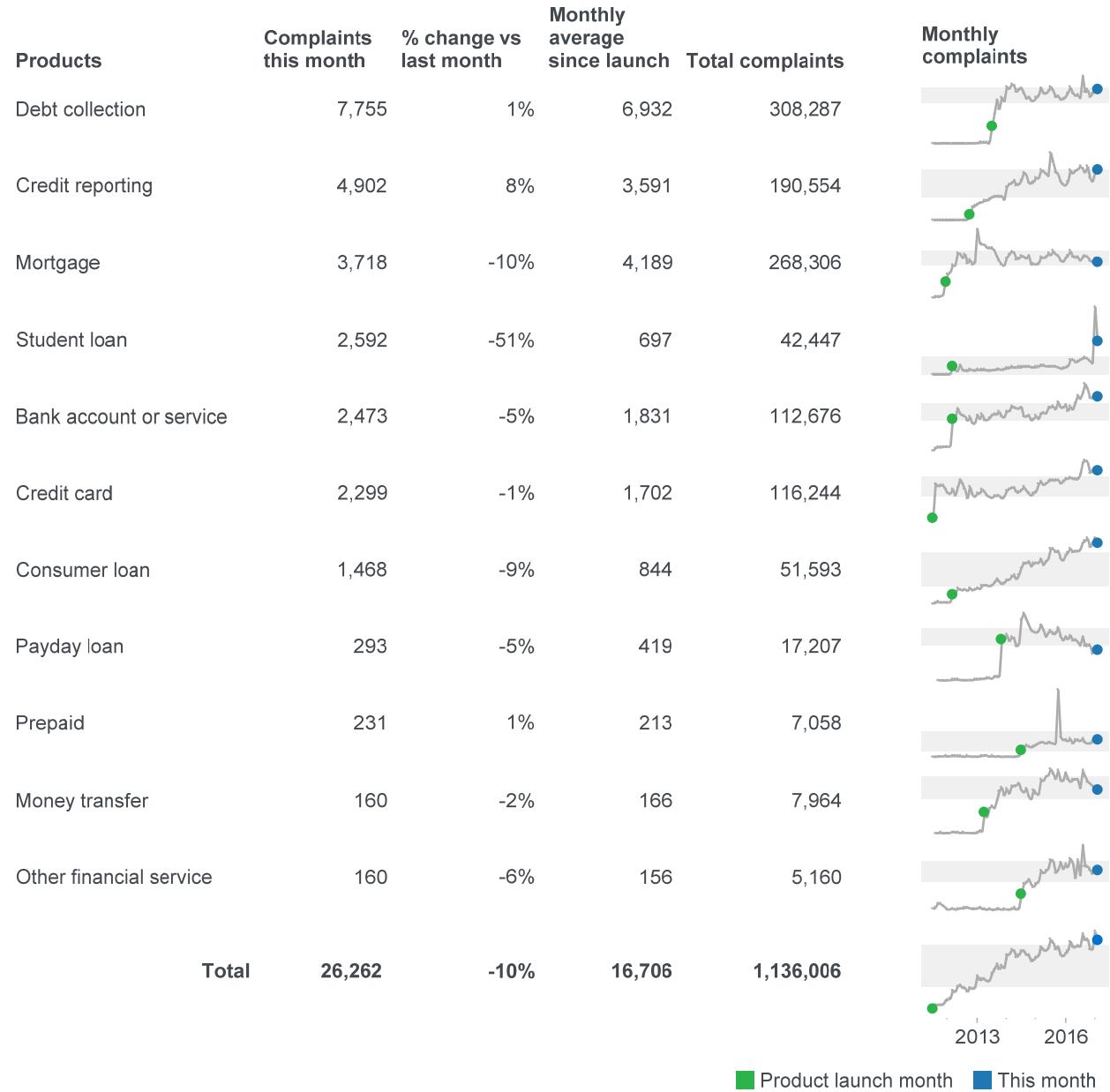
- Student loan complaints showed the greatest percentage increase from December 2015 - February 2016 (551 complaints) to December 2016 - February 2017 (2,913 complaints), representing about a 429 percent increase. Part of this year-to-year increase can be attributed to the CFPB updating its student loan intake form to accept complaints about Federal student loan servicing in late February 2016. The CFPB also took a major enforcement action against a student loan servicer during this time period.
- Payday loan complaints showed the greatest percentage decrease from December 2015 - February 2016 (399 complaints) to December 2016 - February 2017 (286 complaints), representing about a 28 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 bullet) to the current month (blue bullet). The monthly average reflects complaints handled per month since we began accepting those complaints.<sup>5</sup>

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<sup>5</sup> 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 TRENDS<sup>6</sup>**



<sup>6</sup> Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints. Total complaints column includes 8,510 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 30 percent of complaints submitted in February 2017.
- Credit reporting complaints showed the greatest month-over-month percentage increase (8 percent).
- Student loan complaints showed the greatest month-over-month percentage decrease (-51 percent). Student loan complaint volume spiked in January 2017 around the time the CFPB took a major enforcement action against a student loan servicer.
- Debt collection, credit reporting and mortgage were the top three most-complained-about consumer financial products and services, collectively representing about 62 percent of complaints submitted in February 2017.

## 1.2 Complaint volume by state

**TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE**

	% change	3 month average: Dec 2015 - Feb 2016	3 month average: Dec 2016 - Feb 2017	Total complaints	Total complaints per 100k population
MT	53%	34	53	2,039	197
GA	53%	937	1,433	49,335	483
MO	39%	275	383	15,673	258
SC	39%	309	431	15,356	314
AL	38%	236	326	12,769	263
WA	37%	418	572	23,166	323
IL	36%	757	1,030	40,282	313
SD	36%	32	43	1,728	201
TX	35%	1,666	2,254	91,065	332
AR	32%	103	136	5,328	179
NC	31%	631	828	31,516	314
RI	30%	60	78	3,554	336
NE	29%	74	95	3,893	205
ME	28%	60	77	3,691	278
AZ	28%	473	605	25,084	367
CT	27%	255	325	12,611	351
DC	27%	117	148	6,547	974
ND	26%	27	34	1,142	151
WY	26%	22	27	1,219	208
MN	26%	238	300	12,862	234
HI	25%	57	71	3,962	277
CA	22%	2,775	3,373	155,554	397
CO	21%	382	464	19,093	350
LA	20%	261	314	12,645	271
PA	20%	766	919	40,295	315
MA	19%	375	448	20,637	304
MS	19%	127	152	6,088	203
FL	19%	1,955	2,328	109,061	538
NY	18%	1,354	1,599	72,498	366
UT	18%	122	143	6,542	218
TN	18%	410	483	18,779	285
NJ	17%	772	903	42,515	475
MD	16%	661	765	34,185	569
OK	14%	168	192	8,458	216
OH	14%	693	788	34,669	299
OR	11%	264	294	13,066	324
VA	11%	685	759	35,194	420
IA	11%	107	119	5,373	172
IN	10%	288	318	13,408	203
KY	10%	174	192	9,008	204
NV	10%	280	308	14,165	490
ID	9%	76	83	4,159	251
WI	7%	240	256	12,944	224
AK	5%	31	32	1,480	200
DE	5%	103	108	5,704	603
MI	5%	566	594	28,567	288
NM	5%	118	123	5,963	286
VT	3%	36	37	1,802	288
NH	-3% <span style="color: green;">■</span>	89	86	4,885	367
KS	-3% <span style="color: green;">■</span>	144	139	6,185	212
WV	-6% <span style="color: green;">■</span>	70	66	3,200	174

- Montana (53 percent), Georgia (53 percent), and Missouri (39 percent), and South Carolina (39 percent) experienced the greatest complaint volume percentage increase from December 2015 - February 2016 to December 2016 - February 2017.
- West Virginia (-6 percent), Kansas (-3 percent), and New Hampshire (-3 percent) experienced the greatest complaint volume percentage decrease from December 2015 - February 2016 to December 2016 - February 2017.<sup>7</sup>
- Of the five most populated states, Illinois (36 percent) experienced the greatest complaint volume percentage increase and New York (18 percent) experienced the least complaint volume percentage increase from December 2015 - February 2016 to December 2016 - February 2017.

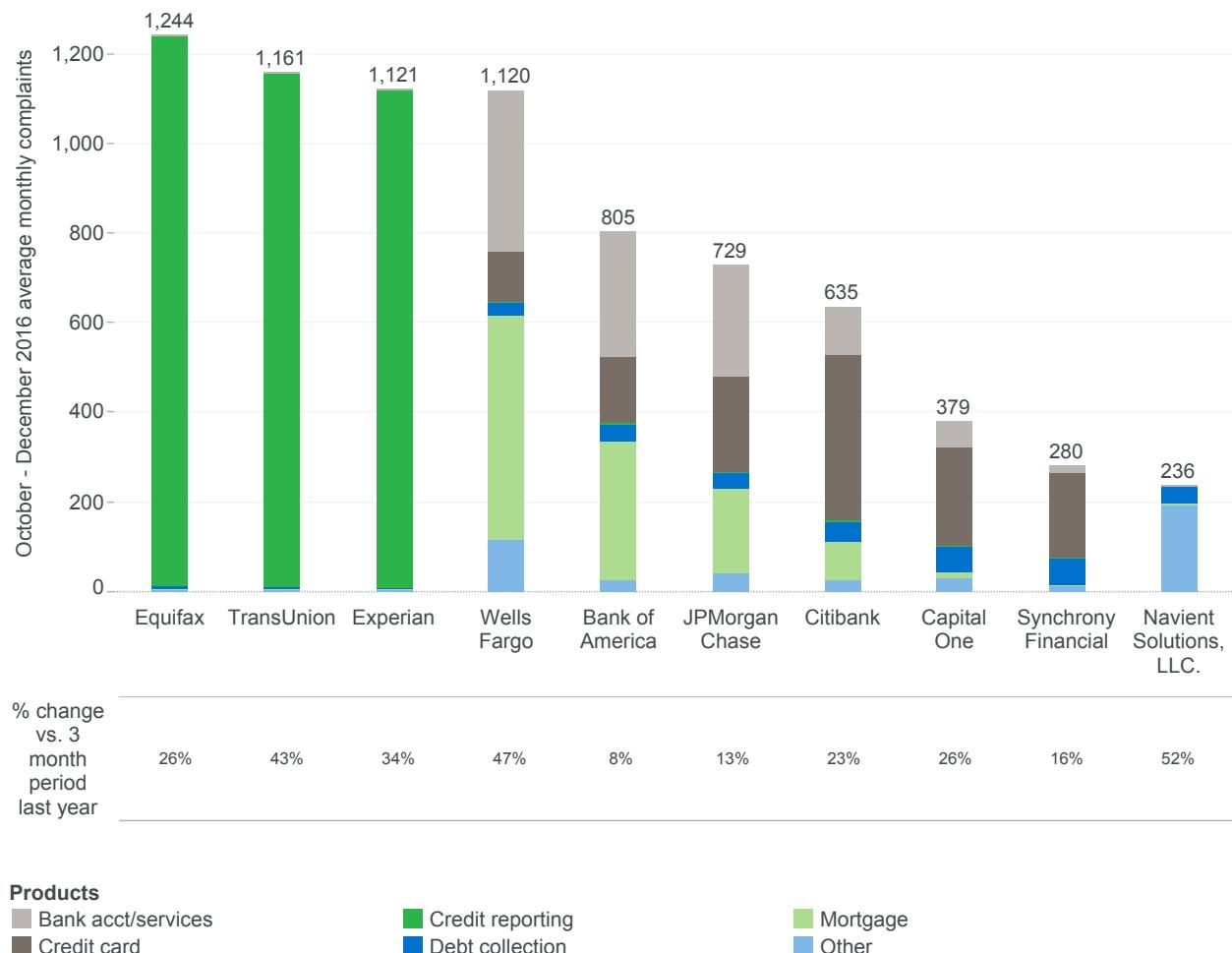
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<sup>7</sup> Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2015 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2015/index.html>

## 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 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. 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 2016	% change vs. 3 month period last year	Monthly average <sup>8</sup>	Total complaints
Equifax	1,244	26%	850	43,331
TransUnion	1,161	43%	691	35,216
Experian	1,121	34%	804	41,020
Wells Fargo	1,120	47%	828	50,515
Bank of America	805	8%	1,033	62,996
JPMorgan Chase	729	13%	658	40,118
Citibank	635	23%	529	32,283
Capital One	379	26%	307	18,746
Synchrony Financial	280	16%	194	11,829
Navient Solutions, LLC.	236	52%	183	10,637

- By average monthly complaint volume, Equifax (1,244), TransUnion (1,161), and Experian (1,121) were the most-complained-about companies for October - December 2016.
- Navient Solutions, LLC. experienced the greatest percentage increase in average monthly complaint volume (52 percent) from October - December 2015 to October - December 2016. Part of this average monthly complaint volume increase can be attributed to the CFPB updating its student loan intake form to accept complaints about Federal student loan servicing in late February 2016.
- Bank of America experienced the least percentage increase in average monthly complaint volume (8 percent) from October - December 2015 to October - December 2016.

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<sup>8</sup> Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through December 2016.

# 2. Product spotlight: Credit cards

The CFPB has handled approximately 116,200 credit card complaints since July 21, 2011, making credit card the fourth most-complained-about product, representing 10 percent of total complaints.

Approximately 94,000 (or 81 percent) of all credit card complaints handled by the CFPB from July 21, 2011 through February 28, 2017 were sent by the CFPB to companies for review and response. The remaining complaints have been found to be incomplete (5 percent), referred to other regulatory agencies (14 percent), or are pending with the CFPB or the consumer (0.6 percent and 0.1 percent, respectively).

Complaints handled by the Bureau, including those sent to other regulators, serve to inform the Bureau in its work to supervise companies, to enforce consumer financial laws, to write better rules and regulations, and to educate and engage consumers.

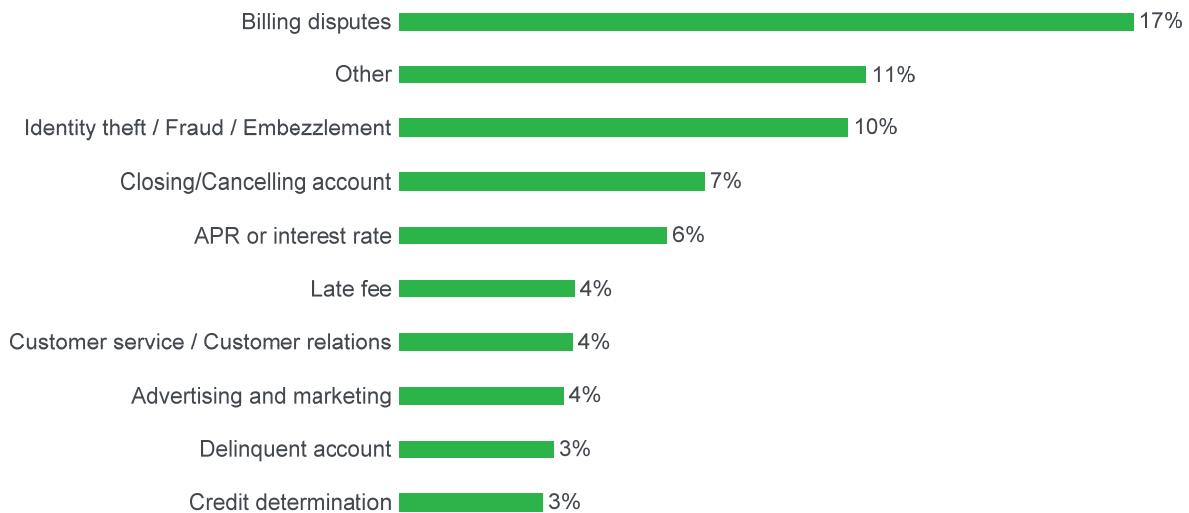
## 2.1 Credit card complaints by type

The CFPB continually strives to collect reliable complaint data while ensuring the system's ease-of-use and effectiveness for consumers. When consumers submit complaints, they select the consumer financial product or service as well as the issue they are having with that product or service from a list. This provides structured data that can be used to group complaints to get a sense of which financial products and services consumers complain about and what issues they are having in the marketplace.

Figure 2 shows the types of credit card complaints consumers submitted as a percentage of all credit card complaints handled. The most common issues identified by consumers are problems

with billing disputes (17 percent), other (11 percent) and identity theft/fraud/embezzlement (10 percent).

**FIGURE 2: TYPES OF CREDIT CARD COMPLAINTS REPORTED BY CONSUMERS**



We also collect unstructured data from consumers and companies during the complaint process. The consumer's narrative description of what happened, consumer-provided documents, the company's response, and company-provided documents are examples of unstructured data. The Bureau uses a variety of approaches to analyze consumer complaints including, for example, cohort and text analytics to identify trends and possible consumer harm. Our review and analysis of unstructured data offers deeper insights into consumers' complaints and helps the Bureau understand problems consumers are experiencing with credit cards.

- Consumers complained of billing disputes involving fraudulent charges. Consumers reported being billed for charges that were not initiated by them or authorized users on their account. Consumers also complained about receiving confusing guidance when notifying their credit card company of these charges. Many consumers described difficulty in having the charges removed even after receiving notification from the card company that the dispute had been resolved favorably. Some of these consumers stated that the companies rebilled their account for the fraudulent charges that had been previously removed.
- Consumers reported problems with rewards programs. These consumers complained they were unable to take advantage of benefits after meeting the requirements of bonus points programs, miles programs, cash back programs, and travel benefits programs. Some of these consumers stated that online account information sometimes contradicted information received from customer service representatives.
- Consumers reported being victims of identity theft and fraud. Consumers complained of negative credit reporting of their account to the consumer reporting companies for account activity that was not initiated or authorized by them. Some consumers stated that companies were slow to respond to their billing dispute and did not remedy the reporting of the account. A number of these consumers stated that credit card accounts were fraudulently opened in their name even though an alert had been placed in their credit file.
- Consumers complained about late fees and other account servicing costs associated with their credit cards. Consumers reported that companies assessed late fees to their accounts when payments were made on the due date, but after a cutoff time. Some consumers also reported that companies had not processed their payment timely. Consumers expressed frustration with late fees being assessed on an account when their

credit card payments were less than the minimum monthly payments—sometimes by less than a dollar.

- Consumers who purchased merchandise and elected a deferred-interest program complained about the terms of these programs and voiced frustration with being charged at the end of the deferral period for interest that had accrued during the deferral period. Additionally, consumers with multiple balances on one account expressed confusion about how payments were applied.
- Consumers reported issues related to the issuance of credit cards, including unsolicited credit cards, conversion of portfolios from one lender to another, and the issuance of chip enabled cards. Some consumers reported that companies cancelled their credit card prior to the expiration date and prior to the receipt of the new chip enabled credit card. Other consumers reported confusion about being issued debit cards featuring logos that were typically associated with credit cards.

## 2.2 Credit card complaints by state

Table 5 shows the credit card complaint volume percentage change by state.<sup>9</sup> Some of the highlights include:

- Mississippi (257 percent), Washington, D.C. (93 percent), and Alabama (91 percent) experienced the greatest percentage increase in credit card complaints from December 2015 - February 2016 to December 2016 - February 2017.
- Rhode Island (-32 percent), Oklahoma (-22), and Nevada (-13 percent) experienced the greatest percentage decrease in credit card complaints from December 2015 - February 2016 to December 2016 - February 2017.
- Of the five most populated states, Illinois (42 percent) experienced the greatest percentage increase and New York (-4 percent) experienced the greatest percentage

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<sup>9</sup> Three-month averages are rounded, and percentage changes are based on non-rounded averages.

decrease in credit card complaints from December 2015 - February 2016 to December 2016 - February 2017.

**TABLE 5: CREDIT CARD COMPLAINT VOLUME PERCENT CHANGE BY STATE**

	% change	3 month average: Dec 2015 - Feb 2016	3 month average: Dec 2016 - Feb 2017	Total complaints	Complaints per 100k population
MS	257%	2.3	8.3	424	14.2
DC	93%	10.0	19.3	777	115.6
AL	91%	11.3	21.7	961	19.8
VT	90%	3.3	6.3	271	43.3
AK	86%	2.3	4.3	185	25.1
ND	83%	2.0	3.7	118	15.6
NM	70%	6.7	11.3	524	25.1
WY	67%	2.0	3.3	123	21.0
CO	45%	35.0	50.7	2,137	39.2
GA	44%	64.7	93.3	3,865	37.8
IL	42%	64.3	91.7	4,167	32.4
IA	33%	10.0	13.3	625	20.0
MD	32%	54.0	71.3	3,335	55.5
AR	32%	6.3	8.3	491	16.5
OR	28%	24.0	30.7	1,423	35.3
CA	27%	267.7	341.0	15,442	39.4
WI	27%	22.0	28.0	1,671	29.0
WA	25%	37.3	46.7	2,281	31.8
VA	24%	57.7	71.7	3,770	45.0
DE	24%	11.3	14.0	706	74.6
MT	21%	4.7	5.7	239	23.1
CT	21%	25.7	31.0	1,668	46.5
MI	19%	41.7	49.7	2,587	26.1
FL	19%	153.7	183.0	10,035	49.5
SD	18%	3.7	4.3	217	25.3
MN	18%	27.7	32.7	1,551	28.3
ID	17%	7.7	9.0	436	26.3
UT	17%	11.7	13.7	663	22.1
TX	17%	134.7	157.7	7,377	26.9
HI	17%	6.0	7.0	458	32.0
AZ	14%	49.3	56.0	2,577	37.7
OH	12%	67.3	75.7	3,905	33.6
PA	10%	78.3	86.3	4,416	34.5
IN	10%	23.7	26.0	1,244	18.8
NJ	10%	83.3	91.3	4,811	53.7
MA	8%	45.0	48.7	2,881	42.4
NE	7%	9.7	10.3	448	23.6
KS	6%	11.3	12.0	694	23.8
KY	6%	12.0	12.7	763	17.2
TN	3%	30.0	31.0	1,593	24.1
MO	3%	25.0	25.7	1,375	22.6
LA	0.0%	17.3	17.3	886	19.0
SC	-4%	26.7	25.7	1,192	24.3
NY	-4%	196.0	187.7	10,224	51.6
ME	-4%	7.7	7.3	567	42.7
WV	-5%	7.0	6.7	335	18.2
NH	-5%	6.3	6.0	509	38.3
NC	-6%	69.3	65.3	3,184	31.7
NV	-13%	22.7	19.7	1,266	43.8
OK	-22%	16.7	13.0	712	18.2
RI	-32%	7.3	5.0	440	41.7

## 2.3 Credit card 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.

Companies can alert the Bureau if they determine that a complaint is a duplicate, or was submitted by an unauthorized third party, or when they are otherwise unable to confirm a current or prior commercial relationship with the consumer. Such complaints are not published in the Consumer Complaint Database or included in company-specific complaint volume presented in this report.

The most-complained-about companies highlighted in Table 6 received about 90 percent of all credit card complaints sent to companies for response in October - December 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 CREDIT CARD<sup>10</sup>**

Company	3 month average: Oct - Dec 2016	% change vs. 3 month period last year	3 month average % untimely: Oct - Dec 2016	Total Credit card complaints
Citibank	372.0	32%	0.1%	15,542
Capital One	218.7	18%	0%	12,074
JPMorgan Chase	210.0	30%	0%	9,614
Synchrony Financial	187.3	18%	0%	8,044
Bank of America	148.3	9%	0%	8,518
Amex	146.7	41%	0%	6,120
Wells Fargo	113.3	99%	41%	3,738
Barclays PLC	91.0	28%	0%	3,163
Discover	88.3	6%	0%	3,902
U.S. Bancorp	55.3	35%	0%	2,238
TD Bank US Holding Company	32.3	24%	0%	1,182

- Of these companies, Wells Fargo saw the greatest percentage increase in credit card complaints (99 percent) from October - December 2015 to October - December 2016.
- Of these companies, Discover saw the least percentage increase in credit card complaints (6 percent) during the same period.
- Wells Fargo had the greatest rate of untimely responses (41 percent) during the three month period of October - December 2016.

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<sup>10</sup> Three-month averages are rounded, and percentage changes are based on non-rounded averages. Total complaints represent cumulative complaints sent to companies from July 2011 through December 2016.

# 3. Geographic spotlight: Massachusetts

Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Massachusetts and the Boston metro area. As of March 1, 2017, about 20,600 complaints were from Massachusetts consumers, and about 15,400 were from Boston.<sup>11</sup>

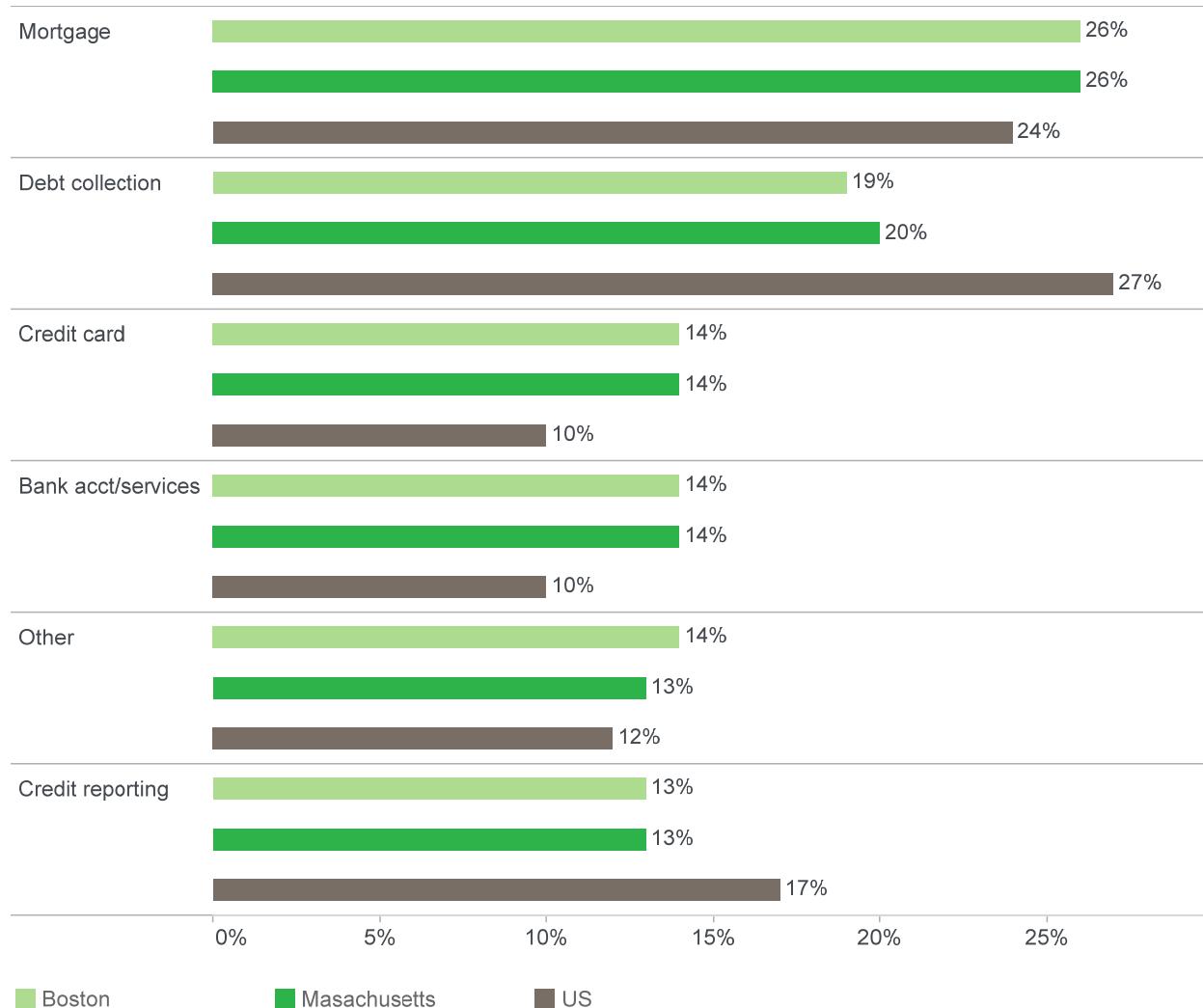
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<sup>11</sup> The Boston metro area is defined as zip codes from the Boston-Cambridge-Quincy, MA-NH Core-Based Statistical Areas (CBSA). [http://www.census.gov/population/metro/files/zip07\\_cbsa06.zip](http://www.census.gov/population/metro/files/zip07_cbsa06.zip). 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 Massachusetts complaints by product

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

**FIGURE 3: BOSTON VS. MASSACHUSETTS AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT**



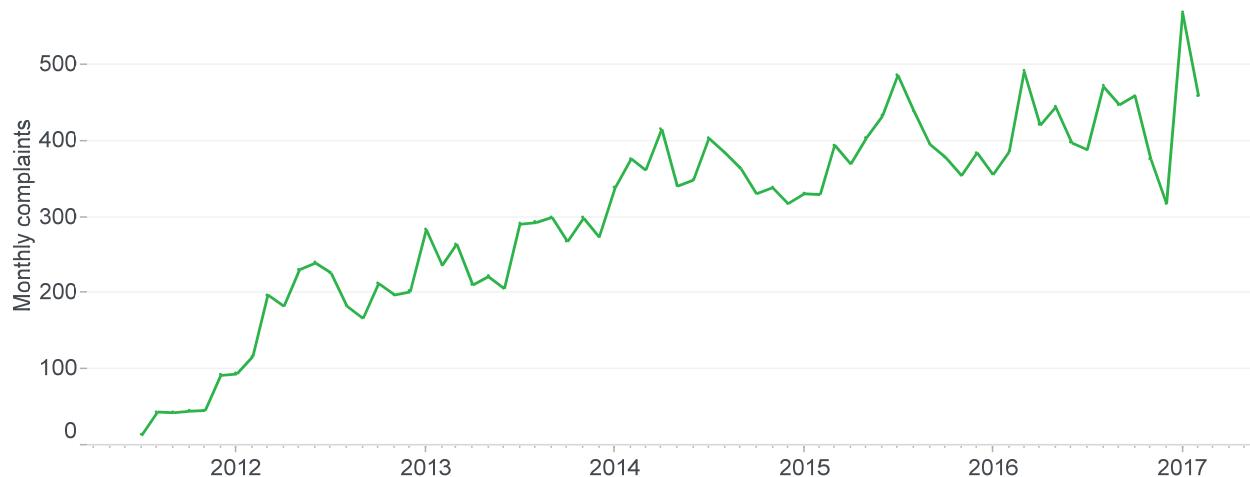
- Consumers in Boston and Massachusetts submitted mortgage complaints both at a rate of 26 percent compared to the 24 percent national average.
- Consumers in Boston and Massachusetts complained about debt collection at a rate of 19 percent and 20 percent respectively, lower than the 27 percent national average.

- Consumers in Boston and Massachusetts complained about credit card both at a rate of 14 percent, higher than the 10 percent national average.

## 3.2 Massachusetts complaints over time

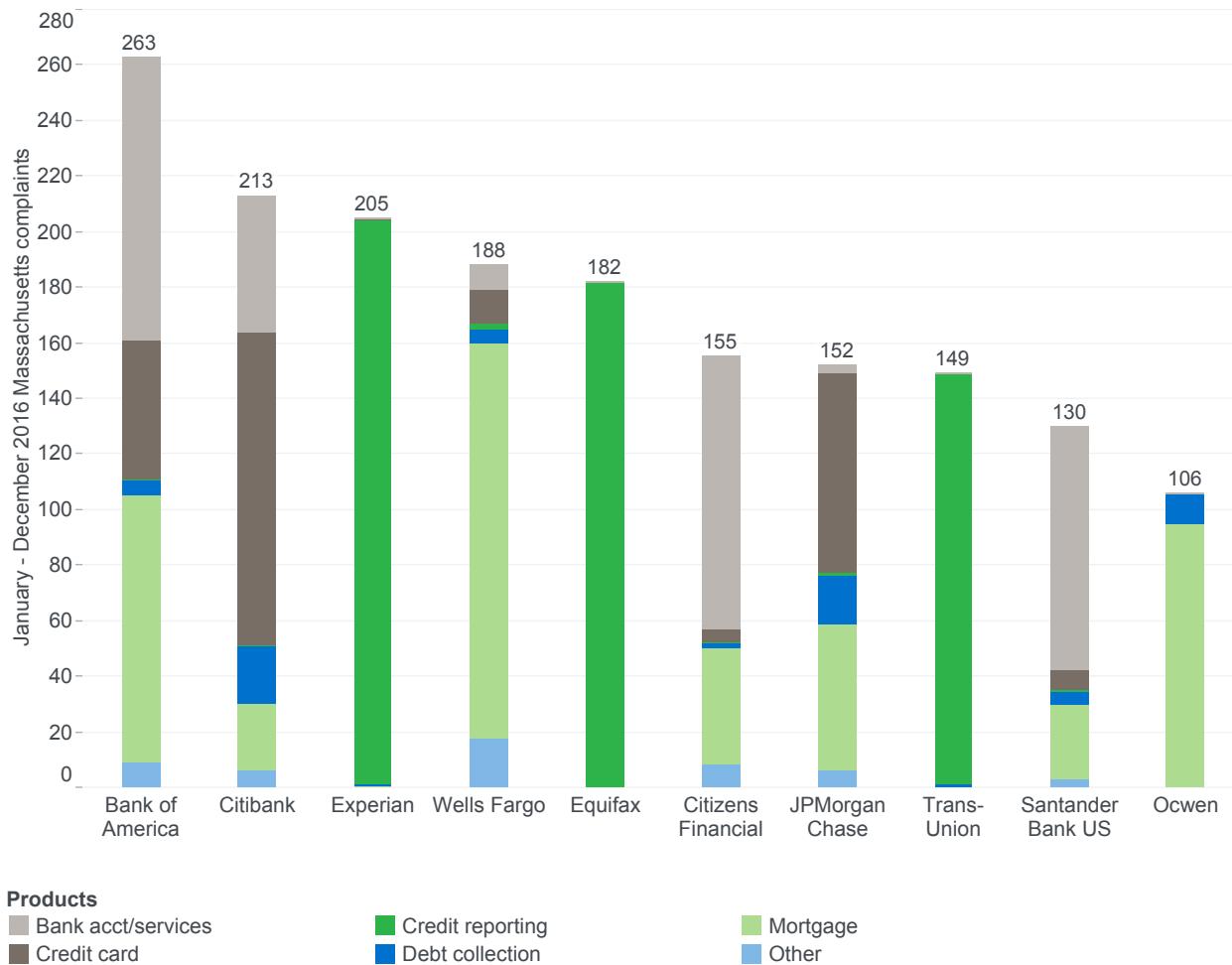
Average monthly complaints increased 19 percent from December 2015 through February 2016 (375 complaints per month) to December 2016 through February 2017 (448 complaints per month), compared to the national rate of 22 percent.

**FIGURE 4: MASSACHUSETTS MONTHLY COMPLAINT VOLUME TREND**



### 3.3 Massachusetts complaints by company

**FIGURE 5: MOST-COMPLAINED-ABOUT COMPANIES BY MASSACHUSETTS CONSUMERS**



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

- In the January - December 2016 period, Bank of America, Citibank, and Experian led the list of most-complained-about companies by Massachusetts consumers.

# APPENDIX A:

**TABLE 7: TOTAL COMPLAINTS BY MONTH AND PRODUCT**

	<b>Bank account or services</b>	<b>Consumer loan</b>	<b>Credit card</b>	<b>Credit reporting</b>	<b>Debt collection</b>	<b>Money transfer</b>	<b>Mortgage</b>	<b>Other financial services</b>	<b>Payday loan</b>	<b>Prepaid</b>	<b>Student loans</b>	<b>Total</b>
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	2,525	1	3	6	11	4,252
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	4,961	2	40	8	350	15,538
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

	<b>Bank account or services</b>	<b>Consumer loan</b>	<b>Credit card</b>	<b>Credit reporting</b>	<b>Debt collection</b>	<b>Money transfer</b>	<b>Mortgage</b>	<b>Other financial services</b>	<b>Payday loan</b>	<b>Prepaid</b>	<b>Student loans</b>	<b>Total</b>
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	7,993	157	4,411	62	587	94	582	22,276
14-Aug	1,564	1,002	1,689	4,647	7,223	148	4,340	104	645	138	626	22,320
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	6,685	132	4,474	124	532	139	654	20,583
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	1,092	1,896	4,815	8,000	195	4,287	158	538	199	719	23,797
15-Apr	1,748	941	1,757	4,733	7,179	190	4,238	146	484	192	686	22,488
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	7,471	211	4,664	166	460	195	626	23,250
15-Jul	1,997	1,344	1,961	6,547	8,184	235	4,464	203	478	187	645	26,424
15-Aug	2,042	1,340	1,931	5,591	7,545	218	4,949	197	445	179	656	25,299
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	188	383	177	1,190	23,552
16-May	2,192	1,286	1,983	4,808	6,845	198	4,273	126	395	226	963	23,607
16-Jun	2,541	1,274	1,979	4,907	6,943	197	4,289	199	370	221	1,001	24,187
16-Jul	2,379	1,310	2,147	5,207	6,471	164	3,907	137	335	208	1,167	23,653
16-Aug	2,652	1,491	2,598	4,987	9,641	228	4,287	260	422	244	1,246	28,353
16-Sep	3,086	1,528	2,690	4,591	7,299	208	4,463	173	329	187	1,322	26,122
16-Oct	2,834	1,597	2,638	5,222	7,703	189	4,318	176	336	180	1,237	26,712
16-Nov	2,424	1,375	2,221	4,045	6,688	181	3,953	161	336	181	1,040	22,903
16-Dec	2,415	1,469	2,284	3,719	7,153	174	3,736	145	258	202	846	22,596
17-Jan	2,609	1,617	2,327	4,556	7,681	164	4,139	171	308	228	5,302	29,335
17-Feb	2,473	1,468	2,299	4,902	7,755	160	3,718	160	293	231	2,592	26,262
<b>Total<sup>12</sup></b>	<b>112,676</b>	<b>51,593</b>	<b>116,244</b>	<b>190,554</b>	<b>308,287</b>	<b>7,964</b>	<b>268,306</b>	<b>5,160</b>	<b>17,207</b>	<b>7,058</b>	<b>42,447</b>	<b>1,136,006</b>

<sup>12</sup> Total column includes approximately 8,510 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	1,127	861	961	2,395	4,127	71	2,097	75	349	93	495	12,769
Alaska	136	60	185	226	492	13	250	8	34	8	61	1,480
American Samoa	11	2	5	6	14	1	7	0	0	0	2	49
Arizona	2,385	1,300	2,577	3,758	7,279	149	6,135	81	257	148	809	25,084
Arkansas	495	301	491	1,044	1,608	40	937	28	74	32	239	5,328
California	15,085	6,176	15,442	24,010	38,984	1,101	45,827	617	1,819	1,003	4,571	155,554
Colorado	1,760	821	2,137	3,129	5,244	120	4,597	78	236	119	725	19,093
Connecticut	1,512	567	1,668	1,816	2,797	87	3,118	66	178	95	605	12,611
Delaware	684	319	706	793	1,578	26	1,249	32	105	26	153	5,704
District of Columbia	902	252	777	933	1,542	67	1,370	55	125	50	393	6,547
Federated States of Micronesia	6	2	14	10	15	1	15	1	2	0	1	67
Florida	9,941	4,223	10,035	21,999	27,681	614	28,999	380	1,218	445	2,793	109,061
Georgia	4,545	2,643	3,865	9,446	12,357	278	13,293	162	410	322	1,702	49,335
Guam	14	14	13	30	45	3	29	1	3	1	8	161
Hawaii	300	152	458	651	1,033	21	1,141	15	43	15	111	3,962
Idaho	283	177	436	701	1,472	27	789	8	70	12	160	4,159
Illinois	4,549	1,614	4,167	7,080	10,587	257	9,140	135	623	298	1,579	40,282
Indiana	1,215	705	1,244	2,095	4,208	91	2,443	76	351	89	803	13,408
Iowa	400	242	625	932	1,800	44	794	41	132	47	282	5,373
Kansas	600	308	694	901	2,148	43	996	25	116	44	255	6,185
Kentucky	729	451	763	1,539	3,097	65	1,577	41	214	57	419	9,008
Louisiana	979	710	886	2,420	4,317	85	2,260	60	345	88	421	12,645
Maine	349	166	567	416	922	16	924	25	59	36	190	3,691
Marshall Islands	5	8	8	4	14	0	11	1	0	0	2	53
Maryland	3,504	1,595	3,335	5,034	8,103	228	9,871	164	616	189	1,255	34,185
Massachusetts	2,835	763	2,881	2,604	4,200	196	5,355	108	303	148	1,122	20,637
Michigan	2,632	1,178	2,587	4,148	7,606	186	7,712	128	537	197	1,364	28,567
Minnesota	1,380	451	1,551	1,689	3,275	118	3,210	70	254	83	677	12,862
Mississippi	522	423	424	1,101	2,045	38	1,023	26	172	45	236	6,088
Missouri	1,319	888	1,375	2,366	4,867	99	3,370	78	302	113	810	15,673
Montana	129	85	239	297	768	11	344	10	39	12	91	2,039
Nebraska	387	171	448	455	1,379	23	656	21	94	27	210	3,893

	<b>Bank account or services</b>	<b>Consumer loan</b>	<b>Credit card</b>	<b>Credit reporting</b>	<b>Debt collection</b>	<b>Money transfer</b>	<b>Mortgage</b>	<b>Other financial services</b>	<b>Payday loan</b>	<b>Prepaid</b>	<b>Student loans</b>	<b>Total</b>
Nevada	1,356	700	1,266	2,482	4,053	91	3,350	53	255	97	329	14,165
New Hampshire	424	181	509	571	1,151	23	1,622	22	67	30	246	4,885
New Jersey	4,820	1,756	4,811	6,248	9,449	276	12,096	236	668	252	1,589	42,515
New Mexico	526	321	524	1,139	1,888	56	1,085	30	124	29	194	5,963
New York	9,228	2,540	10,224	12,376	15,688	612	16,911	399	482	460	3,100	72,498
North Carolina	3,019	1,776	3,184	5,472	8,018	191	7,681	153	485	180	1,106	31,516
North Dakota	85	55	118	222	429	8	143	8	16	7	45	1,142
Northern Mariana Islands	7	1	3	7	8	1	4	0	0	0	5	36
Ohio	3,344	1,817	3,905	4,774	10,334	202	7,182	145	685	253	1,786	34,669
Oklahoma	603	566	712	1,359	3,048	65	1,370	32	265	54	317	8,458
Oregon	1,345	488	1,423	1,713	3,755	69	3,234	68	180	92	584	13,066
Palau	1	1	2	3	1	0	6	0	0	0	0	14
Pennsylvania	4,762	1,798	4,416	6,147	10,577	266	8,742	212	651	247	2,228	40,295
Puerto Rico	357	156	376	723	538	15	488	19	6	9	67	2,800
Rhode Island	462	163	440	427	943	27	791	24	99	22	138	3,554
South Carolina	1,195	1,012	1,192	2,839	4,790	99	3,104	56	280	89	614	15,356
South Dakota	147	109	217	225	630	15	237	10	37	9	81	1,728
Tennessee	1,651	1,129	1,593	2,876	6,451	101	3,437	101	456	122	755	18,779
Texas	7,199	4,755	7,377	21,687	30,712	553	13,221	321	1,579	503	2,581	91,065
Utah	481	308	663	960	2,173	37	1,467	23	124	34	225	6,542
Vermont	215	89	271	246	379	11	422	9	22	17	112	1,802
Virgin Islands	37	10	39	75	52	5	51	2	4	1	6	285
Virginia	3,293	1,745	3,770	6,214	9,220	268	8,181	184	530	245	1,289	35,194
Washington	2,065	804	2,281	3,431	6,408	157	6,199	92	271	160	1,147	23,166
West Virginia	302	142	335	655	908	31	493	36	30	27	195	3,200
Wisconsin	1,216	591	1,671	1,524	3,900	89	2,796	55	288	123	589	12,944
Wyoming	72	66	123	195	427	6	214	10	34	3	56	1,219
U.S. Armed Forces – Americas	10	1	6	1	24	1	9	2	1	2	2	61
U.S. Armed Forces – Europe	44	26	38	73	102	6	96	4	0	2	33	425
U.S. Armed Forces – Pacific	20	21	42	43	92	3	57	0	2	0	15	295
Unspecified	3,670	838	3,149	1,819	6,535	561	4,078	238	486	147	469	22,816
<b>Total</b>	<b>112,676</b>	<b>51,593</b>	<b>116,244</b>	<b>190,554</b>	<b>308,287</b>	<b>7,964</b>	<b>268,306</b>	<b>5,160</b>	<b>17,207</b>	<b>7,058</b>	<b>42,447</b>	<b>1,136,006</b>

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