

# CFPB Consumer Response

## Consumer Complaint Form Product and Issue Options

Effective Date: April 24, 2017

This document lists the products, sub-products, issues, and sub-issues available on the consumer complaint form beginning April 24, 2017.



# How to interpret the hierarchy in this document:

## EXAMPLE OF DIFFERENT ISSUES FOR EACH SUB-PRODUCT

### Product

- Sub-product 1
  - Issue 1
    - Sub-issue
    - Sub-issue
  - Issue 2
    - Sub-issue
    - Sub-issue
- Sub-product 2
  - Issue 1
    - Sub-issue
  - Issue 2
    - Sub-issue
    - Sub-issue

## SAME ISSUES FOR SUB-PRODUCT

- Sub-product 1
  - Issue 1
    - Sub-issue
    - Sub-issue
  - Issue 2
    - Sub-issue
    - Sub-issue
- Sub-product 2
  - Issue 2
    - Sub-issue
    - Sub-issue
- Sub-product 3
  - Issue 3
    - Sub-issue
    - Sub-issue
    - Sub-issue
    - Sub-issue

# Mortgage

## Conventional home mortgage

(the majority of mortgages to purchase or refinance a home)

- Applying for a mortgage or refinancing an existing mortgage (application, credit decision, underwriting)
- Closing on a mortgage (closing process, confusing or missing disclosures, cost)
- Trouble during payment process (loan servicing, payment processing, escrow accounts)
- Struggling to pay mortgage (loan modification, behind on payments, foreclosure)
- Problem with credit report or credit score\*

## FHA mortgage

(special federal loan with a low down payment for borrowers with a lower credit score)

## VA mortgage

(for active military and veterans)

## Reverse mortgage

## Home equity loan or line of credit (HELOC)

## Other type of mortgage

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

\*\* All of these issues are available for all of the sub-products to the left.

# Student loan

## Federal student loan

(Stafford, Direct Subsidized, Direct Unsubsidized, Direct loan consolidation, PLUS, Federal Family Education Loan (FFEL), Perkins)

- Getting a loan (denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, fraudulent loan)
- Dealing with your lender or servicer (making payments, getting information about your loan, managing your account)
  - Trouble with how payments are being handled
  - Don't agree with the fees charged
  - Received bad information about your loan (incorrect, incomplete, or inaccurate information)
  - Need information about your loan balance or loan terms
  - Keep getting calls about your loan
  - Problem with customer service
- Struggling to repay your loan (deferment, forbearance, default, bankruptcy, payment plan, refinancing)
  - Problem lowering your monthly payments
  - Can't temporarily delay making payments
  - Can't get other flexible options for repaying your loan (Income-Based Repayment (IBR), Pay As You Earn (PAYE), Revised Pay As You Earn (REPAYE))
- Problem with credit report or credit score\*

\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

# Student loan

## Private student loan

(private, alternative, or co-signed loans; federal loans refinanced with a private lender; other student loans)

- Getting a loan
  - Denied loan
  - Qualified for a better loan than the one offered
  - Confusing or misleading advertising
  - Problem with the interest rate
  - Problem with signing the paperwork
  - Fraudulent loan
- Dealing with your lender or servicer (making payments, getting information about your loan, managing your account)
  - Trouble with how payments are being handled
  - Don't agree with the fees charged
  - Received bad information about your loan (incorrect, incomplete, or inaccurate information)
  - Need information about your loan balance or loan terms
  - Keep getting calls about your loan
  - Problem with customer service
- Struggling to repay your loan (deferment, forbearance, default, bankruptcy, payment plan, refinancing)
  - Problem lowering your monthly payments
  - Can't temporarily delay making payments
  - Can't get other flexible options for repaying your loan
- Problem with credit report or credit score\*

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

# Vehicle loan or lease

## Loan

- Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, fraudulent loan)
  - Confusing or misleading advertising or marketing
  - High-pressure sales tactics
  - Credit denial
  - Problem with additional add-on products or services purchased with the loan
  - Changes in terms mid-deal or after closing
  - Problem with signing the paperwork
  - Problem with a trade-in
  - Fraudulent loan
- Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan)
  - Billing problem (payments are not applied correctly, incorrect information on statement)
  - Problem with fees charged
  - Problem with the interest rate
  - Loan sold or transferred to another company
  - Problem with additional products or services purchased with the loan (GAP insurance, extended warranty)
- Struggling to pay your loan (payment plan, repossession, bankruptcy)
  - Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances)
  - Lender trying to repossess or disable the vehicle
  - Problem after you declared or threatened to declare bankruptcy
  - Loan balance remaining after the vehicle is repossessed and sold

# Vehicle loan or lease

## Loan (continued)

- Problems at the end of the loan or lease (title, refinancing, extending a lease)
  - Problem with paying off the loan
  - Problem related to refinancing
  - Unable to receive car title or other problem after the loan is paid off
  - Problem while selling or giving up the vehicle
- Problem with credit report or credit score\*

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

# Vehicle loan or lease

## Lease

- Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, fraudulent loan)
  - Confusing or misleading advertising
  - High-pressure sales tactics
  - Credit denial
  - Problem with additional add-on products or services purchased with the loan
  - Changes in terms mid-deal or after closing
  - Problem with signing the paperwork
  - Problem with a trade-in
  - Fraudulent loan
- Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan)
  - Billing problem (payments are not applied correctly, incorrect information on statement)
  - Problem with fees charged
  - Problem with the interest rate
  - Loan sold or transferred to another company
  - Problem with additional products or services purchased with the loan (GAP insurance, extended warranty)
- Struggling to pay your loan (payment plan, repossession, bankruptcy)
  - Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances)
  - Lender trying to repossess or disable the vehicle
  - Problem after you declared or threatened to declare bankruptcy
  - Loan balance remaining after the vehicle is repossessed and sold

# Vehicle loan or lease

## Lease (continued)

- Problems at the end of the loan or lease (title, refinancing, extending a lease)
  - Problem with paying off the loan
  - Problem related to refinancing
  - Unable to receive car title or other problem after the loan is paid off
  - Problem while selling or giving up the vehicle
  - Termination fees or other problem when ending the lease early
  - Problem when attempting to purchase vehicle at the end of the lease
  - Problem extending the lease
  - Excess mileage, damage, or wear fees, or other problem after the lease is finished
- Problem with credit report or credit score\*

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

# **Payday loan, title loan, or personal loan (installment loan or personal line of credit)**

## **Payday loan**

- Charged fees or interest you didn't expect
- Can't stop withdrawals from your bank account
- Received a loan you didn't apply for
- Was approved for a loan, but didn't receive the money
- Money was taken from your bank account on the wrong day or for the wrong amount
- Loan payment wasn't credited to your account
- Can't contact lender or servicer
- Struggling to pay your loan (payment plan, repossession, bankruptcy)
- Problem with the payoff process at the end of the loan (refinancing, extending loan)
- Problem with credit report or credit score\*

## **Pawn loan**

- Charged fees or interest you didn't expect
- Received a loan you didn't apply for
- Was approved for a loan, but didn't receive the money
- Can't contact lender or servicer
- Property was sold
- Property was damaged or destroyed property
- Problem with credit report or credit score\*

**\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.**

# **Payday loan, title loan, or personal loan (installment loan or personal line of credit)**

## **Title loan**

- Charged fees or interest you didn't expect
- Can't stop withdrawals from your bank account
- Received a loan you didn't apply for
- Was approved for a loan, but didn't receive money
- Money was taken from your bank account on the wrong day or for wrong amount
- Loan payment wasn't credited to your account
- Can't contact lender or servicer
- Struggling to pay your loan (payment plan, repossession, bankruptcy)
- Problem with the payoff process at the end of the loan (refinancing, extending loan)
- Vehicle was repossessed or sold the vehicle
- Vehicle was damaged or destroyed the vehicle
- Problem with credit report or credit score\*

\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

# **Payday loan, title loan, or personal loan (installment loan or personal line of credit)**

## **Installment loan**

- Getting the loan (confusing advertising or marketing, credit denied)
- Problem when making payments (billing, privacy issues)
- Struggling to pay your loan (payment plan, repossession, bankruptcy)
- Problem with the payoff process at the end of the loan (refinancing, extending loan)
- Charged fees or interest you didn't expect
- Problem with additional add-on products or services
- Problem with credit report or credit score\*

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

# **Payday loan, title loan, or personal loan (installment loan or personal line of credit)**

## **Personal line of credit**

- Getting a line of credit (confusing advertising or marketing, credit denied)
- Problem when making payments (billing, privacy issues)
- Struggling to pay your loan (payment plan, repossession, bankruptcy)
- Problem with the payoff process at the end of the loan (refinancing, extending loan)
- Charged fees or interest you didn't expect
- Problem with additional add-on products or services
- Problem with cash advance
- Credit limit changed
- Problem with credit report or credit score\*

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

# Credit card or prepaid card

## General-purpose credit card or charge card

(can use anywhere credit cards are accepted)

- Getting a credit card (problem during application process, fraudulent card opened in your name, replacement card)
  - Application denied
  - Delay in processing application
  - Sent card you never applied for
  - Card opened as result of identity theft or fraud
  - Problem getting a working replacement card
- Advertising and marketing, including promotional offers (confusing or misleading advertising, didn't receive advertised interest rate)
  - Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised)
  - Confusing or misleading advertising about the credit card (terms weren't clear, couldn't find important information on the disclosure)
- Trouble using your card
  - Can't use card to make purchases
  - Credit card company won't increase or decrease your credit limit
  - Account sold or transferred to another company
- Fees or interest
  - Unexpected increase in interest rate
  - Charged too much interest
  - Problem with fees (late fee, overlimit fee, annual fee, balance transfer fee, cash advance fee, application fee)

# Credit card or prepaid card

## General-purpose credit card or charge card (continued)

(can use anywhere credit cards are accepted)

- Problem with a purchase shown on your statement (billing dispute, fraud, transaction issue)
  - Card was charged for something you did not purchase with the card (charges made without your permission, fraud)
  - Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process)
  - Overcharged for something you did purchase with the card
- Problem when making payments
  - Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through)
  - You never received your bill or did not know a payment was due
- Struggling to pay your bill (bankruptcy, forbearance)
  - Filed for bankruptcy
  - Problem lowering your monthly payments
  - Credit card company won't work with you while you're going through financial hardship (won't negotiate lower fees, lower interest rate, lower monthly payment, or postpone payments)
- Closing your account
  - Can't close your account
  - Company closed your account

# Credit card or prepaid card

## General-purpose credit card or charge card (continued)

(can use anywhere credit cards are accepted)

- Other features, terms, or problems (rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues)
  - Problem with rewards from credit card (miles, points, cash back)
  - Credit card company forcing arbitration
  - Problem with customer service
  - Add-on products and services (credit monitoring, disability insurance, card protection)
  - Privacy issues
  - Problem with convenience check
  - Problem with cash advances
  - Problem with balance transfer
  - Other problem
- 
- Problem with credit report or credit score\*

\* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

# Credit card or prepaid card

## Store credit card

(can use only at specific store or chain of stores)

- Getting a credit card (problem during application process, fraudulent card opened in your name, replacement card)
  - Application denied
  - Delay in processing application
  - Sent card you never applied for
  - Card opened as result of identity theft or fraud
  - Problem getting a working replacement card
- Advertising and marketing, including promotional offers (confusing or misleading advertising, didn't receive advertised interest rate)
  - Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised)
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# Credit card or prepaid card

## Store credit card (continued)

(can use only at specific store or chain of stores)

- Problem with a purchase shown on your statement (billing dispute, fraud, transaction issue)
  - Card was charged for something you did not purchase with the card (charges made without your permission, fraud)
  - Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process)
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  - Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through)
  - You never received your bill or did not know a payment was due
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  - Problem with customer service
  - Add-on products and services (credit monitoring, disability insurance, card protection)
  - Privacy issues
  - Problem with convenience check
  - Problem with cash advances
  - Problem with balance transfer
  - Other problem
- 
- Problem with credit report or credit score\*

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# Credit card or prepaid card

## General-purpose prepaid card

(can use anywhere; often sold at stores)

- Problem getting a card or closing an account

- Trouble getting, activating, or registering a card
- Trouble closing card (includes problem getting the remaining balance on the card)
- Trouble getting a working replacement card
- Don't want a card provided by your employer or the government

## Gift card

(can use at a particular store or chain of stores)

## Payroll card

(provided by your employer to receive your salary or wages)

- Unexpected or other fees

## Government benefit card

(provided by a government agency to receive government benefits such as unemployment insurance, Social Security, or child support)

- Problem with a purchase or transfer

- Charged for a purchase or transfer you did not make with the card (charges made without your permission, fraud)
- Overcharged for a purchase or transfer you did make with the card
- Card company isn't resolving a dispute about a purchase or transfer

## Student prepaid card

(prepaid card that is linked to your school account or student ID that may be used to pay for books, meals or tuition)

- Unexpected or other fees

\*All of these issues are available for all of the sub-products to the left.

# Credit card and prepaid card

## **General-purpose prepaid card (continued)**

(can use anywhere; often sold at stores)

- Trouble using the card

- Trouble getting information about the card (balance, terms)

- Trouble using the card to spend money in a store or online

- Trouble using the card to pay a bill

- Trouble using the card to send money to another person (friend, relative)

- Problem with a check written from your prepaid card account

- Problem using the card to withdraw money from an ATM

- Problem with direct deposit

- Problem adding money

## **Gift card (continued)**

(can use at a particular store or chain of stores)

## **Payroll card (continued)**

(provided by your employer to receive your salary or wages)

## **Government benefit card (continued)**

(provided by a government agency to receive government benefits such as unemployment insurance, Social Security, or child support)

- Problem with overdraft

- Was signed up for overdraft on card, but don't want to be

- Overdraft charges

- Advertising

- Confusing or misleading advertising about the card

- Changes in terms from what was offered or advertised

## **Student prepaid card (continued)**

(prepaid card that is linked to your school account or student ID that may be used to pay for books, meals or tuition)

\*All of these issues are available for all of the sub-products to the left.

# Checking or savings account

## Checking account

(debit card, ATM card, checks)

- Opening an account

- Unable to open an account
- Account opened as a result of fraud
- Didn't receive terms that were advertised
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)

## Savings account

## Other banking product or service

- Managing an account (deposits, withdrawals, using ATM card, making or receiving payments, cashing a check, fees)

- Deposits and withdrawals (availability or access to deposited funds, account freezes, garnishments, transaction holds)
- Problem making or receiving payments (bill pay, mobile or online payments, bank offsets, transaction holds)
- Banking errors (interest rate calculations, errors crediting account)
- Cashing a check
- Problem using a debit or ATM card (unauthorized card use, fees, disputed transaction)
- Funds not handled or disbursed as instructed
- Problem accessing account (online or mobile access, receiving the periodic billing statement)
- Fee problem

- Closing an account

- Can't close your account
- Company closed your account
- Fees charged for closing account
- Funds not received from closed account

\*All of these issues are available for all of the sub-products to the left.

# Checking or savings account

**Checking account (continued)**  
(debit card, ATM card, checks)

- Problem caused by your funds being low
  - Overdrafts and overdraft fees
  - Non-sufficient funds and associated fees
  - Late or other fees
  - Bounced checks or returned payments

**Savings account (continued)**

**Other banking product or service  
(continued)**

- Problem with a lender or other company charging your account
  - Transaction was not authorized
  - Can't stop withdrawals from your account
  - Money was taken from your account on the wrong day or for the wrong amount
- Problem with credit report or credit score

\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

# Checking or savings account

## CD (Certificate of Deposit)

- Opening an account
  - Unable to open an account
  - Account opened as a result of fraud
  - Didn't receive terms that were advertised
  - Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Managing an account (deposits, withdrawals, errors, problem accessing account, fees)
  - Deposits or withdrawals (availability or access to deposited funds, account freezes, transaction holds)
  - Banking errors (interest rate calculations, errors crediting account)
  - Problem accessing account (online or mobile access, receiving the periodic billing statement)
  - Problem with fees or penalties
  - Problem with renewal
  - Funds not handled or disbursed as instructed
- Closing an account
  - Can't close your account
  - Company closed your account
  - Fees charged for closing account
  - Funds not received from closed account
- Problem with credit report or credit score\*

\* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

# **Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check)**

## **Domestic (US) money transfer**

- Money was not available when promised
- Wrong amount charged or received (transfer amounts, fees, exchange rates, taxes)
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Other transaction problem (unauthorized transaction, cancellation, refund)
- Other service problem (advertising or marketing, pricing, privacy)
- Unexpected or other fees
- Fraud or scam

## **International money transfer**

### **Virtual currency**

(used to track, store, and send value over the Internet)

**\*All of these issues are available for all of the sub-products to the left.**

# **Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check)**

## **Check cashing service**

(a company that cashes a check for a fee)

- Confusing or misleading advertising or marketing
- Problem with customer service
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Unexpected or other fees
- Fraud or scam

## **Debt settlement**

(services for reducing your debt balance on things like credit cards or medical debt)

**\*All of these issues are available for all of the sub-products to the left.**

# **Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check)**

## **Mobile or digital wallet**

(online or digital account used to send payments or make purchases from a digital device like a smartphone or computer)

- Managing, opening, or closing your mobile wallet account
- Unauthorized transactions or other transaction problem
- Problem adding money
- Overdraft, savings, or rewards features
- Confusing or misleading advertising or marketing
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Unexpected or other fees
- Fraud or scam

## **Foreign currency exchange**

(transactions that convert money from one country's currency to another's)

- Confusing or misleading advertising or marketing
- Incorrect exchange rate
- Problem with customer service
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Unexpected or other fees
- Fraud or scam

# **Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check)**

## **Money order**

(a prepaid check for a set amount of money)

- Confusing or misleading advertising or marketing
- Lost or stolen money order
- Problem with customer service
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Unexpected or other fees
- Fraud or scam

## **Refund anticipation check**

(paid to you by a bank or company in the amount of your expected tax refund)

## **Traveler's check or cashier's check**

(a check with guaranteed funds from a bank or other financial institution so it will never bounce)

**\*All of these issues are available for all of the sub-products to the left.**

# Debt collection

## Credit card debt

- Communication tactics (repeated phone calls, used abusive language)

## Payday loan debt

- Frequent or repeated calls
- Called before 8am or after 9pm
- Used obscene, profane, or other abusive language
- You told them to stop contacting you, but they keep trying

## Mortgage debt

## Medical debt

- Attempts to collect debt not owed (debt was paid, discharged in bankruptcy, result of identity theft, was owed by a deceased family member)

## Auto debt

- Debt was already discharged in bankruptcy and is no longer owed
- Debt was result of identity theft
- Debt was paid
- Debt is not yours

## Private student loan debt

## Federal student loan debt

- Written notification about debt (didn't receive, didn't know you could dispute debt)

- Didn't receive notice of right to dispute
- Didn't receive enough information to verify debt
- Notification didn't disclose it was an attempt to collect a debt

## I do not know

- False statements or representation (trying to collect wrong amount, impersonated lawyer or government official)

- Attempted to collect wrong amount
- Impersonated attorney, law enforcement, or government official
- Indicated you were committing crime by not paying debt
- Told you not to respond to a lawsuit they filed against you (which could mean you lose the lawsuit by default)

**\*All of these issues are available for all of the sub-products to the left.**

# Debt collection

## Credit card debt (continued)

- Threatened to contact someone or share information improperly (contacted employer, contacted you after asked them not to)

## Payday loan debt (continued)

- Contacted you after you asked them to stop
- Contacted your employer
- Contacted you instead of your attorney
- Talked to a third-party about your debt (commanding officer, relative, neighbor, landlord)

## Mortgage debt (continued)

## Medical debt (continued)

- Took or threatened to take negative or legal action (threatened to sue, arrest you, seize property,

## Auto debt (continued)

## Private student loan debt (continued)

## Federal student loan debt (continued)

## Other debt (continued)

(phone bill, health club membership, utilities)

- deport you, collect exempt funds, damage your credit)

- Threatened to arrest you or take you to jail if you do not pay
- Threatened to sue you for very old debt
- Sued you without properly notifying you of lawsuit
- Sued you in a state where you do not live or did not sign for the debt
- Threatened or suggested your credit would be damaged
- Collected or attempted to collect exempt funds (Social Security, disability benefits)
- Seized or attempted to seize your property
- Threatened to turn you into immigration or deport you

## I do not know (continued)

\*All of these issues are available for all of the sub-products to the left.

# Credit reporting, credit repair services, or other personal consumer reports

## Credit reporting

- Incorrect information on your report (wrong address, fraud, incorrectly shows account still open)
  - Information belongs to someone else (identity theft, fraud, error)
  - Information is missing that should be on the report
  - Account information incorrect
  - Account status incorrect
  - Personal information incorrect
  - Public record information inaccurate
  - Old information reappears or never goes away
- Problem with a credit reporting company's investigation into an existing problem
  - Investigation took more than 30 days
  - Was not notified of investigation status or results
  - Their investigation did not fix an error on your report
  - Difficulty submitting a dispute or getting information about a dispute over the phone
  - Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)
- Improper use of your report (shared without consent, credit inquiries from unknown sources)
  - Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law)
  - Received unsolicited financial product or insurance offers after opting out
  - Report provided to employer without your written authorization
  - Credit inquiries on your report that you don't recognize

# Credit reporting, credit repair services, or other personal consumer reports

## Credit reporting (continued)

- Unable to get your credit report or credit score
  - Problem getting your free annual credit report
  - Other problem getting your report or credit score
- Credit monitoring or identity theft protection services (billing dispute, unwanted marketing, problem cancelling account)
  - Problem canceling credit monitoring or identify theft protection service
  - Billing dispute for service
  - Received unwanted marketing or advertising
  - Problem with product or service terms changing
  - Didn't receive services that were advertised
- Problem with fraud alerts or security freezes (initial 90-day, trouble placing or extending a freeze, extended, active duty)

# Credit reporting, credit repair services, or other personal consumer reports

## Other personal consumer report (background checks, employment screening)

- Incorrect information on your report (wrong address, fraud, inaccurate public record)
  - Information belongs to someone else (identity theft, fraud, error)
  - Information that should be on the report is missing (address, personal information)
  - Information is incorrect (employer names, rental history dates, account history)
  - Personal information incorrect (wrong date of birth, address)
  - Public record information inaccurate (bankruptcy, judgment, lien, criminal record)
  - Old information reappears or never goes away
- Problem with a company's investigation into an existing issue
  - Investigation took more than 30 days
  - Was not notified of investigation status or results
  - Their investigation did not fix an error on your report
  - Difficulty submitting a dispute or getting information about a dispute over the phone
  - Problem with personal statement of dispute (explaining why you disagree with an item on your report after an investigation)

# Credit reporting, credit repair services, or other personal consumer reports

## Other personal consumer report

(continued)

(background checks, employment screening)

- Improper use of your report (shared without consent, credit inquiries from unknown sources)
  - Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law)
  - Received unsolicited financial product or insurance offers after opting out
  - Report provided to employer without your written authorization
  
- Identity theft protection or other monitoring services (billing dispute, unwanted marketing, problem cancelling account)
  - Problem canceling credit monitoring or identify theft protection service
  - Billing dispute for services
  - Received unwanted marketing or advertising
  - Problem with product or service terms changing
  - Didn't receive services that were advertised

# Credit reporting, credit repair services, or other personal consumer reports

## Credit repair services

(paid service for improving your credit score)

- Confusing or misleading advertising or marketing
- Problem with customer service
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Excessive fees
- Unexpected or other fees
- Fraud or scam (paid for services not received)