

June 2016

# Monthly Complaint Report

Vol. 12



# Table of contents

|   |           |
|---|-----------|
| <b>Table of contents.....</b>                       | <b>1</b>  |
| <b>1. Complaint volume.....</b>                     | <b>3</b>  |
| 1.1    Complaint volume by product .....            | 4         |
| 1.2    Complaint volume by state .....              | 8         |
| 1.3    Complaint volume by company .....            | 10        |
| <b>2. Product spotlight: Consumer loan.....</b>     | <b>12</b> |
| 2.1    Consumer loan complaints by type .....       | 12        |
| 2.2    Consumer loan complaints by state .....      | 13        |
| 2.3    Consumer loan complaints by company .....    | 16        |
| <b>3. Sub Product spotlight: Auto lending .....</b> | <b>19</b> |
| 3.1    Auto lending complaints by type .....        | 19        |
| 3.2    Auto lending complaints by state .....       | 21        |
| 3.3    Auto lending complaints by company .....     | 22        |
| <b>4. Geographic spotlight: Arkansas .....</b>      | <b>24</b> |
| 4.1    Arkansas complaints by product .....         | 25        |
| 4.2    Arkansas complaints over time .....          | 26        |
| 4.3    Arkansas complaints by company .....         | 27        |

**Appendix A: ..... 28**

# 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’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.<sup>3</sup>

---

<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 June 1, 2016, the CFPB has handled approximately 906,400 complaints, including approximately 23,800 complaints in May 2016. Table 1 shows the percentage change in complaint volume by product, comparing March - May 2015 with March - May 2016.<sup>4</sup>

**TABLE 1: CHANGE IN COMPLAINT VOLUME**

|                          | % change  | 3 month average:<br>Mar - May 2015 | 3 month average:<br>Mar - May 2016 |
|--------------------------|-----------|------------------------------------|------------------------------------|
| Student loans            | 61%       | 683                                | 1,098                              |
| Consumer loan            | 27%       | 1,020                              | 1,297                              |
| Bank account or services | 18%       | 1,726                              | 2,041                              |
| Other financial services | 13%       | 153                                | 174                                |
| Prepaid                  | 13%       | 189                                | 215                                |
| Credit card              | 10%       | 1,826                              | 2,008                              |
| Mortgage                 | 6%        | 4,264                              | 4,528                              |
| Credit reporting         | 2%        | 4,680                              | 4,766                              |
| Debt collection          | 0%        | 7,442                              | 7,415                              |
| Money transfer           | -2%       | 198                                | 194                                |
| Payday loan              | -15%      | 479                                | 405                                |
| <b>Total</b>             | <b>7%</b> | <b>22,850</b>                      | <b>24,405</b>                      |

---

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

- Student loans complaints showed the greatest percentage increase from March - May 2015 (683 complaints) to March - May 2016 (1,098 complaints), representing about a 61 percent increase.
- Payday loan complaints showed the greatest percentage decrease from March - May 2015 (479 complaints) to March - May 2016 (405 complaints), representing about a 15 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.<sup>5</sup>

---

<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 6,254 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 29 percent of complaints submitted in May 2016.
- Prepaid complaints showed the greatest month-over-month percentage increase (28 percent).
- Other financial services complaints showed the greatest month-over-month percentage decrease (-33 percent).
- Debt collection, credit reporting and mortgage complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 68 percent of complaints submitted in May 2016.

## 1.2 Complaint volume by state

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

|    | % change | 3 month average:<br>Mar - May 2015 | 3 month average:<br>Mar - May 2016 | Total complaints | Total complaints per<br>100k population |
|----|----------|------------------------------------|------------------------------------|------------------|---|
| NM | 38%      | 116                                | 161                                | 4,783            | 229                                     |
| IA | 33%      | 99                                 | 131                                | 4,231            | 135                                     |
| MN | 27%      | 246                                | 312                                | 10,305           | 188                                     |
| DC | 22%      | 125                                | 152                                | 5,250            | 781                                     |
| TN | 22%      | 382                                | 467                                | 14,849           | 225                                     |
| WY | 22%      | 20                                 | 24                                 | 971              | 166                                     |
| NE | 21%      | 78                                 | 95                                 | 3,125            | 165                                     |
| ID | 21%      | 80                                 | 97                                 | 3,395            | 205                                     |
| VA | 20%      | 664                                | 798                                | 28,400           | 339                                     |
| MA | 16%      | 389                                | 453                                | 16,759           | 247                                     |
| KS | 15%      | 123                                | 141                                | 4,959            | 170                                     |
| IN | 15%      | 248                                | 284                                | 10,658           | 161                                     |
| SC | 14%      | 313                                | 358                                | 12,083           | 247                                     |
| UT | 14%      | 137                                | 156                                | 5,241            | 175                                     |
| LA | 13%      | 266                                | 301                                | 9,865            | 211                                     |
| NJ | 11%      | 837                                | 925                                | 34,297           | 383                                     |
| NV | 11%      | 282                                | 311                                | 11,098           | 384                                     |
| AZ | 10%      | 481                                | 530                                | 19,592           | 287                                     |
| CO | 10%      | 378                                | 415                                | 14,924           | 274                                     |
| MD | 9%       | 704                                | 769                                | 27,679           | 461                                     |
| NH | 9%       | 94                                 | 103                                | 4,101            | 308                                     |
| CA | 8%       | 3,074                              | 3,328                              | 125,451          | 320                                     |
| GA | 8%       | 965                                | 1,044                              | 37,333           | 365                                     |
| OH | 8%       | 678                                | 734                                | 27,993           | 241                                     |
| KY | 7%       | 189                                | 201                                | 7,278            | 164                                     |
| FL | 6%       | 2,241                              | 2,387                              | 87,519           | 432                                     |
| WA | 6%       | 473                                | 504                                | 18,379           | 256                                     |
| AR | 6%       | 104                                | 111                                | 4,190            | 141                                     |
| MT | 6%       | 44                                 | 47                                 | 1,613            | 156                                     |
| MS | 5%       | 118                                | 125                                | 4,741            | 158                                     |
| NC | 5%       | 601                                | 630                                | 24,830           | 247                                     |
| IL | 4%       | 826                                | 863                                | 31,353           | 244                                     |
| OR | 4%       | 271                                | 283                                | 10,395           | 258                                     |
| WI | 4%       | 265                                | 277                                | 10,645           | 184                                     |
| MO | 4%       | 299                                | 311                                | 12,287           | 202                                     |
| SD | 3%       | 32                                 | 33                                 | 1,389            | 162                                     |
| ND | 3%       | 26                                 | 27                                 | 895              | 118                                     |
| DE | 2%       | 109                                | 111                                | 4,699            | 497                                     |
| PA | 2%       | 820                                | 837                                | 32,222           | 252                                     |
| TX | 2%       | 1,942                              | 1,980                              | 70,996           | 258                                     |
| MI | 1.0%     | 569                                | 575                                | 23,538           | 237                                     |
| NY | -0.7%    | 1,485                              | 1,475                              | 57,720           | 292                                     |
| AK | -1%      | 29                                 | 29                                 | 1,178            | 160                                     |
| OK | -2%      | 196                                | 192                                | 6,673            | 171                                     |
| CT | -2%      | 235                                | 229                                | 9,941            | 277                                     |
| RI | -3%      | 72                                 | 70                                 | 2,956            | 280                                     |
| WV | -3%      | 71                                 | 69                                 | 2,585            | 140                                     |
| ME | -8%      | 95                                 | 87                                 | 3,101            | 233                                     |
| AL | -9%      | 300                                | 272                                | 9,905            | 204                                     |
| VT | -23%     | 38                                 | 29                                 | 1,473            | 235                                     |
| HI | -32%     | 113                                | 77                                 | 3,286            | 230                                     |

- New Mexico (38 percent), Iowa (33 percent), and Minnesota (27 percent) experienced the greatest complaint volume percentage increase from March - May 2015 to March - May 2016.
- Hawaii (-32 percent), Vermont (-23 percent), and Alabama (-9 percent) experienced the greatest complaint volume percentage decrease from March - May 2015 to March - May 2016.<sup>7</sup>
- Of the five most populated states, California (8 percent) experienced the greatest complaint volume percentage increase and New York (-0.7 percent) experienced the greatest complaint volume percentage decrease from March - May 2015 to March - May 2016.

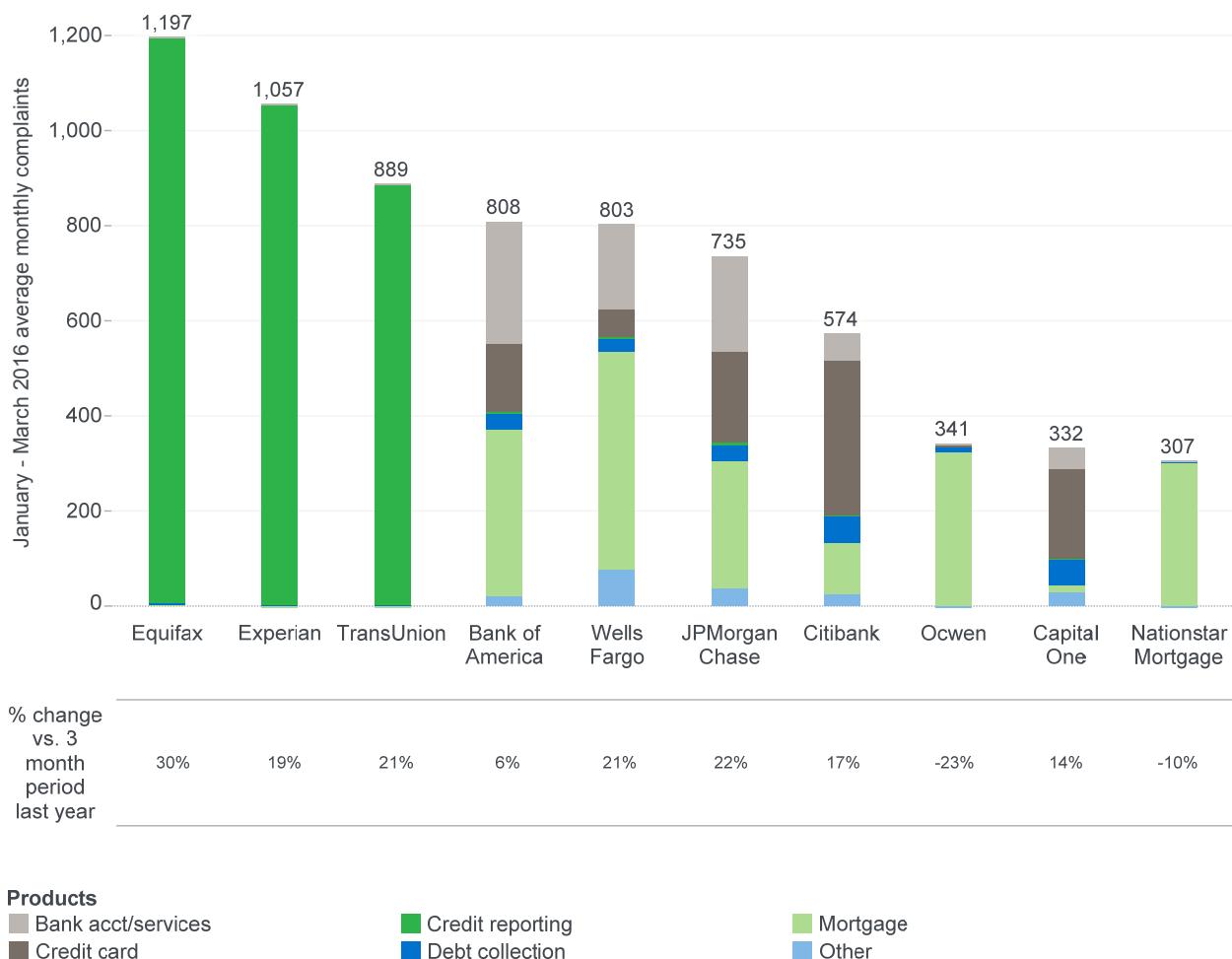
---

<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 January - March 2016. Figure 1 also shows which products consumers complained about for each company. The “Other” category includes consumer loans, student loans, money transfers, payday loans, prepaid cards, and other financial service complaints. Complaints sent to these companies account for 47 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:<br>January - March<br>2016 | % change vs. 3<br>month period last<br>year | Monthly<br>average <sup>8</sup> | Total<br>complaints |
|------------------------|---|---|---------------------------------|---------------------|
| Equifax                | 1,197                                       | 30%   | 720                             | 31,665              |
| Experian               | 1,057                                       | 19%   | 737                             | 30,958              |
| TransUnion             | 889   | 21%   | 609                             | 25,595              |
| Bank of America        | 808   | 6%  | 997                             | 56,846              |
| Wells Fargo            | 803   | 21%   | 741                             | 42,226              |
| JPMorgan Chase         | 735   | 22%   | 608                             | 34,657              |
| Citibank               | 574   | 17%   | 469                             | 26,708              |
| Ocwen                  | 341   | -23%  | 375                             | 21,003              |
| Capital One            | 332   | 14%   | 294                             | 16,781              |
| Nationstar<br>Mortgage | 307   | -10%  | 240                             | 13,174              |

- By average monthly complaint volume, Equifax (1,197), Experian (1,057), and TransUnion (889) were the most-complained-about companies for January - March 2016.
- Equifax experienced the greatest percentage increase in average monthly complaint volume (30 percent) from January - March 2015 to January - March 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-23 percent) from January - March 2015 to January - March 2016.

---

<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 March 2016.

# 2. Product spotlight: Consumer Loan

The CFPB has handled approximately 38,500 consumer loan complaints since July 21, 2011, making consumer loan the sixth most-complained-about product, representing 4 percent of total complaints.

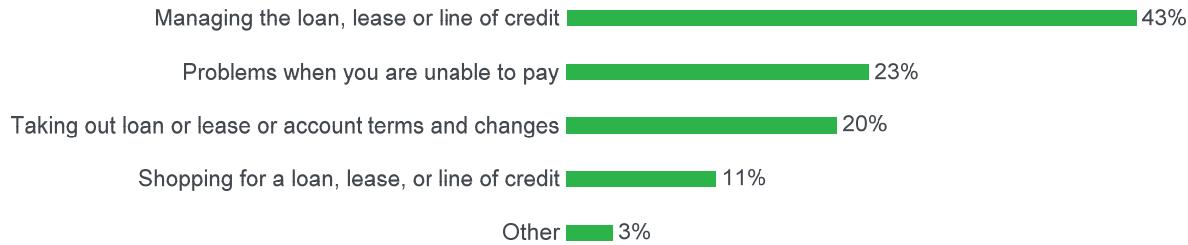
## 2.1 Consumer loan complaints by type

Figures 2 and 3 show the types of consumer loan complaints consumers submitted as a percentage of all consumer loan complaints handled. The most common types of consumer loan consumers complain about are vehicle loans (52 percent) and installment loans (31 percent). The most common issues identified by consumers are managing the loan, lease, or line of credit (43 percent) and problems when the consumer is unable to pay (23 percent).

**FIGURE 2: TYPES OF CONSUMER LOAN PRODUCTS CONSUMER COMPLAIN ABOUT**



**FIGURE 3:** TYPES OF CONSUMER LOAN COMPLAINTS REPORTED BY CONSUMERS



- The table illustrates that the most common type of consumer loan complaint pertains to managing the loan, lease, or line of credit. Other common types of complaints address problems consumers have when they are unable to pay (including issues related to debt collection, bankruptcy, and default) and problems when taking out the loan or lease, such as term changes. In our spotlight section below, we will highlight observations from the auto industry.

## 2.2 Consumer loan complaints by state

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

- Alaska (600 percent), Hawaii (225 percent), and Idaho (133 percent) experienced the greatest percentage increase in consumer loan complaints from March - May 2015 to March - May 2016.

---

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

- Vermont (-60 percent), West Virginia (-57 percent), and Washington, D.C. (-39 percent) experienced the greatest percentage decrease in consumer loan complaints from March - May 2015 to March - May 2016.
- Of the five most populated states, Illinois (42 percent) experienced the greatest percentage increase and New York (8 percent) experienced the least percentage increase in consumer loan complaints from March - May 2015 to March - May 2016.

**TABLE 5: CONSUMER LOAN COMPLAINT VOLUME PERCENT CHANGE BY STATE**

|    | % change | 3 month average:<br>Mar - May 2015 | 3 month average:<br>Mar - May 2016 | Total complaints | Complaints per 100k<br>population |
|----|----------|------------------------------------|------------------------------------|------------------|-----------------------------------|
| AK | 600%     | 0.3                                | 2.3                                | 50               | 6.8                               |
| HI | 225%     | 1.3                                | 4.3                                | 121              | 8.5                               |
| ID | 133%     | 2.0                                | 4.7                                | 134              | 8.1                               |
| ME | 130%     | 3.3                                | 7.7                                | 131              | 9.9                               |
| OK | 93%      | 9.0                                | 17.3                               | 403              | 10.3                              |
| CT | 83%      | 8.0                                | 14.7                               | 432              | 12.0                              |
| VA | 69%      | 26.0                               | 44.0                               | 1,272            | 15.2                              |
| WY | 67%      | 1.0                                | 1.7                                | 53               | 9.0                               |
| MO | 65%      | 18.0                               | 29.7                               | 664              | 10.9                              |
| WI | 58%      | 10.3                               | 16.3                               | 464              | 8.0                               |
| KS | 53%      | 5.7                                | 8.7                                | 224              | 7.7                               |
| NJ | 47%      | 29.7                               | 43.7                               | 1,290            | 14.4                              |
| AZ | 46%      | 24.0                               | 35.0                               | 982              | 14.4                              |
| IN | 44%      | 15.0                               | 21.7                               | 516              | 7.8                               |
| OH | 43%      | 31.0                               | 44.3                               | 1,388            | 12.0                              |
| NV | 43%      | 11.7                               | 16.7                               | 456              | 15.8                              |
| IL | 42%      | 30.0                               | 42.7                               | 1,193            | 9.3                               |
| GA | 42%      | 47.7                               | 67.7                               | 1,922            | 18.8                              |
| TN | 40%      | 21.7                               | 30.3                               | 838              | 12.7                              |
| CO | 33%      | 15.3                               | 20.3                               | 588              | 10.8                              |
| SC | 29%      | 20.7                               | 26.7                               | 747              | 15.3                              |
| FL | 27%      | 90.3                               | 115.0                              | 3,158            | 15.6                              |
| RI | 27%      | 3.7                                | 4.7                                | 139              | 13.2                              |
| PA | 26%      | 34.3                               | 43.3                               | 1,386            | 10.8                              |
| CA | 26%      | 126.3                              | 159.3                              | 4,521            | 11.5                              |
| DE | 25%      | 5.3                                | 6.7                                | 258              | 27.3                              |
| ND | 25%      | 1.3                                | 1.7                                | 39               | 5.2                               |
| NM | 25%      | 8.0                                | 10.0                               | 250              | 12.0                              |
| TX | 24%      | 106.3                              | 132.3                              | 3,550            | 12.9                              |
| LA | 24%      | 15.0                               | 18.7                               | 506              | 10.8                              |
| MN | 21%      | 9.3                                | 11.3                               | 322              | 5.9                               |
| MA | 21%      | 14.3                               | 17.3                               | 577              | 8.5                               |
| MD | 15%      | 33.7                               | 38.7                               | 1,222            | 20.3                              |
| IA | 14%      | 4.7                                | 5.3                                | 177              | 5.7                               |
| NC | 13%      | 30.7                               | 34.7                               | 1,309            | 13.0                              |
| UT | 8%       | 8.0                                | 8.7                                | 226              | 7.5                               |
| NH | 8%       | 4.3                                | 4.7                                | 132              | 9.9                               |
| NY | 8%       | 48.3                               | 52.0                               | 1,905            | 9.6                               |
| AL | 5%       | 19.3                               | 20.3                               | 657              | 13.5                              |
| NE | 0.0%     | 3.7                                | 3.7                                | 118              | 6.2                               |
| MS | -4%      | 9.0                                | 8.7                                | 332              | 11.1                              |
| WA | -7%      | 14.7                               | 13.7                               | 585              | 8.2                               |
| KY | -10%     | 9.7                                | 8.7                                | 352              | 8.0                               |
| AR | -12%     | 5.7                                | 5.0                                | 234              | 7.9                               |
| OR | -19%     | 12.0                               | 9.7                                | 359              | 8.9                               |
| MI | -23%     | 31.7                               | 24.3                               | 916              | 9.2                               |
| SD | -25%     | 2.7                                | 2.0                                | 82               | 9.6                               |
| MT | -37%     | 2.7                                | 1.7                                | 58               | 5.6                               |
| DC | -39%     | 7.7                                | 4.7                                | 193              | 28.7                              |
| WV | -57%     | 4.7                                | 2.0                                | 117              | 6.3                               |
| VT | -60%     | 1.7                                | 0.7                                | 70               | 11.2                              |

## 2.3 Consumer loan complaints by company

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

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

The most-complained-about companies highlighted in Tables 6 - 8 received about 50 percent of all consumer loan complaints sent to companies for response in January - March 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 CONSUMER LOAN<sup>10</sup>**

| Company                             | 3 month average: Jan - Mar 2016 | % change vs. 3 month period last year | 3 month average % untimely: Jan - Mar 2016 | Total Complaints |
|-------------------------------------|---------------------------------|---------------------------------------|--|------------------|
| Santander Consumer USA Holdings Inc | 58.3                            | 16%                                   | 0%   | 175              |
| Ally Financial Inc.                 | 47.3                            | 11%                                   | 0%   | 142              |
| Wells Fargo                         | 43.0                            | 28%                                   | 19%  | 129              |
| Capital One                         | 25.7                            | 13%                                   | 0%   | 77               |
| OneMain Financial Holdings, LLC     | 25.7                            | 381%                                  | 1%   | 77               |
| JPMorgan Chase                      | 20.3                            | 24%                                   | 0%   | 61               |
| Toyota Motor Credit Corporation     | 20.3                            | 97%                                   | 0%   | 61               |
| Synchrony Financial                 | 17.7                            | 10%                                   | 0%   | 53               |
| Westlake Services, LLC              | 14.7                            | 83%                                   | 7%   | 44               |
| Bank of America                     | 13.3                            | 21%                                   | 0%   | 40               |
| GM Financial                        | 13.0                            | 11%                                   | 0%   | 39               |
| Nissan Motor Acceptance Corporation | 12.3                            | 3%                                    | 0%   | 37               |
| American Honda Finance Corporation  | 11.7                            | 25%                                   | 0%   | 35               |
| U.S. Bancorp                        | 11.3                            | 31%                                   | 0%   | 34               |
| BB&T Financial                      | 11.0                            | 94%                                   | 0%   | 33               |
| Credit Acceptance Corporation       | 10.3                            | 55%                                   | 0%   | 31               |
| Citizens Financial Group, Inc.      | 10.0                            | 500%                                  | 0%   | 30               |

<sup>10</sup> Three-month averages are rounded, and percentage changes are based on non-rounded averages.

**TABLE 7:** COMPANIES WITH THE LARGEST PERCENT INCREASE IN CONSUMER LOAN COMPLAINTS

| Name                            | % change<br>vs. 3 month<br>period last<br>year | 3 month average:<br>Jan - Mar 2015 | 3 month average:<br>Jan - Mar 2016 |
|---------------------------------|--|------------------------------------|------------------------------------|
| Citizens Financial Group, Inc.  | 500%   | 1.7                                | 10.0                               |
| OneMain Financial Holdings, LLC | 381%   | 5.3                                | 25.7                               |
| Toyota Motor Credit Corporation | 97%  | 10.3                               | 20.3                               |
| BB&T Financial                  | 94%  | 5.7                                | 11.0                               |
| Westlake Services, LLC          | 83%  | 8.0                                | 14.7                               |

**TABLE 8:** COMPANIES WITH THE LEAST PERCENT INCREASE IN CONSUMER LOAN COMPLAINTS

| Name                                | % change<br>vs. 3 month<br>period last<br>year | 3 month average:<br>Jan - Mar 2015 | 3 month average:<br>Jan - Mar 2016 |
|-------------------------------------|--|------------------------------------|------------------------------------|
| Nissan Motor Acceptance Corporation | 3%   | 12.0                               | 12.3                               |
| Synchrony Financial                 | 10%  | 16.0                               | 17.7                               |
| Ally Financial Inc.                 | 11%  | 42.7                               | 47.3                               |
| GM Financial                        | 11%  | 11.7                               | 13.0                               |
| Capital One                         | 13%  | 22.7                               | 25.7                               |

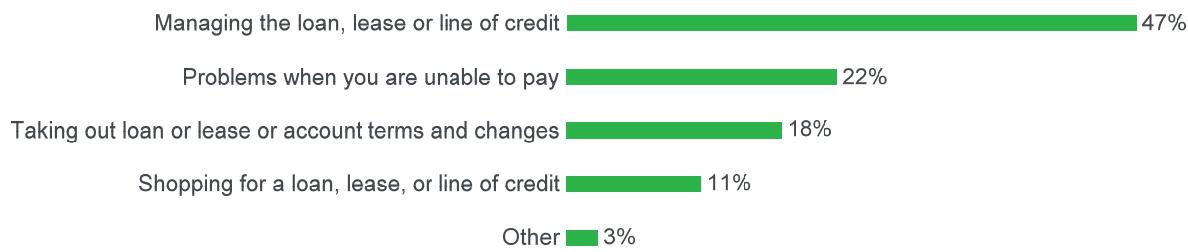
# 3. Sub Product spotlight: Auto Lending

The CFPB has handled approximately 23,000 auto lending<sup>11</sup> complaints since July 21, 2011, representing 60 percent of consumer loan complaints.

## 3.1 Auto lending complaints by type

Figure 3 shows the types of auto lending complaints as a percentage of all auto lending complaints handled. The most common types identified by consumers are managing the loan, lease or line of credit (47 percent) and problems when you are unable to pay (22 percent).

**FIGURE 4:** TYPES OF AUTO LENDING COMPLAINTS REPORTED BY CONSUMERS



---

<sup>11</sup> Auto lending complaints include vehicle loan, vehicle lease, and title loan complaints submitted to the CFPB.

- Consumers complained about payment processing issues, including not having their payments applied to their accounts in a timely and correct manner. Consumers also stated that they had their account debited for more than their monthly payment.
- Some consumers complained that they did not understand why their account balances were not decreasing after making a large number of monthly payments. They also indicated that they did not fully understand the effects of fees and high interest rates on the total cost of their loans.
- Many consumers described having to voluntarily surrender their vehicle because they could no longer afford their payments. In many of these complaints, consumers ended up owing more than the value of the car. This leaves them with large deficiency balances that they did not anticipate.
- Many consumers complained of repossessions that occurred without any notification. In some of these complaints, the repossessions occurred while the consumer was under the impression that they had successfully negotiated a repayment plan. Consumers also indicated that they were subject to high reinstatement fees.
- Some consumers complained that warranties they believe that they were required to purchase did not cover basic repairs sought by the consumer. In these complaints, consumers purchased older cars and they were under the impression that the warranty would cover the repairs often associated with cars that have high mileage. Since these repairs were not covered, consumers incurred high costs to fix their cars or in some instances were unable to make further use of the vehicle.
- Consumers complained about misleading advertisements at “Buy Here Pay Here” dealerships. Consumers explained that dealerships checked their credit even though advertisements stated that their credit would not be considered. Consumers also complained that although advertisements stated that making timely payments on their loans would help build their credit up, dealerships would not furnish good standing credit information.
- Consumers with vehicle leases complained about having to pay what they felt were high wear and tear fees at the end of the lease term. These consumers explained that they disagreed with the wear and tear determinations and believed the process was unfair. Because there is a subjective element to this determination, consumers indicated that they should be allowed to be present for the inspection.

## 3.2 Auto lending complaints by state

**TABLE 9:** AUTO LENDING COMPLAINT VOLUME PERCENT CHANGE BY STATE

|    | % change | 3 month average:<br>Mar - May 2015 | 3 month average:<br>Mar - May 2016 | Total complaints | Complaints per 100k<br>population |
|----|----------|------------------------------------|------------------------------------|------------------|-----------------------------------|
| AK | 400%     | 0.3                                | 1.7                                | 25               | 3.4                               |
| ME | 220%     | 1.7                                | 5.3                                | 84               | 6.3                               |
| HI | 167%     | 1.0                                | 2.7                                | 72               | 5.0                               |
| KS | 114%     | 2.3                                | 5.0                                | 120              | 4.1                               |
| OK | 109%     | 3.7                                | 7.7                                | 234              | 6.0                               |
| AR | 100%     | 2.0                                | 4.0                                | 148              | 5.0                               |
| IN | 80%      | 6.7                                | 12.0                               | 291              | 4.4                               |
| VA | 77%      | 16.0                               | 28.3                               | 780              | 9.3                               |
| NJ | 68%      | 19.7                               | 33.0                               | 858              | 9.6                               |
| IL | 57%      | 17.0                               | 26.7                               | 712              | 5.5                               |
| AZ | 56%      | 16.0                               | 25.0                               | 660              | 9.7                               |
| SC | 55%      | 9.7                                | 15.0                               | 382              | 7.8                               |
| GA | 44%      | 29.0                               | 41.7                               | 1,196            | 11.7                              |
| DE | 43%      | 2.3                                | 3.3                                | 170              | 18.0                              |
| NH | 43%      | 2.3                                | 3.3                                | 78               | 5.9                               |
| CO | 38%      | 9.7                                | 13.3                               | 380              | 7.0                               |
| NM | 38%      | 2.7                                | 3.7                                | 120              | 5.8                               |
| UT | 36%      | 3.7                                | 5.0                                | 124              | 4.1                               |
| AL | 35%      | 8.7                                | 11.7                               | 341              | 7.0                               |
| FL | 34%      | 54.0                               | 72.3                               | 2,052            | 10.1                              |
| RI | 33%      | 2.0                                | 2.7                                | 86               | 8.1                               |
| CT | 32%      | 6.3                                | 8.3                                | 270              | 7.5                               |
| PA | 31%      | 20.7                               | 27.0                               | 803              | 6.3                               |
| MO | 30%      | 11.0                               | 14.3                               | 362              | 6.0                               |
| IA | 29%      | 2.3                                | 3.0                                | 97               | 3.1                               |
| OH | 28%      | 20.3                               | 26.0                               | 834              | 7.2                               |
| TN | 25%      | 12.0                               | 15.0                               | 439              | 6.7                               |
| WI | 25%      | 6.7                                | 8.3                                | 262              | 4.5                               |
| CA | 22%      | 72.3                               | 88.3                               | 2,671            | 6.8                               |
| NV | 22%      | 7.7                                | 9.3                                | 268              | 9.3                               |
| TX | 16%      | 63.3                               | 73.7                               | 2,101            | 7.6                               |
| NY | 14%      | 31.3                               | 35.7                               | 1,217            | 6.1                               |
| OR | 6%       | 5.3                                | 5.7                                | 176              | 4.4                               |
| NC | 5%       | 19.3                               | 20.3                               | 788              | 7.8                               |
| MD | 4%       | 22.3                               | 23.3                               | 814              | 13.6                              |
| LA | 0.0%     | 7.7                                | 7.7                                | 232              | 5.0                               |
| MA | 0.0%     | 9.0                                | 9.0                                | 341              | 5.0                               |
| ND | 0.0%     | 0.3                                | 0.3                                | 19               | 2.5                               |
| VT | 0.0%     | 0.7                                | 0.7                                | 49               | 7.8                               |
| WY | 0.0%     | 1.0                                | 1.0                                | 36               | 6.1                               |
| ID | N/A      | 0.0                                | 2.0                                | 53               | 3.2                               |
| KY | -7%      | 5.0                                | 4.7                                | 196              | 4.4                               |
| MN | -11%     | 6.0                                | 5.3                                | 167              | 3.0                               |
| MI | -12%     | 18.7                               | 16.3                               | 577              | 5.8                               |
| WA | -20%     | 10.0                               | 8.0                                | 345              | 4.8                               |
| MT | -25%     | 1.3                                | 1.0                                | 29               | 2.8                               |
| MS | -38%     | 4.3                                | 2.7                                | 149              | 5.0                               |
| NE | -44%     | 3.0                                | 1.7                                | 70               | 3.7                               |
| DC | -53%     | 6.3                                | 3.0                                | 111              | 16.5                              |
| WV | -60%     | 3.3                                | 1.3                                | 80               | 4.3                               |
| SD | -75%     | 1.3                                | 0.3                                | 46               | 5.4                               |

### 3.3 Auto lending complaints by company

The most-complained-about companies highlighted in Table 10 received about 50 percent of all auto lending complaints sent to companies for response in January - March 2016. This section highlights those complaints. Company-level information should be considered in context of company size and/or market share.

TABLE 10: MOST-COMPLAINED-ABOUT COMPANIES FOR AUTO LENDING<sup>12</sup>

| Company                             | 3 month average:<br>Jan - Mar 2016 | % change vs. 3<br>month period<br>last year | 3 month average<br>% untimely:<br>Jan - Mar 2016 | Total<br>Complaints |
|-------------------------------------|------------------------------------|---|--|---------------------|
| Santander Consumer USA Holdings Inc | 56.0                               | 14%   | 0%   | 168                 |
| Ally Financial Inc.                 | 45.7                               | 7%  | 0%   | 137                 |
| Wells Fargo                         | 28.0                               | 22%   | 26%  | 84                  |
| Capital One                         | 22.7                               | 10%   | 0%   | 68                  |
| Toyota Motor Credit Corporation     | 20.0                               | 94%   | 0%   | 60                  |
| JPMorgan Chase                      | 15.7                               | 15%   | 0%   | 47                  |
| Westlake Services, LLC              | 14.7                               | 91%   | 7%   | 44                  |
| GM Financial                        | 13.0                               | 15%   | 0%   | 39                  |
| Nissan Motor Acceptance Corporation | 12.3                               | 3%  | 0%   | 37                  |

- Of these companies, Toyota Motor Credit Corporation saw the greatest percentage increase in auto lending complaints (94 percent) from January - March 2015 to January - March 2016.

---

<sup>12</sup> Three-month averages are rounded, and percentage changes are based on non-rounded averages.

- Of these companies, Nissan Motor Acceptance Corporation saw the least percentage increase in consumer loan complaints (3 percent) during the same period.

# 4. Geographic spotlight: Arkansas

Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Arkansas and the Little Rock metro area. As of June 1, 2016, about 4,200 complaints were from Arkansas consumers, of which about 1,600 (38 percent) were from Little Rock.<sup>13</sup>

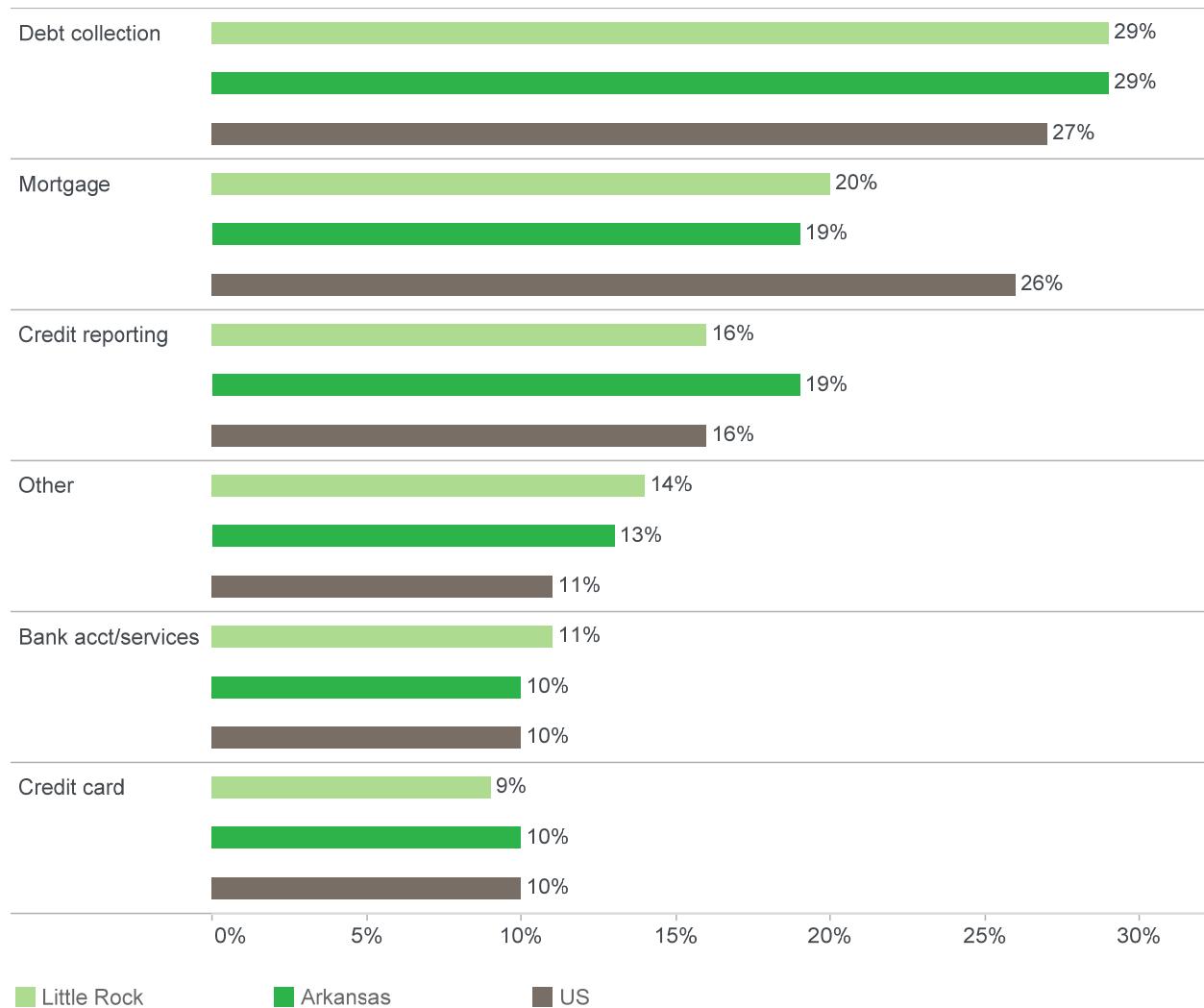
---

<sup>13</sup> The Little Rock metro area is defined as zip codes from the Little Rock-North Little Rock-Conway, AR 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.

## 4.1 Arkansas complaints by product

Figure 9 shows the distribution of complaints by product for Little Rock, Arkansas, and the United States as a whole.

**FIGURE 5:** LITTLE ROCK VS. ARKANSAS AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



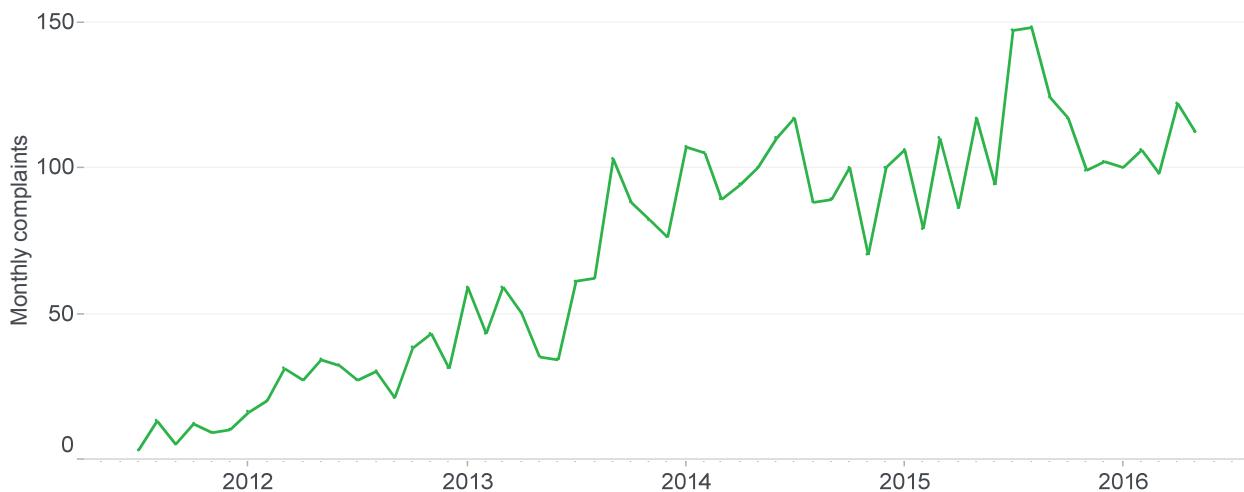
- Consumers in Little Rock and Arkansas most often submitted debt collection complaints. These made up 29 percent of all complaints submitted from these consumers, which was higher than the 27 percent national average.

- Consumers in Little Rock and Arkansas complained about mortgage (20 percent and 19 percent respectively) at a lower percentage than the 26 percent national average.

## 4.2 Arkansas complaints over time

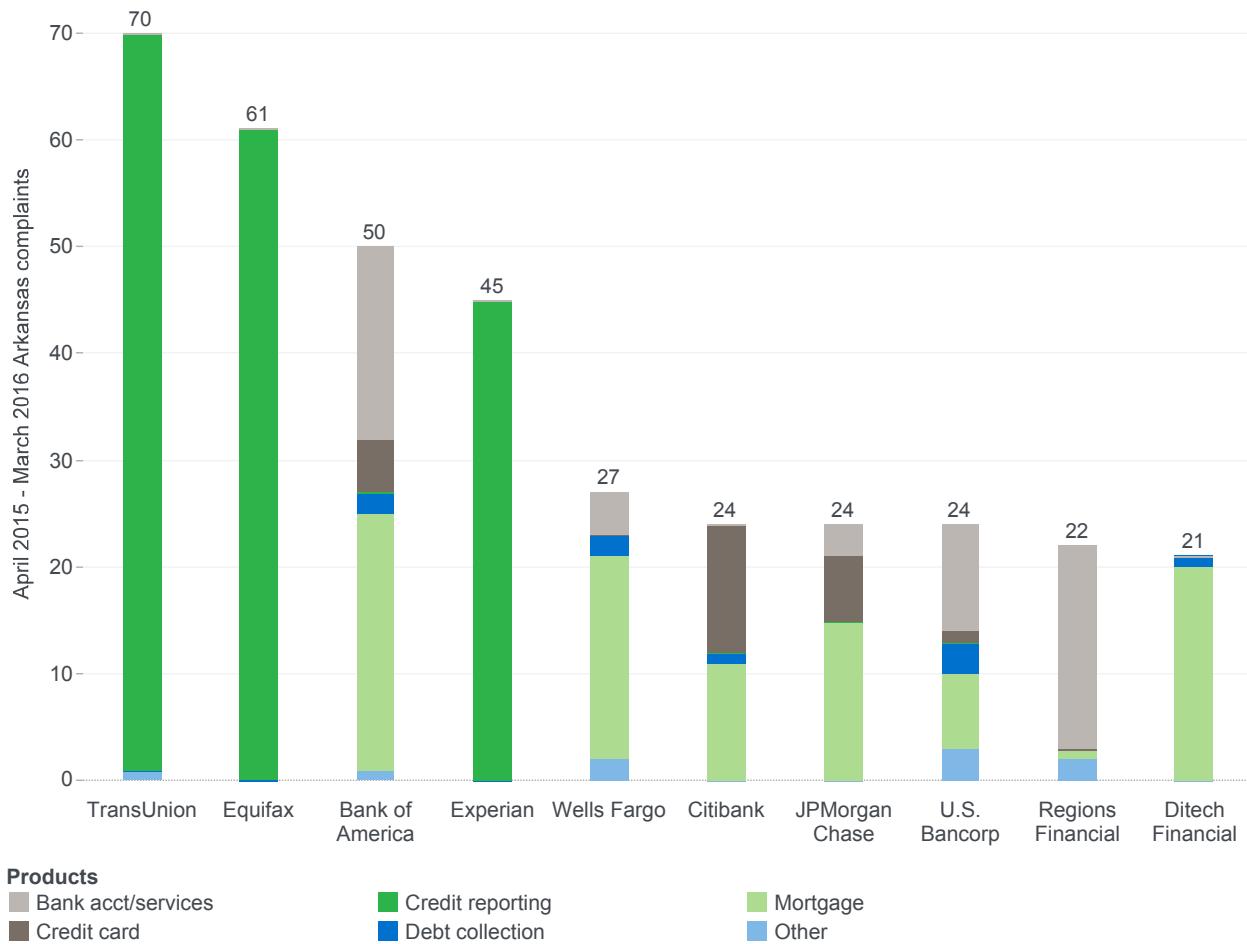
Complaints from consumers in Arkansas have generally followed the national trend. Average monthly complaints increased 14 percent from 2014 (97 complaints per month) to 2015 (111 complaints per month), higher than the national rate of 8 percent.

**FIGURE 6:** ARKANSAS MONTHLY COMPLAINT VOLUME TREND



## 4.3 Arkansas complaints by company

FIGURE 7: MOST-COMPLAINED-ABOUT COMPANIES BY ARKANSAS CONSUMERS



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

- In the April 2015 - March 2016 period, TransUnion, Equifax, and Bank of America led the list of most-complained-about companies by Arkansas consumers.

# APPENDIX A:

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

|                           | <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                   | 7,992                  | 157                   | 4,411           | 62                              | 587                | 94             | 582                  | 22,275         |
| 14-Aug                    | 1,564                           | 1,002                | 1,689              | 4,647                   | 7,222                  | 148                   | 4,340           | 104                             | 645                | 138            | 626                  | 22,319         |
| 14-Sep                    | 1,593                           | 979                  | 1,548              | 4,379                   | 6,381                  | 164                   | 4,114           | 110                             | 587                | 151            | 594                  | 20,806         |
| 14-Oct                    | 1,625                           | 1,026                | 1,437              | 3,561                   | 6,684                  | 132                   | 4,474           | 124                             | 532                | 139            | 654                  | 20,582         |
| 14-Nov                    | 1,391                           | 910                  | 1,357              | 3,569                   | 6,131                  | 123                   | 3,506           | 102                             | 478                | 129            | 546                  | 18,396         |
| 14-Dec                    | 1,463                           | 982                  | 1,459              | 3,698                   | 6,070                  | 160                   | 3,587           | 92                              | 468                | 144            | 548                  | 18,862         |
| 15-Jan                    | 1,617                           | 998                  | 1,515              | 4,149                   | 6,547                  | 144                   | 3,513           | 107                             | 458                | 165            | 575                  | 19,941         |
| 15-Feb                    | 1,457                           | 990                  | 1,788              | 4,032                   | 6,874                  | 141                   | 3,601           | 112                             | 472                | 183            | 603                  | 20,403         |
| 15-Mar                    | 1,725                           | 1,091                | 1,896              | 4,815                   | 8,000                  | 195                   | 4,287           | 158                             | 538                | 199            | 719                  | 23,796         |
| 15-Apr                    | 1,748                           | 941                  | 1,757              | 4,733                   | 7,178                  | 190                   | 4,238           | 146                             | 484                | 192            | 686                  | 22,487         |
| 15-May                    | 1,704                           | 1,029                | 1,826              | 4,493                   | 7,149                  | 208                   | 4,266           | 156                             | 414                | 177            | 645                  | 22,267         |
| 15-Jun                    | 1,968                           | 1,095                | 1,890              | 4,297                   | 7,469                  | 211                   | 4,664           | 166                             | 460                | 195            | 626                  | 23,248         |
| 15-Jul                    | 1,997                           | 1,344                | 1,961              | 6,547                   | 8,184                  | 235                   | 4,463           | 203                             | 478                | 187            | 645                  | 26,423         |
| 15-Aug                    | 2,042                           | 1,340                | 1,931              | 5,590                   | 7,570                  | 218                   | 4,949           | 196                             | 445                | 179            | 656                  | 25,322         |
| 15-Sep                    | 1,907                           | 1,253                | 1,947              | 4,679                   | 6,695                  | 198                   | 4,567           | 148                             | 450                | 179            | 612                  | 22,847         |
| 15-Oct                    | 2,247                           | 1,292                | 1,964              | 4,432                   | 6,838                  | 229                   | 4,435           | 160                             | 508                | 892            | 568                  | 23,823         |
| 15-Nov                    | 1,984                           | 1,092                | 1,819              | 3,731                   | 6,322                  | 192                   | 3,951           | 191                             | 421                | 260            | 457                  | 20,643         |
| 15-Dec                    | 1,975                           | 1,041                | 1,883              | 3,419                   | 6,361                  | 190                   | 3,794           | 162                             | 382                | 223            | 467                  | 20,157         |
| 16-Jan                    | 2,110                           | 1,174                | 2,001              | 3,367                   | 6,712                  | 222                   | 4,192           | 183                             | 422                | 227            | 567                  | 21,397         |
| 16-Feb                    | 1,834                           | 1,251                | 1,997              | 3,705                   | 7,277                  | 198                   | 4,456           | 172                             | 394                | 206            | 618                  | 22,364         |
| 16-Mar                    | 2,036                           | 1,349                | 2,051              | 4,860                   | 8,061                  | 187                   | 4,947           | 207                             | 436                | 241            | 1,134                | 25,770         |
| 16-Apr                    | 1,880                           | 1,264                | 1,993              | 4,508                   | 7,274                  | 195                   | 4,319           | 189                             | 384                | 177            | 1,192                | 23,601         |
| 16-May                    | 2,208                           | 1,277                | 1,981              | 4,931                   | 6,911                  | 199                   | 4,317           | 126                             | 396                | 226            | 969                  | 23,845         |
| <b>Total<sup>14</sup></b> | <b>89,279</b>                   | <b>38,455</b>        | <b>95,057</b>      | <b>148,540</b>          | <b>241,276</b>         | <b>6,300</b>          | <b>231,549</b>  | <b>3,579</b>                    | <b>14,222</b>      | <b>5,176</b>   | <b>26,702</b>        | <b>906,389</b> |

<sup>14</sup> Total column includes approximately 6,254 complaints where no specific consumer financial product was selected by consumers.

**TABLE 12: 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                        | 897                      | 657           | 768         | 1,743            | 3,241           | 56             | 1,759    | 47                       | 289         | 77      | 293           | 9,905   |
| Alaska                         | 107                      | 50            | 148         | 179              | 382             | 11             | 220      | 6                        | 26          | 5       | 39            | 1,178   |
| American Samoa                 | 9                        | 0             | 3           | 5                | 11              | 1              | 6        | 0                        | 0           | 0       | 1             | 37      |
| Arizona                        | 1,846                    | 982           | 2,071       | 2,803            | 5,491           | 123            | 5,274    | 55                       | 210         | 101     | 473           | 19,592  |
| Arkansas                       | 409                      | 234           | 417         | 802              | 1,217           | 31             | 791      | 19                       | 70          | 27      | 143           | 4,190   |
| California                     | 11,621                   | 4,521         | 12,456      | 18,762           | 30,956          | 839            | 40,009   | 438                      | 1,526       | 714     | 2,939         | 125,451 |
| Colorado                       | 1,359                    | 588           | 1,708       | 2,287            | 4,091           | 86             | 3,927    | 56                       | 200         | 85      | 444           | 14,924  |
| Connecticut                    | 1,202                    | 432           | 1,384       | 1,293            | 2,156           | 69             | 2,681    | 55                       | 162         | 79      | 357           | 9,941   |
| Delaware                       | 559                      | 258           | 595         | 646              | 1,301           | 20             | 1,075    | 23                       | 74          | 21      | 105           | 4,699   |
| District of Columbia           | 717                      | 193           | 617         | 759              | 1,239           | 44             | 1,166    | 37                       | 103         | 38      | 267           | 5,250   |
| Federated States of Micronesia | 3                        | 2             | 8           | 7                | 13              | 1              | 14       | 1                        | 1           | 0       | 1             | 51      |
| Florida                        | 7,981                    | 3,158         | 8,236       | 16,914           | 21,162          | 495            | 25,710   | 256                      | 983         | 306     | 1,773         | 87,519  |
| Georgia                        | 3,515                    | 1,922         | 3,022       | 6,320            | 8,891           | 216            | 11,593   | 105                      | 333         | 257     | 952           | 37,333  |
| Guam                           | 12                       | 9             | 11          | 25               | 29              | 3              | 25       | 1                        | 2           | 1       | 4             | 122     |
| Hawaii                         | 232                      | 121           | 380         | 586              | 810             | 18             | 988      | 12                       | 37          | 11      | 70            | 3,286   |
| Idaho                          | 219                      | 134           | 354         | 584              | 1,205           | 22             | 685      | 5                        | 58          | 10      | 100           | 3,395   |
| Illinois                       | 3,509                    | 1,193         | 3,343       | 5,016            | 8,261           | 210            | 7,723    | 107                      | 523         | 211     | 1,063         | 31,353  |
| Indiana                        | 971                      | 516           | 1,016       | 1,692            | 3,336           | 72             | 2,081    | 49                       | 278         | 63      | 519           | 10,658  |
| Iowa                           | 320                      | 177           | 516         | 736              | 1,418           | 32             | 658      | 34                       | 107         | 33      | 178           | 4,231   |
| Kansas                         | 488                      | 224           | 582         | 734              | 1,700           | 32             | 870      | 18                       | 93          | 33      | 142           | 4,959   |
| Kentucky                       | 609                      | 352           | 640         | 1,254            | 2,440           | 51             | 1,373    | 29                       | 178         | 38      | 274           | 7,278   |
| Louisiana                      | 760                      | 506           | 717         | 1,834            | 3,484           | 68             | 1,823    | 35                       | 279         | 66      | 239           | 9,865   |
| Maine                          | 297                      | 131           | 501         | 359              | 765             | 12             | 797      | 16                       | 46          | 25      | 133           | 3,101   |
| Marshall Islands               | 5                        | 8             | 6           | 4                | 14              | 0              | 10       | 1                        | 0           | 0       | 1             | 49      |
| Maryland                       | 2,795                    | 1,222         | 2,754       | 3,938            | 6,386           | 175            | 8,614    | 113                      | 509         | 136     | 805           | 27,679  |
| Massachusetts                  | 2,323                    | 577           | 2,375       | 2,102            | 3,352           | 153            | 4,558    | 86                       | 260         | 116     | 764           | 16,759  |
| Michigan                       | 2,174                    | 916           | 2,118       | 3,232            | 6,076           | 151            | 7,029    | 103                      | 438         | 159     | 923           | 23,538  |
| Minnesota                      | 1,065                    | 322           | 1,249       | 1,316            | 2,611           | 88             | 2,811    | 46                       | 196         | 60      | 458           | 10,305  |
| Mississippi                    | 431                      | 332           | 348         | 828              | 1,574           | 30             | 869      | 20                       | 141         | 31      | 118           | 4,741   |
| Missouri                       | 1,009                    | 664           | 1,136       | 1,701            | 3,838           | 82             | 2,878    | 54                       | 249         | 84      | 531           | 12,287  |
| Montana                        | 102                      | 58            | 190         | 260              | 586             | 7              | 286      | 6                        | 34          | 12      | 60            | 1,613   |
| Nebraska                       | 312                      | 118           | 376         | 387              | 1,093           | 17             | 557      | 15                       | 74          | 19      | 142           | 3,125   |

|                              | <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                       | 1,040                           | 456                  | 1,031              | 2,021                   | 3,184                  | 70                    | 2,666           | 30                              | 212                | 71             | 225                  | 11,098         |
| New Hampshire                | 358                             | 132                  | 428                | 485                     | 908                    | 17                    | 1,486           | 14                              | 54                 | 20             | 167                  | 4,101          |
| New Jersey                   | 3,920                           | 1,290                | 3,968              | 5,068                   | 7,488                  | 212                   | 10,196          | 132                             | 579                | 200            | 1,022                | 34,297         |
| New Mexico                   | 423                             | 250                  | 439                | 910                     | 1,492                  | 45                    | 916             | 18                              | 100                | 21             | 129                  | 4,783          |
| New York                     | 7,310                           | 1,905                | 8,322              | 9,920                   | 12,150                 | 486                   | 14,175          | 272                             | 433                | 342            | 2,058                | 57,720         |
| North Carolina               | 2,411                           | 1,309                | 2,581              | 4,111                   | 6,172                  | 162                   | 6,660           | 106                             | 417                | 136            | 588                  | 24,830         |
| North Dakota                 | 63                              | 39                   | 94                 | 187                     | 325                    | 4                     | 118             | 7                               | 13                 | 6              | 34                   | 895            |
| Northern Mariana Islands     | 6                               | 0                    | 3                  | 5                       | 5                      | 0                     | 4               | 0                               | 0                  | 0              | 2                    | 25             |
| Ohio                         | 2,715                           | 1,388                | 3,221              | 3,753                   | 8,227                  | 168                   | 6,358           | 104                             | 545                | 173            | 1,166                | 27,993         |
| Oklahoma                     | 497                             | 403                  | 598                | 1,087                   | 2,380                  | 51                    | 1,138           | 24                              | 211                | 39             | 194                  | 6,673          |
| Oregon                       | 1,076                           | 359                  | 1,115              | 1,370                   | 2,956                  | 52                    | 2,759           | 56                              | 142                | 63             | 365                  | 10,395         |
| Palau                        | 1                               | 1                    | 1                  | 3                       | 1                      | 0                     | 5               | 0                               | 0                  | 0              | 0                    | 12             |
| Pennsylvania                 | 3,818                           | 1,386                | 3,590              | 4,915                   | 8,417                  | 207                   | 7,386           | 145                             | 565                | 177            | 1,438                | 32,222         |
| Puerto Rico                  | 300                             | 112                  | 317                | 637                     | 450                    | 11                    | 410             | 10                              | 4                  | 6              | 39                   | 2,334          |
| Rhode Island                 | 376                             | 139                  | 377                | 368                     | 770                    | 26                    | 676             | 16                              | 87                 | 15             | 93                   | 2,956          |
| South Carolina               | 919                             | 747                  | 969                | 2,235                   | 3,735                  | 81                    | 2,650           | 38                              | 239                | 72             | 333                  | 12,083         |
| South Dakota                 | 116                             | 82                   | 185                | 173                     | 512                    | 14                    | 207             | 8                               | 29                 | 5              | 49                   | 1,389          |
| Tennessee                    | 1,359                           | 838                  | 1,348              | 2,264                   | 4,955                  | 80                    | 2,948           | 68                              | 353                | 98             | 458                  | 14,849         |
| Texas                        | 5,546                           | 3,550                | 5,933              | 17,336                  | 23,378                 | 446                   | 11,155          | 228                             | 1,269              | 357            | 1,416                | 70,996         |
| Utah                         | 365                             | 226                  | 506                | 797                     | 1,758                  | 30                    | 1,229           | 16                              | 101                | 25             | 151                  | 5,241          |
| Vermont                      | 177                             | 70                   | 217                | 200                     | 308                    | 10                    | 374             | 5                               | 18                 | 15             | 73                   | 1,473          |
| Virgin Islands               | 31                              | 10                   | 37                 | 59                      | 46                     | 4                     | 46              | 2                               | 4                  | 1              | 2                    | 243            |
| Virginia                     | 2,618                           | 1,272                | 3,153              | 5,060                   | 7,347                  | 214                   | 7,041           | 117                             | 420                | 171            | 821                  | 28,400         |
| Washington                   | 1,561                           | 585                  | 1,847              | 2,838                   | 5,039                  | 122                   | 5,284           | 66                              | 206                | 118            | 606                  | 18,379         |
| West Virginia                | 247                             | 117                  | 278                | 544                     | 736                    | 25                    | 414             | 25                              | 21                 | 16             | 127                  | 2,585          |
| Wisconsin                    | 940                             | 464                  | 1,408              | 1,266                   | 3,188                  | 71                    | 2,441           | 38                              | 249                | 99             | 410                  | 10,645         |
| Wyoming                      | 58                              | 53                   | 84                 | 169                     | 331                    | 5                     | 183             | 5                               | 30                 | 3              | 40                   | 971            |
| U.S. Armed Forces – Americas | 9                               | 1                    | 6                  | 0                       | 23                     | 1                     | 7               | 2                               | 1                  | 2              | 2                    | 56             |
| U.S. Armed Forces – Europe   | 32                              | 23                   | 31                 | 63                      | 82                     | 3                     | 78              | 3                               | 0                  | 2              | 17                   | 335            |
| U.S. Armed Forces – Pacific  | 14                              | 13                   | 34                 | 38                      | 84                     | 1                     | 49              | 0                               | 1                  | 0              | 9                    | 243            |
| Unspecified                  | 3,115                           | 658                  | 2,891              | 1,550                   | 5,700                  | 467                   | 3,630           | 176                             | 440                | 105            | 357                  | 19,753         |
| <b>Total</b>                 | <b>89,279</b>                   | <b>38,455</b>        | <b>95,057</b>      | <b>148,540</b>          | <b>241,276</b>         | <b>6,300</b>          | <b>231,549</b>  | <b>3,579</b>                    | <b>14,222</b>      | <b>5,176</b>   | <b>26,702</b>        | <b>906,389</b> |

Visit our Consumer Complaint Database at [consumerfinance.gov/complaintdatabase](http://consumerfinance.gov/complaintdatabase) to search, sort, filter, and export complaints.

Visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn about how we handle complaints or to submit a complaint.