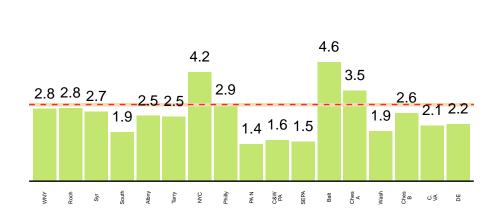
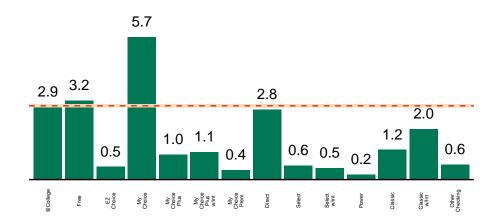
Group #1: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Low balance (N=5,239)

Complaint Rate by Community Bank

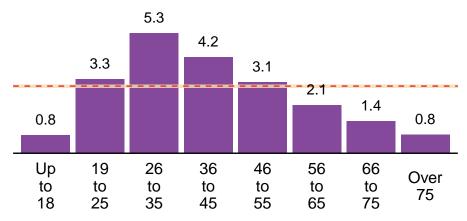
Complaint Rate by Product Subtype

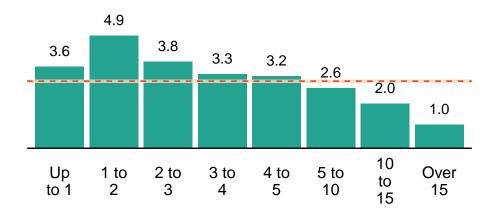




Complaint Rate by Account Owner Age

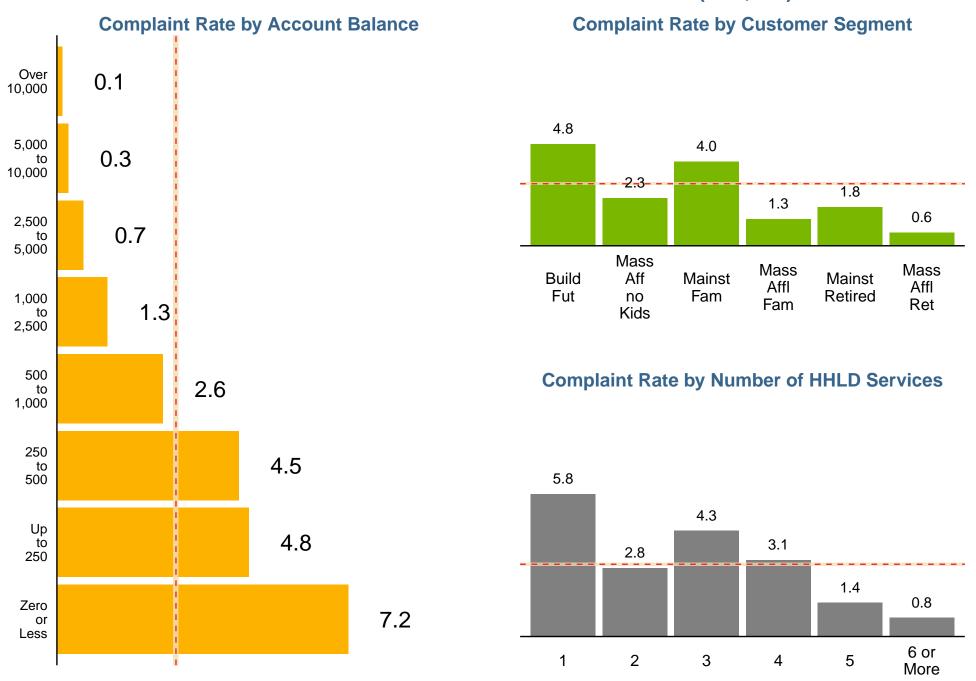
Complaint Rate by Account Tenure (Years)





Page 1

Group #1: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Low balance (N=5,239)

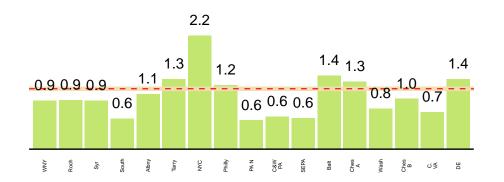


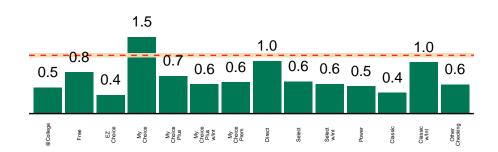
Page 2

Group #2: Checking account/Account maintenance, opening, or closing/Other/blank (N=2,067)

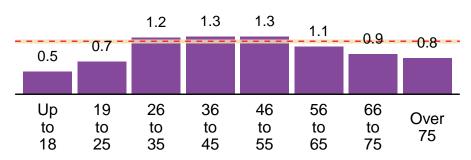
Complaint Rate by Community Bank

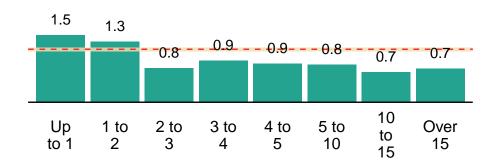
Complaint Rate by Product Subtype





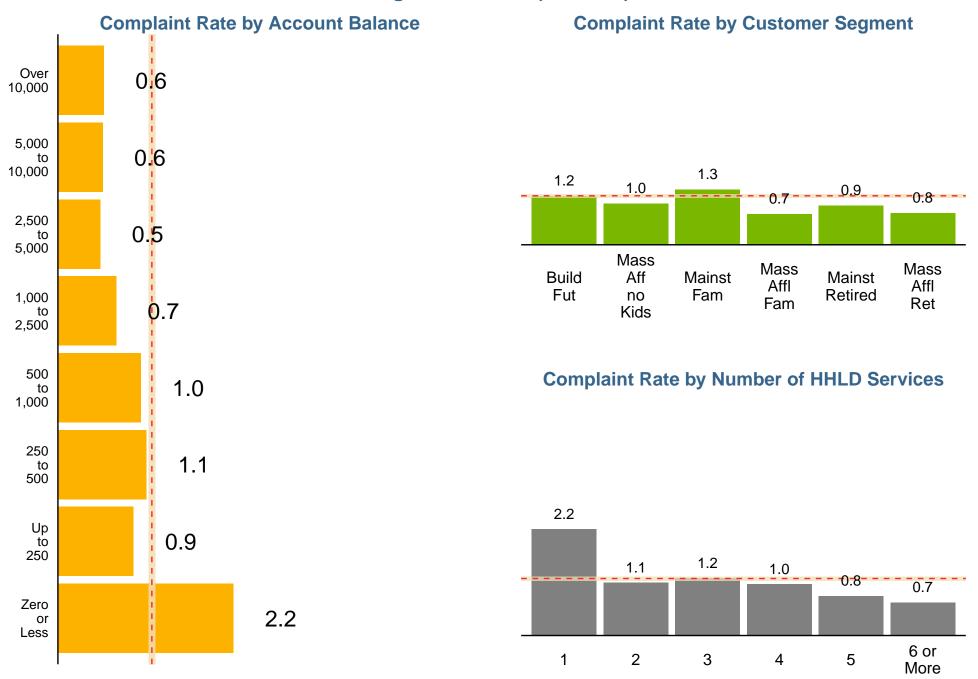
Complaint Rate by Account Owner Age





Page 3

Group #2: Checking account/Account maintenance, opening, or closing/Other/blank (N=2,067)

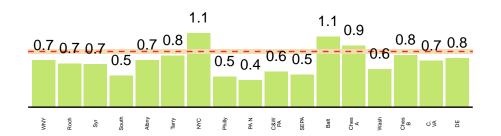


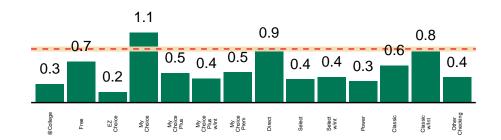
Page 4

Group #3: Checking account/Deposits or withdrawals/Other/blank (N=1,523)

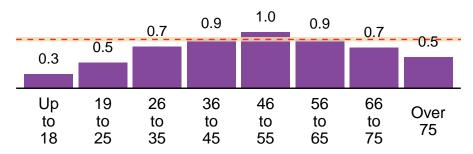
Complaint Rate by Community Bank

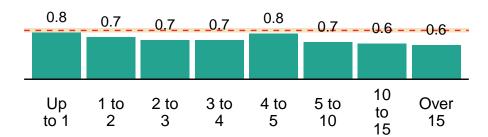
Complaint Rate by Product Subtype





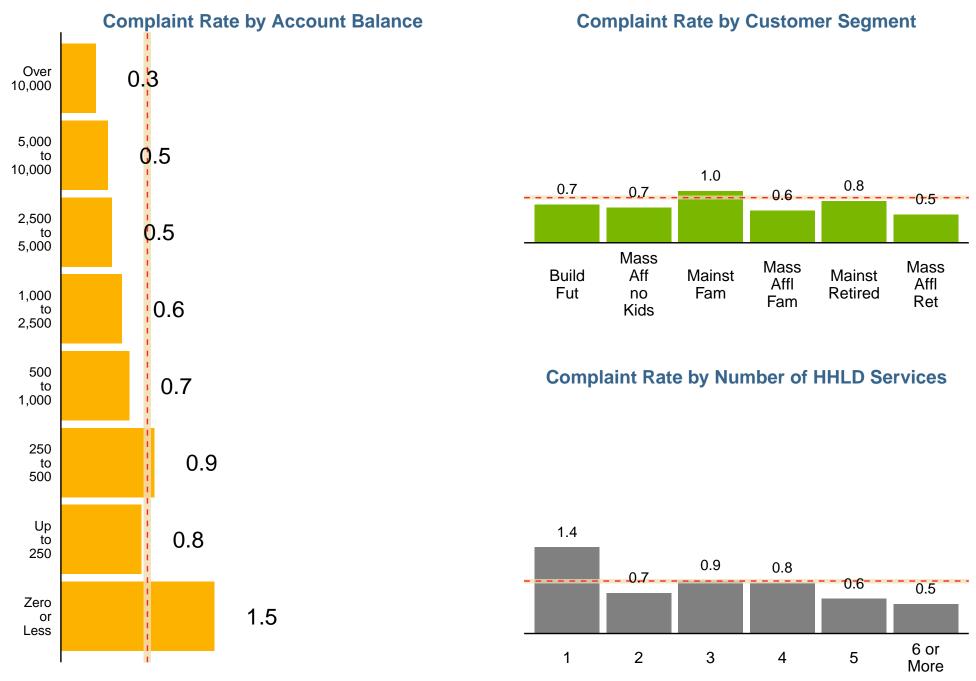
Complaint Rate by Account Owner Age





Page 5

Group #3: Checking account/Deposits or withdrawals/Other/blank (N=1,523)

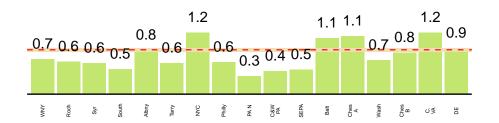


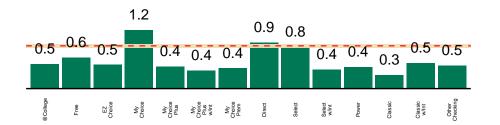
Page 6

Group #4: Checking account/Using a debit, ATM, or custom card/Card issues/Other (N=1,518)

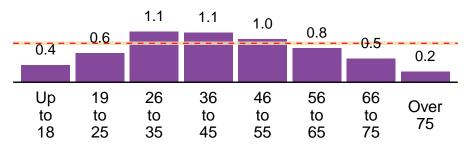
Complaint Rate by Community Bank

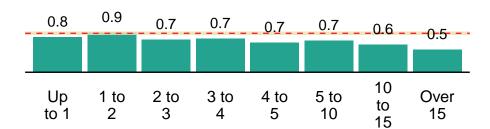
Complaint Rate by Product Subtype



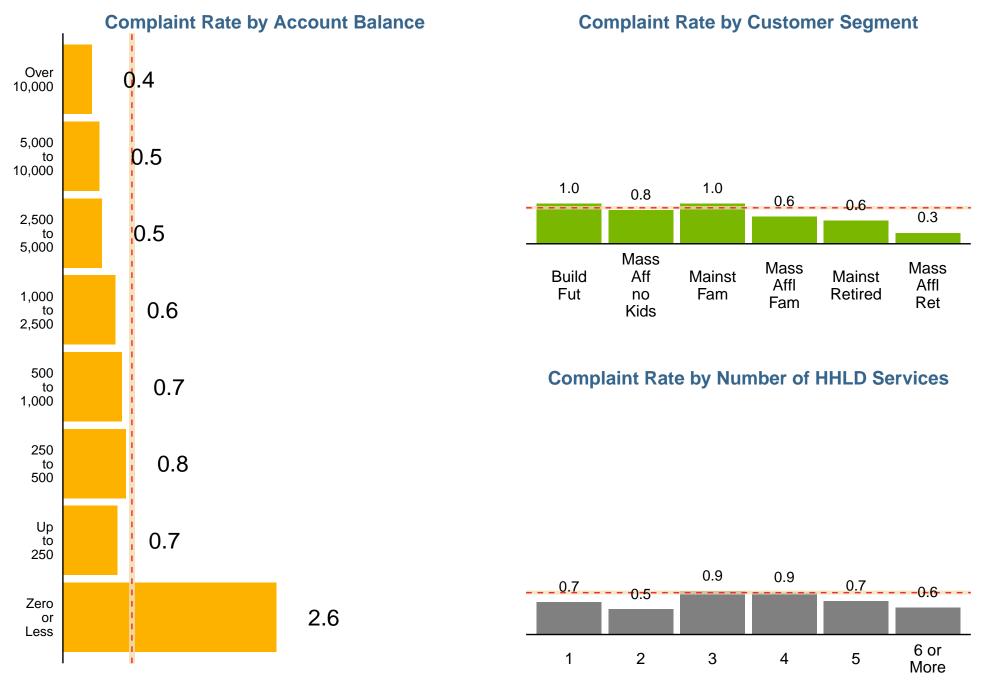


Complaint Rate by Account Owner Age





Group #4: Checking account/Using a debit, ATM, or custom card/Card issues/Other (N=1,518)

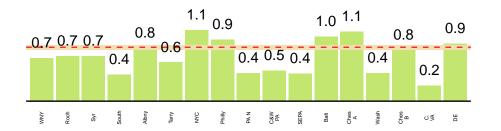


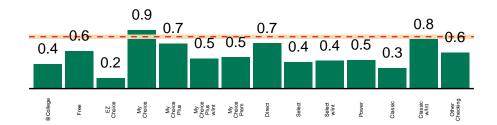
Page 8

Group #5: Checking account/Service with bank personnel/Other/blank (N=1,474)

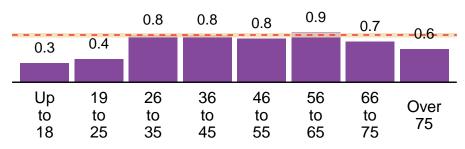
Complaint Rate by Community Bank

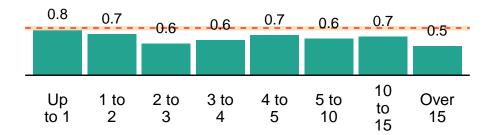
Complaint Rate by Product Subtype





Complaint Rate by Account Owner Age





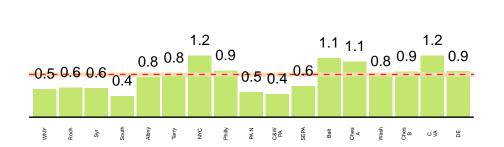
Group #5: Checking account/Service with bank personnel/Other/blank (N=1,474)

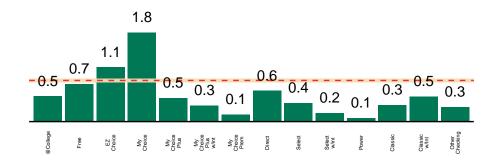


Group #6: Checking account/Deposits or withdrawals/Availability of deposits/Standard check deposit availability (N=1,460)

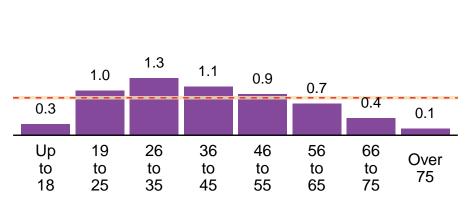
Complaint Rate by Community Bank

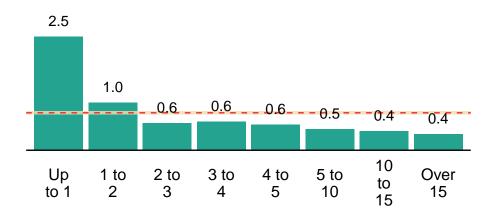
Complaint Rate by Product Subtype





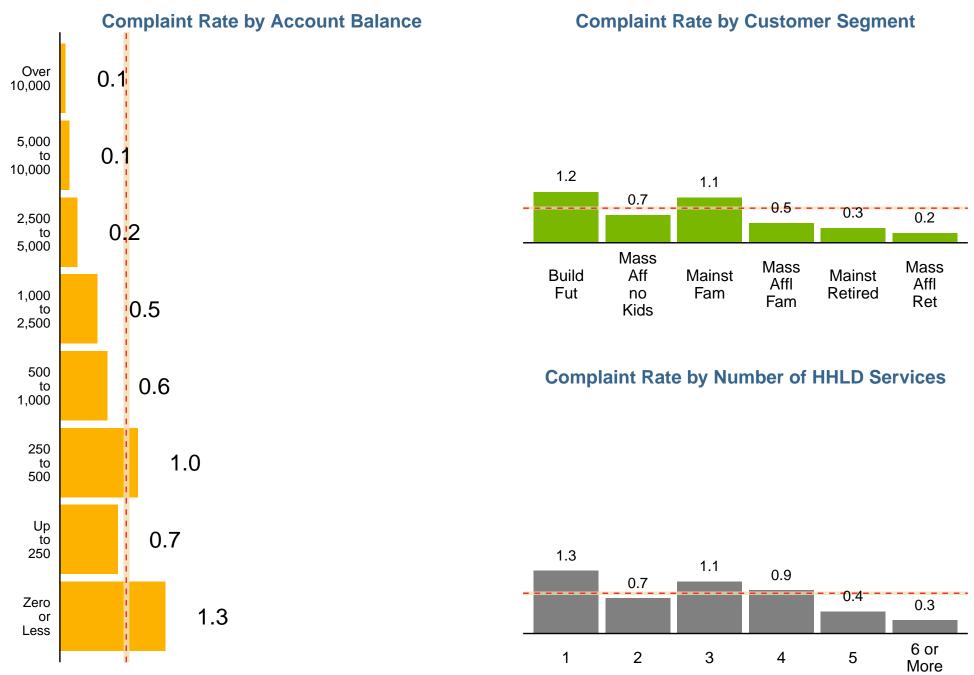
Complaint Rate by Account Owner Age





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Group #6: Checking account/Deposits or withdrawals/Availability of deposits/Standard check deposit availability (N=1,460)



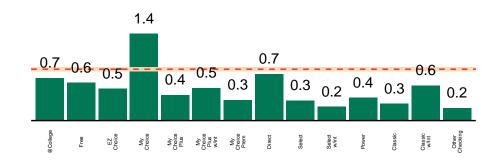
Page 12

Group #7: Checking account/Service with bank personnel/Inaccurate info provided/blank (N=1,460)

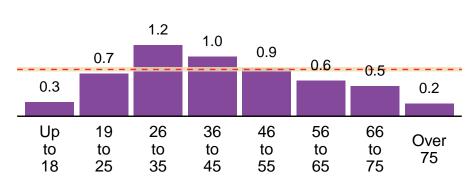
Complaint Rate by Community Bank

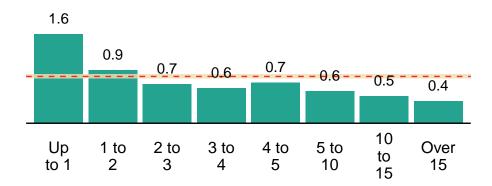
Complaint Rate by Product Subtype





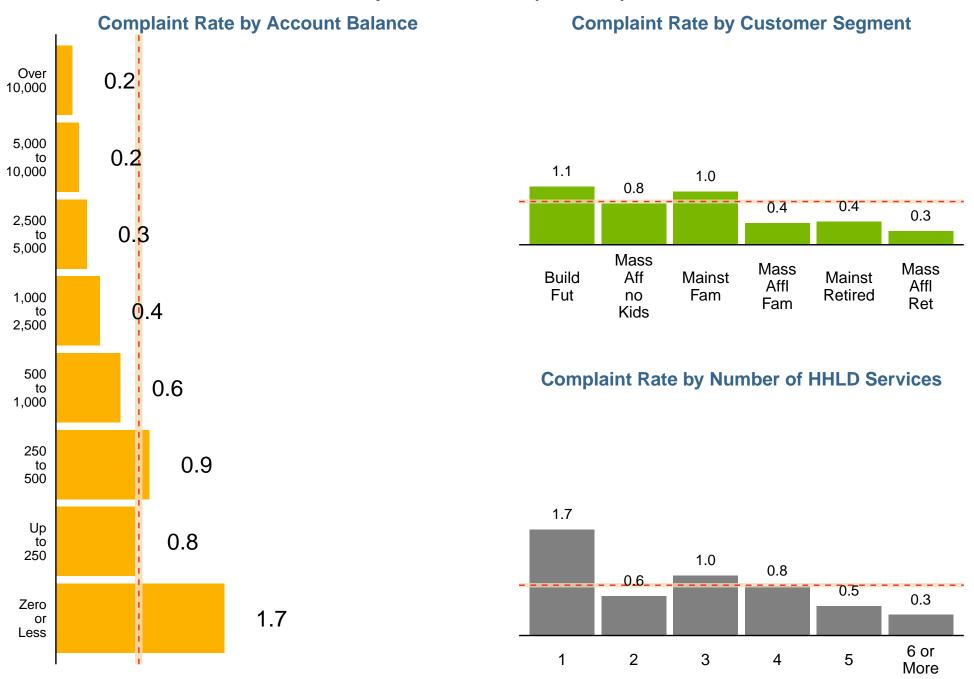
Complaint Rate by Account Owner Age





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Group #7: Checking account/Service with bank personnel/Inaccurate info provided/blank (N=1,460)

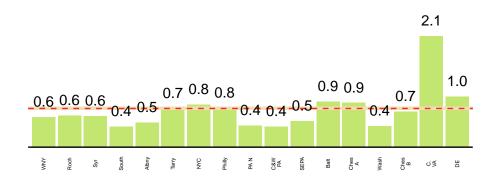


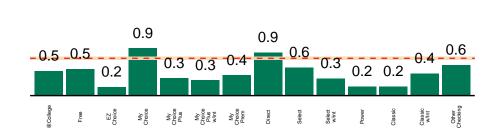
Page 14

Group #8: Checking account/Using a debit, ATM, or custom card/Other/blank (N=1,323)

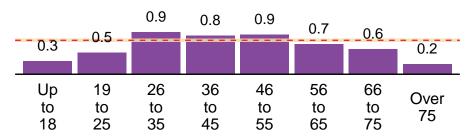
Complaint Rate by Community Bank

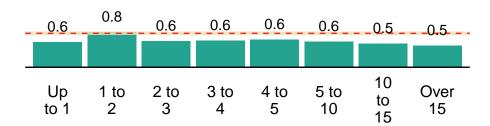
Complaint Rate by Product Subtype



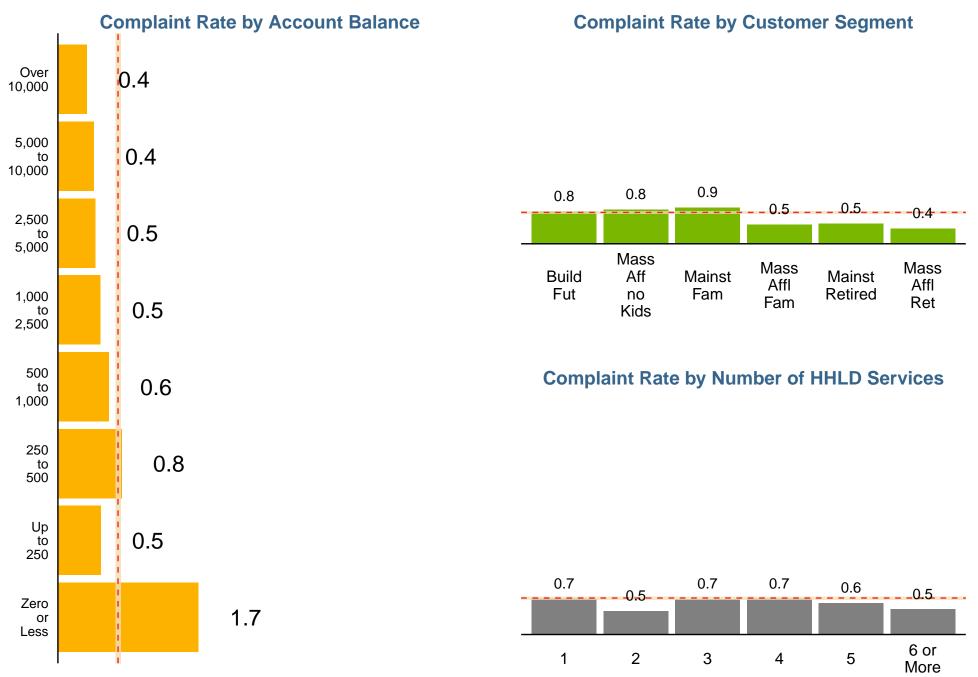


Complaint Rate by Account Owner Age





Group #8: Checking account/Using a debit, ATM, or custom card/Other/blank (N=1,323)

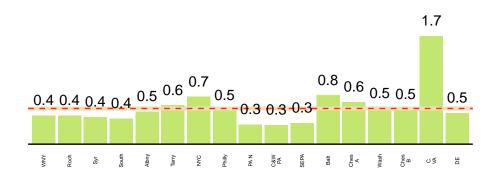


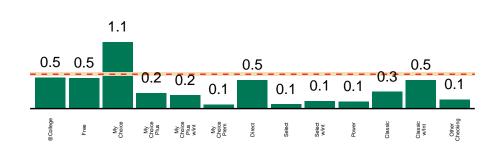
Page 16

Group #9: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Other (N=976)

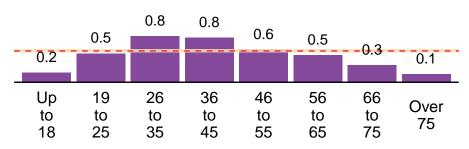
Complaint Rate by Community Bank

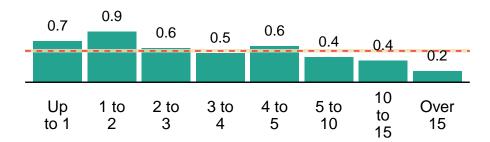
Complaint Rate by Product Subtype





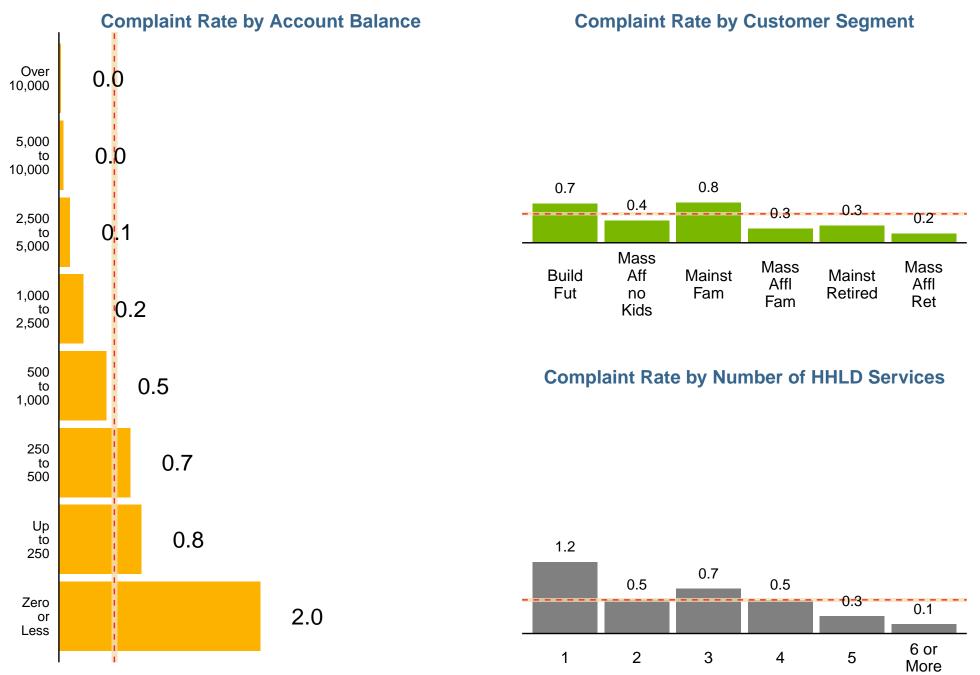
Complaint Rate by Account Owner Age





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Group #9: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Other (N=976)

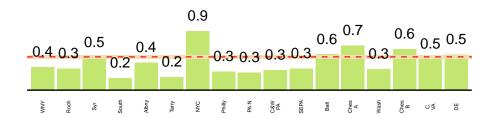


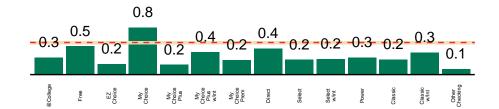
Page 18

Group #10: Checking account/Service with bank personnel/Rude and Unpleasant Personnel/blank (N=911)

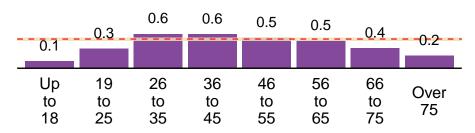
Complaint Rate by Community Bank

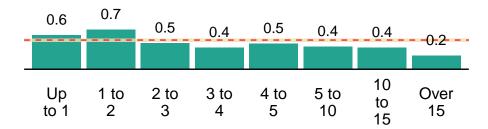
Complaint Rate by Product Subtype





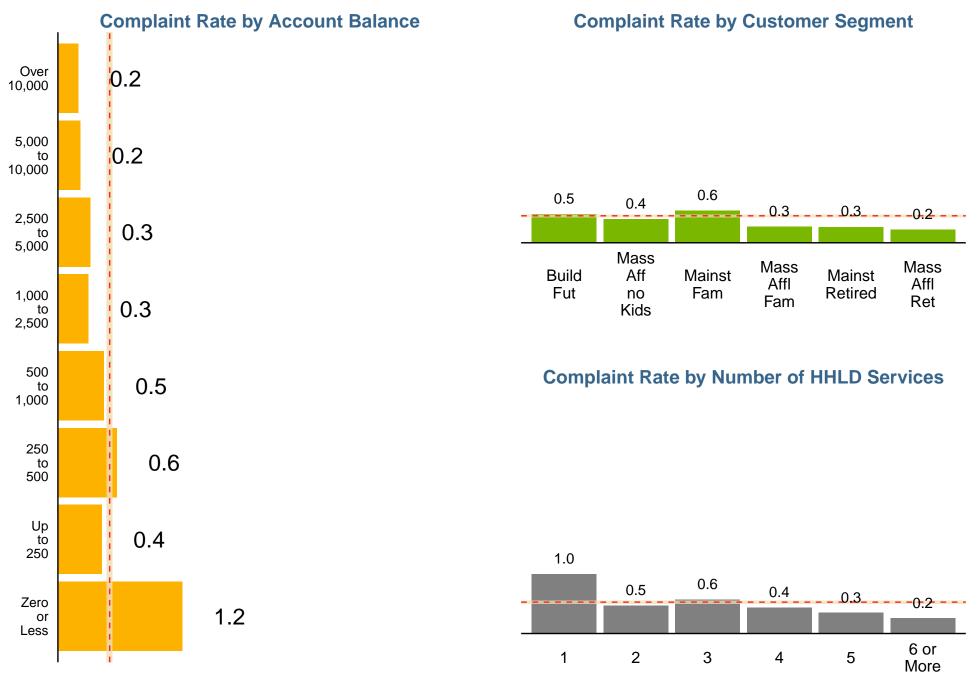
Complaint Rate by Account Owner Age





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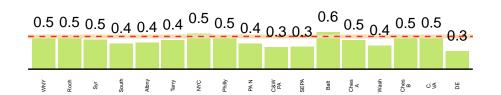
Group #10: Checking account/Service with bank personnel/Rude and Unpleasant Personnel/blank (N=911)

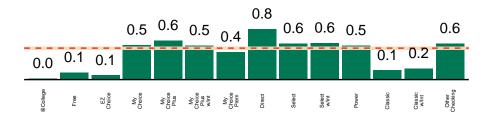


Group #11: Checking account/Account maintenance, opening, or closing/Fees/Monthly service charge (N=894)

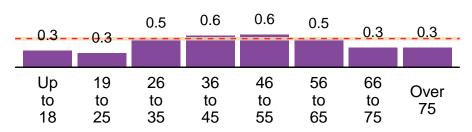
Complaint Rate by Community Bank

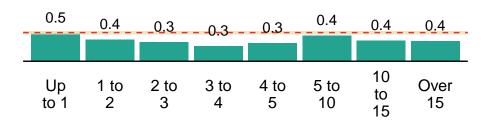
Complaint Rate by Product Subtype



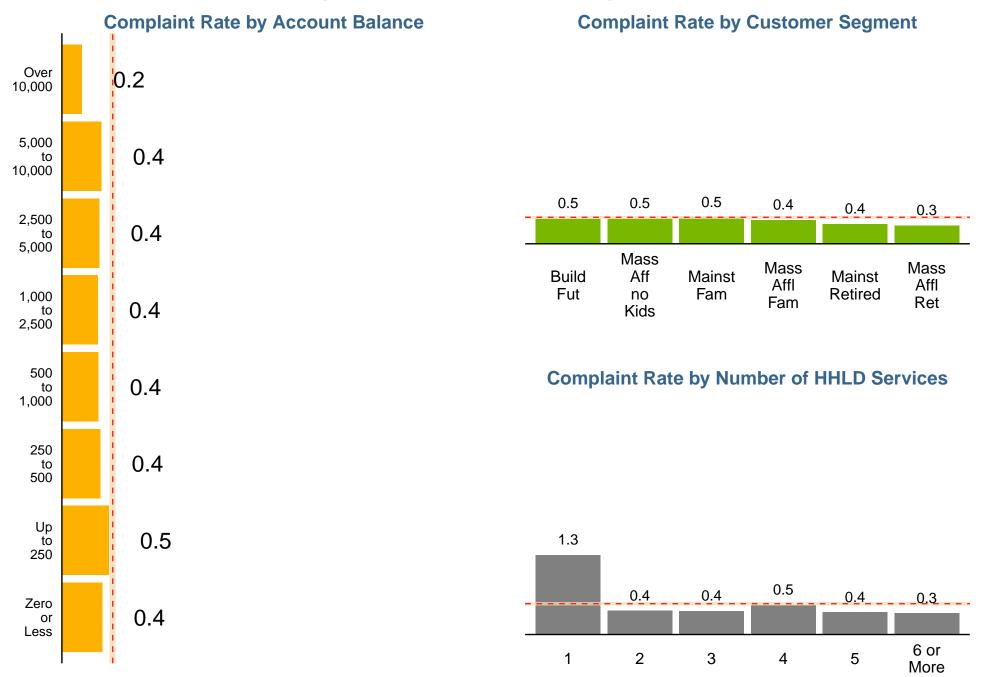


Complaint Rate by Account Owner Age





Group #11: Checking account/Account maintenance, opening, or closing/Fees/Monthly service charge (N=894)



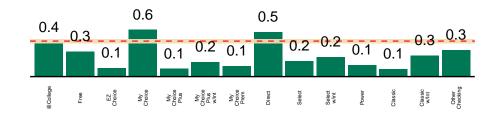
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Group #12: Checking account/Using a debit, ATM, or custom card/Unauthorized card use/Fraud/ID theft (N=756)

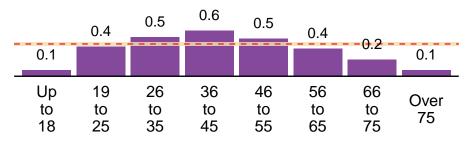
Complaint Rate by Community Bank

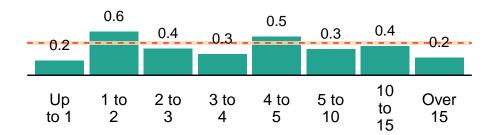
Complaint Rate by Product Subtype



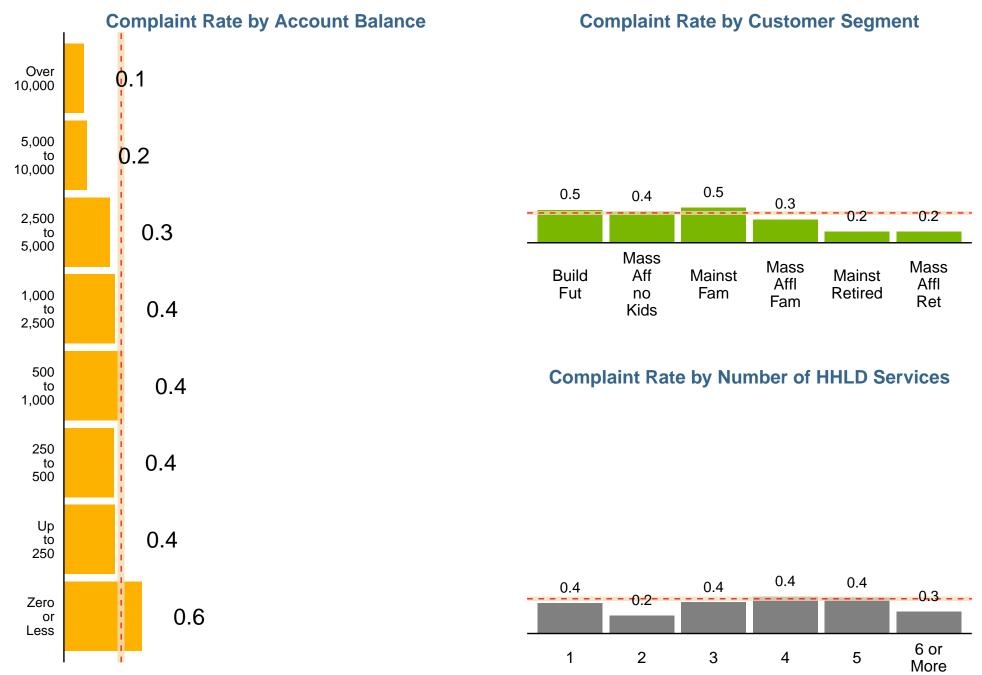


Complaint Rate by Account Owner Age





Group #12: Checking account/Using a debit, ATM, or custom card/Unauthorized card use/Fraud/ID theft (N=756)

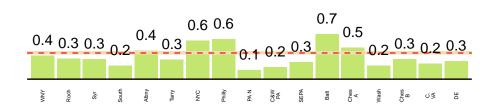


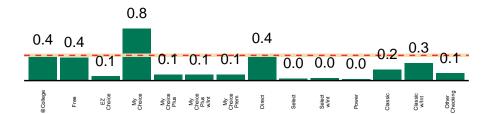
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Group #13: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Fee clarity (N=716)

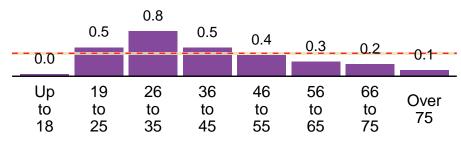
Complaint Rate by Community Bank

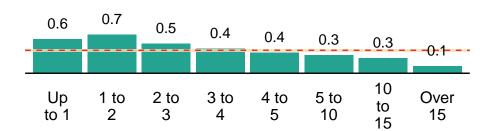
Complaint Rate by Product Subtype



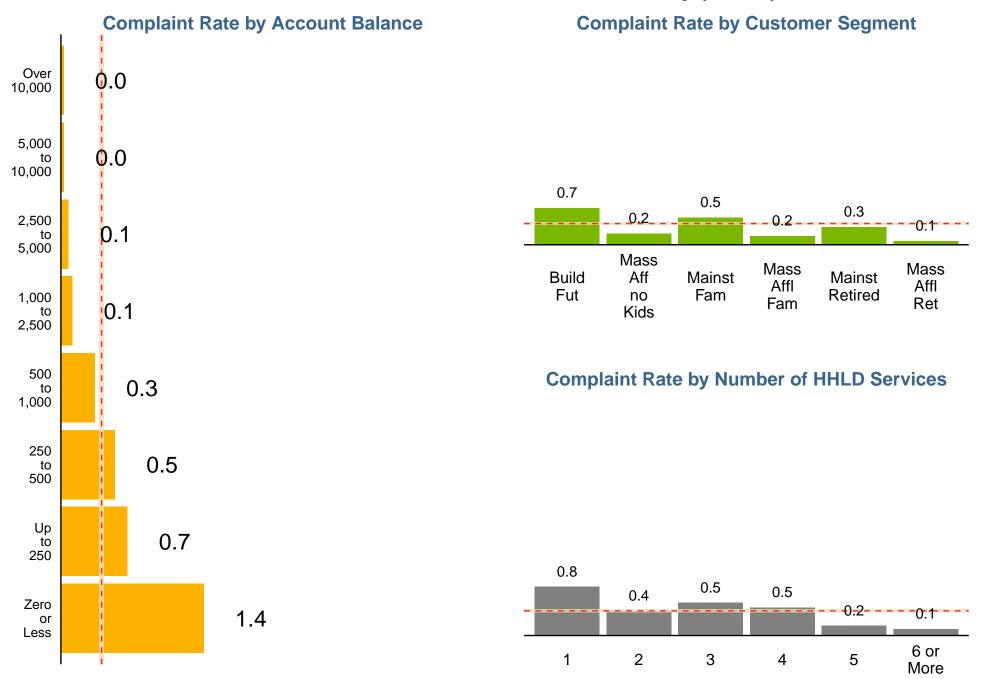


Complaint Rate by Account Owner Age





Group #13: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Fee clarity (N=716)

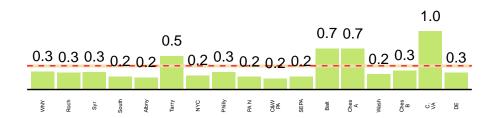


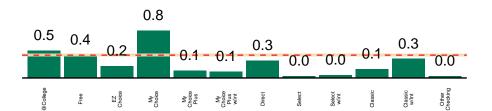
Page 26

Group #14: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Extended overdraft fee (N=690)

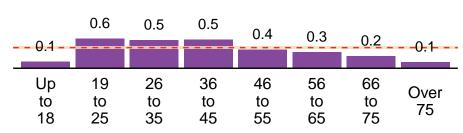
Complaint Rate by Community Bank

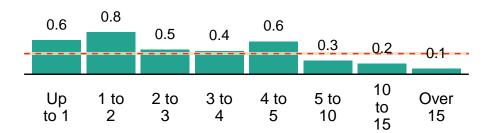
Complaint Rate by Product Subtype





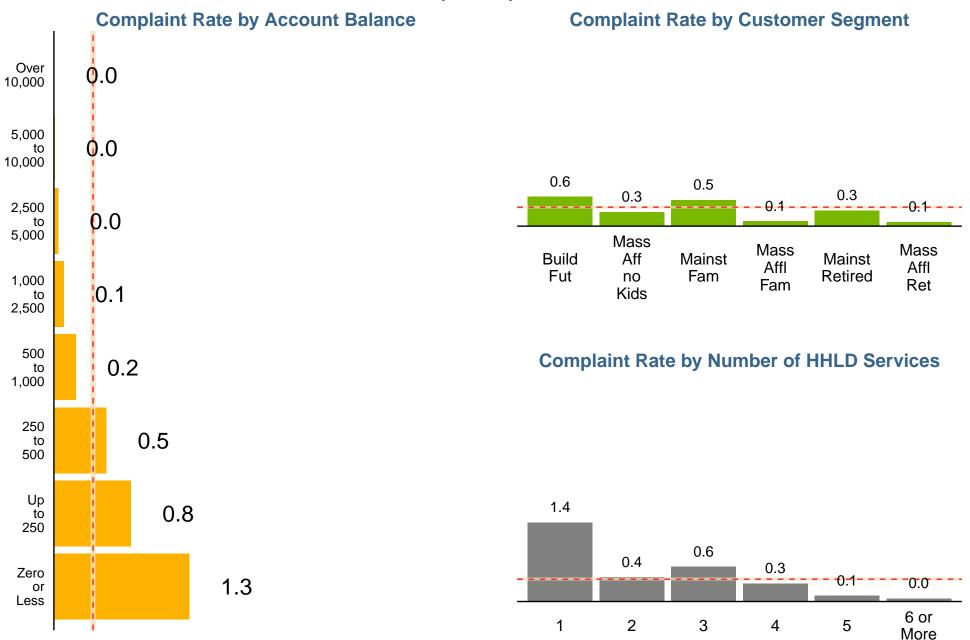
Complaint Rate by Account Owner Age





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Group #14: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Extended overdraft fee (N=690)



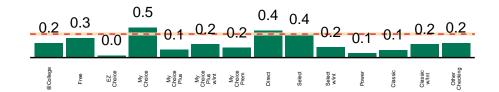
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Group #15: Checking account/Using a debit, ATM, or custom card/Card issues/Card blocked/closed (N=668)

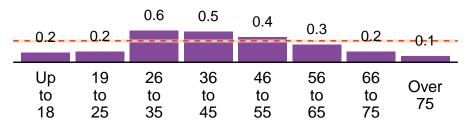
Complaint Rate by Community Bank

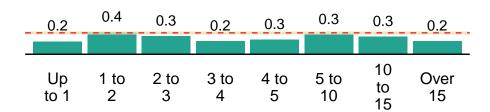
Complaint Rate by Product Subtype



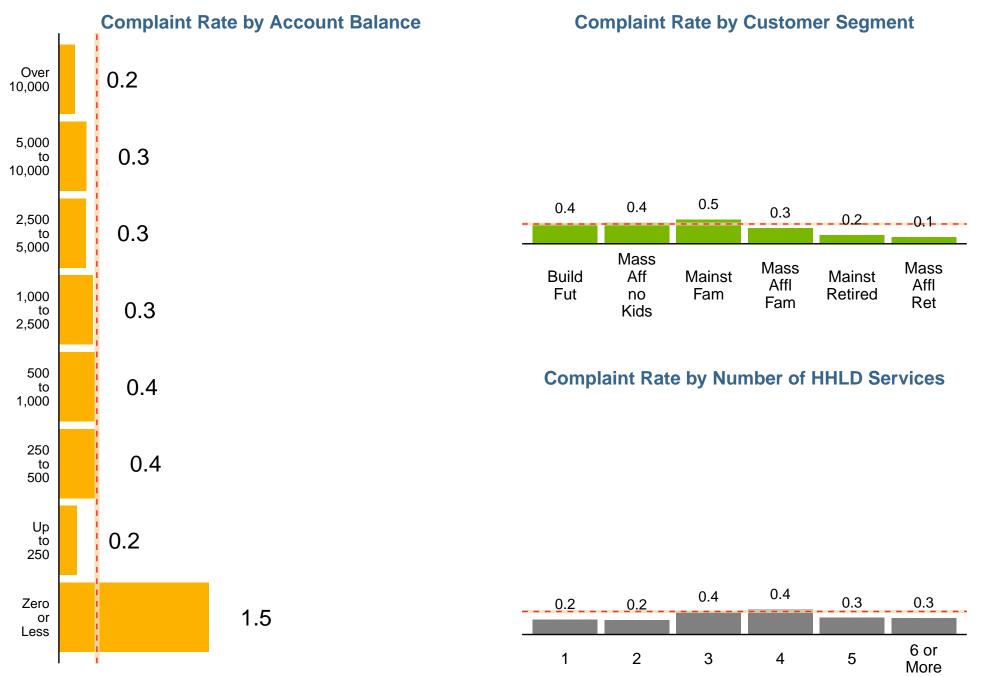


Complaint Rate by Account Owner Age





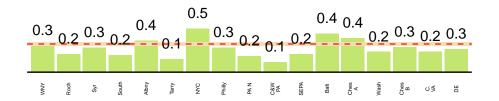
Group #15: Checking account/Using a debit, ATM, or custom card/Card issues/Card blocked/closed (N=668)

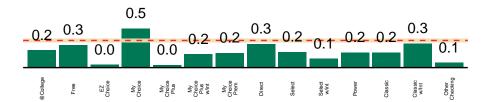


Group #16: Checking account/Deposits or withdrawals/Withdrawal problems or penalties/Other (N=578)

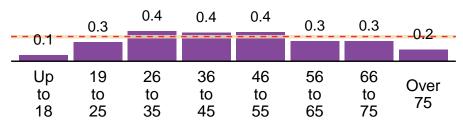
Complaint Rate by Community Bank

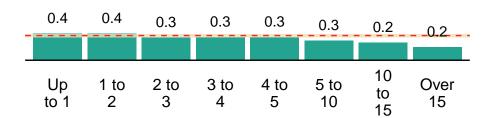
Complaint Rate by Product Subtype



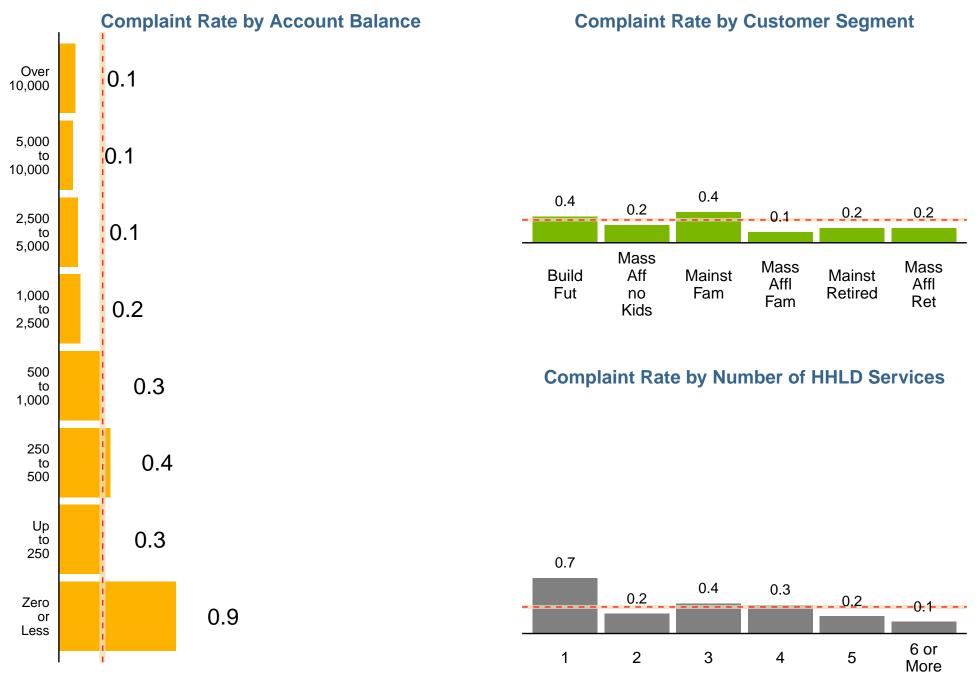


Complaint Rate by Account Owner Age





Group #16: Checking account/Deposits or withdrawals/Withdrawal problems or penalties/Other (N=578)



Group #17: Auto Loan/Managing the loan, lease, or line of credit/Payments/Other (N=535)

Complaint Rate by Community Bank

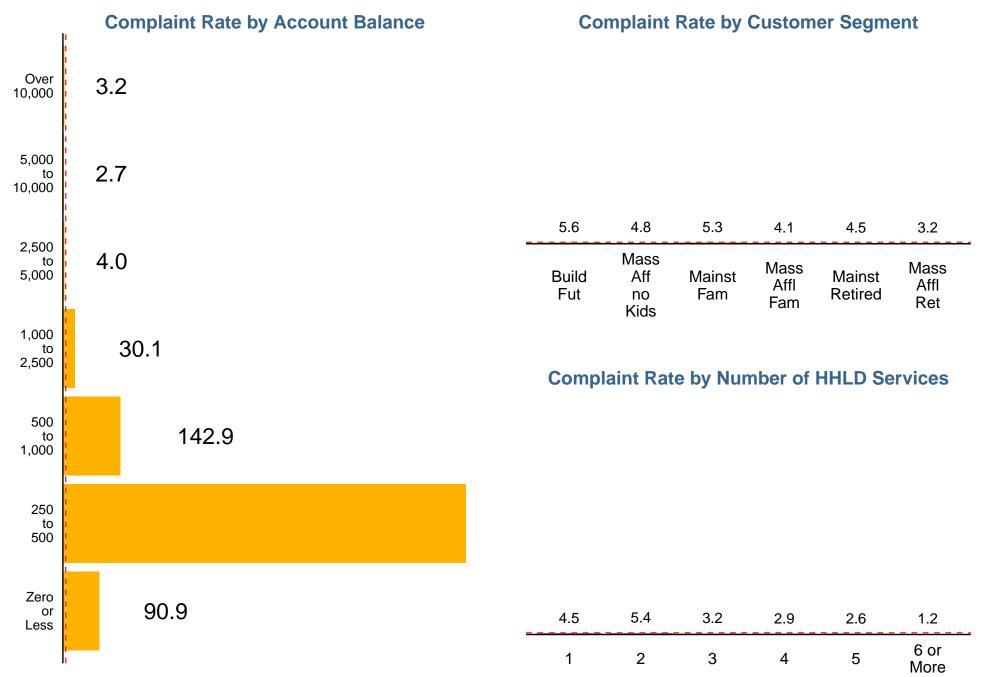
Complaint Rate by Product Subtype

2.9 3.2 4.9 0.6 4.7 6.6 9.1 9.2 2.9 1.2 1.3 2.7 6.4 2.3 3.3 9.4 4.7	4.6			
Roch Roch Syr NYC Service Philip Phil	Conn			

Complaint Rate by Account Owner Age

7.1	10.3	5.0	5.8	5.4	5.3	3.5	3.8	30.9	4.0	2.7	0.0	0.4	10.0
Up	19	26	36	46	56	66	Over		4.2	2.1	2.3	2.4	10.0
to	to	to	to	to	to	to	75	Up	1 to	2 to	3 to	4 to	5 to
18	25	35	45	55	65	75	73	to 1	2	3	4	5	10

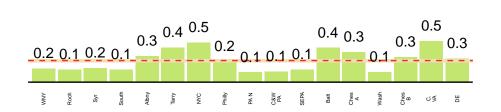
Group #17: Auto Loan/Managing the loan, lease, or line of credit/Payments/Other (N=535)

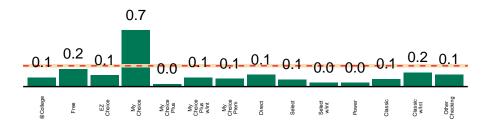


Group #18: Checking account/Deposits or withdrawals/Availability of deposits/Other (N=443)

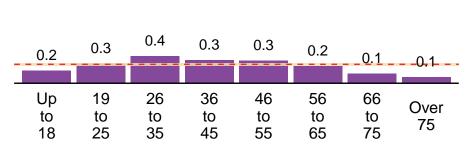
Complaint Rate by Community Bank

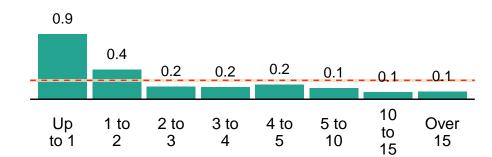
Complaint Rate by Product Subtype





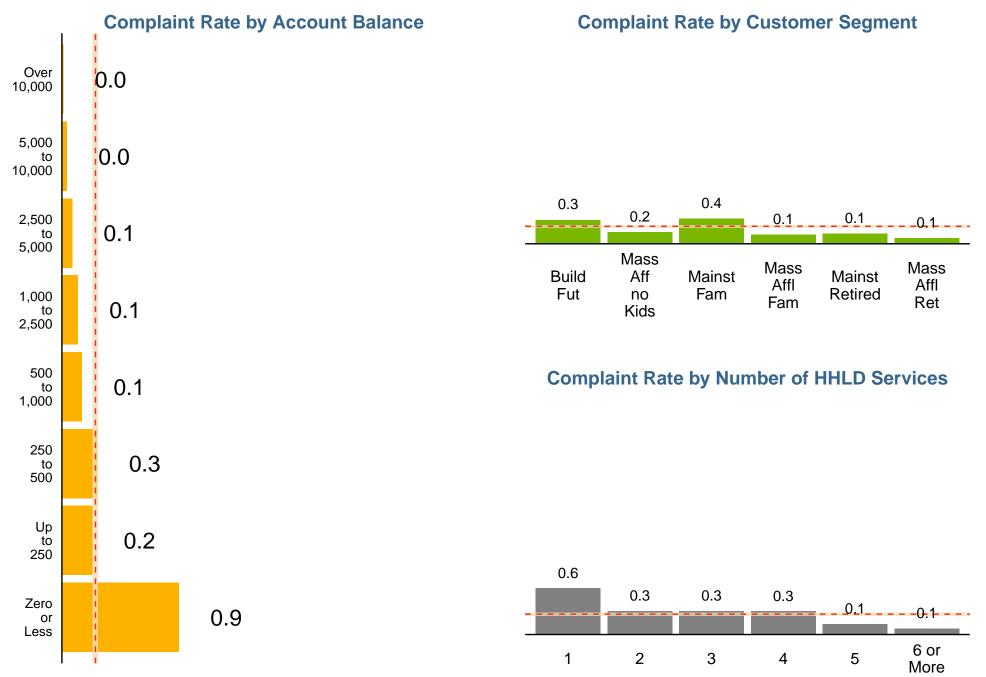
Complaint Rate by Account Owner Age





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Group #18: Checking account/Deposits or withdrawals/Availability of deposits/Other (N=443)

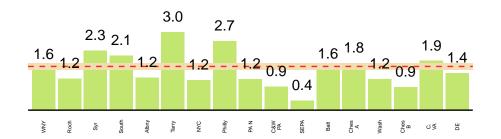


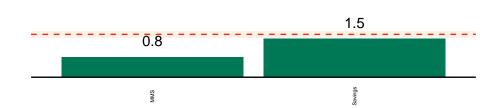
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Group #19: Savings MMS/Account maintenance, opening, or closing/Fees/Monthly service charge (N=442)

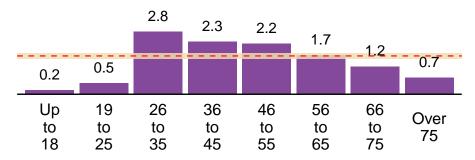
Complaint Rate by Community Bank

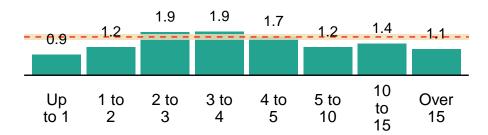
Complaint Rate by Product Subtype



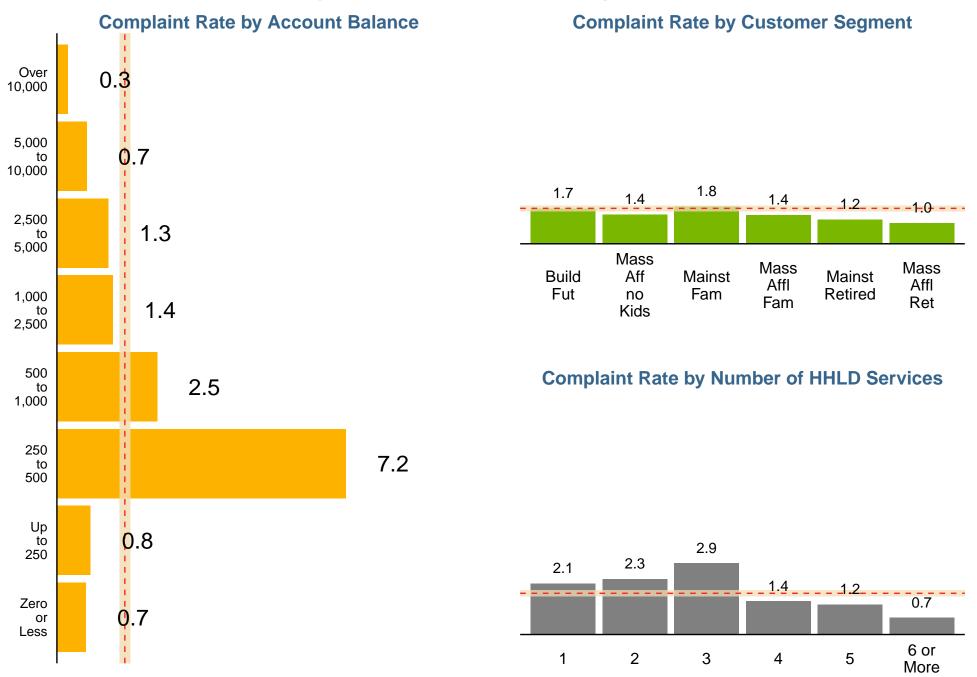


Complaint Rate by Account Owner Age





Group #19: Savings MMS/Account maintenance, opening, or closing/Fees/Monthly service charge (N=442)

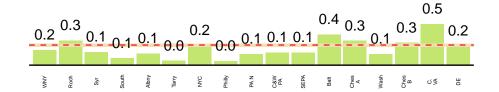


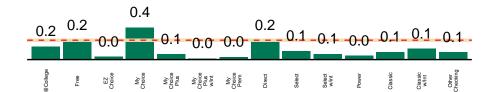
Page 38

Group #20: Checking account/Using a debit, ATM, or custom card/Disputed transaction/Dispute status (N=413)

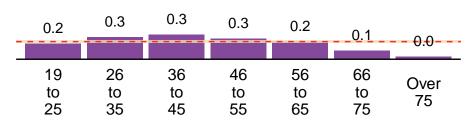
Complaint Rate by Community Bank

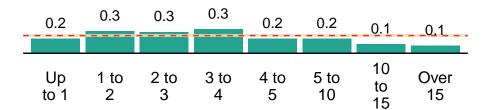
Complaint Rate by Product Subtype



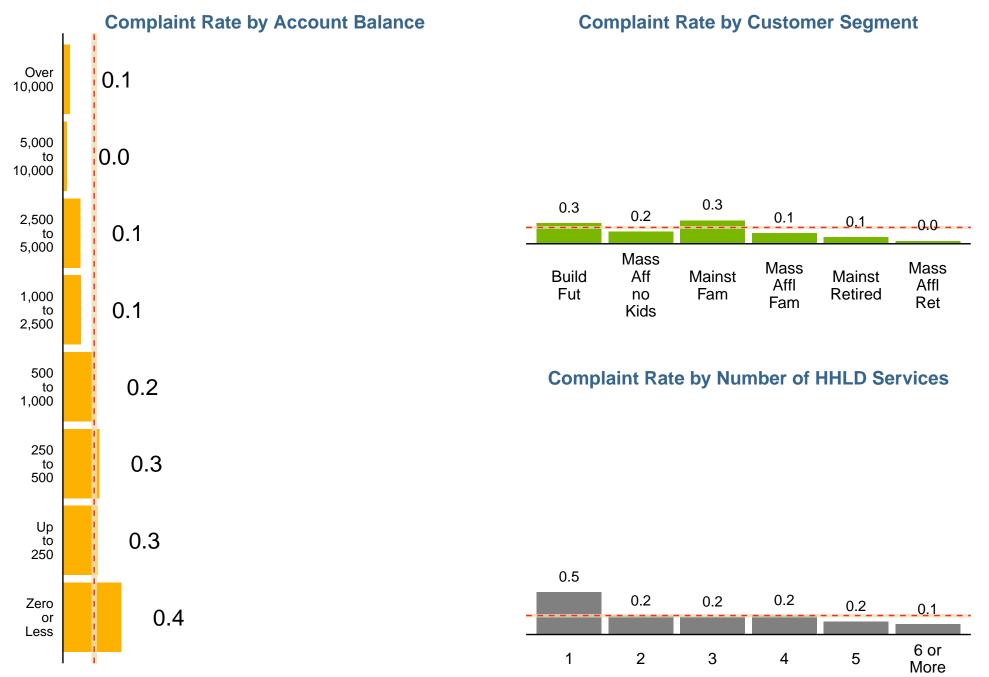


Complaint Rate by Account Owner Age





Group #20: Checking account/Using a debit, ATM, or custom card/Disputed transaction/Dispute status (N=413)



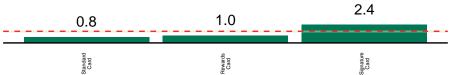
Page 40

Group #21: Credit Card/Servicing/blank/Other (N=408)

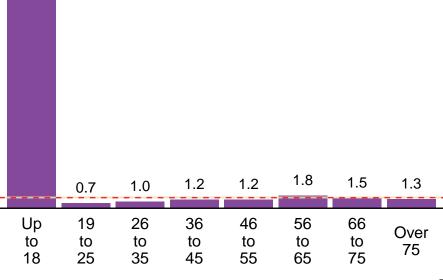
Complaint Rate by Community Bank

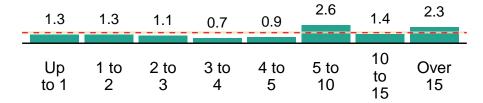
Complaint Rate by Product Subtype



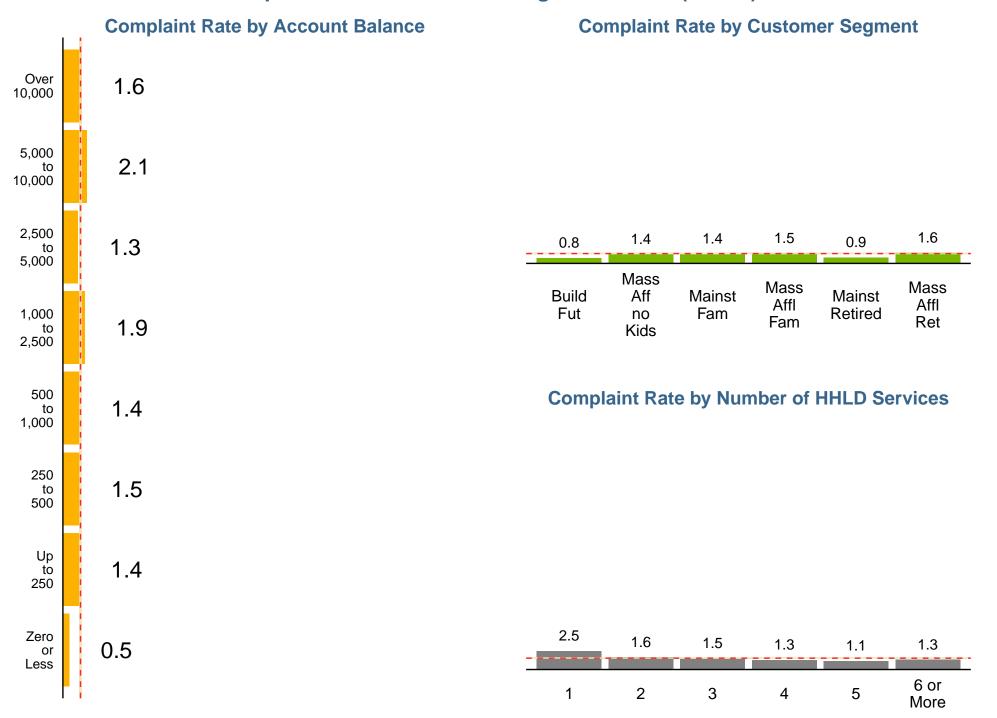


Complaint Rate by Account Owner Age





Group #21: Credit Card/Servicing/blank/Other (N=408)

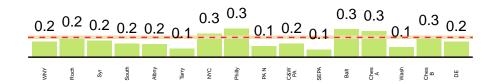


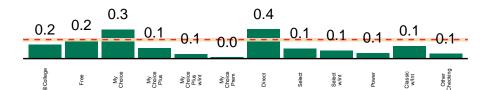
Page 42

Group #22: Checking account/Deposits or withdrawals/Unauthorized transactions/Transaction dispute (N=405)

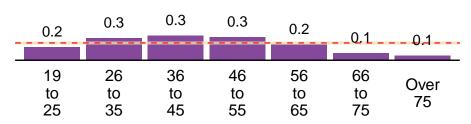
Complaint Rate by Community Bank

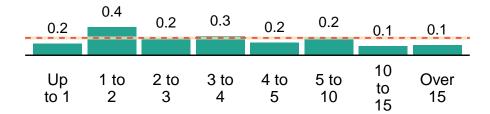
Complaint Rate by Product Subtype



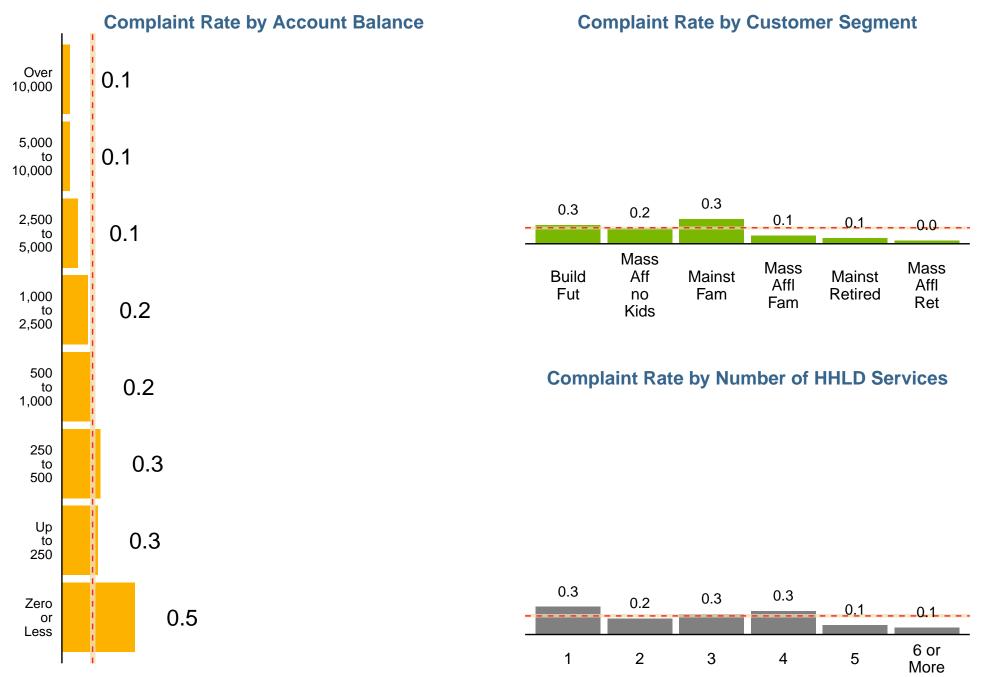


Complaint Rate by Account Owner Age





Group #22: Checking account/Deposits or withdrawals/Unauthorized transactions/Transaction dispute (N=405)



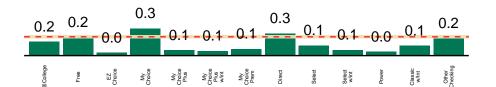
Page 44

Group #23: Checking account/Using a debit, ATM, or custom card/Card issues/Card not received (N=400)

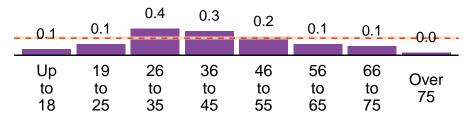
Complaint Rate by Community Bank

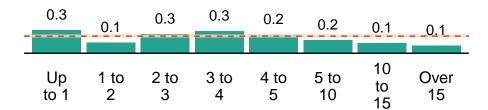
Complaint Rate by Product Subtype



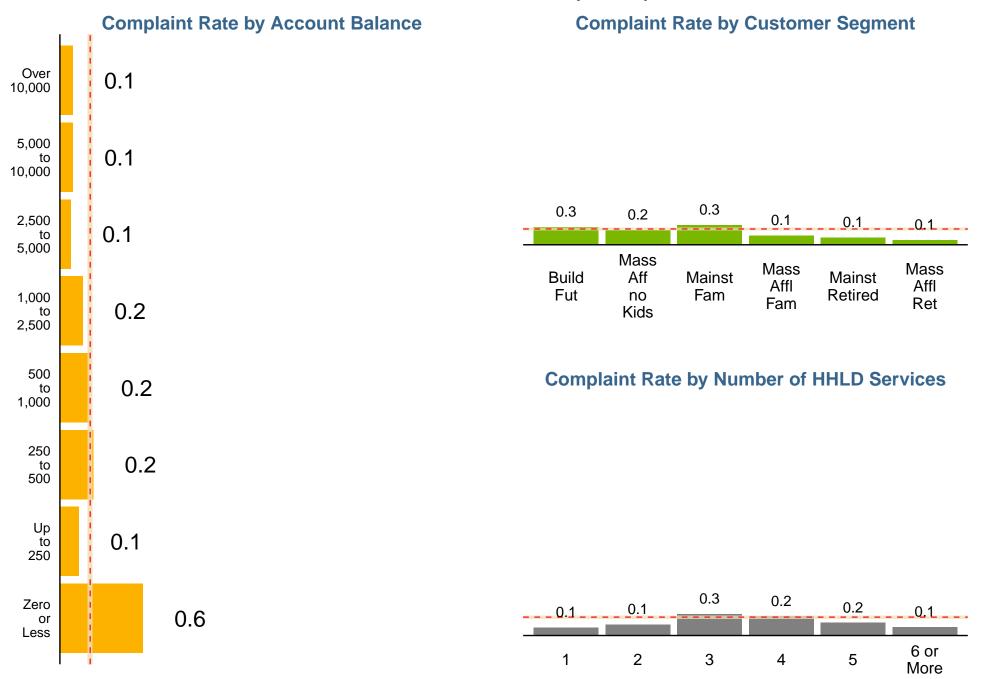


Complaint Rate by Account Owner Age





Group #23: Checking account/Using a debit, ATM, or custom card/Card issues/Card not received (N=400)



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Group #24: Auto Loan/Managing the loan, lease, or line of credit/Other/blank (N=392)

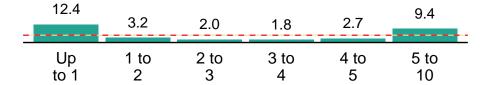
Complaint Rate by Community Bank

Complaint Rate by Product Subtype

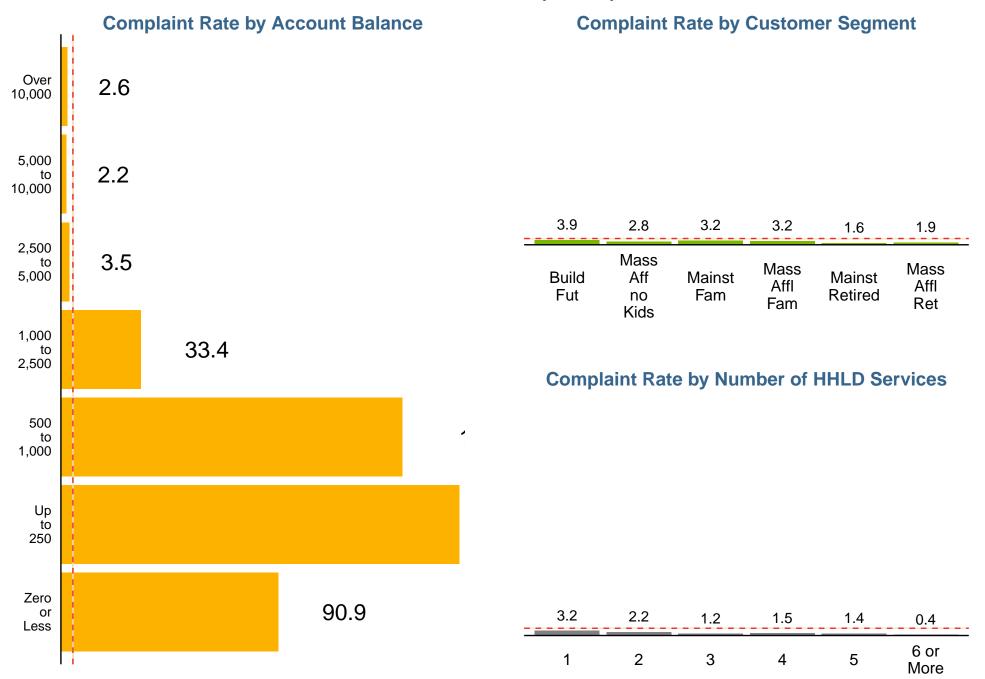


Complaint Rate by Account Owner Age

6.6	4.8	3.5	3.6	2.8	2.5	2.2
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75



Group #24: Auto Loan/Managing the loan, lease, or line of credit/Other/blank (N=392)



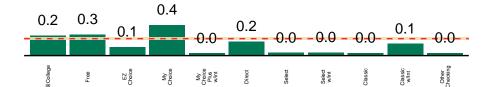
Page 48

Group #25: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Merchant error (N=361)

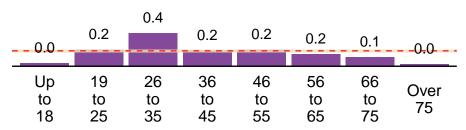
Complaint Rate by Community Bank

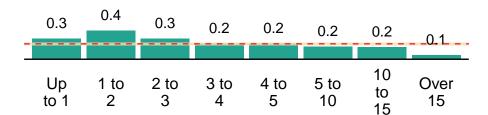
Complaint Rate by Product Subtype



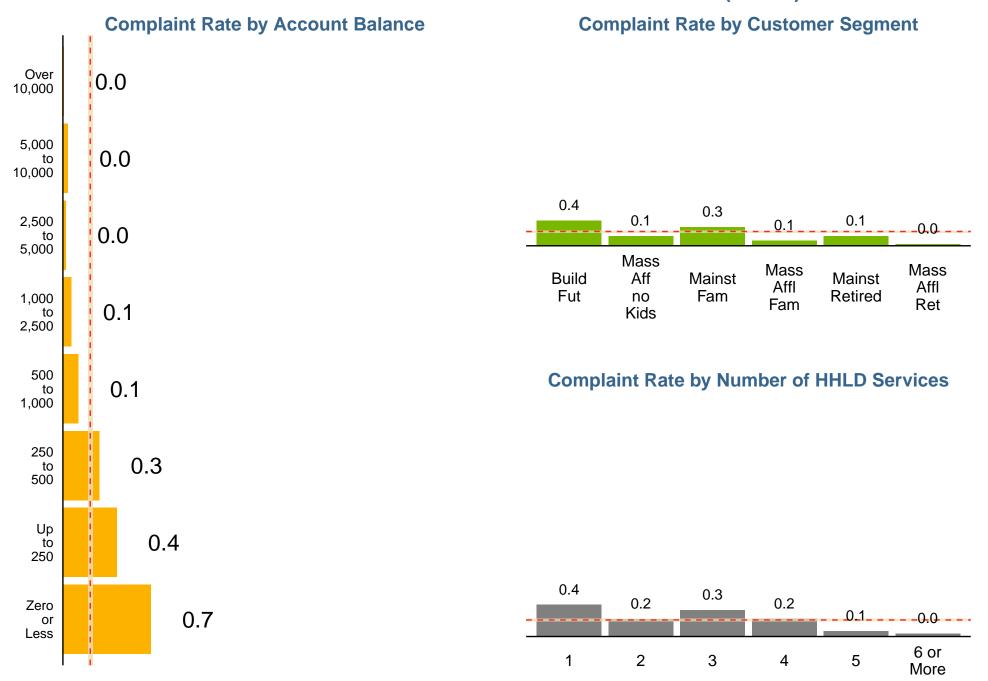


Complaint Rate by Account Owner Age





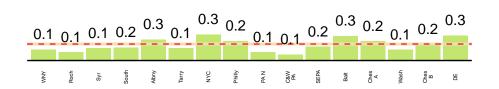
Group #25: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Merchant error (N=361)

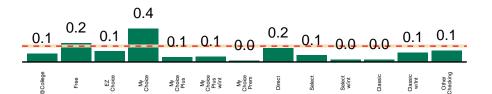


Group #26: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Alleged balance confusion (N=359)

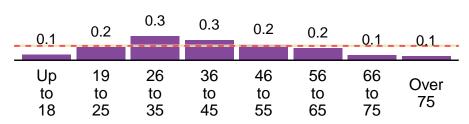
Complaint Rate by Community Bank

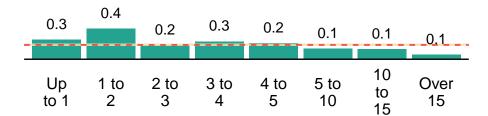
Complaint Rate by Product Subtype



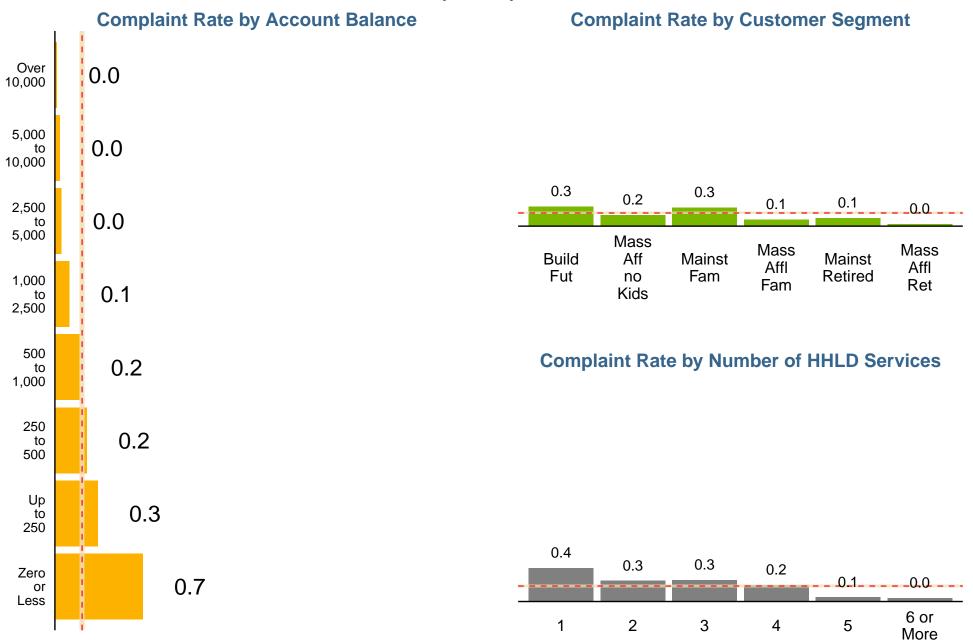


Complaint Rate by Account Owner Age





Group #26: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Alleged balance confusion (N=359)

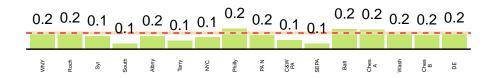


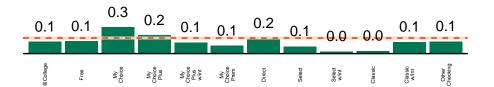
Page 52

Group #27: Checking account/NSF Fees – Problems caused by low funds/Other/blank (N=332)

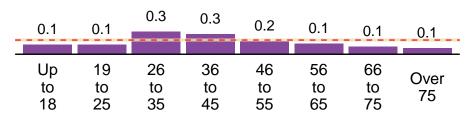
Complaint Rate by Community Bank

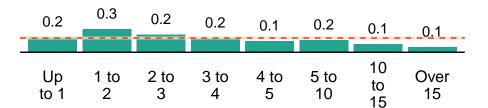
Complaint Rate by Product Subtype



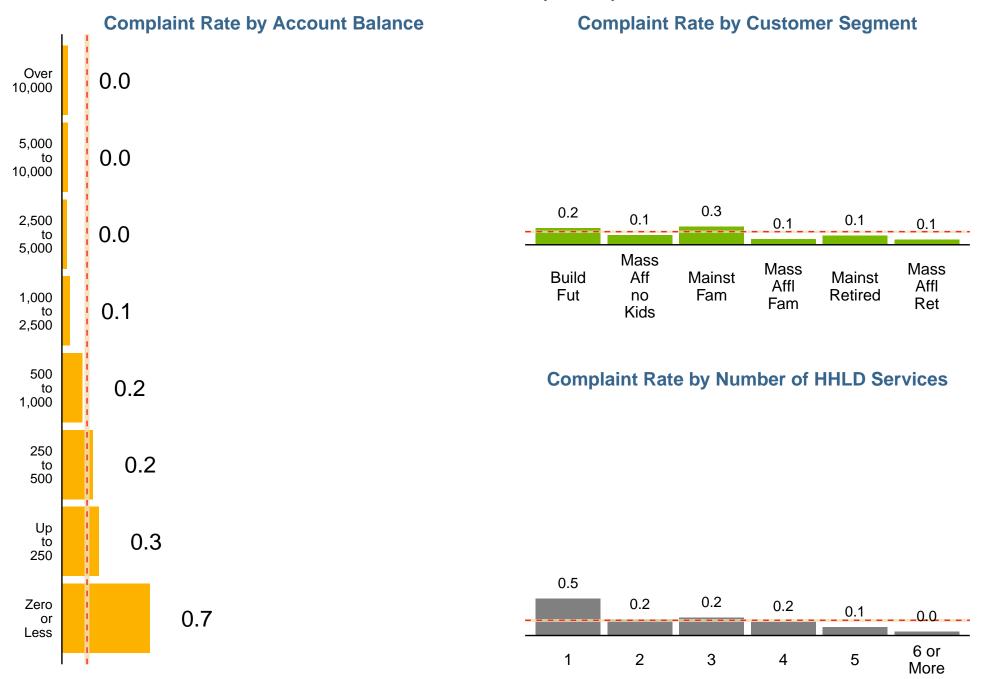


Complaint Rate by Account Owner Age





Group #27: Checking account/NSF Fees – Problems caused by low funds/Other/blank (N=332)



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Group #28: Credit Card/Card issues/blank/Other (N=316)

Complaint Rate by Community Bank

 $1.3 \ 1.3 \ 0.9 \ 1.0 \ 0.9 \ 0.7 \ 0.8 \ 1.1 \ 0.5 \ 0.7 \ 0.6 \ 1.2 \ 0.5 \ 0.8 \ 0.9 \ 1.4$

18

25

35

45

55

65

Complaint Rate by Product Subtype

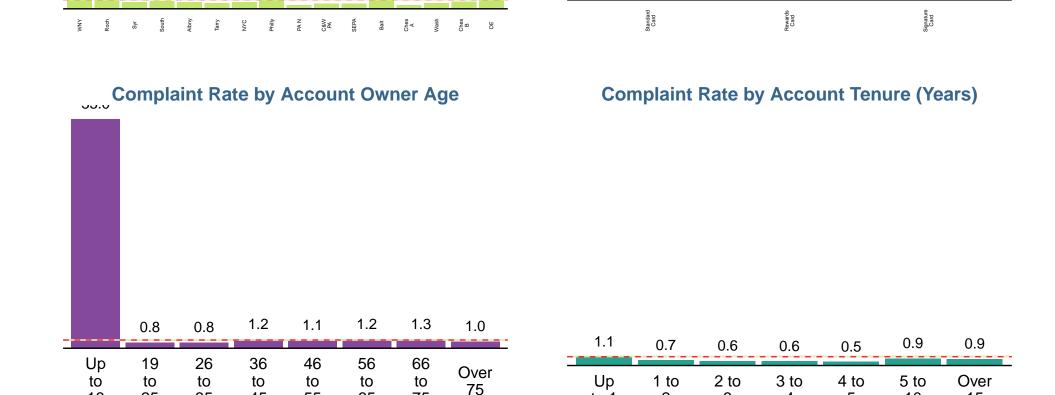
0.6

5

10

15

1.3



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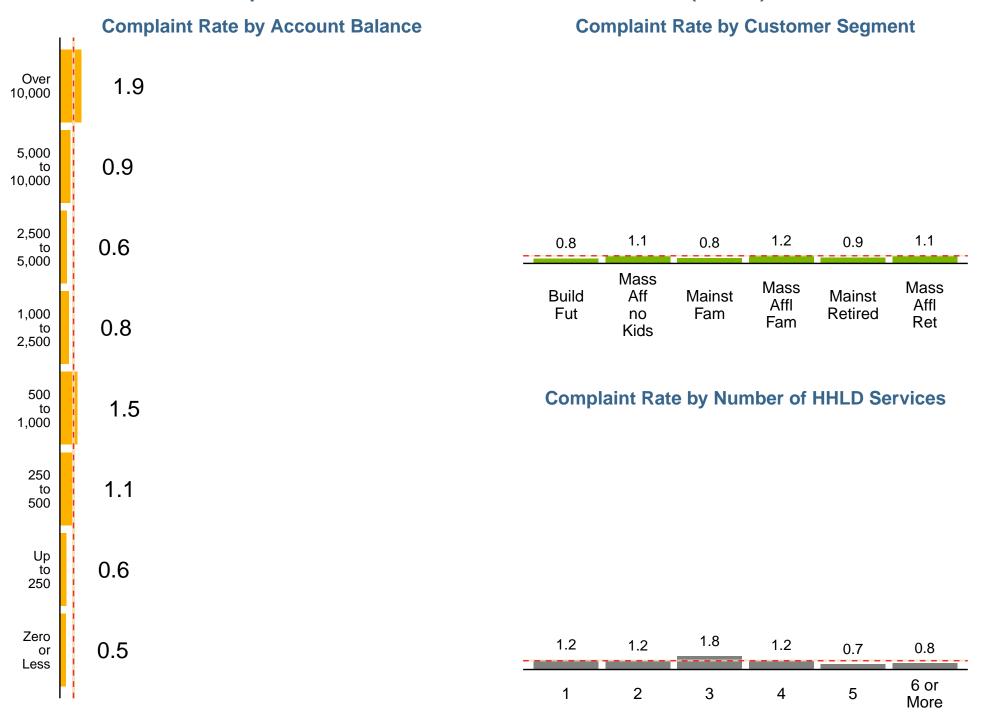
to 1

2

75

0.5

Group #28: Credit Card/Card issues/blank/Other (N=316)

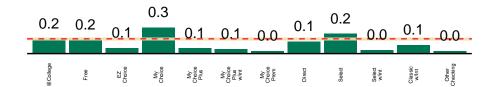


Group #29: Checking account/Using a debit, ATM, or custom card/Disputed transaction/Provisional credit inquiry (N=315)

Complaint Rate by Community Bank

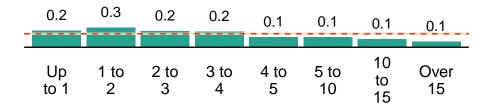
Complaint Rate by Product Subtype



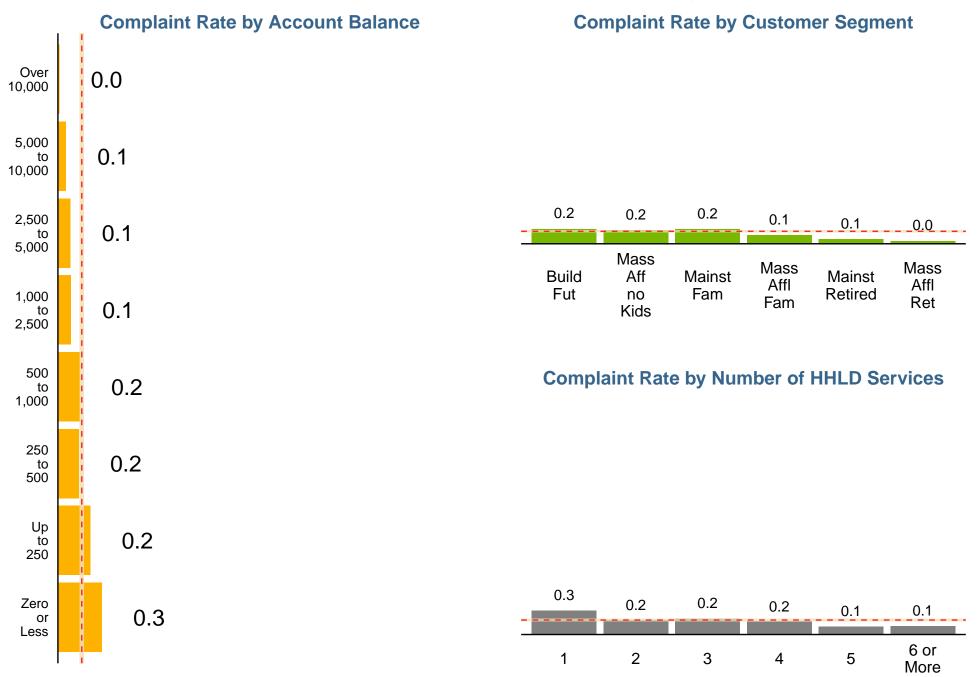


Complaint Rate by Account Owner Age

0.1	0.2	0.2	0.3	0.2	0.1	0.1	0.0
Up	19	26	36	46	56	66	Ovor
Up to	to	to	to	to	to	to	Over 75
18	25	35	45	55	65	75	75



Group #29: Checking account/Using a debit, ATM, or custom card/Disputed transaction/Provisional credit inquiry (N=315)

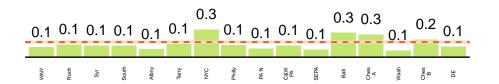


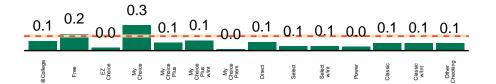
Page 58

Group #30: Checking account/Deposits or withdrawals/Availability of deposits/Cash availability (Changeover) (N=309)

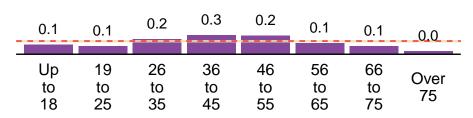
Complaint Rate by Community Bank

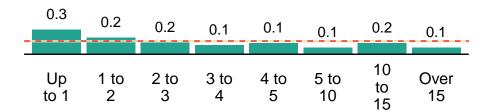
Complaint Rate by Product Subtype



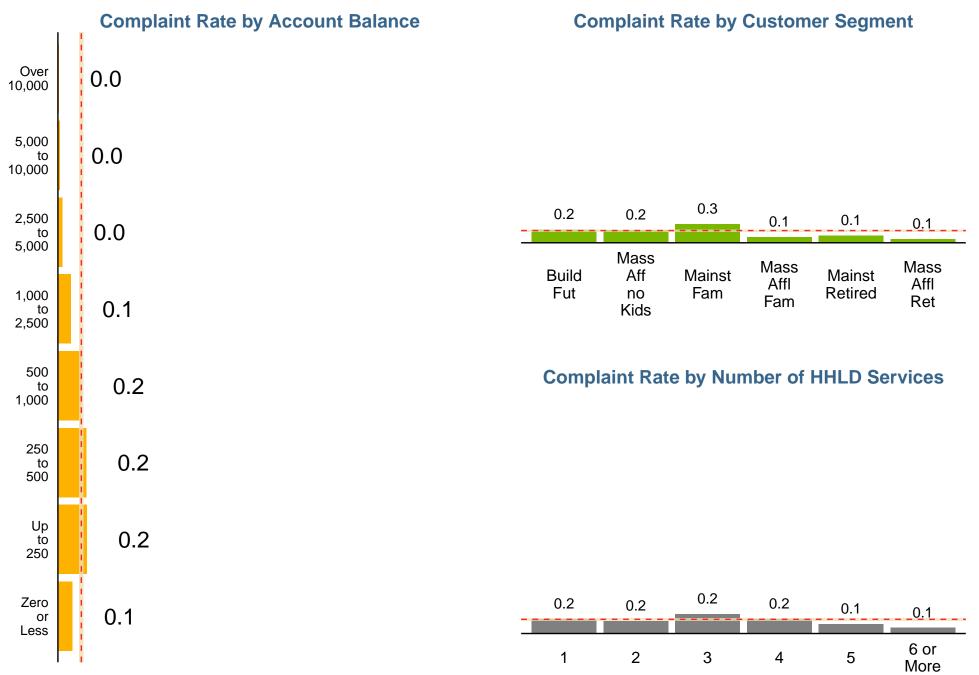


Complaint Rate by Account Owner Age





Group #30: Checking account/Deposits or withdrawals/Availability of deposits/Cash availability (Changeover) (N=309)

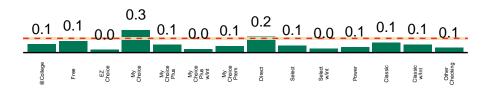


Group #31: Checking account/Using a debit, ATM, or custom card/Unauthorized card use/Other (N=303)

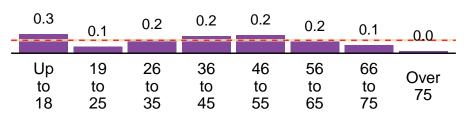
Complaint Rate by Community Bank

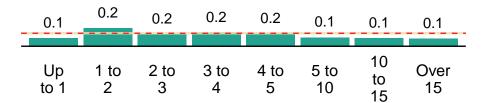
Complaint Rate by Product Subtype



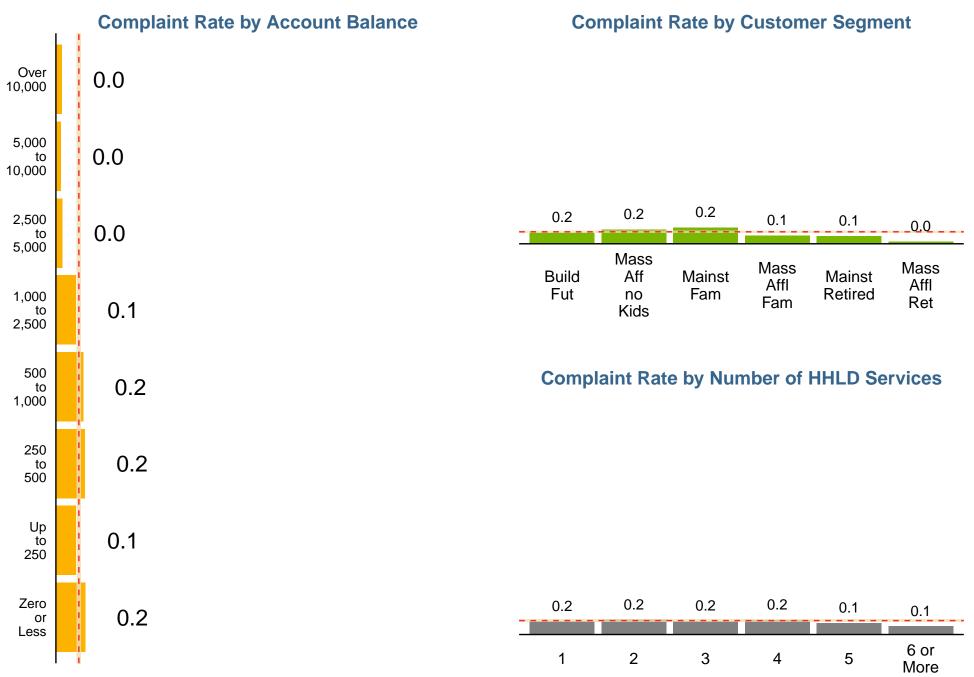


Complaint Rate by Account Owner Age





Group #31: Checking account/Using a debit, ATM, or custom card/Unauthorized card use/Other (N=303)

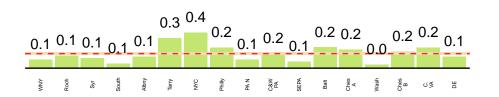


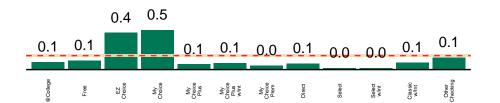
Page 62

Group #32: Checking account/Deposits or withdrawals/Availability of deposits/Discretionary holds (N=298)

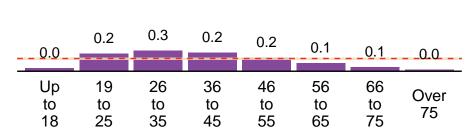
Complaint Rate by Community Bank

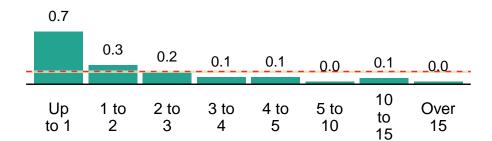
Complaint Rate by Product Subtype



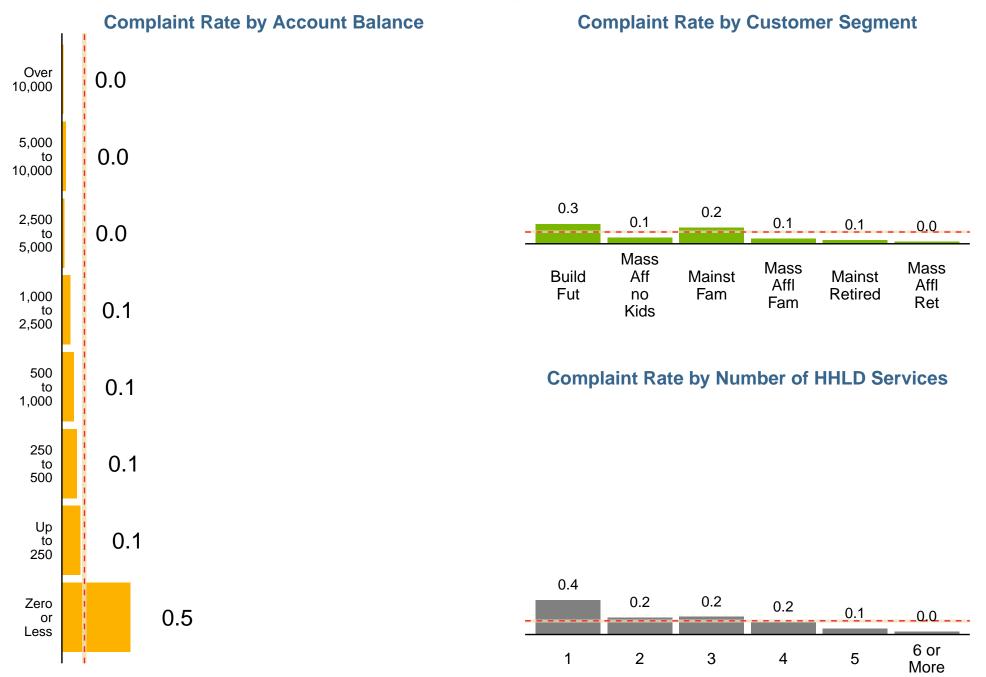


Complaint Rate by Account Owner Age





Group #32: Checking account/Deposits or withdrawals/Availability of deposits/Discretionary holds (N=298)

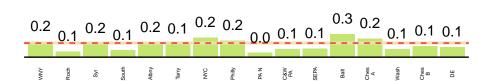


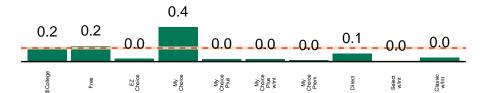
Page 64

Group #33: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Overdraft election (N=289)

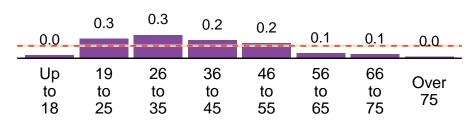
Complaint Rate by Community Bank

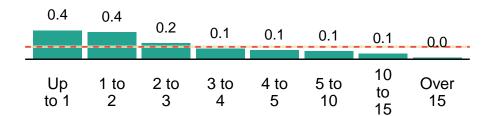
Complaint Rate by Product Subtype



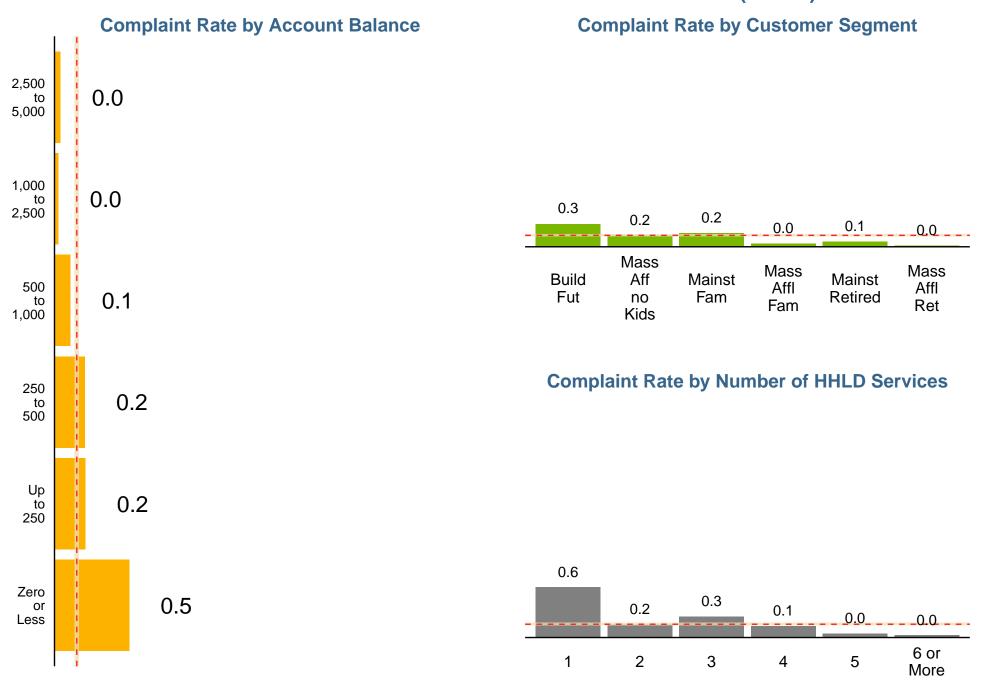


Complaint Rate by Account Owner Age





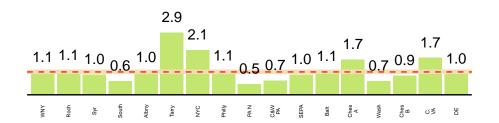
Group #33: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Overdraft election (N=289)

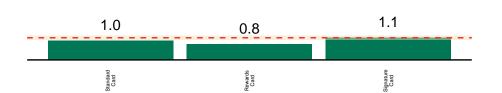


Group #34: Credit Card/Payments & Collections/blank/Other (N=289)

Complaint Rate by Community Bank

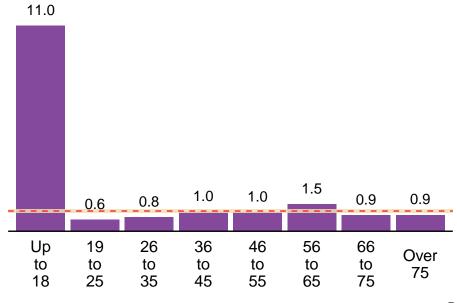
Complaint Rate by Product Subtype

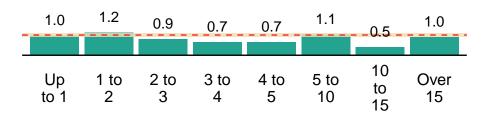




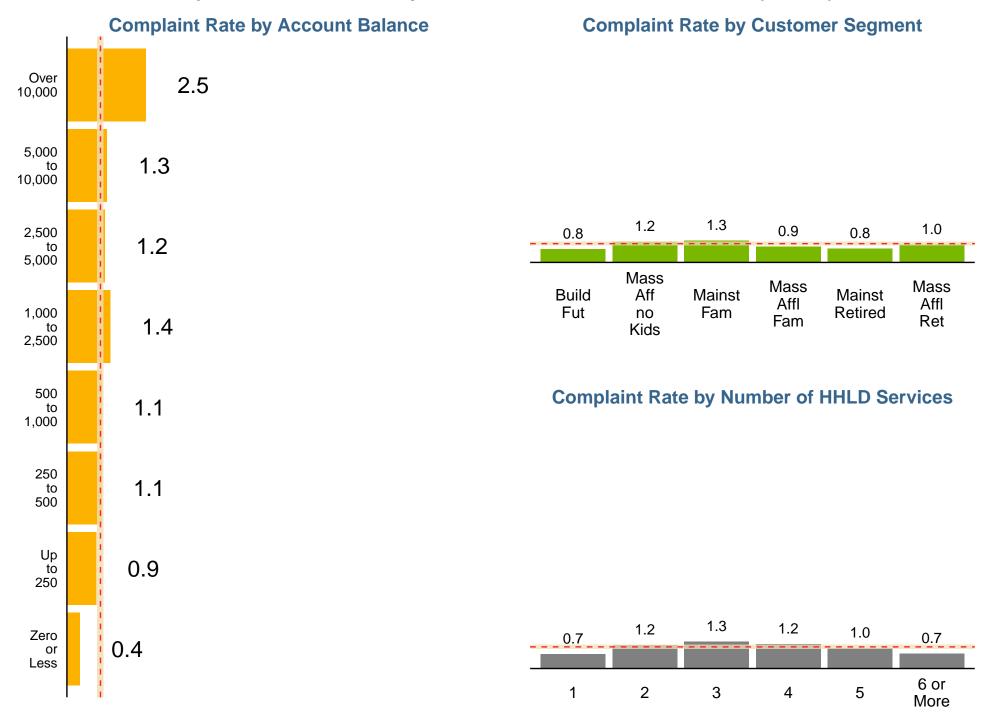
Complaint Rate by Account Owner Age

Complaint Rate by Account Tenure (Years)





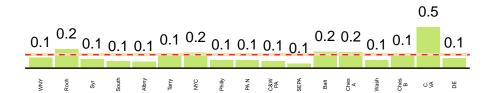
Group #34: Credit Card/Payments & Collections/blank/Other (N=289)

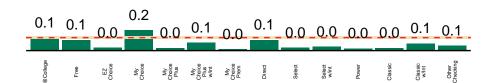


Group #35: Checking account/Account maintenance, opening, or closing/Denial/Other (N=276)

Complaint Rate by Community Bank

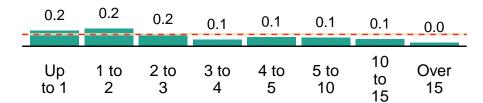
Complaint Rate by Product Subtype



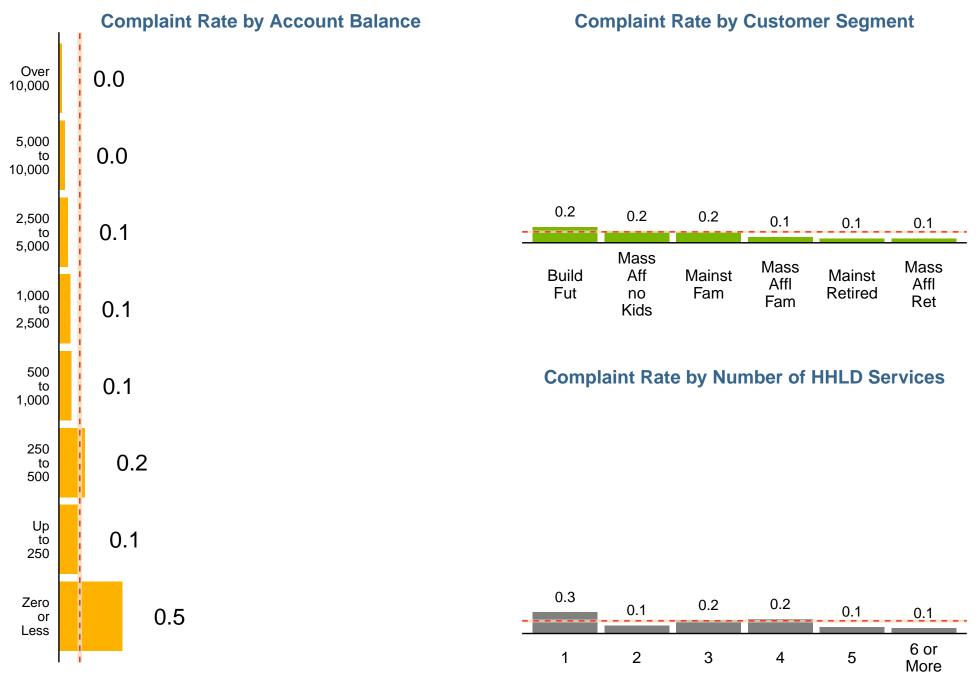


Complaint Rate by Account Owner Age

0.0	0.1	0.2	0.2	0.2	0.1	0.1	0.0
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75



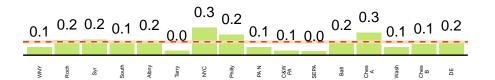
Group #35: Checking account/Account maintenance, opening, or closing/Denial/Other (N=276)

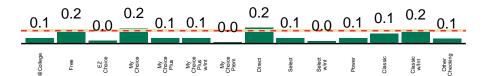


Group #36: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Bounced check (N=274)

Complaint Rate by Community Bank

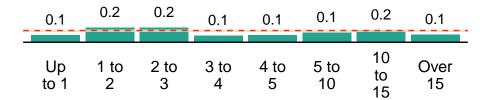
Complaint Rate by Product Subtype



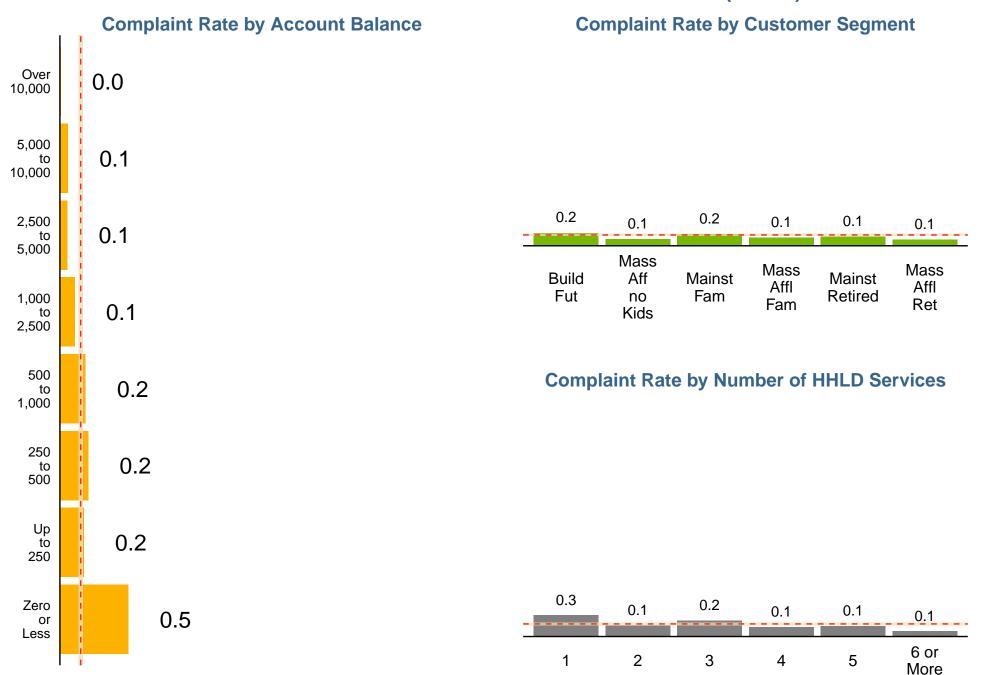


Complaint Rate by Account Owner Age

0.0	0.1	0.2	0.2	0.2	0.1	0.1	0.1
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75



Group #36: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Bounced check (N=274)

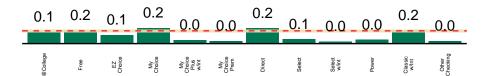


Group #37: Checking account/Using a debit, ATM, or custom card/ATM or debit card fees/Foreign ATM fee (N=272)

Complaint Rate by Community Bank

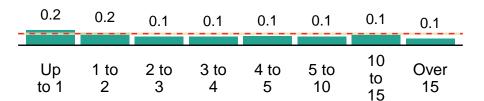
Complaint Rate by Product Subtype



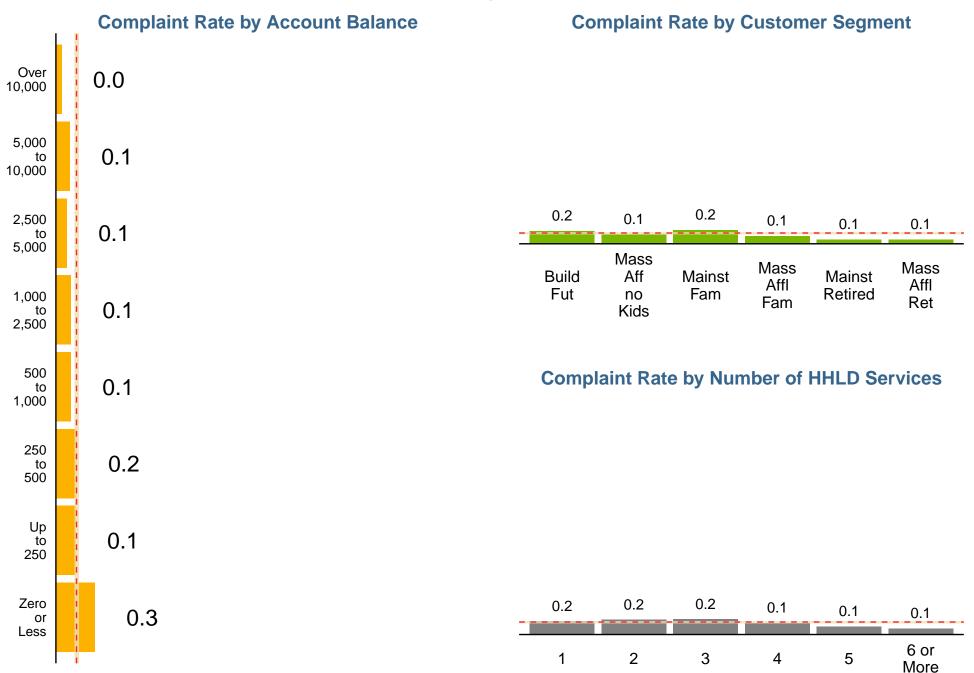


Complaint Rate by Account Owner Age

0.1	0.2	0.2	0.2	0.2	0.1	0.0
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75



Group #37: Checking account/Using a debit, ATM, or custom card/ATM or debit card fees/Foreign ATM fee (N=272)



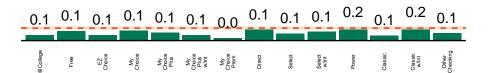
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Group #38: Checking account/Service with bank personnel/Excessive Wait Times/blank (N=266)

Complaint Rate by Community Bank

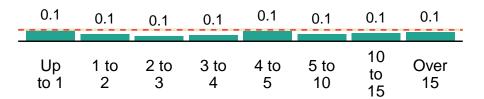
Complaint Rate by Product Subtype



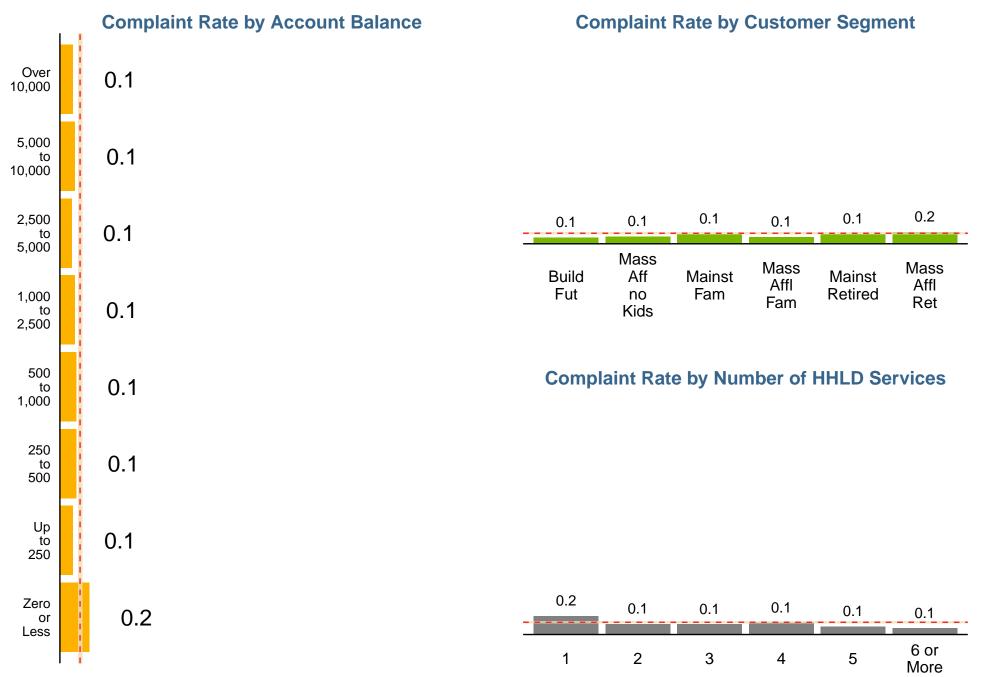


Complaint Rate by Account Owner Age

0.2	0.0	0.1	0.1	0.1	0.1	0.1	0.1
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75



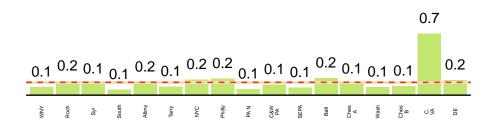
Group #38: Checking account/Service with bank personnel/Excessive Wait Times/blank (N=266)

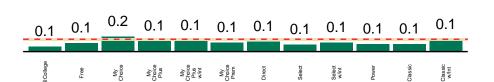


Group #39: Checking account/Account maintenance, opening, or closing/Fees/Other (N=263)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



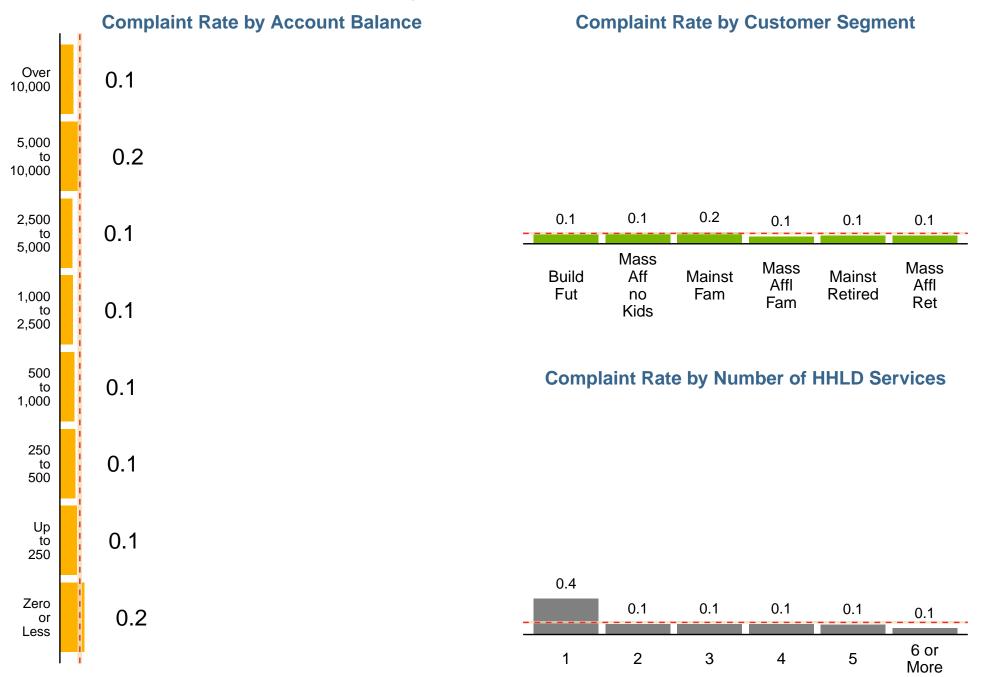


Complaint Rate by Account Owner Age

0.1	0.2	0.2	0.1	0.1	0.1	0.1
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.2	0.2	0.1	0.2	0.1	0.1	0.1
Up to 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 to 15	Over 15

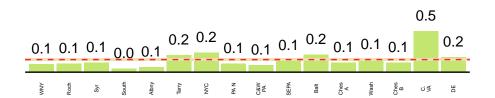
Group #39: Checking account/Account maintenance, opening, or closing/Fees/Other (N=263)

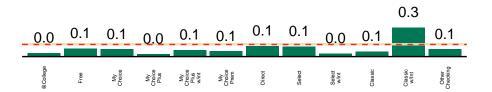


Group #40: Checking account/Account maintenance, opening, or closing/Check order/Check order fee (N=258)

Complaint Rate by Community Bank

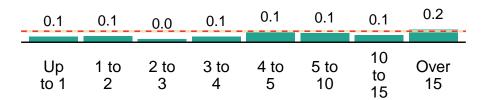
Complaint Rate by Product Subtype



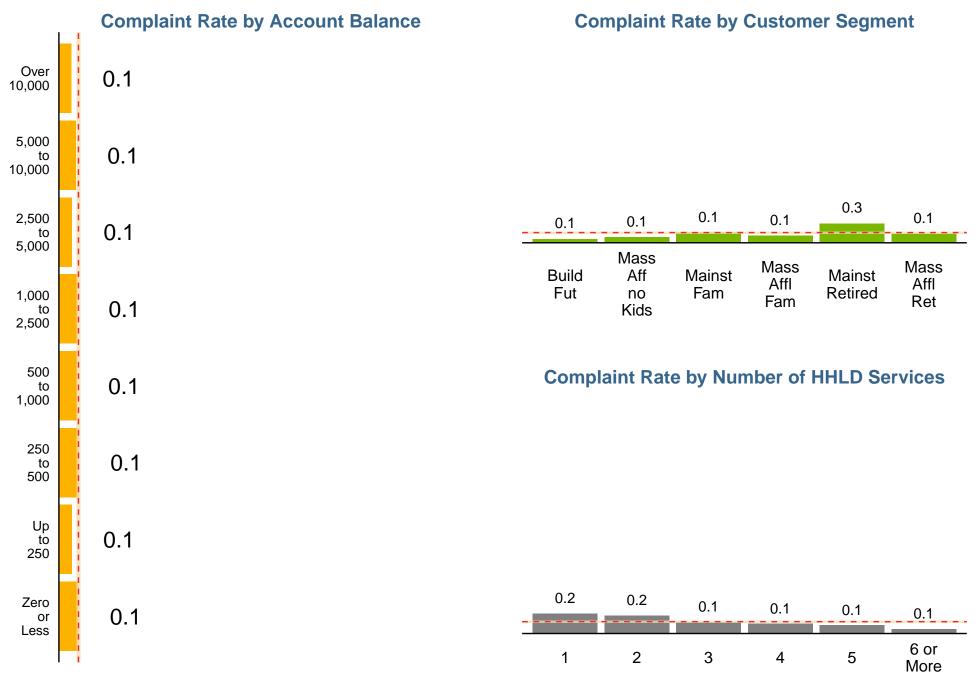


Complaint Rate by Account Owner Age

0.0	0.1	0.1	0.1	0.1	0.1	0.3	0.2
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75



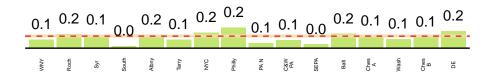
Group #40: Checking account/Account maintenance, opening, or closing/Check order/Check order fee (N=258)

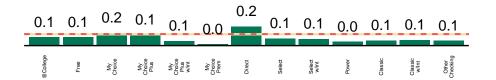


Group #41: Checking account/Using a debit, ATM, or custom card/Disputed transaction/Other (N=246)

Complaint Rate by Community Bank

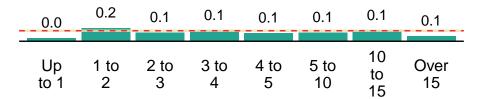
Complaint Rate by Product Subtype



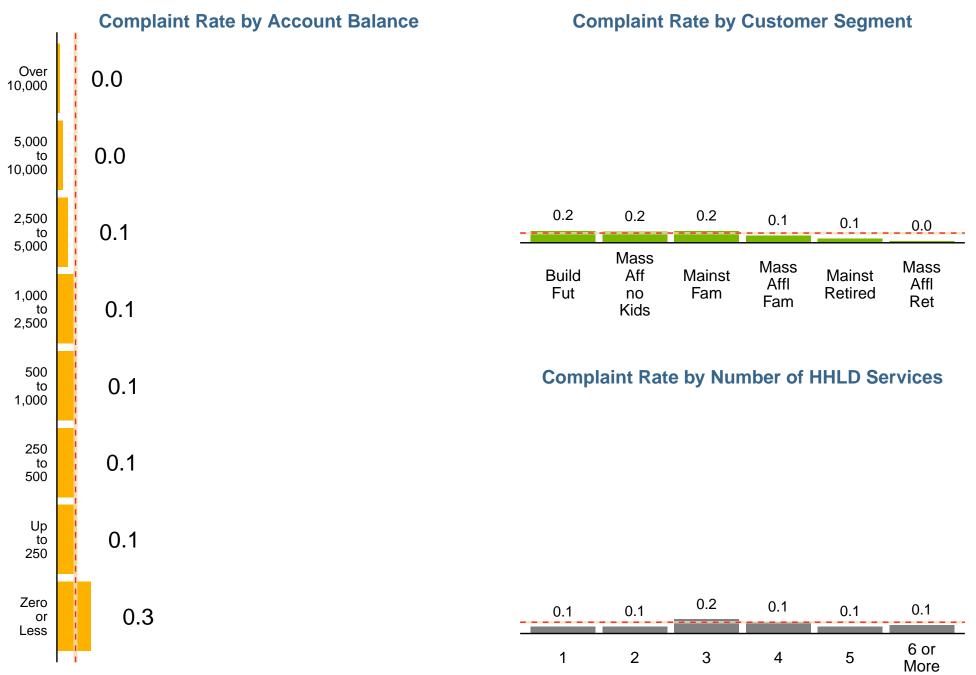


Complaint Rate by Account Owner Age

0.0	0.1	0.2	0.2	0.2	0.1	0.0	0.0
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75



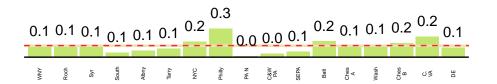
Group #41: Checking account/Using a debit, ATM, or custom card/Disputed transaction/Other (N=246)

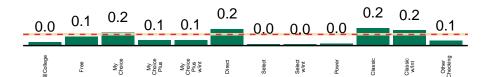


Group #42: Checking account/Account maintenance, opening, or closing/Fees/Stop payment fee (N=238)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



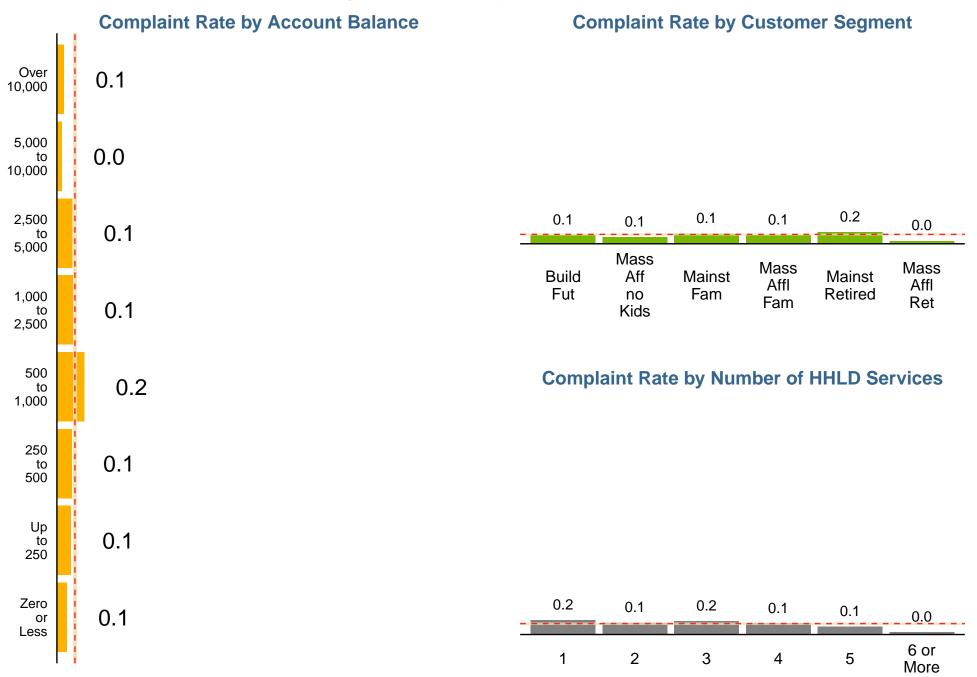


Complaint Rate by Account Owner Age

0.0	0.2	0.2	0.1	0.1	0.1	0.1
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1		 0.1	0.1	0.1
Up to 1	1 to 2	2 to 3	3 to	5 to 10	10 to	Over 15

Group #42: Checking account/Account maintenance, opening, or closing/Fees/Stop payment fee (N=238)



Group #43: Conventional/Loan servicing/Fees/Statements/Statements & Documentation/Other (N=238)

Complaint Rate by Community Bank

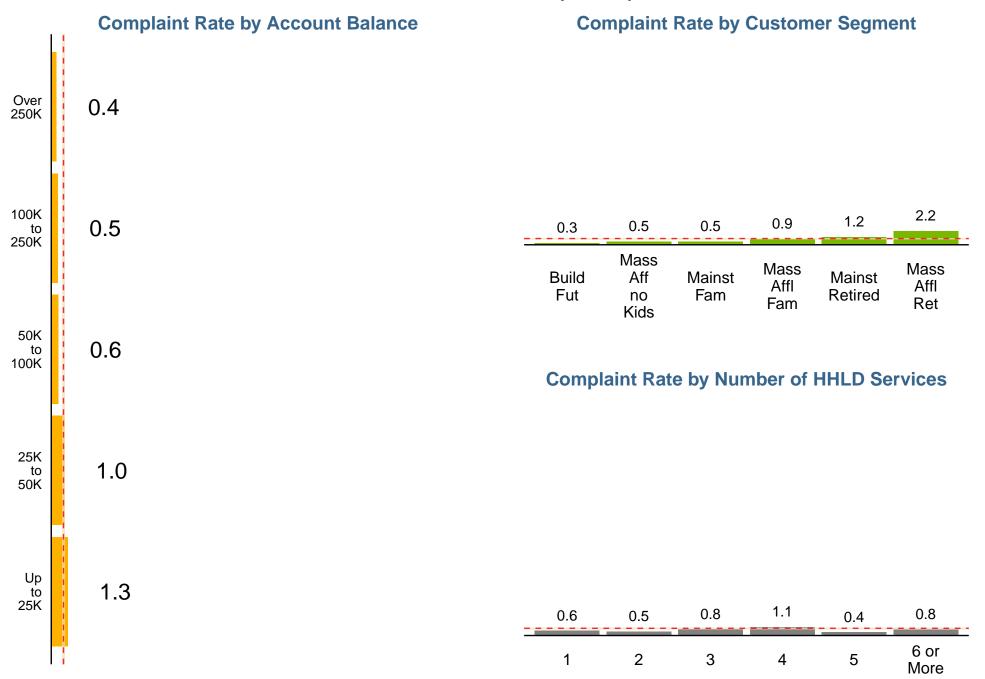
Complaint Rate by Product Subtype



Complaint Rate by Account Owner Age

0.3	0.3	0.5	0.9	1.7	1.6	0.2	0.6	0.5	0.2	0.4	0.6	0.7	1.0
26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75	Up to 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 to 15	Over 15

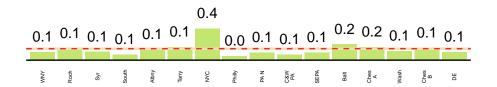
Group #43: Conventional/Loan servicing/Fees/Statements/Statements & Documentation/Other (N=238)

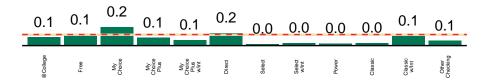


Group #44: Checking account/Using a debit, ATM, or custom card/ATM or debit card fees/Other (N=236)

Complaint Rate by Community Bank

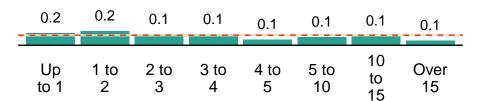
Complaint Rate by Product Subtype



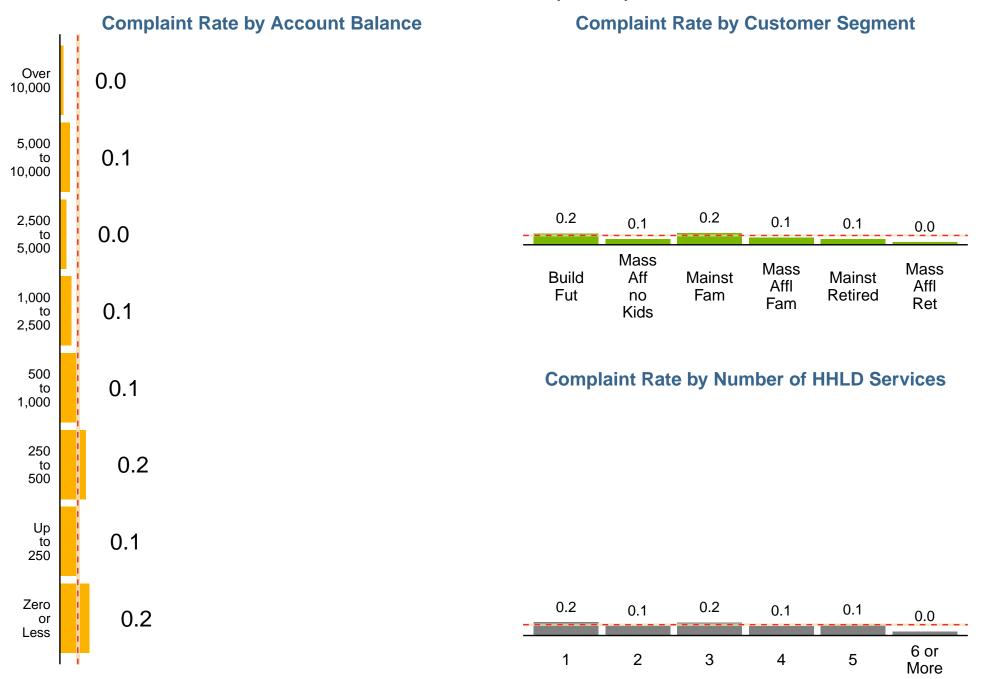


Complaint Rate by Account Owner Age

0.0	0.1	0.2	0.2	0.1	0.1	0.1	0.0
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75



Group #44: Checking account/Using a debit, ATM, or custom card/ATM or debit card fees/Other (N=236)

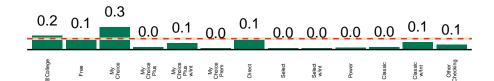


Group #45: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Other payment issue (N=233)

Complaint Rate by Community Bank

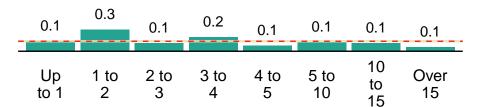
Complaint Rate by Product Subtype



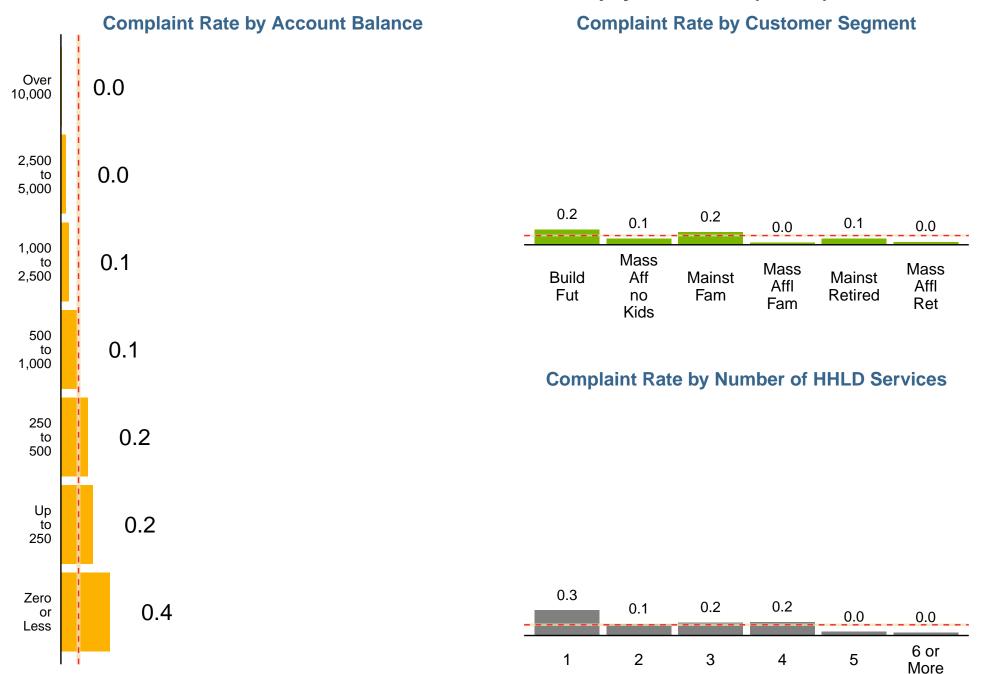


Complaint Rate by Account Owner Age

0.0	0.1	0.2	0.2	0.1	0.1	0.0	0.1
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75



Group #45: Checking account/NSF Fees – Problems caused by low funds/Overdraft/Insufficient funds fees/Other payment issue (N=233)

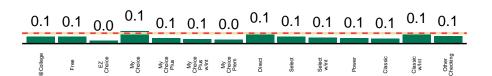


Group #46: Checking account/Account maintenance, opening, or closing/Denial/Customer identification requirements (N=222)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



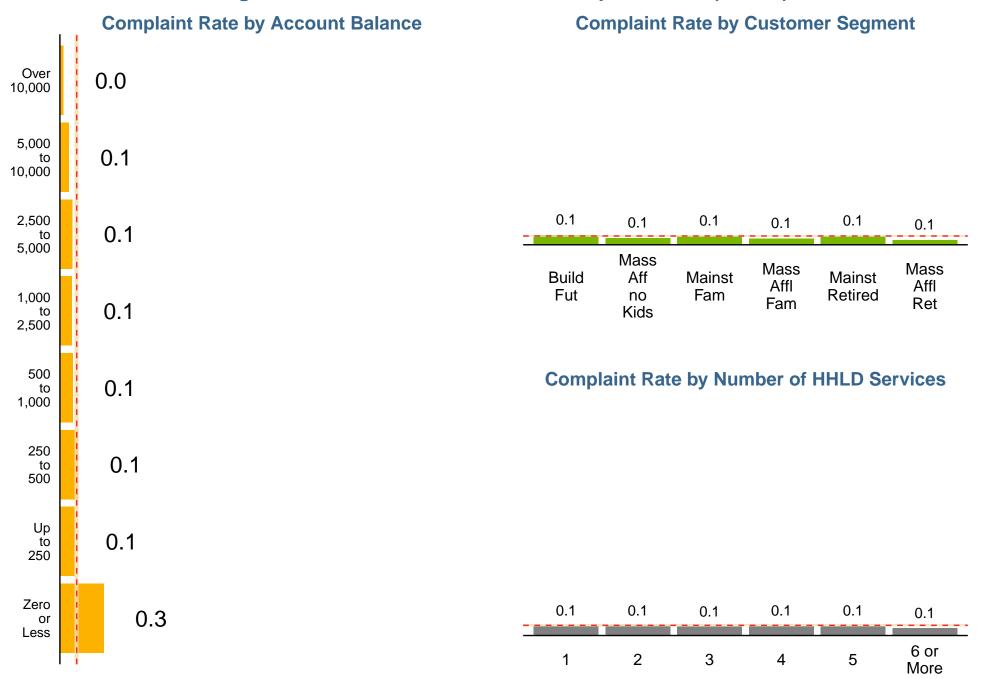


Complaint Rate by Account Owner Age

_	0.0	0.1	0.2	0.1	0.1	0.1	0.1	0.1
	Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

Group #46: Checking account/Account maintenance, opening, or closing/Denial/Customer identification requirements (N=222)

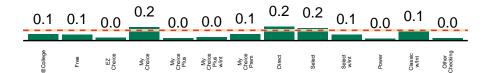


Group #47: Checking account/Deposits or withdrawals/Unauthorized transactions/Fraud/ID theft (N=218)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



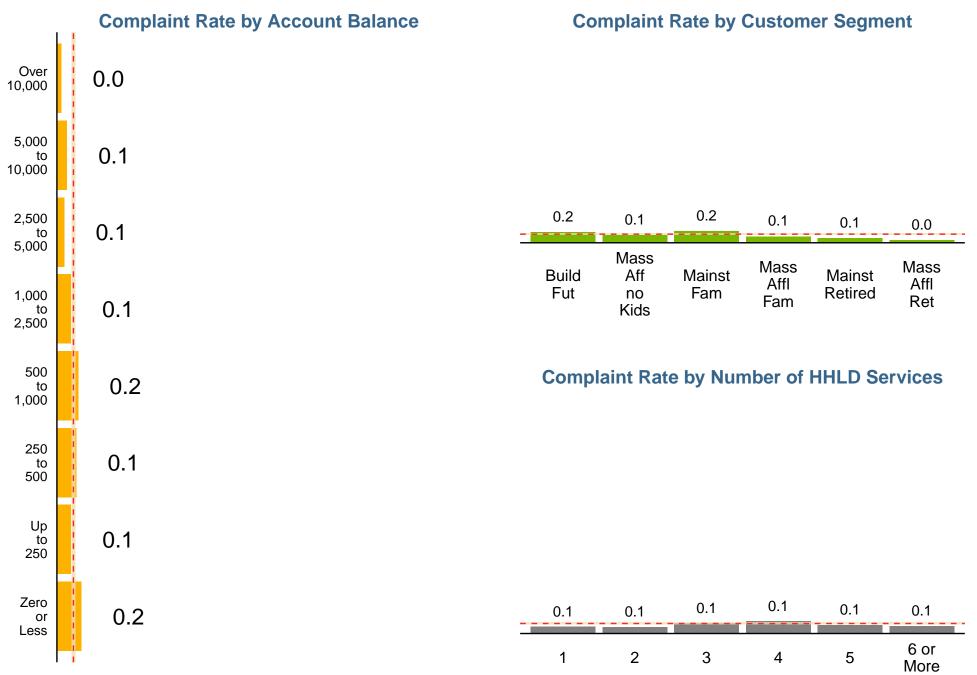


Complaint Rate by Account Owner Age

0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.0
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.1
Up to 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 to 15	Over 15

Group #47: Checking account/Deposits or withdrawals/Unauthorized transactions/Fraud/ID theft (N=218)

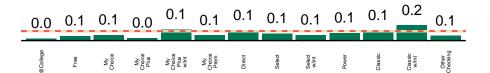


Group #48: Checking account/Account maintenance, opening, or closing/Check order/Other (N=204)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



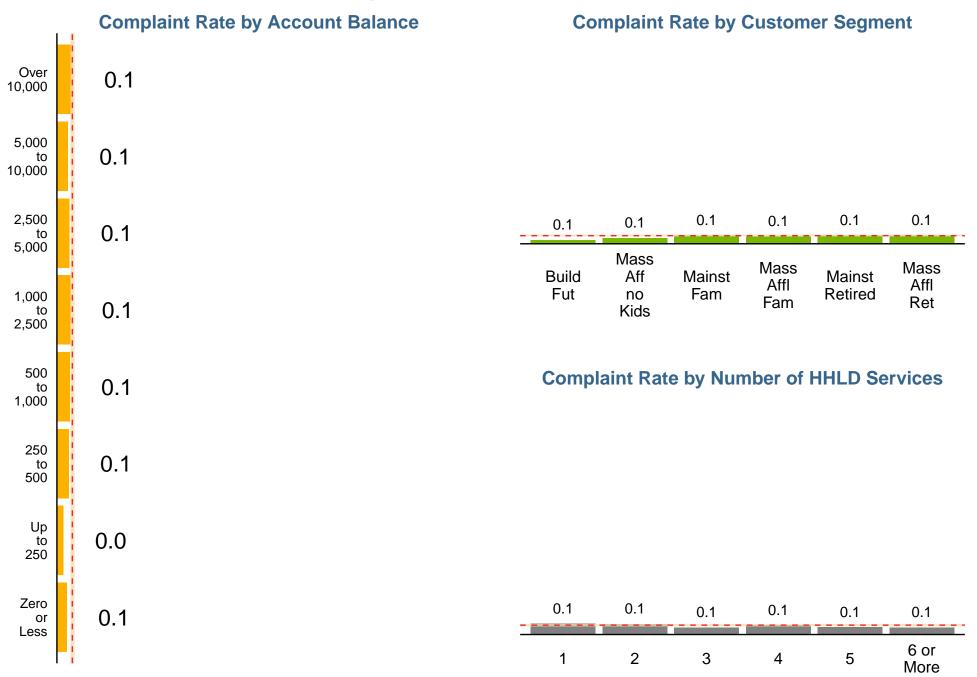


Complaint Rate by Account Owner Age

	0.1	0.0	0.1	0.1	0.1	0.1	0.2	0.1
=								
	Up	19	26	36	46	56	66	Over
	to	75						
	18	25	35	45	55	65	75	75

0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.1
Up to 1		2 to 3		4 to 5	5 to 10	10 to	Over 15

Group #48: Checking account/Account maintenance, opening, or closing/Check order/Other (N=204)

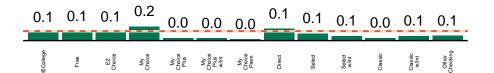


Group #49: Checking account/Deposits or withdrawals/Lost or missing funds/Missing deposit (N=203)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



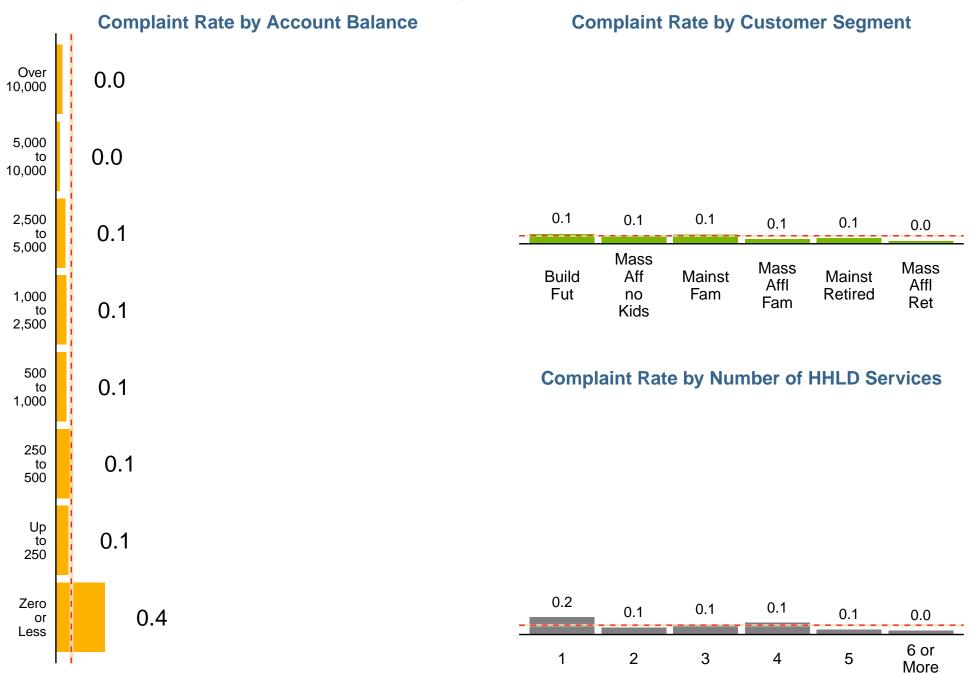


Complaint Rate by Account Owner Age

0.1	0.2	0.1	0.1	0.1	0.1	0.0
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Up		2 to	3 to	4 to	5 to	10	Over
to 1		3	4	5	10	to	15

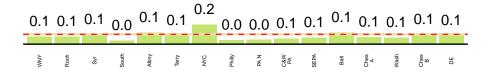
Group #49: Checking account/Deposits or withdrawals/Lost or missing funds/Missing deposit (N=203)

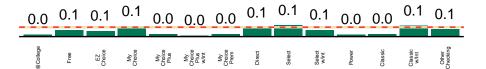


Group #50: Checking account/Making or receiving payments, sending money/Problems with payments (check, card, phone, web)/Other (N=201)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



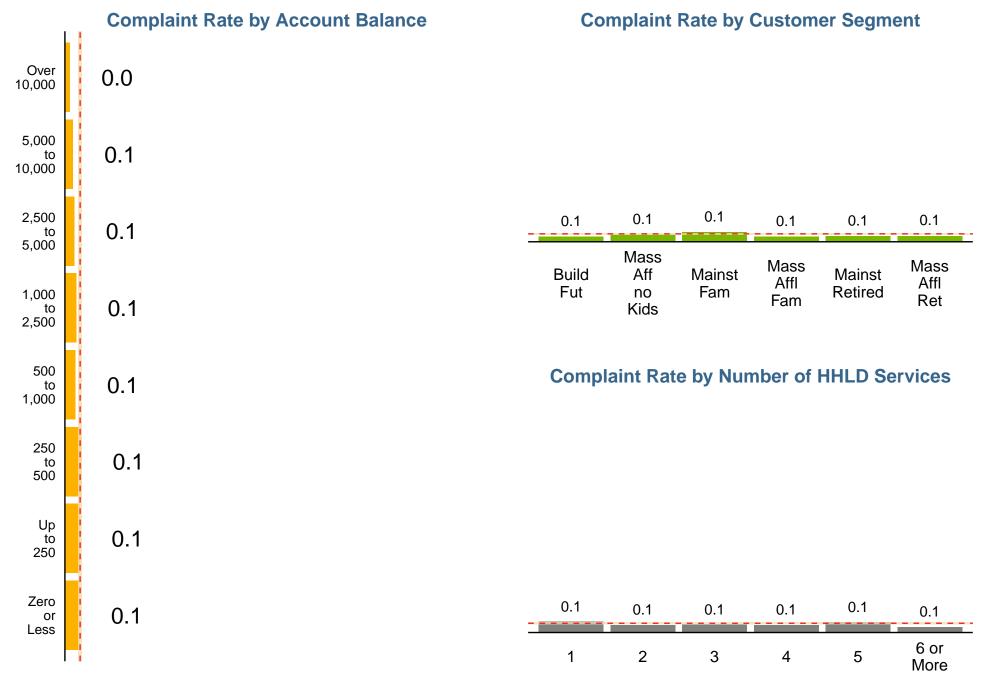


Complaint Rate by Account Owner Age

0.0	0.1	0.1	0.1	0.1	0.1	0.1
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

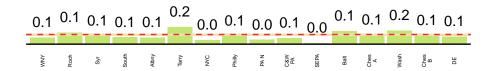
Group #50: Checking account/Making or receiving payments, sending money/Problems with payments (check, card, phone, web)/Other (N=201)

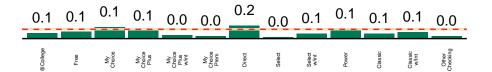


Group #51: Checking account/Service with bank personnel/Did not follow-up in timely manner/blank (N=198)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



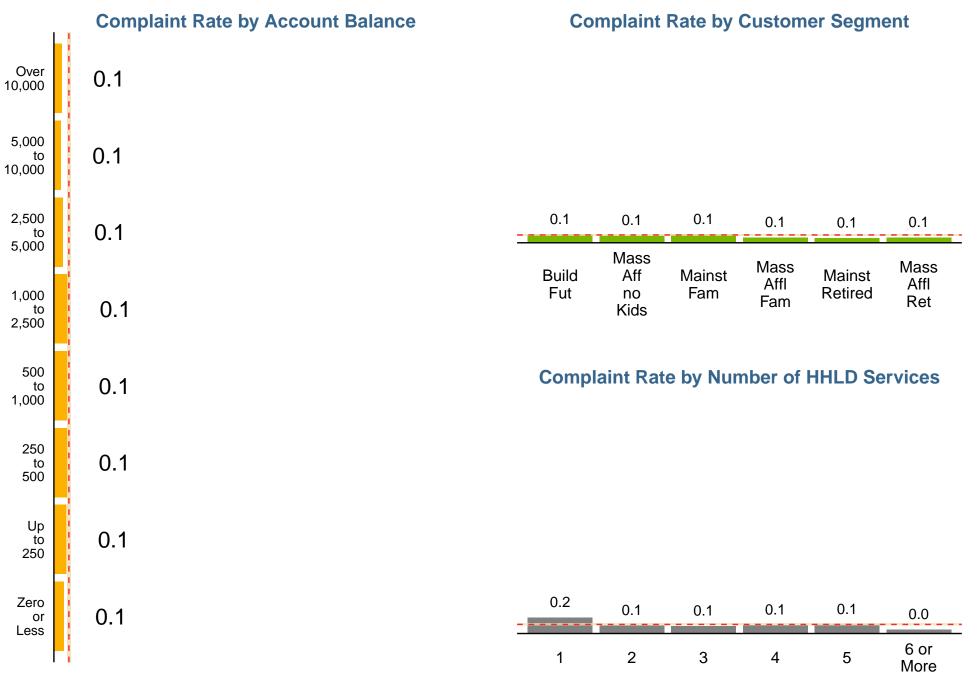


Complaint Rate by Account Owner Age

0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

Group #51: Checking account/Service with bank personnel/Did not follow-up in timely manner/blank (N=198)



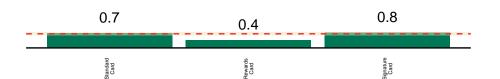
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Group #52: Credit Card/Fees & interest/blank/Late fee (N=184)

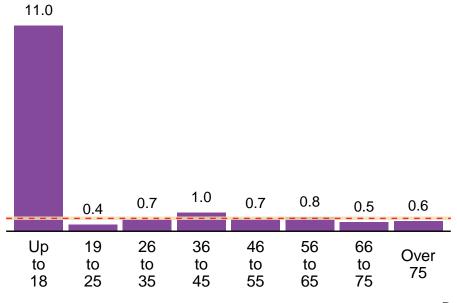
Complaint Rate by Community Bank

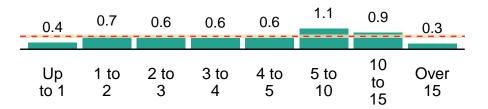
Complaint Rate by Product Subtype



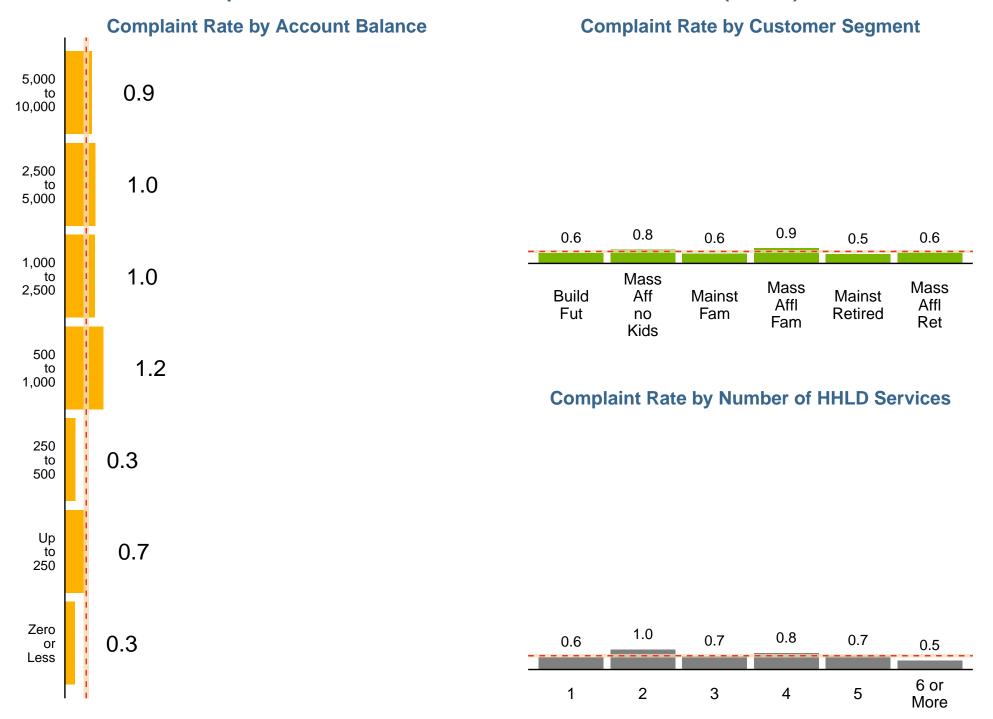


Complaint Rate by Account Owner Age





Group #52: Credit Card/Fees & interest/blank/Late fee (N=184)

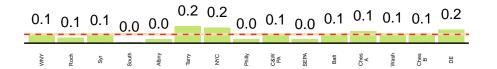


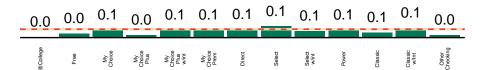
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Group #53: Checking account/Making or receiving payments, sending money/Other/blank (N=179)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



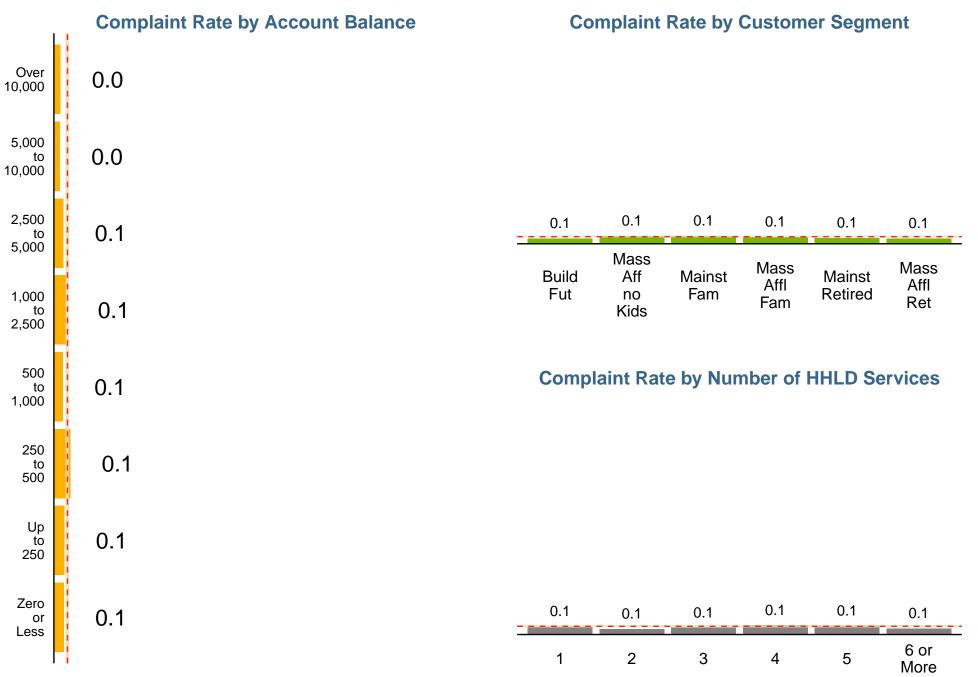


Complaint Rate by Account Owner Age

0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Up to 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 to 15	Over 15

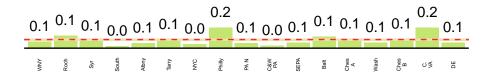
Group #53: Checking account/Making or receiving payments, sending money/Other/blank (N=179)

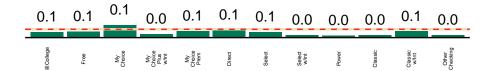


Group #54: Checking account/Deposits or withdrawals/Unauthorized transactions/Other (N=177)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



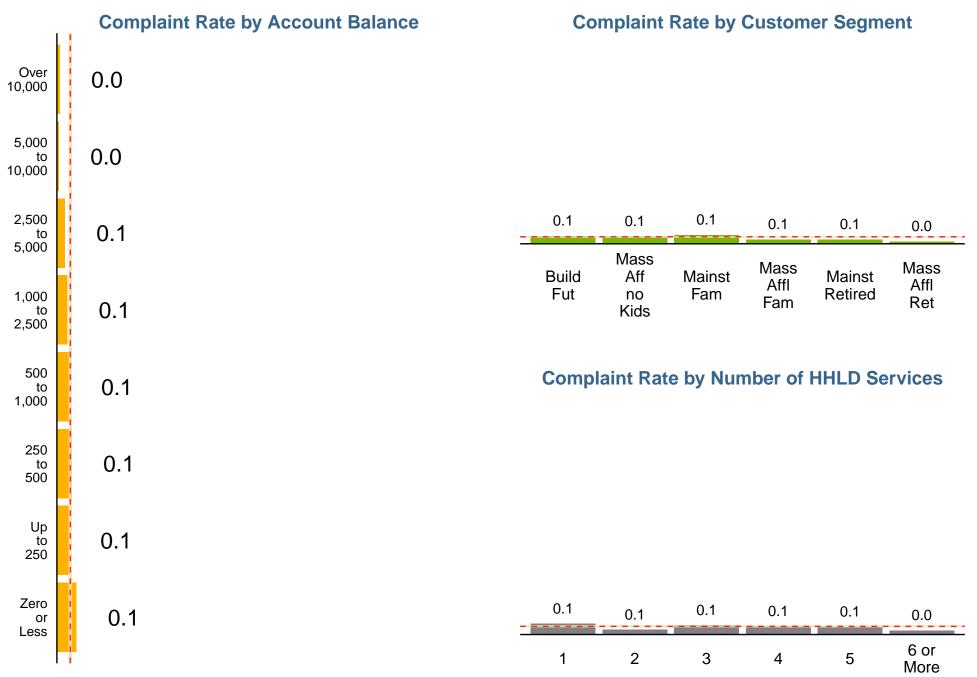


Complaint Rate by Account Owner Age

0.0	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

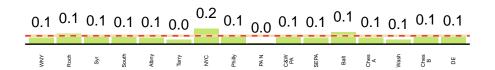
Group #54: Checking account/Deposits or withdrawals/Unauthorized transactions/Other (N=177)

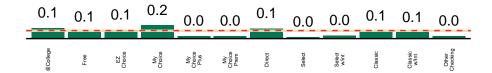


Group #55: Checking account/Deposits or withdrawals/Transaction holds/Memo hold (N=171)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



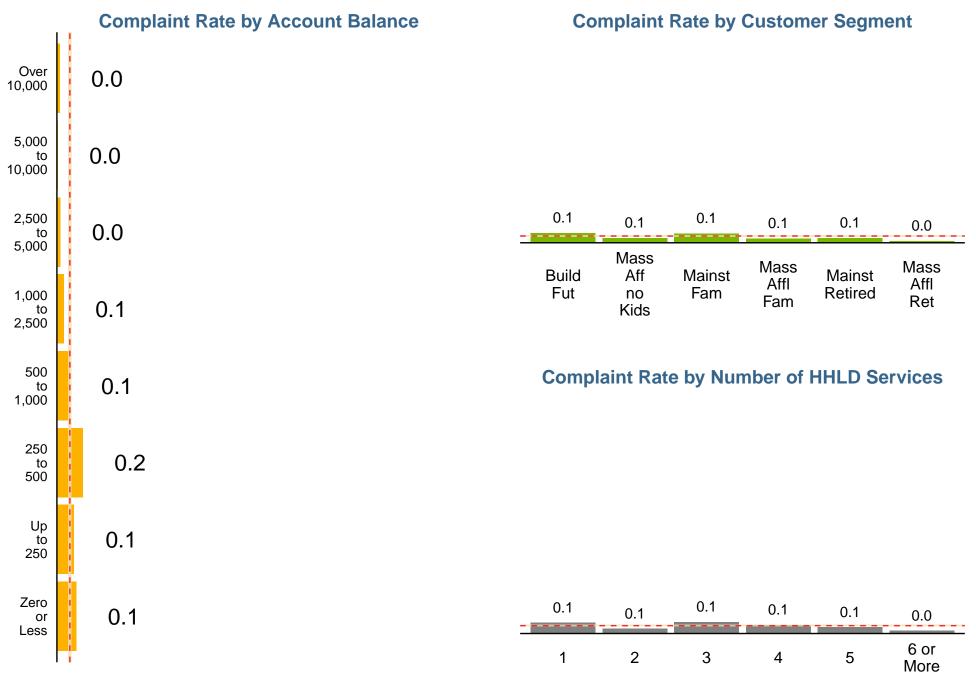


Complaint Rate by Account Owner Age

0.1	0.1	0.1	0.2	0.1	0.1	0.0	0.0
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

Group #55: Checking account/Deposits or withdrawals/Transaction holds/Memo hold (N=171)

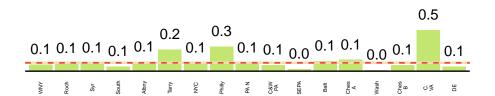


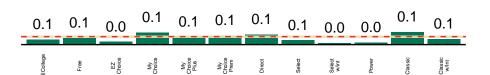
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Group #56: Checking account/Account maintenance, opening, or closing/Fees/Other fee type (N=170)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



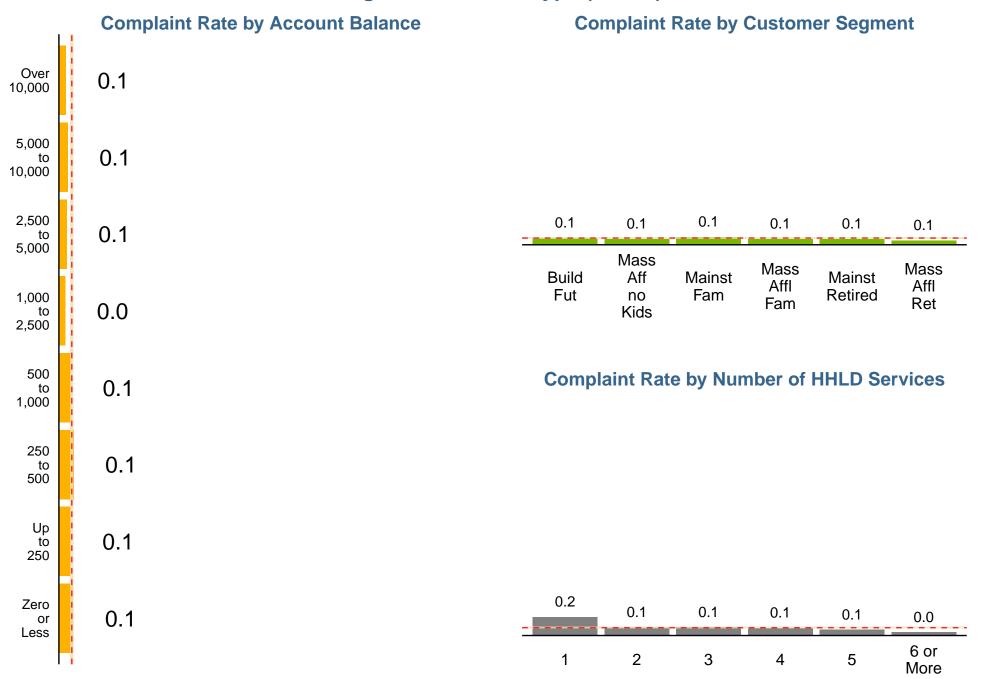


Complaint Rate by Account Owner Age

0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.0	0.0	0.1	0.1	0.1
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

Group #56: Checking account/Account maintenance, opening, or closing/Fees/Other fee type (N=170)

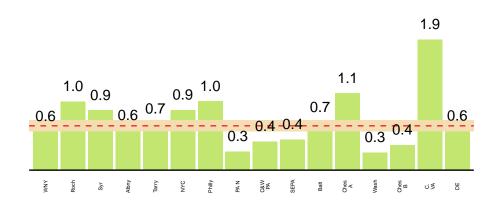


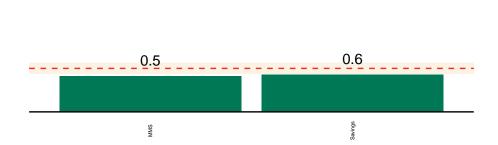
Page 112

Group #57: Savings MMS/Deposits or withdrawals/Other/blank (N=169)

Complaint Rate by Community Bank

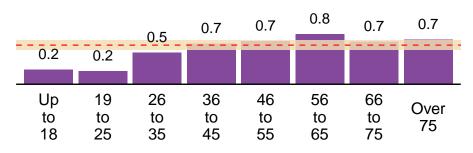
Complaint Rate by Product Subtype

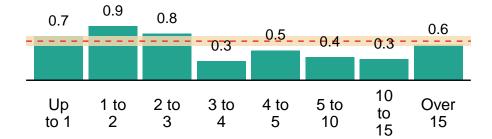




Complaint Rate by Account Owner Age

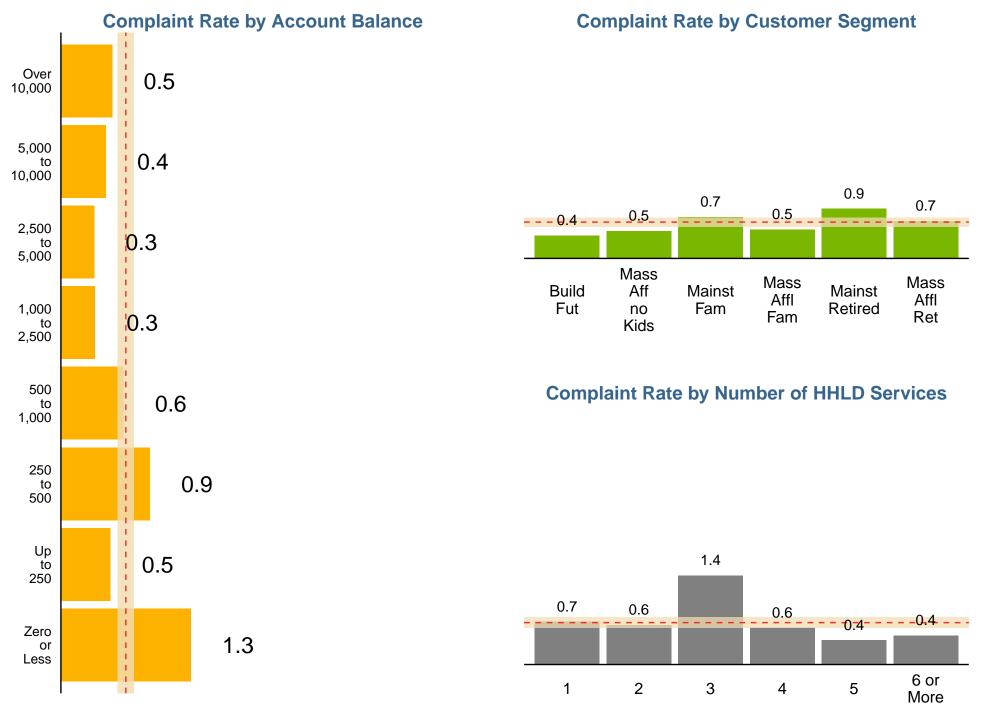
Complaint Rate by Account Tenure (Years)





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Group #57: Savings MMS/Deposits or withdrawals/Other/blank (N=169)

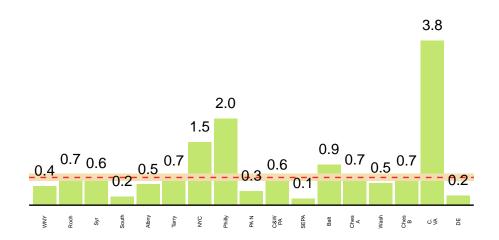


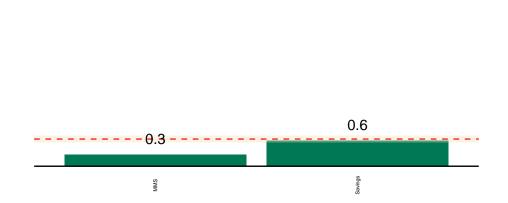
Page 114

Group #58: Savings MMS/Account maintenance, opening, or closing/Fees/Excessive withdrawal fee (N=168)

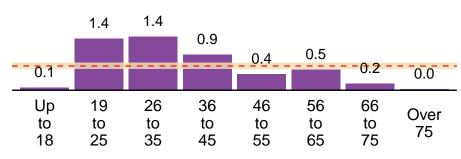
Complaint Rate by Community Bank

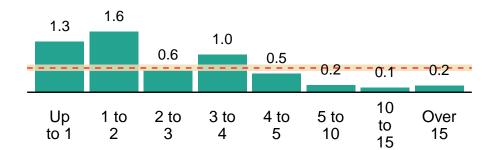
Complaint Rate by Product Subtype



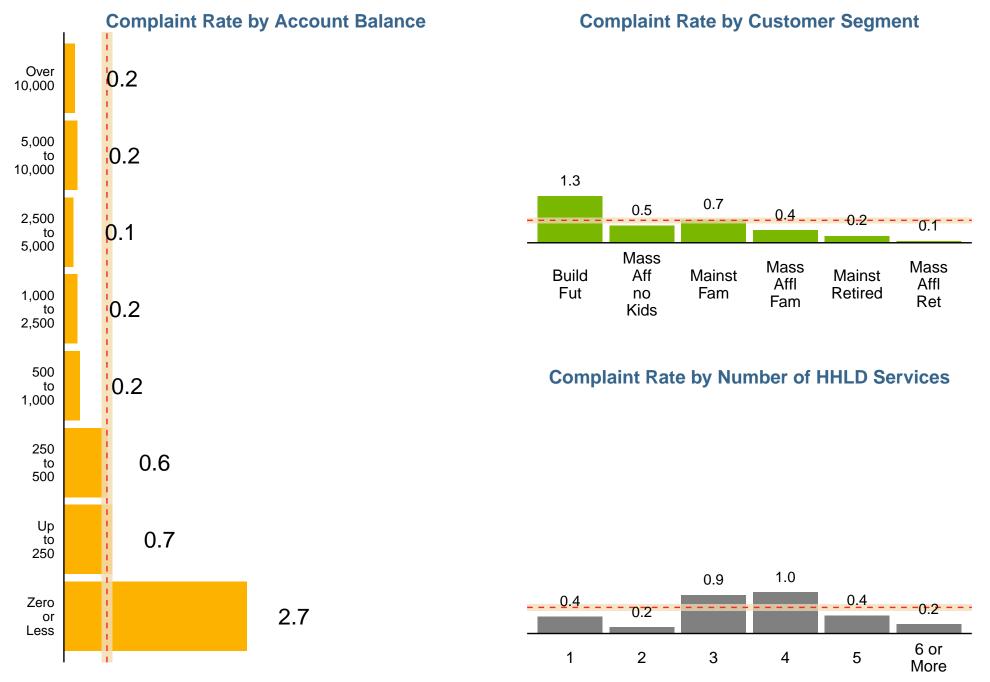


Complaint Rate by Account Owner Age





Group #58: Savings MMS/Account maintenance, opening, or closing/Fees/Excessive withdrawal fee (N=168)



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Group #59: Auto Loan/Service with bank personnel/Other/blank (N=165)

Complaint Rate by Community Bank

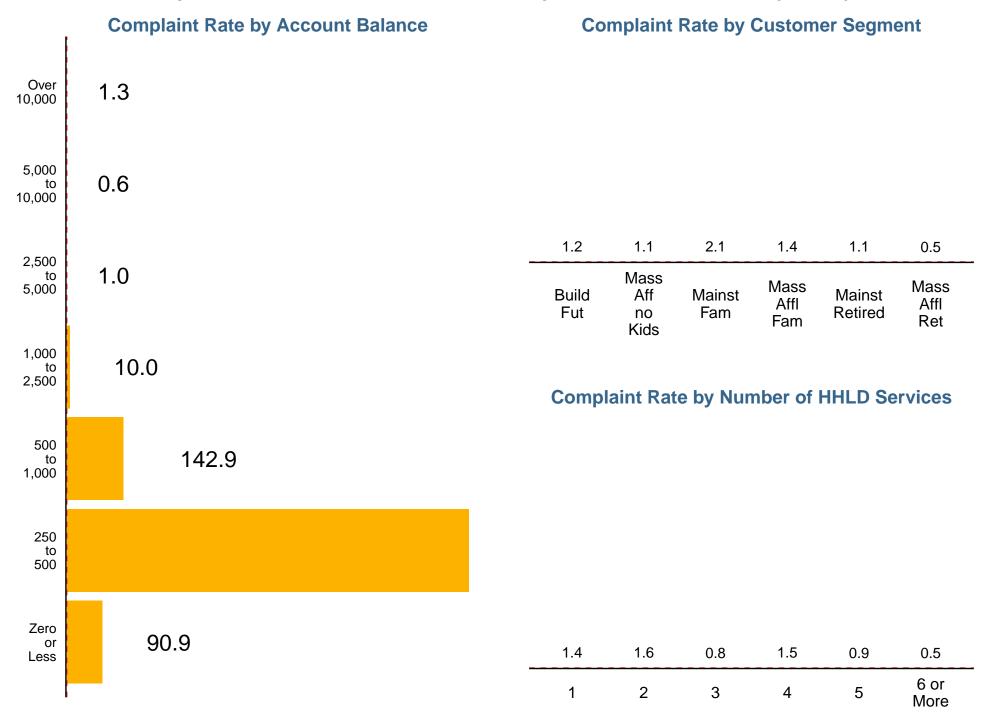
Complaint Rate by Product Subtype



Complaint Rate by Account Owner Age

2.9	1.4	1.3	2.3	2.2	0.9	0.9	9.5	4.5	0.0	0.0	4.0	0.4
19	26	36	46	56	66		9.5	1.5 	0.9	0.9	1.0	2.4
to 25	to	to	to	to	to	Over 75	Up	1 to	2 to	3 to	4 to	5 to
25	35	45	55	65	75	75	to 1	2	3	4	5	10

Group #59: Auto Loan/Service with bank personnel/Other/blank (N=165)

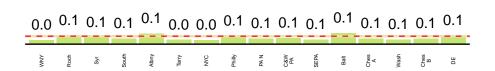


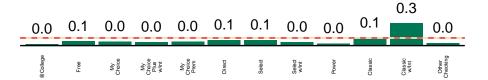
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Group #60: Checking account/Account maintenance, opening, or closing/Fees/Check order fee (N=163)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



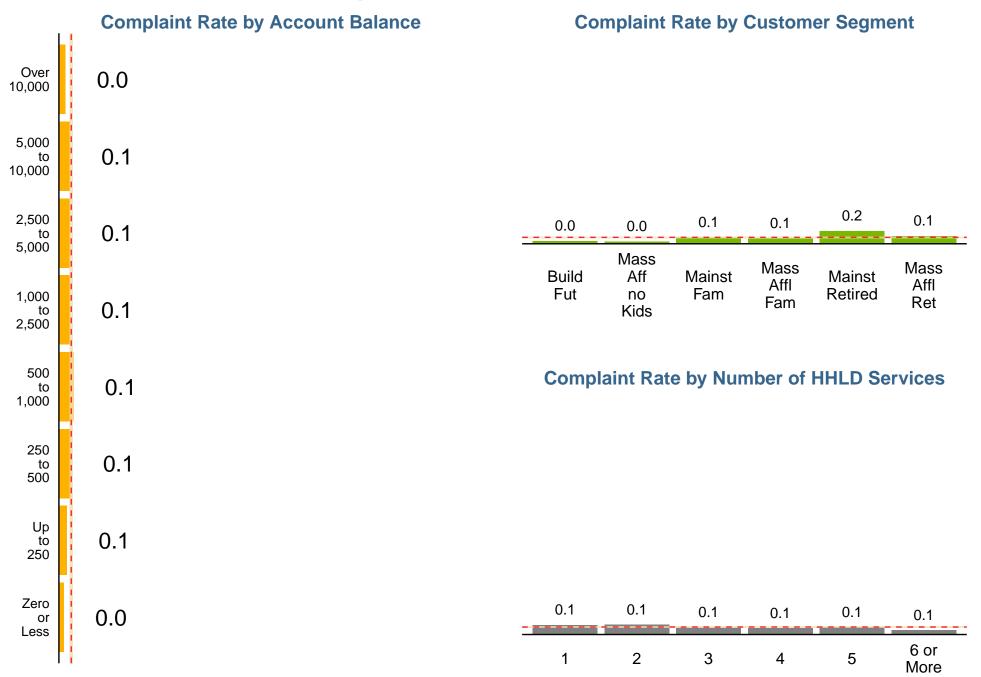


Complaint Rate by Account Owner Age

0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.1
Up to 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 to 15	Over 15

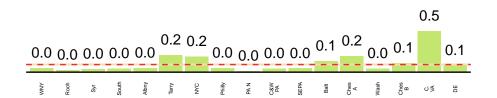
Group #60: Checking account/Account maintenance, opening, or closing/Fees/Check order fee (N=163)

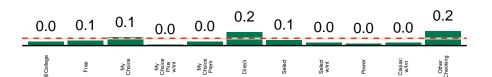


Group #61: Checking account/Using a debit, ATM, or custom card/Unauthorized card use/Call for authorization (N=156)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



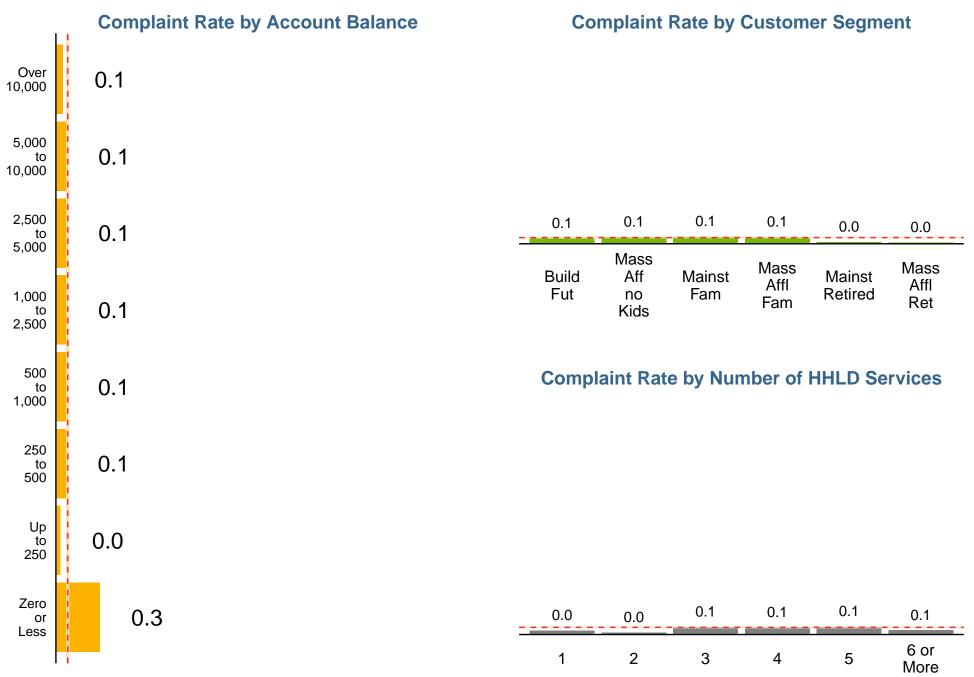


Complaint Rate by Account Owner Age

0.0	0.0	0.1	0.2	0.1	0.1	0.0	0.0
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

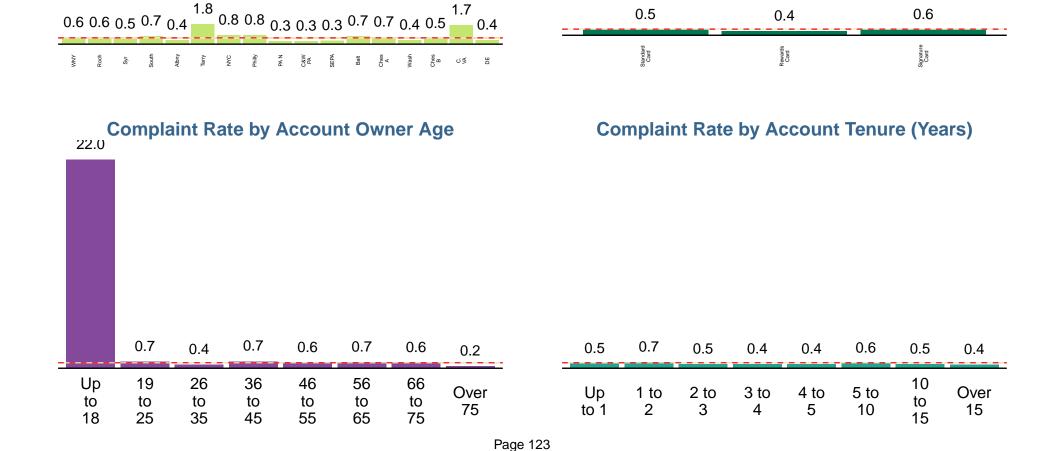
Group #61: Checking account/Using a debit, ATM, or custom card/Unauthorized card use/Call for authorization (N=156)



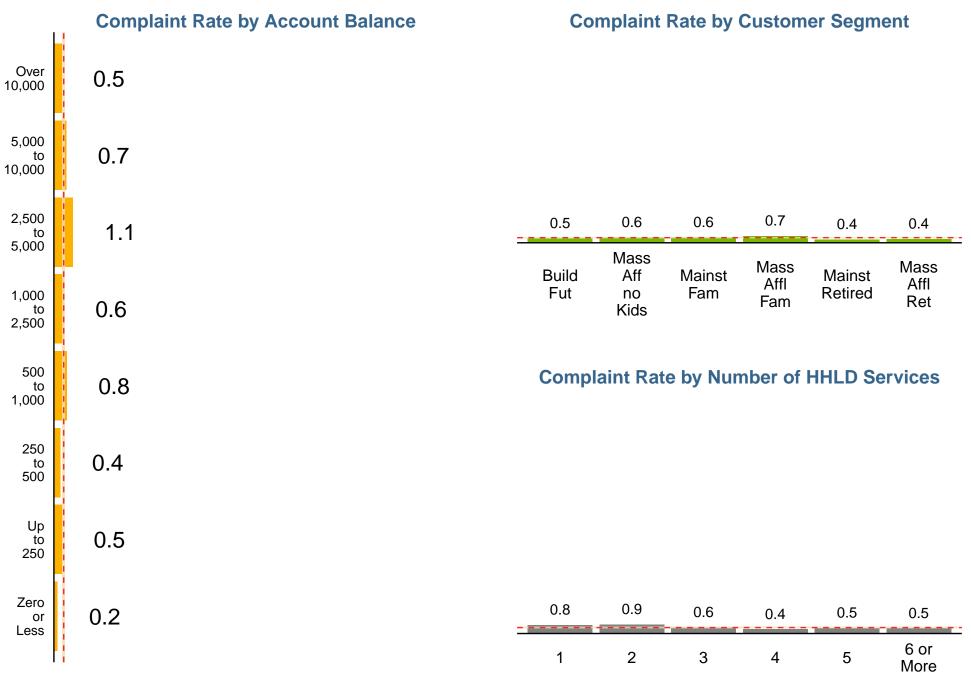
Group #62: Credit Card/Payments & Collections/blank/Payment application (N=156)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



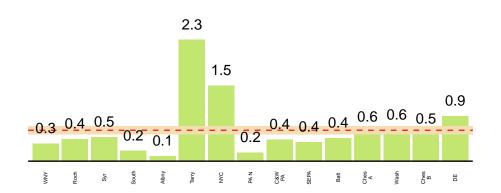
Group #62: Credit Card/Payments & Collections/blank/Payment application (N=156)

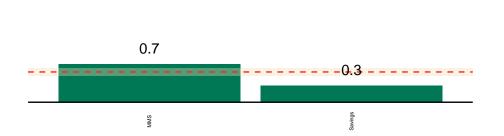


Group #63: Savings MMS/Account maintenance, opening, or closing/Other/blank (N=156)

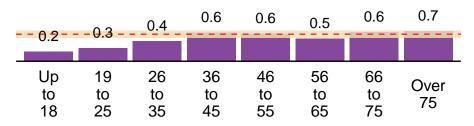
Complaint Rate by Community Bank

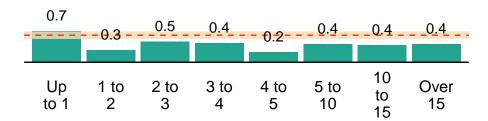
Complaint Rate by Product Subtype



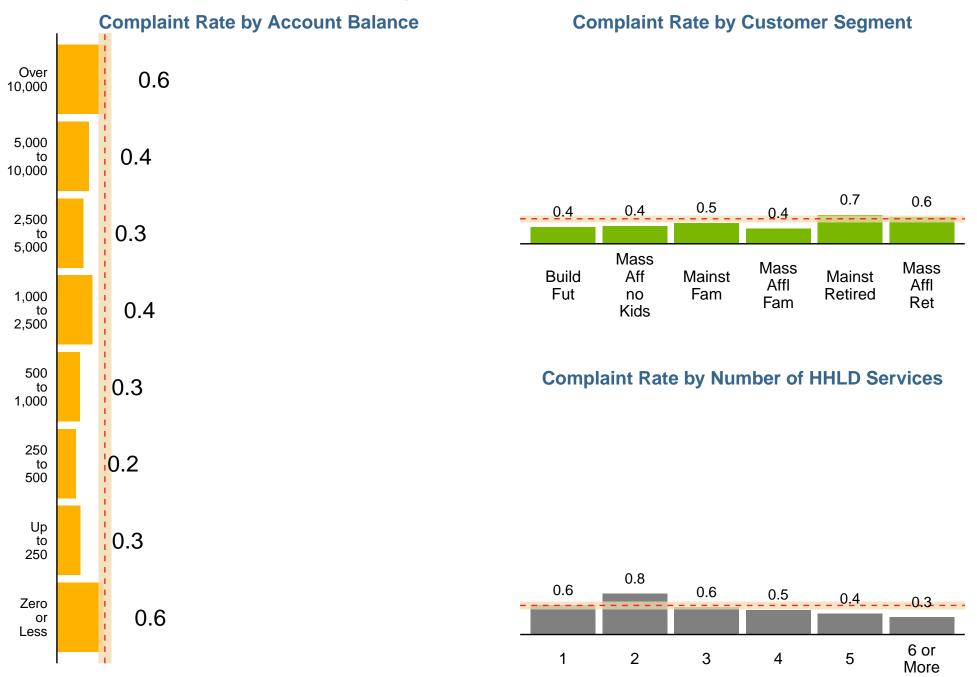


Complaint Rate by Account Owner Age





Group #63: Savings MMS/Account maintenance, opening, or closing/Other/blank (N=156)

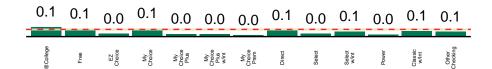


Group #64: Checking account/Account maintenance, opening, or closing/Address change/Other (N=154)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



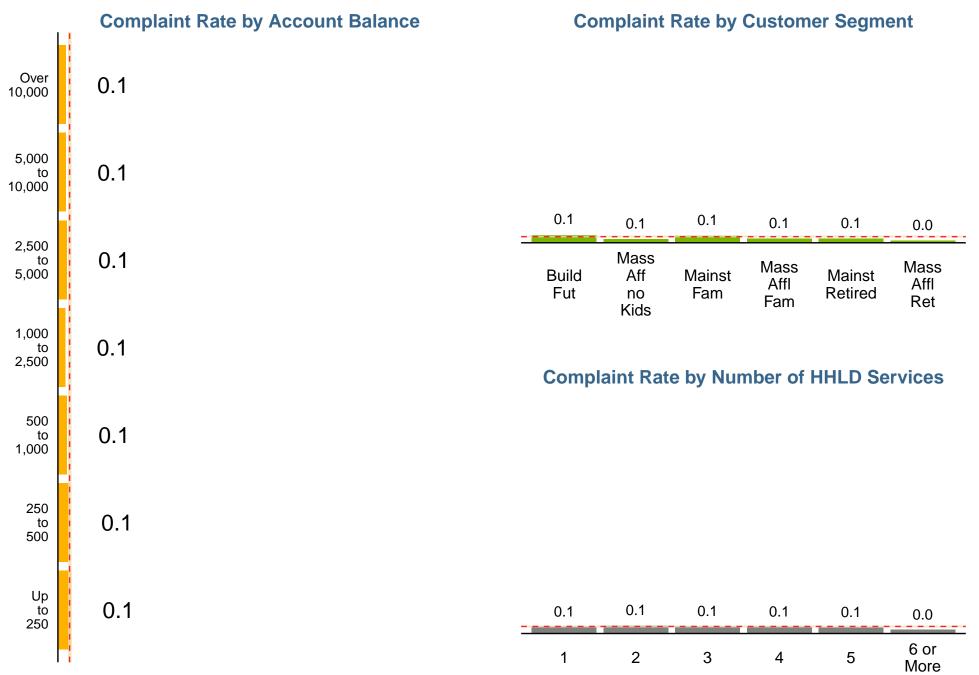


Complaint Rate by Account Owner Age

_	0.1	0.2	0.1	0.1	0.1	0.1	0.0
	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.2	0.0	0.1	0.1	0.0
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

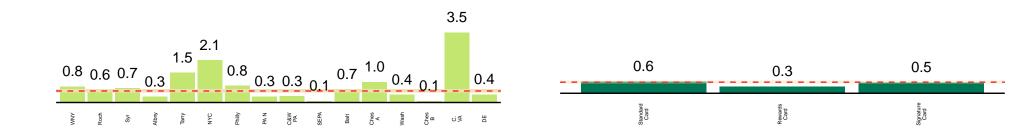
Group #64: Checking account/Account maintenance, opening, or closing/Address change/Other (N=154)



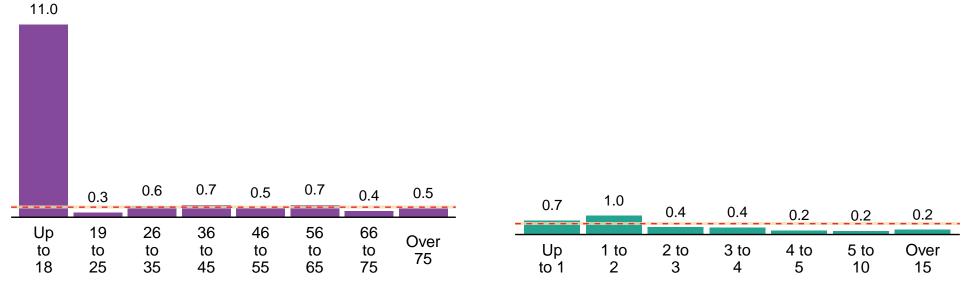
Group #65: Credit Card/Fees & interest/blank/APR or interest rate (N=154)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype

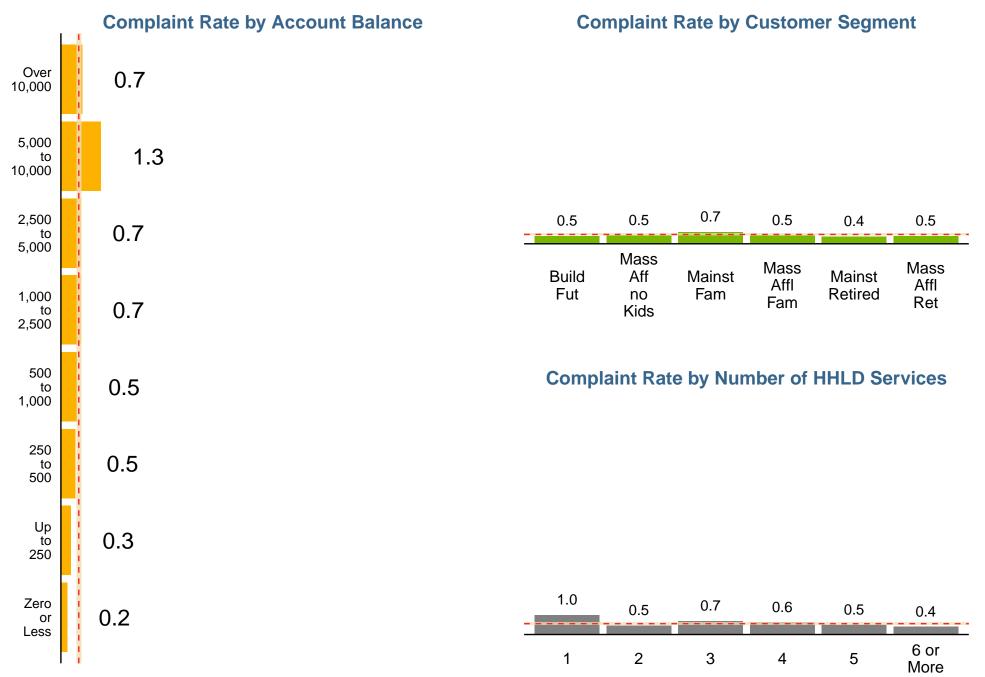


Complaint Rate by Account Owner Age



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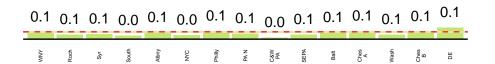
Group #65: Credit Card/Fees & interest/blank/APR or interest rate (N=154)

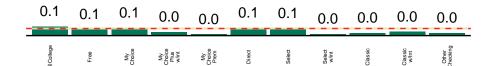


Group #66: Checking account/Using a debit, ATM, or custom card/Card issues/Replacement card not received (N=151)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



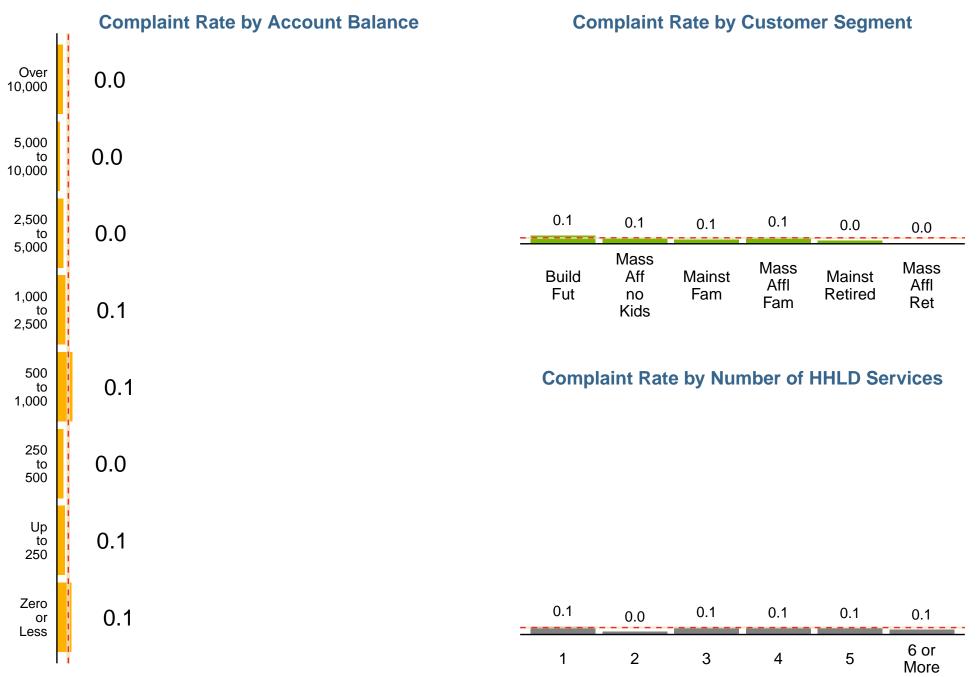


Complaint Rate by Account Owner Age

0.1	0.2	0.1	0.1	0.0	0.0	0.0
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

Group #66: Checking account/Using a debit, ATM, or custom card/Card issues/Replacement card not received (N=151)

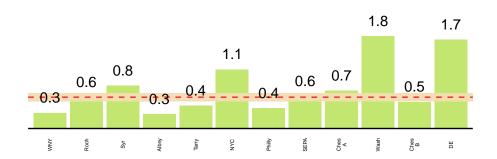


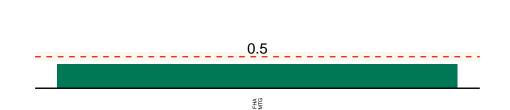
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Group #67: FHA MTG/Loan servicing/Fees/Statements/Statements & Documentation/Other (N=147)

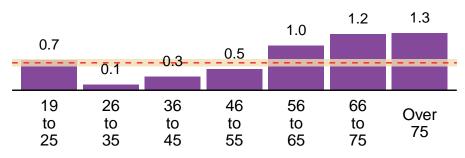
Complaint Rate by Community Bank

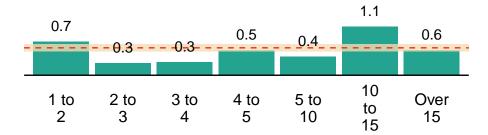
Complaint Rate by Product Subtype



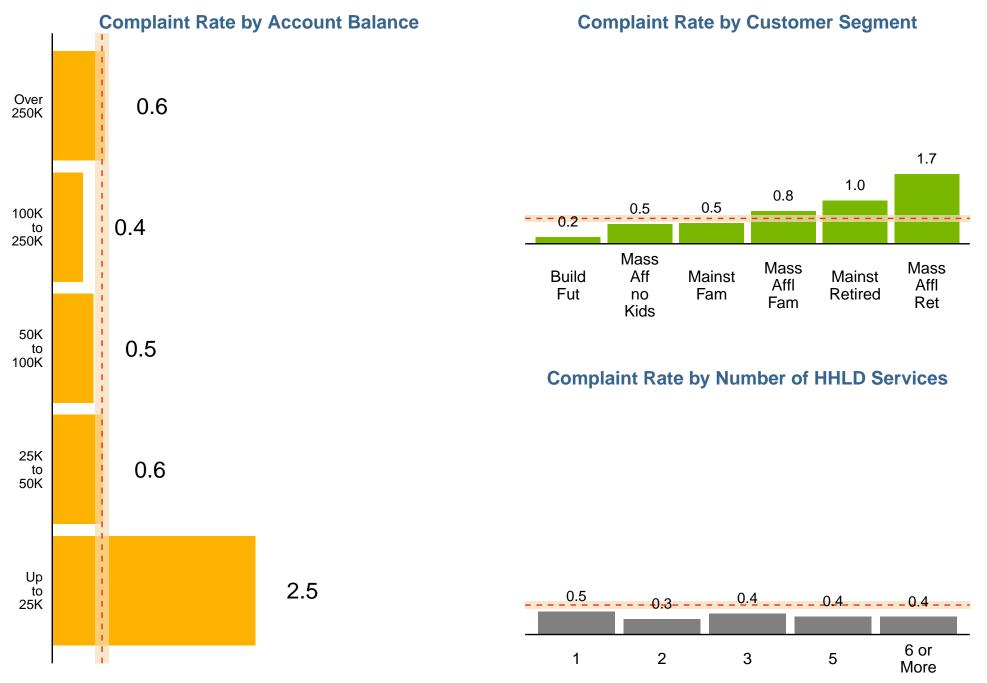


Complaint Rate by Account Owner Age





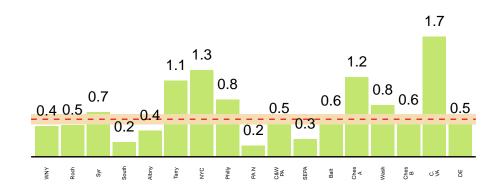
Group #67: FHA MTG/Loan servicing/Fees/Statements/Statements & Documentation/Other (N=147)

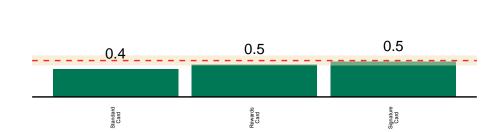


Group #68: Credit Card/Fees & interest/blank/Other (N=146)

Complaint Rate by Community Bank

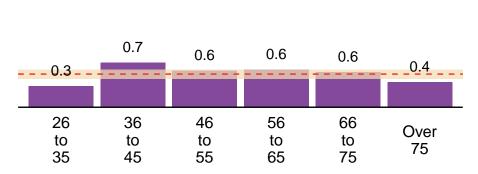
Complaint Rate by Product Subtype

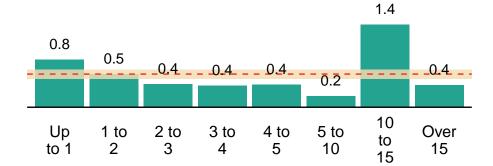




Complaint Rate by Account Owner Age

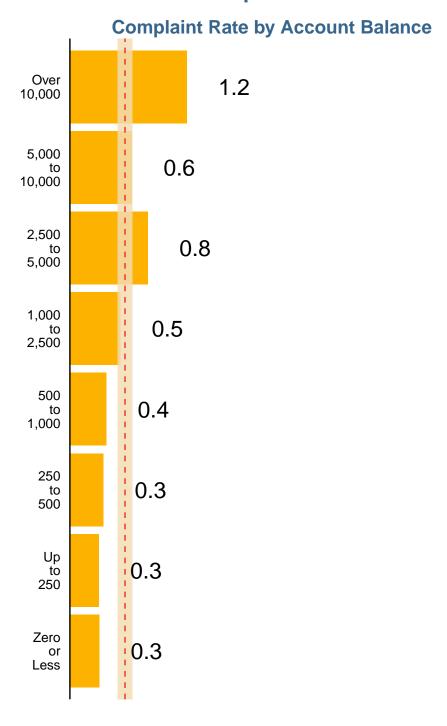
Complaint Rate by Account Tenure (Years)





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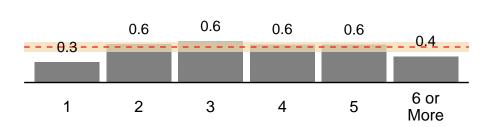
Group #68: Credit Card/Fees & interest/blank/Other (N=146)



Complaint Rate by Customer Segment



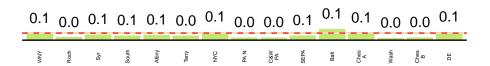
Complaint Rate by Number of HHLD Services

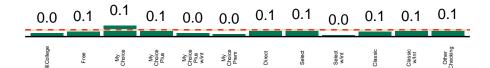


Group #69: Checking account/Account maintenance, opening, or closing/Closure/Customer request for closure (N=145)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



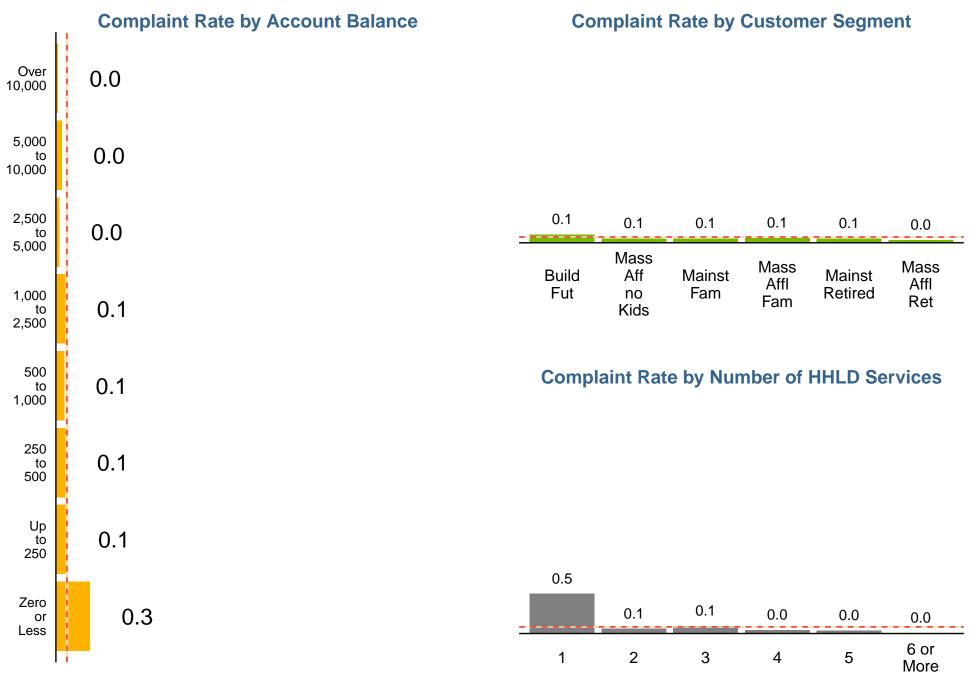


Complaint Rate by Account Owner Age

0.0	0.1	0.1	0.1	0.1	0.0	0.1	0.0
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.2	0.1	0.0	0.1	0.0	0.0	0.0
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

Group #69: Checking account/Account maintenance, opening, or closing/Closure/Customer request for closure (N=145)



Group #70: Auto Loan/Service with bank personnel/Inaccurate info provided/blank (N=143)

Complaint Rate by Community Bank

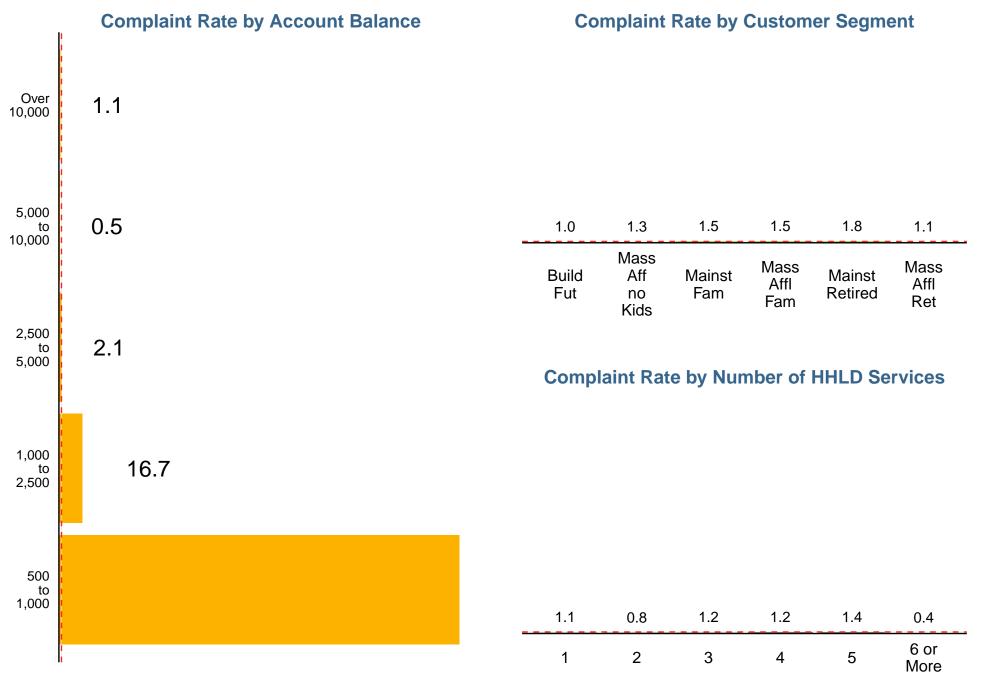
Complaint Rate by Product Subtype

1.0	0.9													1.3	1.3
WN	Roch	Syr	South	Albny	Tarry	NAC	Philly	A N	C&W PA	Balt	Ches	Wash	Ches B	DE	Loam

Complaint Rate by Account Owner Age

0.4	1.7	1.2	1.5	1.7	1.9	1.6	5.5	1 1	0.7	0.7	4.0	4.6
19	26	36	46	56	66		0.0	1.1	0.7	0.7	1.3	4.0
to	to	to	to	to	to	Over 75	Up	1 to	2 to	3 to	4 to	5 to
25	35	45	55	65	75	75	to 1	2	3	4	5	10

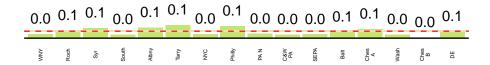
Group #70: Auto Loan/Service with bank personnel/Inaccurate info provided/blank (N=143)

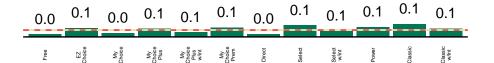


Group #71: Checking account/Account maintenance, opening, or closing/Statements/Other (N=142)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



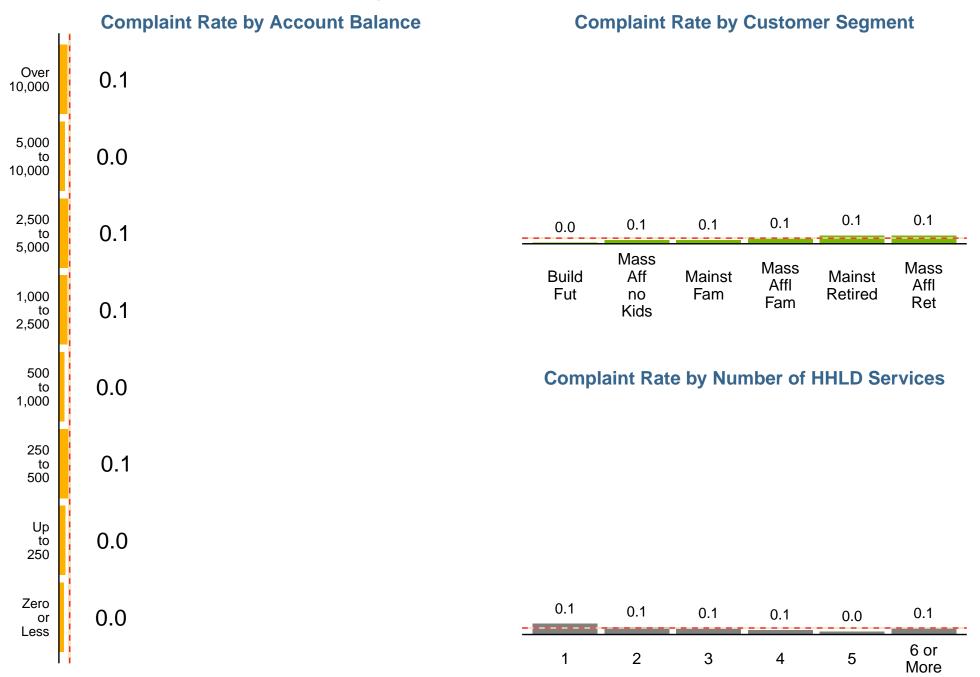


Complaint Rate by Account Owner Age

0.0	0.0	0.0	0.0	0.1	0.1	0.1
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

Group #71: Checking account/Account maintenance, opening, or closing/Statements/Other (N=142)

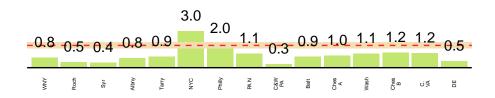


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Group #72: Auto Loan/Managing the loan, lease, or line of credit/Billing and statements/Statement not received (N=140)

Complaint Rate by Community Bank

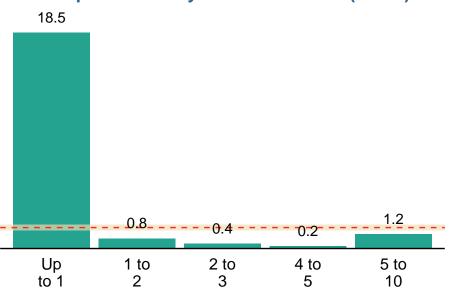
Complaint Rate by Product Subtype





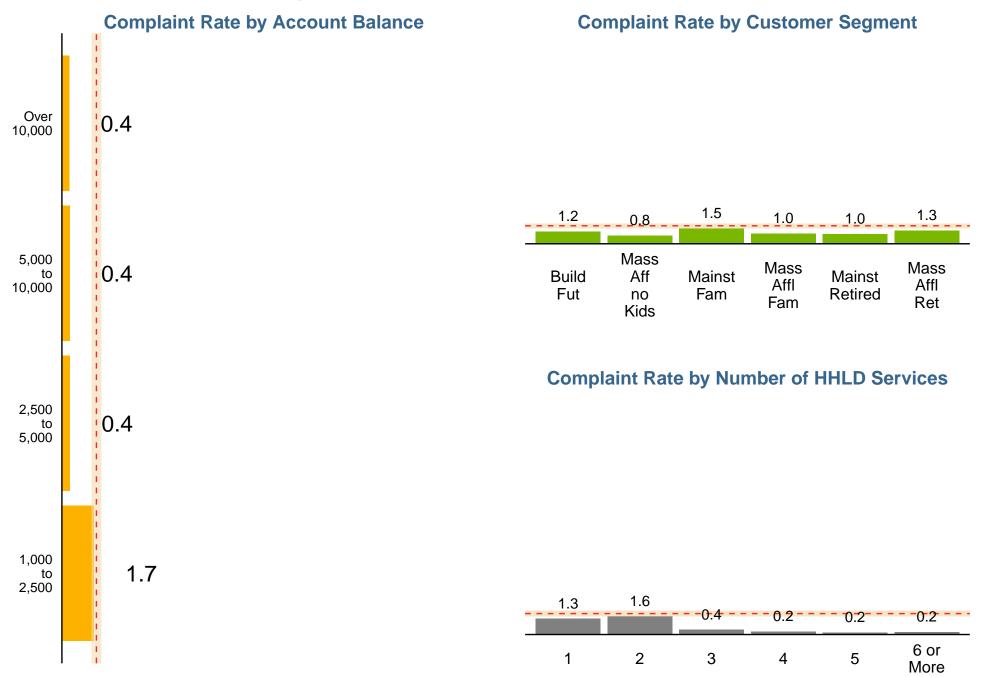
Complaint Rate by Account Owner Age

1.6 1.6 1.3 1.3 1.1 0.9 19 26 36 46 56 66 Over to to to to to to 75 25 35 45 55 65 75



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Group #72: Auto Loan/Managing the loan, lease, or line of credit/Billing and statements/Statement not received (N=140)

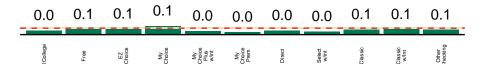


Group #73: Checking account/Account maintenance, opening, or closing/Closure/Other (N=137)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype





Complaint Rate by Account Owner Age

0.1	0.0	0.1	0.1	0.1	0.0	0.1	0.0
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.0	0.0	0.0	0.1	0.0	0.0
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

Group #73: Checking account/Account maintenance, opening, or closing/Closure/Other (N=137)

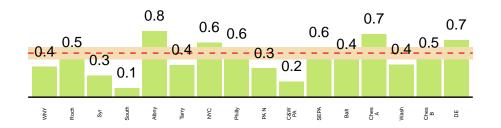


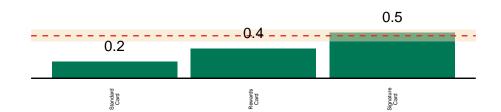
Page 146

Group #74: Credit Card/Transactions, Statements or Fraud/blank/Other (N=136)

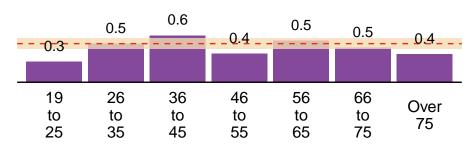
Complaint Rate by Community Bank

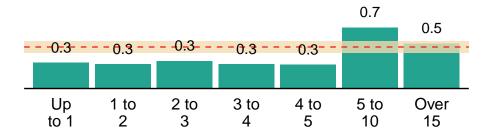
Complaint Rate by Product Subtype





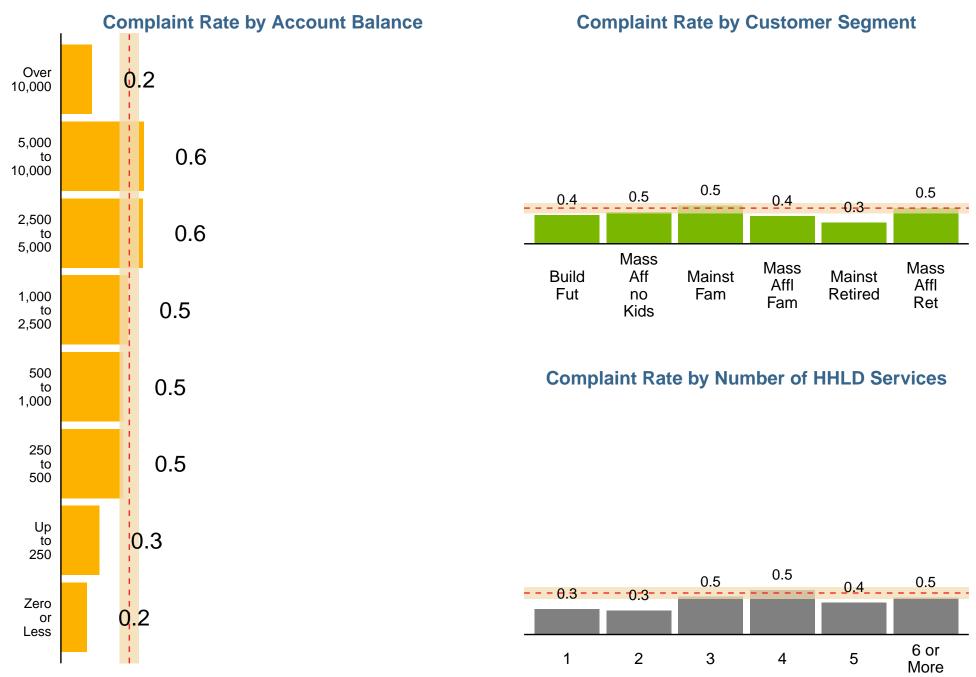
Complaint Rate by Account Owner Age





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Group #74: Credit Card/Transactions, Statements or Fraud/blank/Other (N=136)



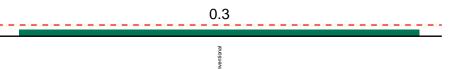
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Group #75: Conventional/Loan servicing/Fees/Statements/Loan servicing/Fees/Other (N=135)

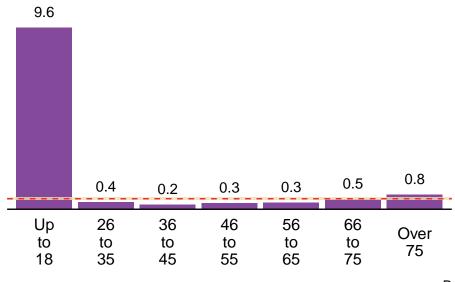
Complaint Rate by Community Bank

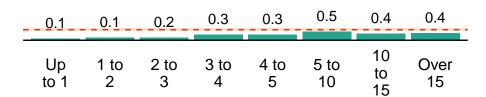
Complaint Rate by Product Subtype



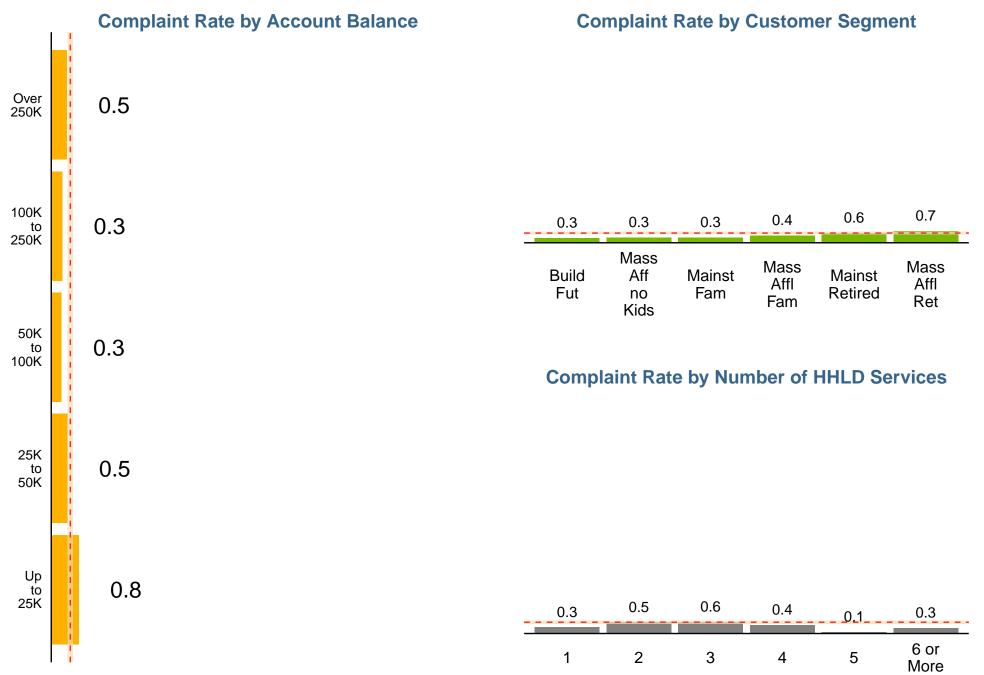


Complaint Rate by Account Owner Age





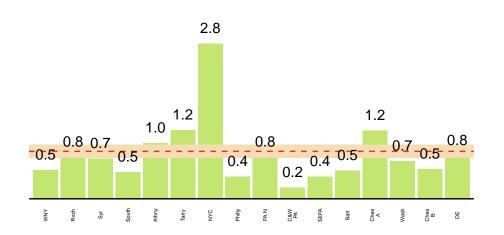
Group #75: Conventional/Loan servicing/Fees/Statements/Loan servicing/Fees/Other (N=135)

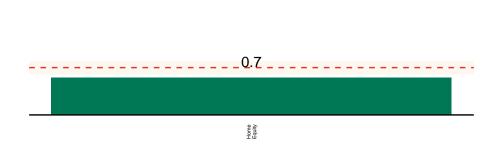


Group #76: Home Equity/Payments & Escrow/Payments/Other (N=134)

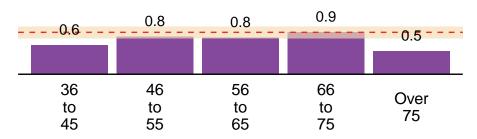
Complaint Rate by Community Bank

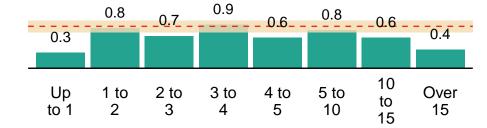
Complaint Rate by Product Subtype





Complaint Rate by Account Owner Age





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Group #76: Home Equity/Payments & Escrow/Payments/Other (N=134)

0.7

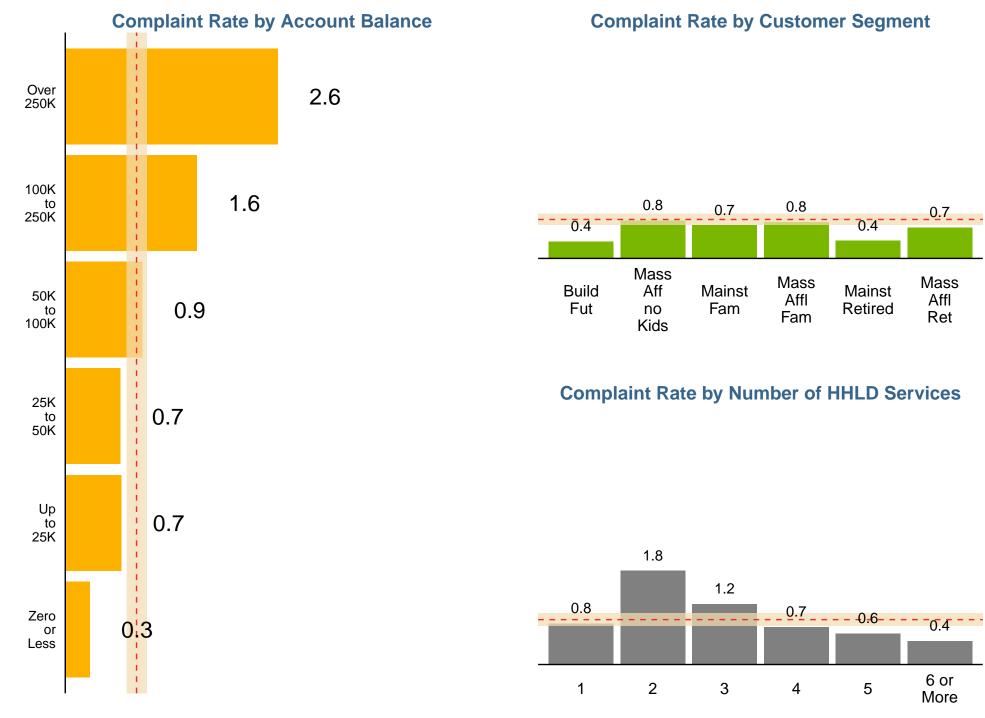
Mass

Affl

Ret

6 or

More

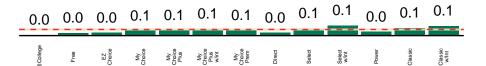


Group #77: Checking account/Account maintenance, opening, or closing/Statements/Statement not received (N=131)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



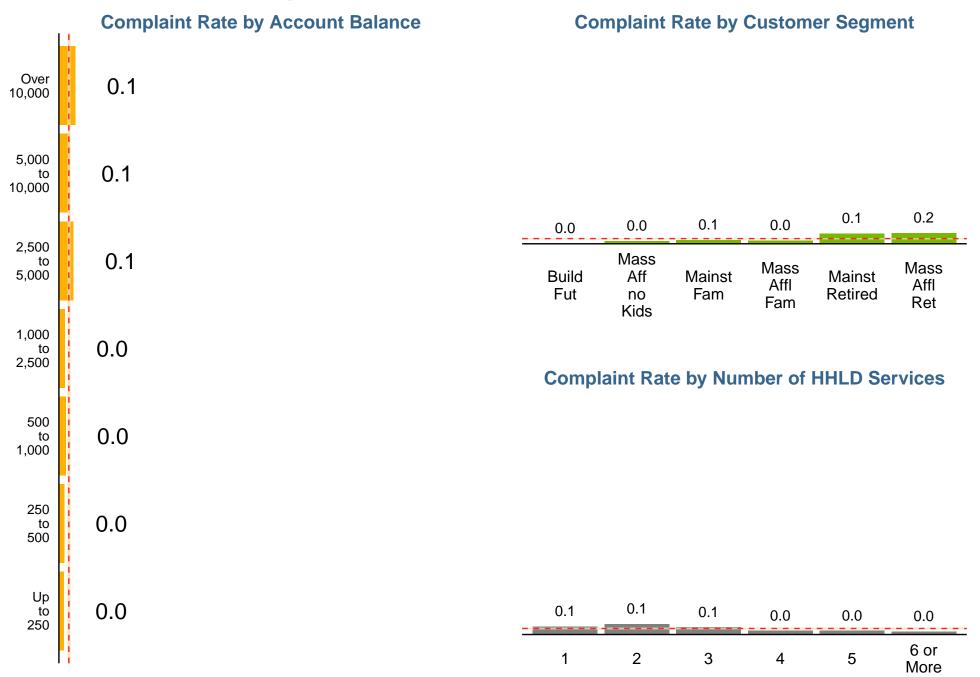


Complaint Rate by Account Owner Age

 0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2
Up to 18	19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1
Up to 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 to 15	Over 15

Group #77: Checking account/Account maintenance, opening, or closing/Statements/Statement not received (N=131)



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Group #78: Auto Loan/Taking out the loan / Account terms and changes/Other/blank (N=128)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype

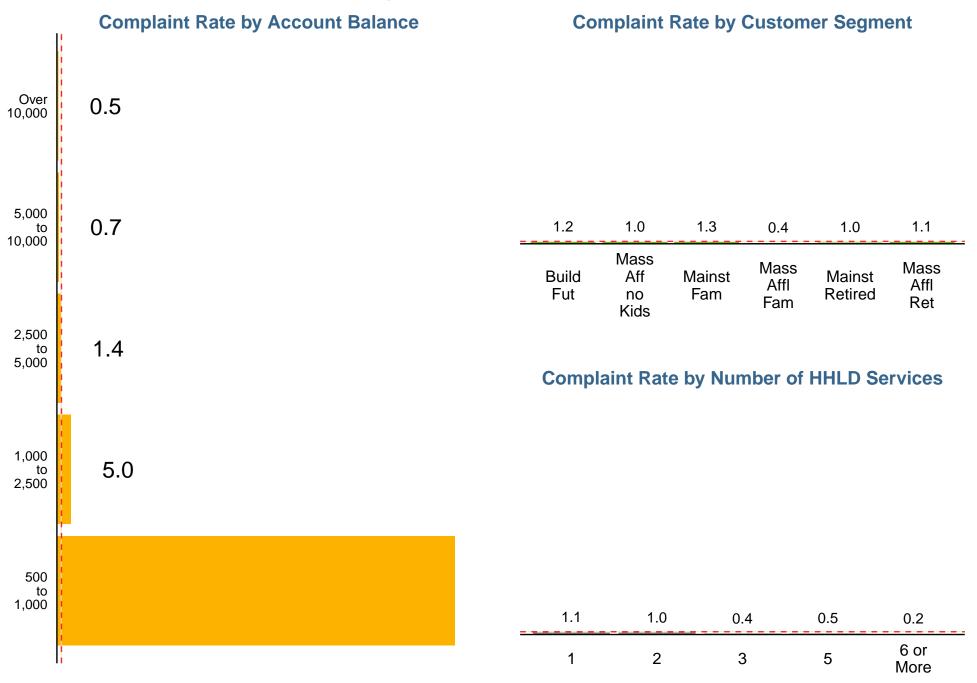


Complaint Rate by Account Owner Age

2.6	1.0	1.6	1.2	0.7	1.4	0.7
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

8.1	0.8	0.6	0.4	0.3	2.6	
Up to 1	1 to	2 to 3	3 to 4	4 to	5 to 10	

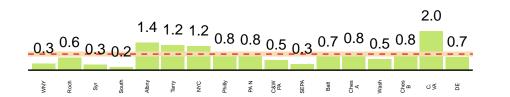
Group #78: Auto Loan/Taking out the loan / Account terms and changes/Other/blank (N=128)

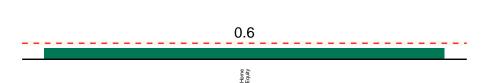


Group #79: Home Equity/Loan servicing/Fees/Statements/Other/blank (N=125)

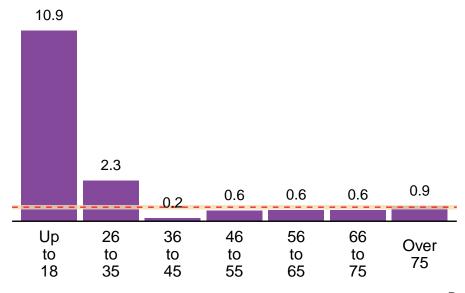
Complaint Rate by Community Bank

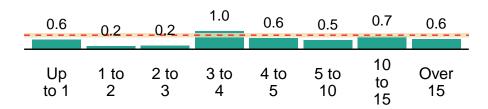
Complaint Rate by Product Subtype



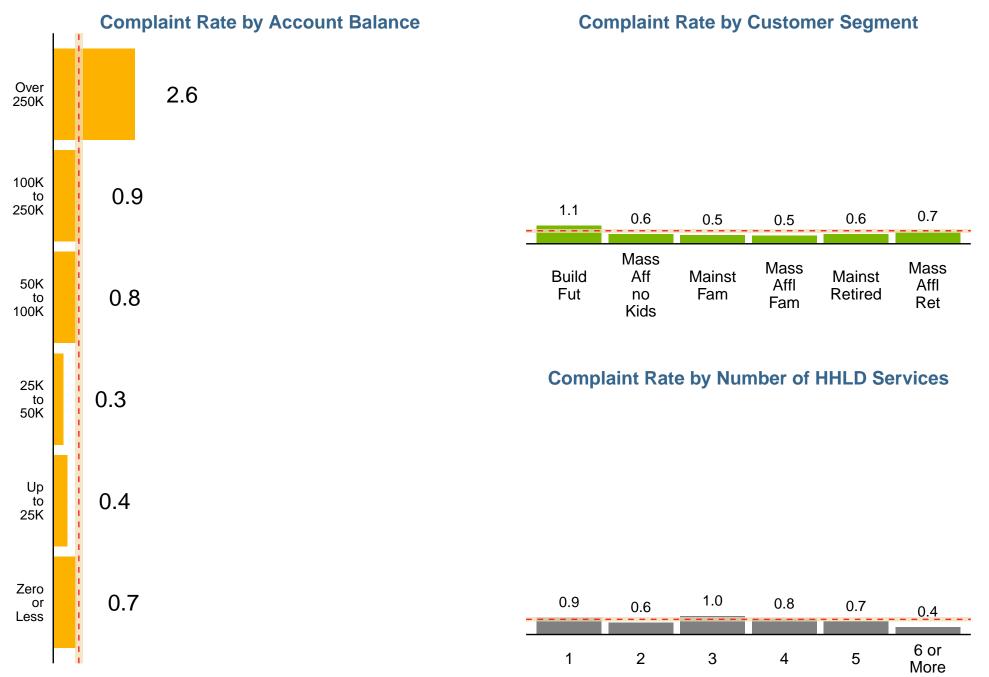


Complaint Rate by Account Owner Age





Group #79: Home Equity/Loan servicing/Fees/Statements/Other/blank (N=125)

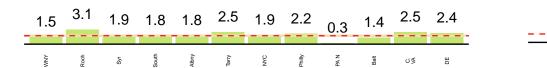


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Group #80: Recr./ Mobile Home/Managing the loan, lease, or line of credit/Payments/Other (N=125)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



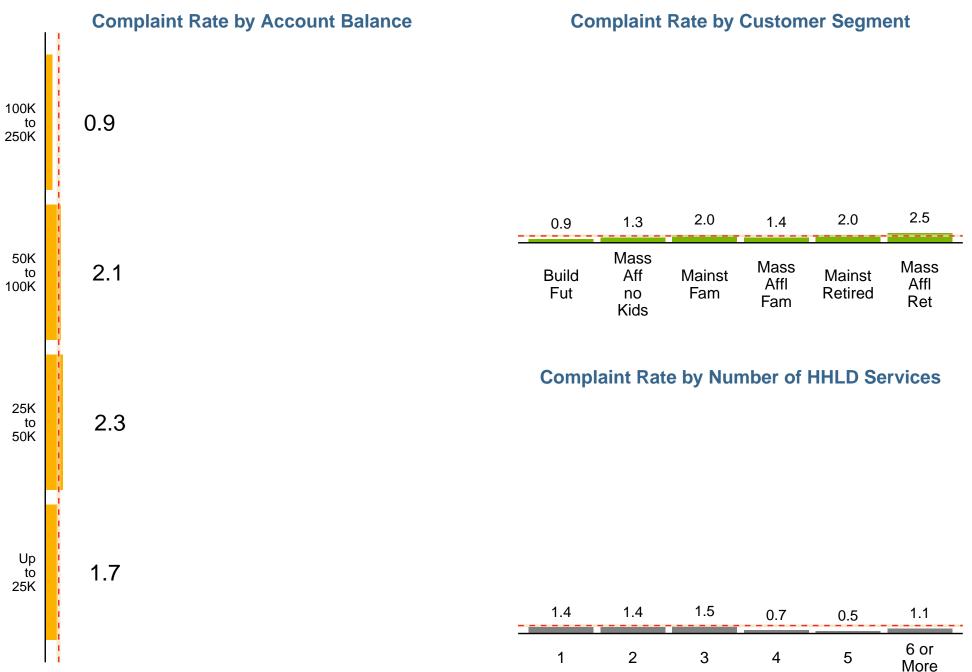
1.7

Complaint Rate by Account Owner Age

1.2	1.4	1.9	1.9	2.4	0.8
26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

					1.4		· · -
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

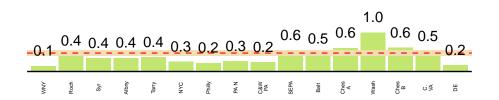
Group #80: Recr./ Mobile Home/Managing the loan, lease, or line of credit/Payments/Other (N=125)

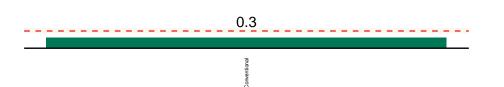


Group #81: Conventional/Loan servicing/Fees/Statements/Statements & Documentation/Incorrect statement (N=121)

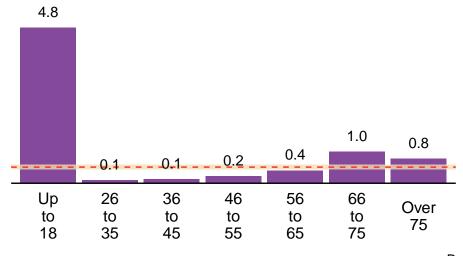
Complaint Rate by Community Bank

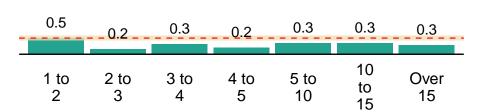
Complaint Rate by Product Subtype





Complaint Rate by Account Owner Age





Group #81: Conventional/Loan servicing/Fees/Statements/Statements & Documentation/Incorrect statement (N=121)

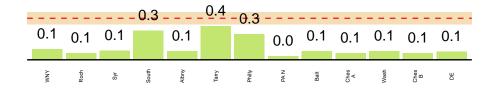


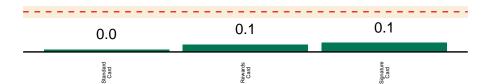
Page 162

Group #82: Credit Card/Servicing/blank/Foreign travel (N=121)

Complaint Rate by Community Bank

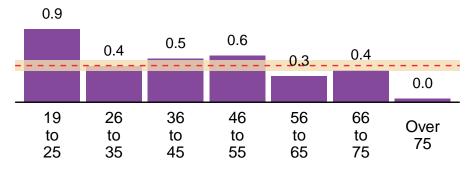
Complaint Rate by Product Subtype

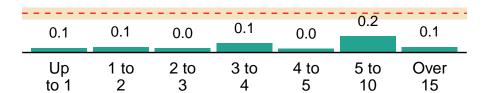




Complaint Rate by Account Owner Age

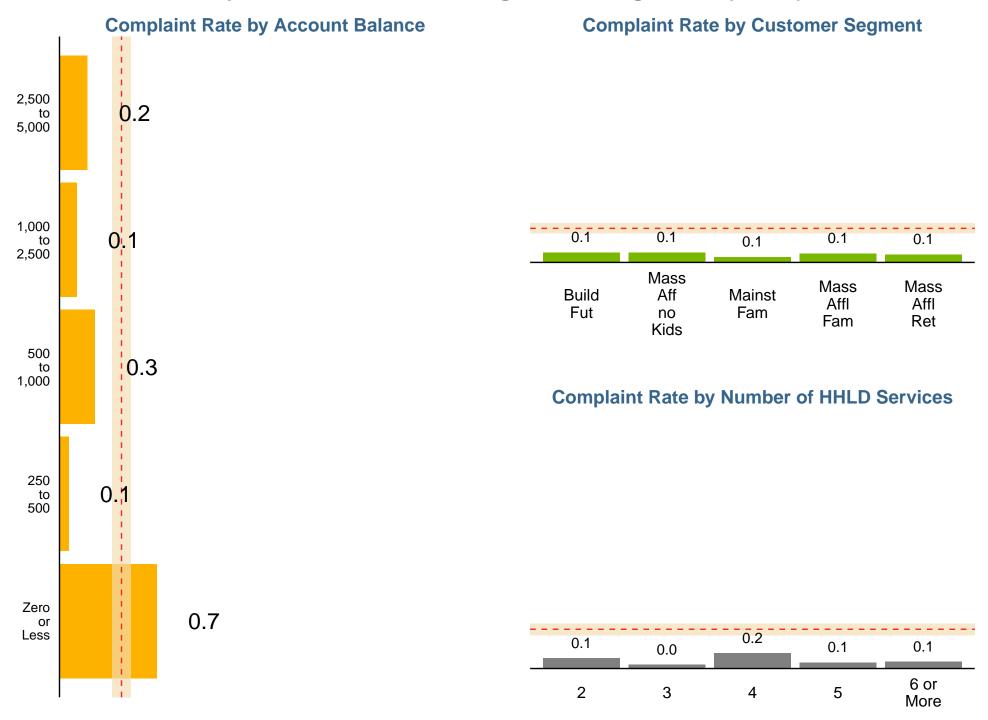
Complaint Rate by Account Tenure (Years)





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Group #82: Credit Card/Servicing/blank/Foreign travel (N=121)

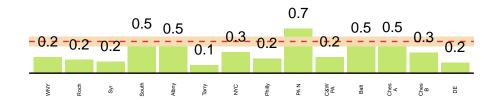


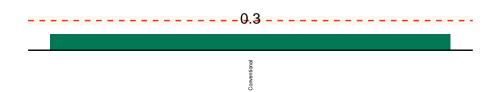
Page 164

Group #83: Conventional/Loan servicing/Fees/Statements/Other/blank (N=119)

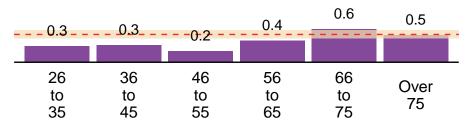
Complaint Rate by Community Bank

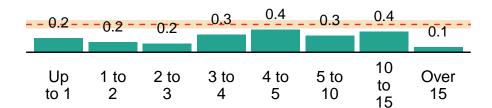
Complaint Rate by Product Subtype



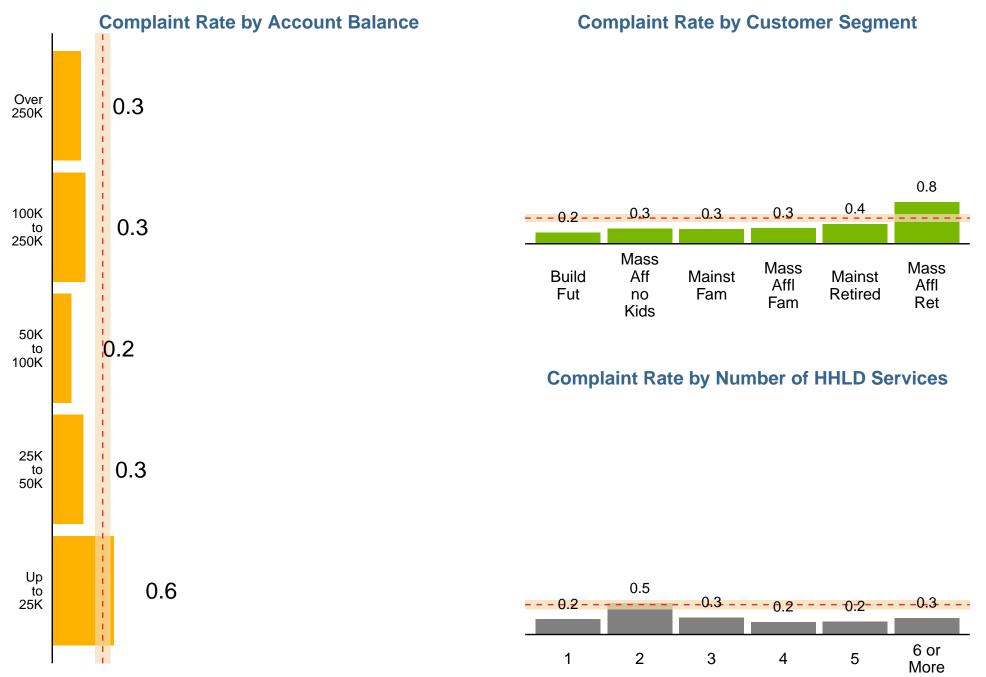


Complaint Rate by Account Owner Age





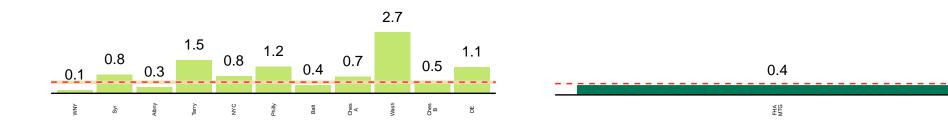
Group #83: Conventional/Loan servicing/Fees/Statements/Other/blank (N=119)



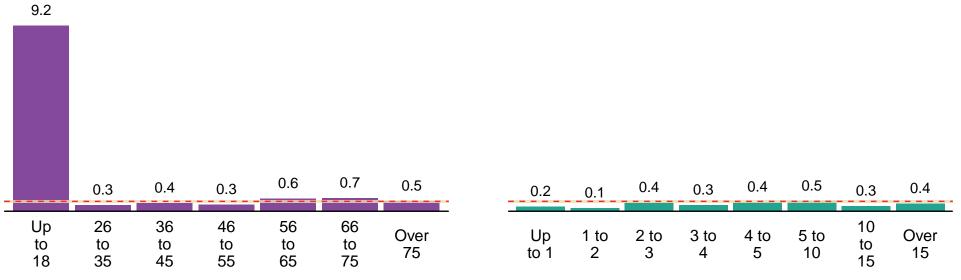
Group #84: FHA MTG/Payments & Escrow/Payments/Other (N=119)

Complaint Rate by Community Bank

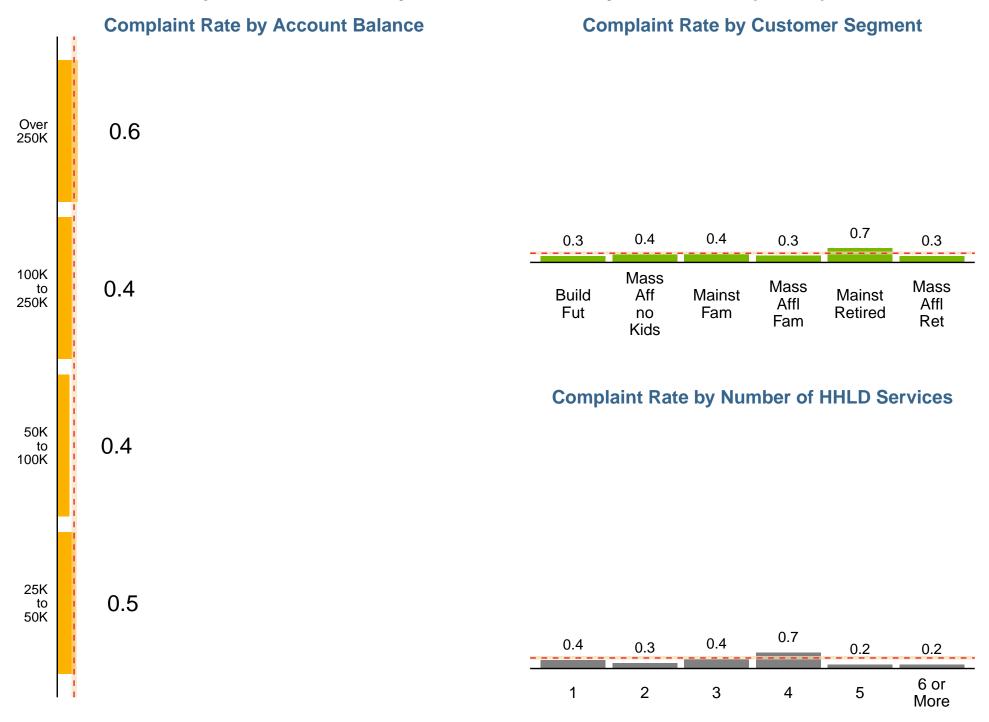
Complaint Rate by Product Subtype



Complaint Rate by Account Owner Age



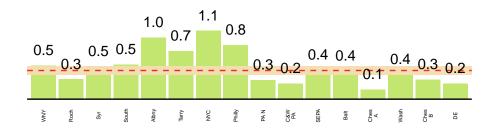
Group #84: FHA MTG/Payments & Escrow/Payments/Other (N=119)

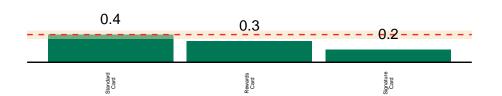


Group #85: Credit Card/Fees & interest/blank/Overdraft transfer fee (N=118)

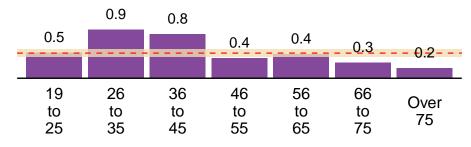
Complaint Rate by Community Bank

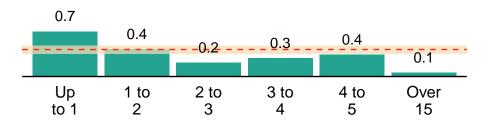
Complaint Rate by Product Subtype





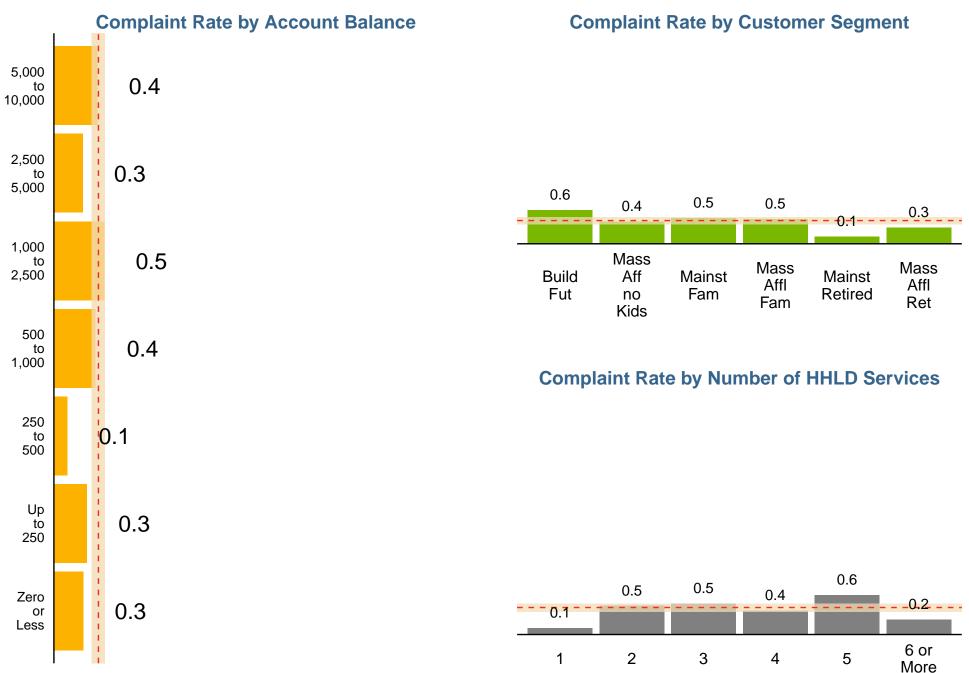
Complaint Rate by Account Owner Age





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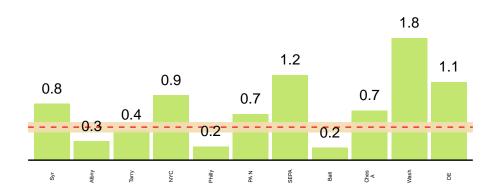
Group #85: Credit Card/Fees & interest/blank/Overdraft transfer fee (N=118)

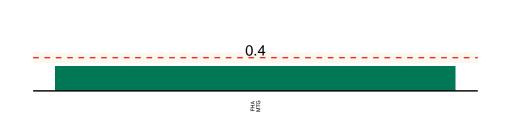


Group #86: FHA MTG/Loan servicing/Fees/Statements/Other/blank (N=117)

Complaint Rate by Community Bank

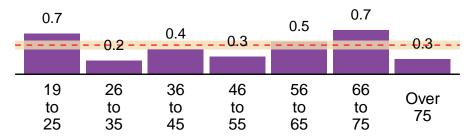
Complaint Rate by Product Subtype

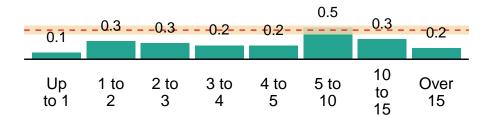




Complaint Rate by Account Owner Age

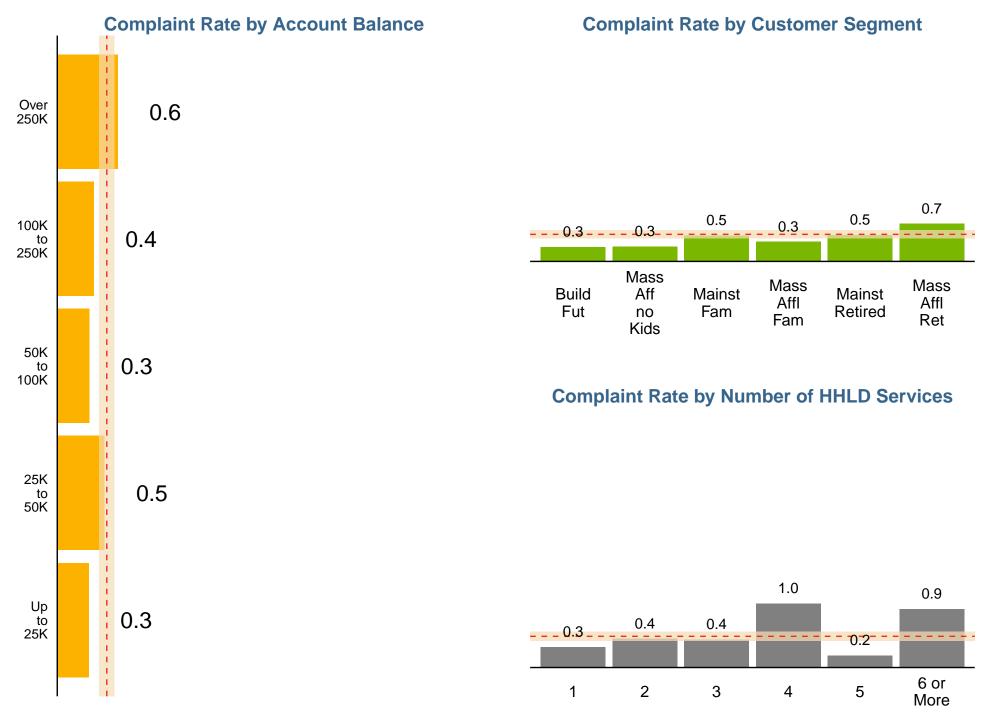
Complaint Rate by Account Tenure (Years)





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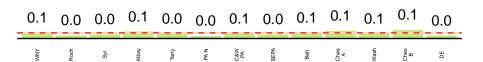
Group #86: FHA MTG/Loan servicing/Fees/Statements/Other/blank (N=117)



Group #87: Checking account/Deposits or withdrawals/Check cashing/Check Cashing Policy (N=116)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



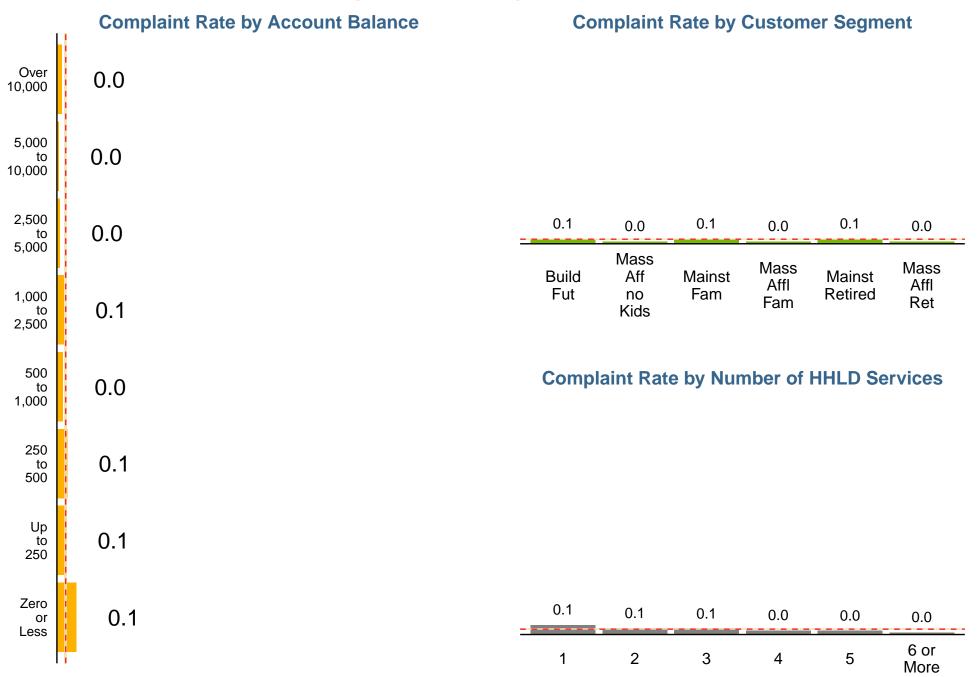
0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.1	0.0
College	Free	My Choice	My Choice Plus w/int	My Choice Prem	Direct	Select w/int	Classic	Classic w/Int

Complaint Rate by Account Owner Age

0.0	0.1	0.0	0.1	0.0	0.1	0.0
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Up to 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 to 15	Over 15

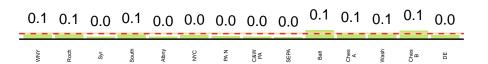
Group #87: Checking account/Deposits or withdrawals/Check cashing/Check Cashing Policy (N=116)

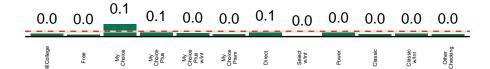


Group #88: Checking account/Account maintenance, opening, or closing/Fees/Fee clarity (N=113)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



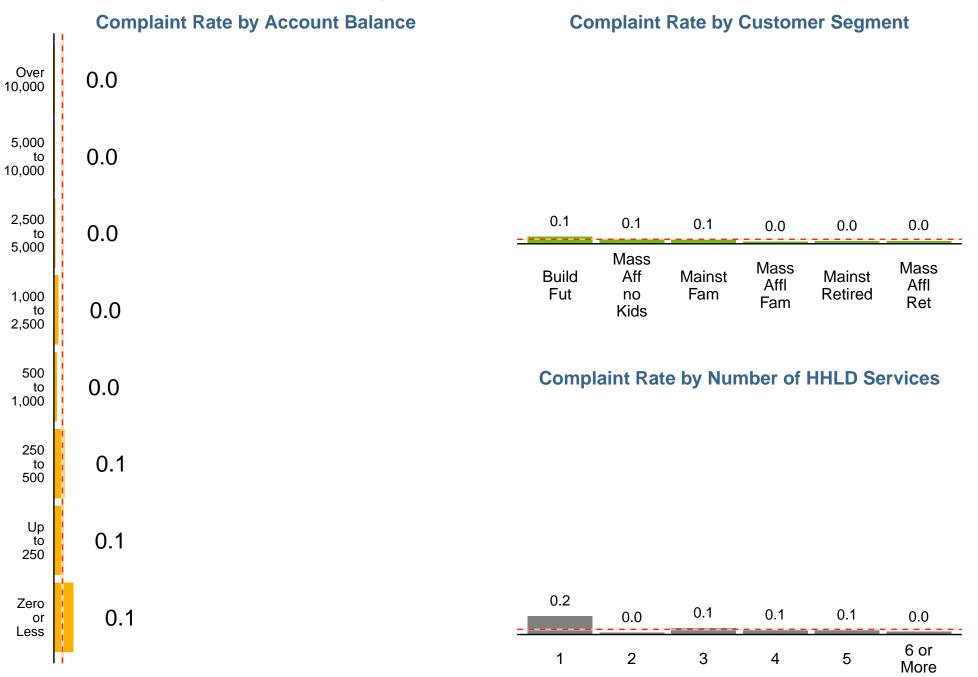


Complaint Rate by Account Owner Age

0.1	0.1	0.1	0.1	0.1	0.1	0.0
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

					0.1		
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

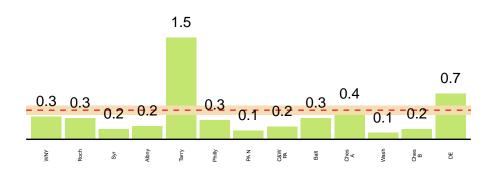
Group #88: Checking account/Account maintenance, opening, or closing/Fees/Fee clarity (N=113)

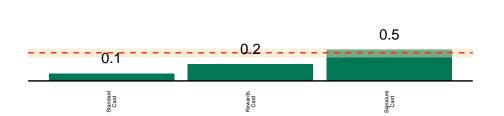


Group #89: Credit Card/Card issues/blank/Card not received (N=113)

Complaint Rate by Community Bank

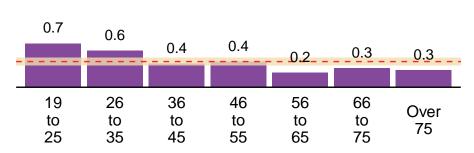
Complaint Rate by Product Subtype

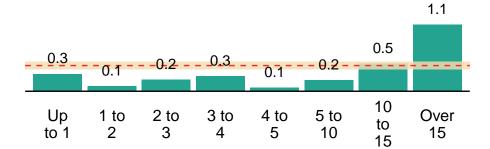




Complaint Rate by Account Owner Age

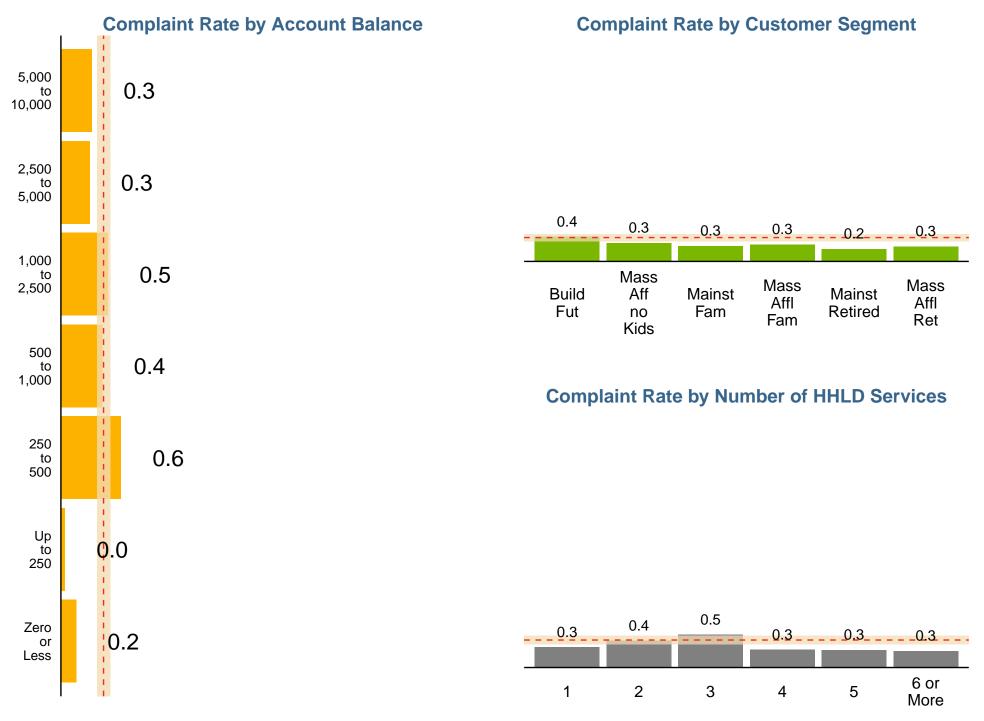
Complaint Rate by Account Tenure (Years)





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Group #89: Credit Card/Card issues/blank/Card not received (N=113)

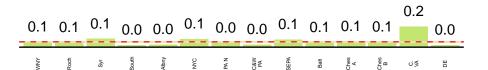


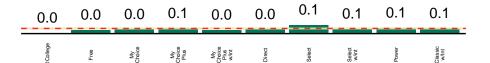
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Group #90: Checking account/Deposits or withdrawals/Check cashing/Other (N=110)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



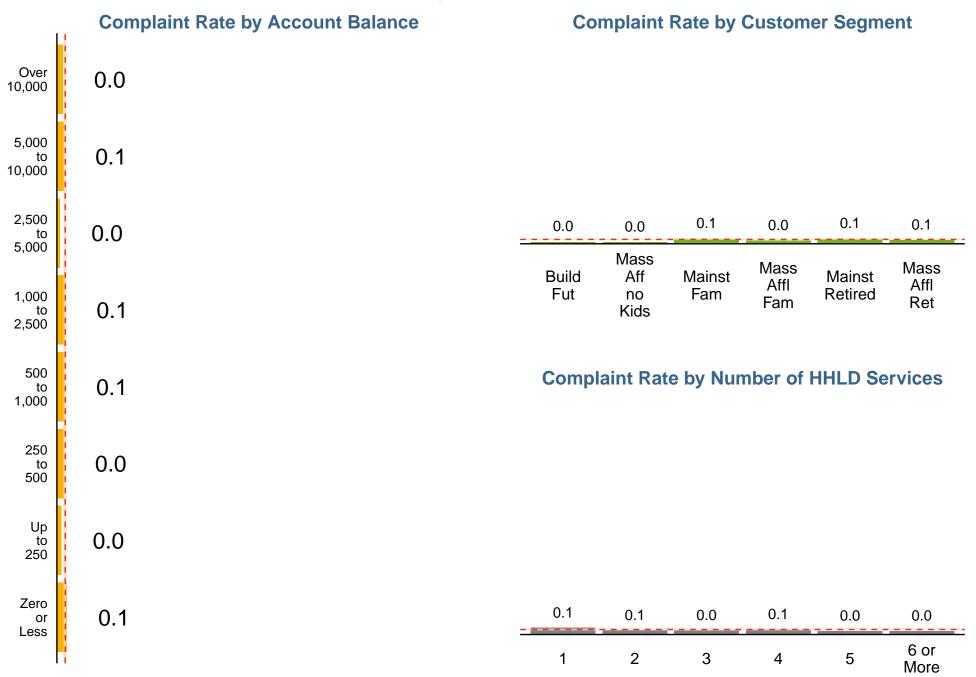


Complaint Rate by Account Owner Age

0.0	0.0	0.1	0.1	0.1	0.1	0.0
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

Group #90: Checking account/Deposits or withdrawals/Check cashing/Other (N=110)

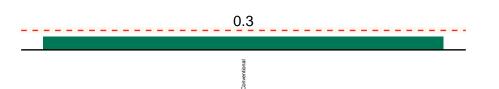


Group #91: Conventional/Payments & Escrow/Payments/Other (N=110)

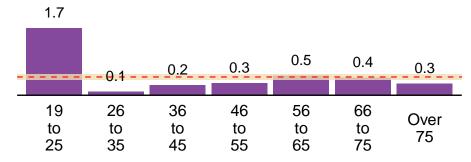
Complaint Rate by Community Bank

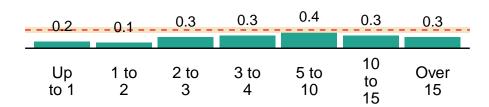
Complaint Rate by Product Subtype



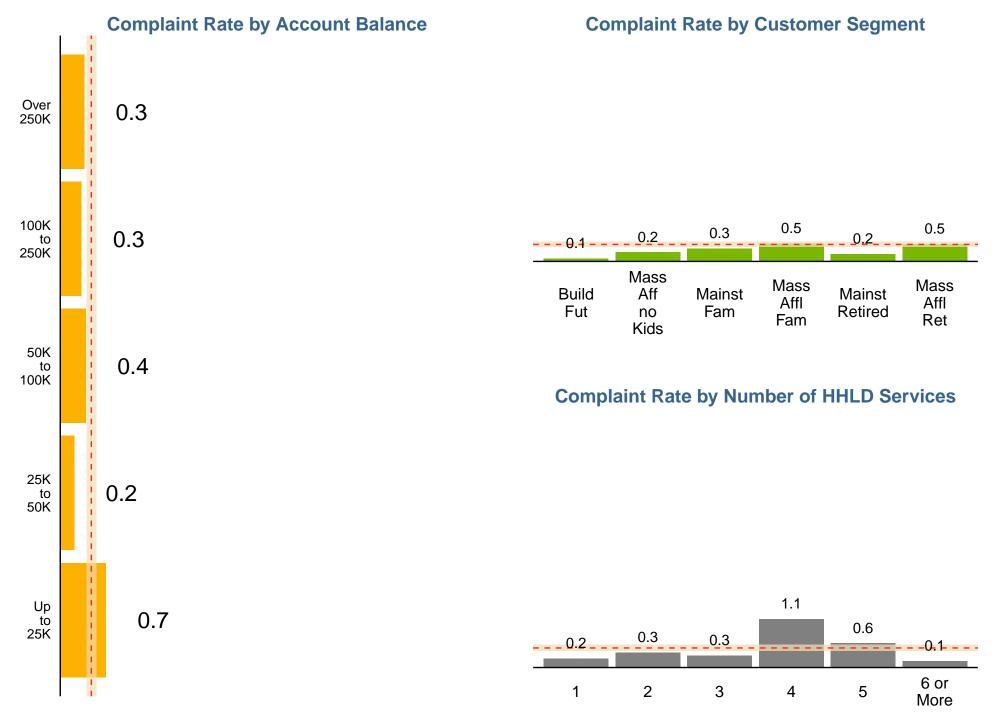


Complaint Rate by Account Owner Age





Group #91: Conventional/Payments & Escrow/Payments/Other (N=110)

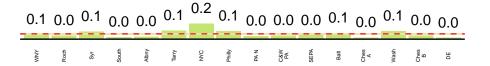


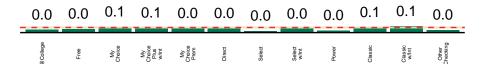
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Group #92: Checking account/Deposits or withdrawals/Lost or missing funds/Other (N=109)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



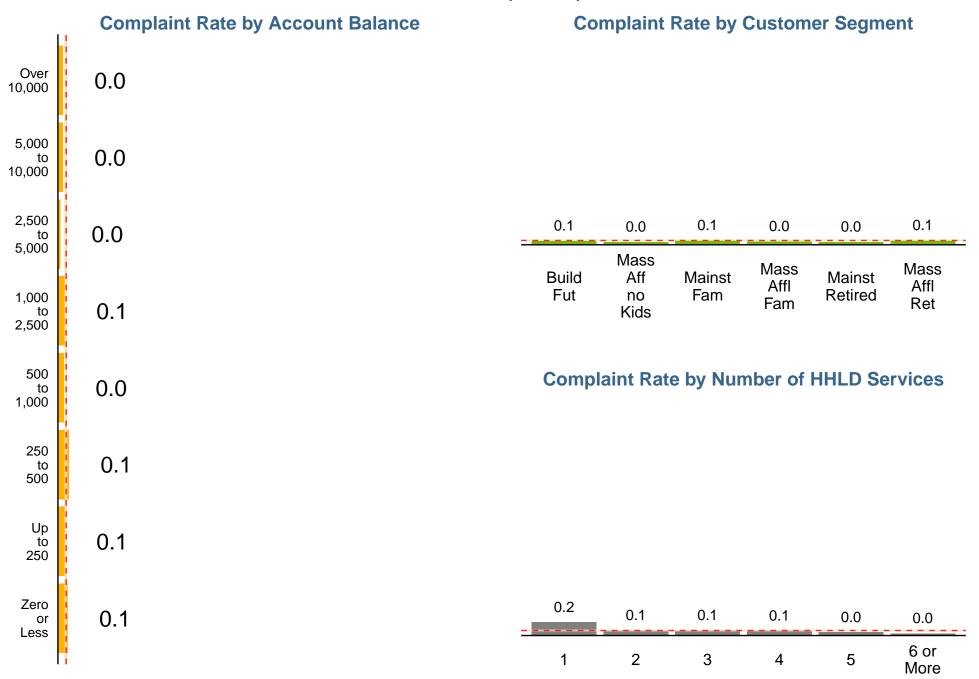


Complaint Rate by Account Owner Age

0.0	0.1	0.0	0.1	0.1	0.0	0.1
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.1	0.1	0.0	0.0	0.0	0.1	0.0	0.0
Up to 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 to 15	Over 15

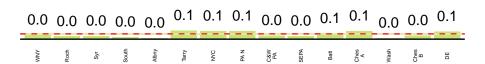
Group #92: Checking account/Deposits or withdrawals/Lost or missing funds/Other (N=109)



Group #93: Checking account/Using a debit, ATM, or custom card/ATM problems/Other (N=109)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



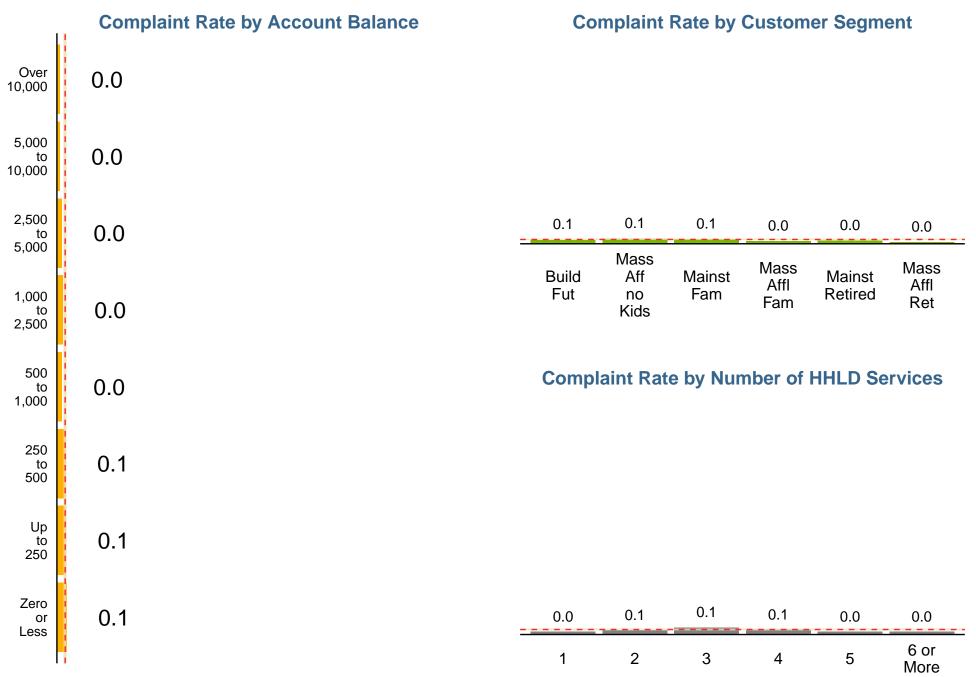


Complaint Rate by Account Owner Age

0.0	0.1	0.1	0.1	0.0	0.0	0.0
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

0.0	0.1	0.0	0.1	0.1	0.0	0.0	0.0
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

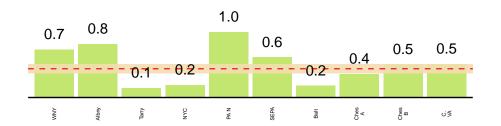
Group #93: Checking account/Using a debit, ATM, or custom card/ATM problems/Other (N=109)



Group #94: FHA MTG/Loan servicing/Fees/Statements/Loan servicing/Fees/Other (N=108)

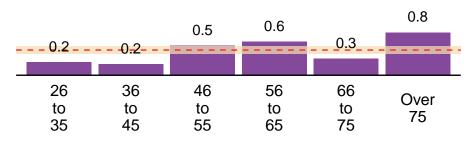
Complaint Rate by Community Bank

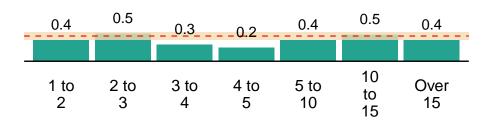
Complaint Rate by Product Subtype



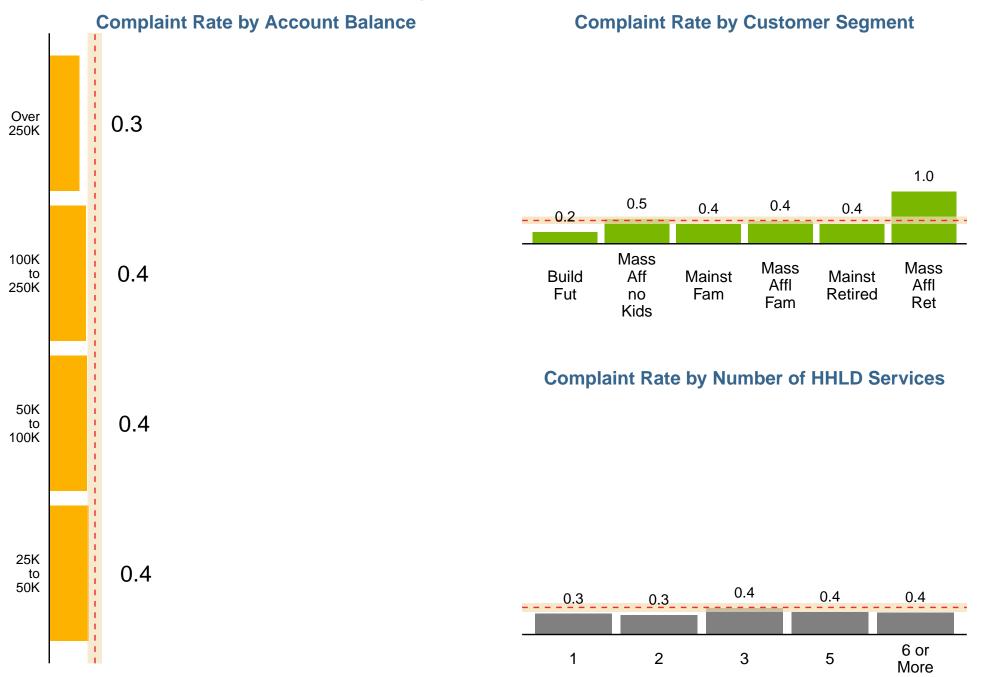


Complaint Rate by Account Owner Age





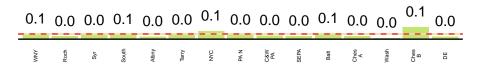
Group #94: FHA MTG/Loan servicing/Fees/Statements/Loan servicing/Fees/Other (N=108)



Group #95: Checking account/Account maintenance, opening, or closing/Fees/Overdraft transfer fee (N=106)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



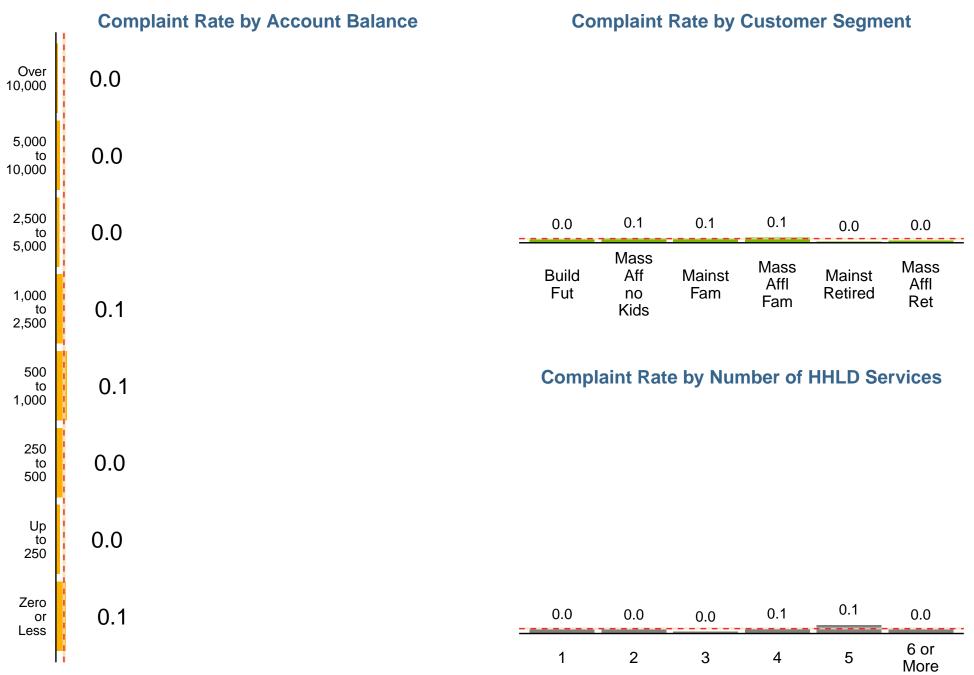
0.0	0.0	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.0
College	8.	My	My Choice Plus	My Choice Plus w/int	Direct	Select	Select w/int	Classic w/Int	Other hecking

Complaint Rate by Account Owner Age

0.0	0.0	0.1	0.1	0.1	0.1	0.0
19 to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 75	Over 75

					0.0		
Up	1 to	2 to	3 to	4 to	5 to	10	Over
to 1	2	3	4	5	10	to	15

Group #95: Checking account/Account maintenance, opening, or closing/Fees/Overdraft transfer fee (N=106)



Group #96: Recr./ Mobile Home/Managing the loan, lease, or line of credit/Other/blank (N=106)

Complaint Rate by Community Bank

Complaint Rate by Product Subtype



Complaint Rate by Account Owner Age

2.2	0.9	1.5	1.5	1.0	1.7	0.9	1.0	1.9	1.3	1.8	1.5		4.7
26 to	36 to	46 to	56 to 65	66 to 75	Over 75	Up to 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 to	Over 15

Group #96: Recr./ Mobile Home/Managing the loan, lease, or line of credit/Other/blank (N=106)

