

April 2017

Monthly Complaint Report

Vol. 22



Table of contents

Table of contents	1
1. Complaint volume	2
1.1 Complaint volume by product	3
1.2 Complaint volume by state	7
1.3 Complaint volume by company	9
2. Product spotlight: Student loan	11
2.1 Student loan complaints by type	11
2.2 Student loan complaints by state	14
2.3 Student loan complaints by company	16
3. Geographic spotlight: Nevada	18
3.1 Nevada complaints by product	19
3.2 Nevada complaints over time	20
3.3 Nevada complaints by company	21
Appendix A:	22

1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection,¹ and consumer complaints² are an integral part of that work. The CFPB helps connect consumers with financial companies to make their voices heard. When consumers submit a complaint, we work with companies to get the consumer a response, generally within 15 days. We also publish basic information about complaints in our public Consumer Complaint Database to empower consumers, inform consumer advocates and companies, and improve the functioning of the marketplace. This Monthly Complaint Report provides a high-level snapshot of trends in consumer complaints. The Monthly Complaint Report uses a three-month rolling average, comparing the current average to the same period in the prior year where appropriate, to account for monthly and seasonal fluctuations. In some cases, we use month-to-month comparisons to highlight more immediate trends. For company-level complaint data, we use a three-month rolling average of complaints sent to companies for response. This company-level complaint data lags other complaint data in this report by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. This is consistent with complaints found in the public Consumer Complaint Database.³

¹ The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, Pub. L. No. 111-203 (“Dodd-Frank Act”) created the CFPB to protect consumers of financial products or services and to encourage the fair and competitive operation of consumer financial markets.

² Consumer complaints are submissions that express dissatisfaction with, or communicate suspicion of wrongful conduct by, an identifiable entity related to a consumer’s personal experience with a financial product or service.

³ This report is based on dynamic data and may slightly differ from other public reports. Company-level information should be considered in context of company size and/or market share. Complaints referred to other regulators, such as complaints about depository institutions with less than \$10 billion in assets, are not published in the Consumer Complaint Database.

Visit consumerfinance.gov/complaint to learn about how we handle complaints or to submit a complaint. Visit our Consumer Complaint Database at consumerfinance.gov/complaintdatabase to search, sort, filter, and export complaints.

1.1 Complaint volume by product

As of April 1, 2017, the CFPB has handled approximately 1,163,200 complaints, including approximately 28,000 complaints in March 2017. Table 1 shows the percentage change in complaint volume by product, comparing January - March 2016 with January - March 2017.⁴ Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about Federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: Jan - Mar 2016	3 month average: Jan - Mar 2017
Student loan	325%	773	3,284
Bank account or service	25%	1,993	2,488
Consumer loan	25%	1,258	1,568
Credit reporting	23%	3,978	4,911
Credit card	18%	2,017	2,372
Debt collection	9%	7,320	7,989
Prepaid	-3%	225	219
Other financial service	-9%	187	170
Money transfer	-12%	202	178
Mortgage	-14%	4,531	3,902
Payday loan	-29%	417	298
Total	19%	23,146	27,590




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

- Student loan complaints showed the greatest percentage increase from January - March 2016 (773 complaints) to January - March 2017 (3,284 complaints), representing about a 325 percent increase. Part of this year-to-year increase can be attributed to the CFPB updating its student loan complaint form to accept complaints about Federal student loan servicing in late February 2016. The CFPB also initiated an enforcement action against a student loan servicer during this time period.
- Payday loan complaints showed the greatest percentage decrease from January - March 2016 (417 complaints) to January - March 2017 (298 complaints), representing about a 29 percent decline.

Table 2 shows the complaint volume this month by product. The graphic at the end of each row under the heading “Monthly complaints” shows the volume trend from when the CFPB began accepting complaints about that product (green bullet) to the current month (blue bullet). The monthly average reflects complaints handled per month since we began accepting those complaints.⁵

⁵ The CFPB has used a phased-in approach to expand its complaint handling over time to include multiple products and services under its authority. Complaint-handling capacity was expanded as follows: credit card complaints on July 21, 2011, mortgage complaints on December 1, 2011, bank accounts and services, private student loans, and consumer loans on March 1, 2012, credit reporting on October 22, 2012, money transfers on April 4, 2013, debt collection on July 10, 2013, payday loans on November 6, 2013, prepaid cards, credit repair, debt settlement, and pawn and title loans on July 19, 2014, virtual currency on August 11, 2014, and Federal student loan servicing on February 26, 2016. See Table 2.

TABLE 2: MONTHLY PRODUCT TRENDS⁶

Products	Complaints this month	% change vs last month	Monthly average since launch	Total complaints	Monthly complaints
Debt collection	8,711	15%	6,962	316,810	
Credit reporting	5,498	17%	3,620	195,826	
Mortgage	3,965	9%	4,182	272,153	
Credit card	2,552	14%	1,712	118,732	
Bank account or service	2,476	4%	1,838	115,055	
Student loan	2,033	-20%	717	44,403	
Consumer loan	1,633	12%	856	53,208	
Payday loan	294	1%	415	17,499	
Money transfer	212	34%	167	8,174	
Prepaid	206	-8%	212	7,256	
Other financial service	183	16%	156	5,340	
Total	27,980	9%	16,857	1,163,156	

■ Product launch month ■ This month

⁶ Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints. Total complaints column includes 8,700 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 31 percent of complaints submitted in March 2017.
- Money transfer complaints showed the greatest month-over-month percentage increase (34 percent).
- Student loan complaints showed the greatest month-over-month percentage decrease (-20 percent).
- Debt collection, credit reporting and mortgage were the top three most-complained-about consumer financial products and services, collectively representing about 65 percent of complaints submitted in March 2017.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Jan - Mar 2016	3 month average: Jan - Mar 2017	Total complaints	Total complaints per 100k population
MT	54%	36	55	2,093	203
GA	46%	1,018	1,484	50,751	497
WY	45%	20	29	1,245	212
MO	42%	304	432	16,133	265
HI	41%	55	78	4,042	282
ND	37%	26	36	1,184	156
SD	37%	36	50	1,773	207
TX	35%	1,805	2,445	93,472	340
AR	33%	101	135	5,440	183
AL	32%	257	340	13,070	269
SC	32%	340	450	15,765	322
DE	31%	106	138	5,889	623
CT	31%	256	335	12,903	359
NC	31%	638	833	32,335	322
MS	29%	132	170	6,297	210
RI	28%	65	83	3,633	344
IL	27%	825	1,046	41,273	321
WA	26%	478	601	23,697	330
IN	25%	298	374	13,794	208
OH	22%	697	851	35,511	306
PA	22%	816	996	41,264	322
AZ	22%	517	629	25,696	376
ME	21%	73	89	3,782	285
MA	21%	410	497	21,101	311
LA	18%	278	329	12,982	278
MI	18%	568	668	29,210	294
NV	17%	292	343	14,559	504
CO	17%	409	480	19,574	359
NJ	16%	830	966	43,462	485
OK	16%	186	216	8,676	222
MN	16%	282	325	13,211	241
WI	14%	262	300	13,285	230
NY	14%	1,443	1,649	74,072	374
CA	13%	3,151	3,563	159,158	407
MD	12%	699	785	34,905	581
OR	12%	278	312	13,368	332
TN	12%	449	503	19,266	292
NE	11%	86	95	3,974	210
UT	10%	137	151	6,709	224
KY	9%	196	213	9,229	209
VA	8%	725	785	35,954	429
FL	8%	2,248	2,428	111,559	550
DC	6%	141	149	6,690	995
ID	5%	80	84	4,241	256
VT	5%	36	38	1,837	293
AK	0.0%	32	32	1,508	204
NH	0.0%	96	96	4,983	374
WV	-0.4%	74	74	3,267	177
KS	-0.7%	146	145	6,309	217
IA	-5%	120	113	5,466	175
NM	-20%	152	122	6,095	292

- Part of this year-to-year increase reflected in Table 3 can be attributed to the CFPB updating its student loan complaint form to accept complaints about Federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report.
- Montana (54 percent), Georgia (46 percent), and Wyoming (45 percent) experienced the greatest complaint volume percentage increase from January - March 2016 to January - March 2017.
- New Mexico (-20 percent), Iowa (-5 percent), and Kansas (-0.7 percent) experienced the greatest complaint volume percentage decrease from January - March 2016 to January - March 2017.⁷
- Of the five most populated states, Texas (35 percent) experienced the greatest complaint volume percentage increase and Florida (8 percent) experienced the least complaint volume percentage increase from January - March 2016 to January - March 2017.

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

1.3 Complaint volume by company

Complaint data in this section lags other complaint data by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. Figure 1 and Table 4 show the top 10 most-complained-about companies for November 2016 - January 2017. Figure 1 also shows which products consumers complained about for each company. The “Other” category includes consumer loans, money transfers, payday loans, prepaid cards, and other financial service complaints. Company-level information should be considered in context of company size and/or market share. In addition, during the time period covered by this report the CFPB updated its student loan complaint form to accept complaints about Federal student loan servicing, starting in late February 2016.

FIGURE 1: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

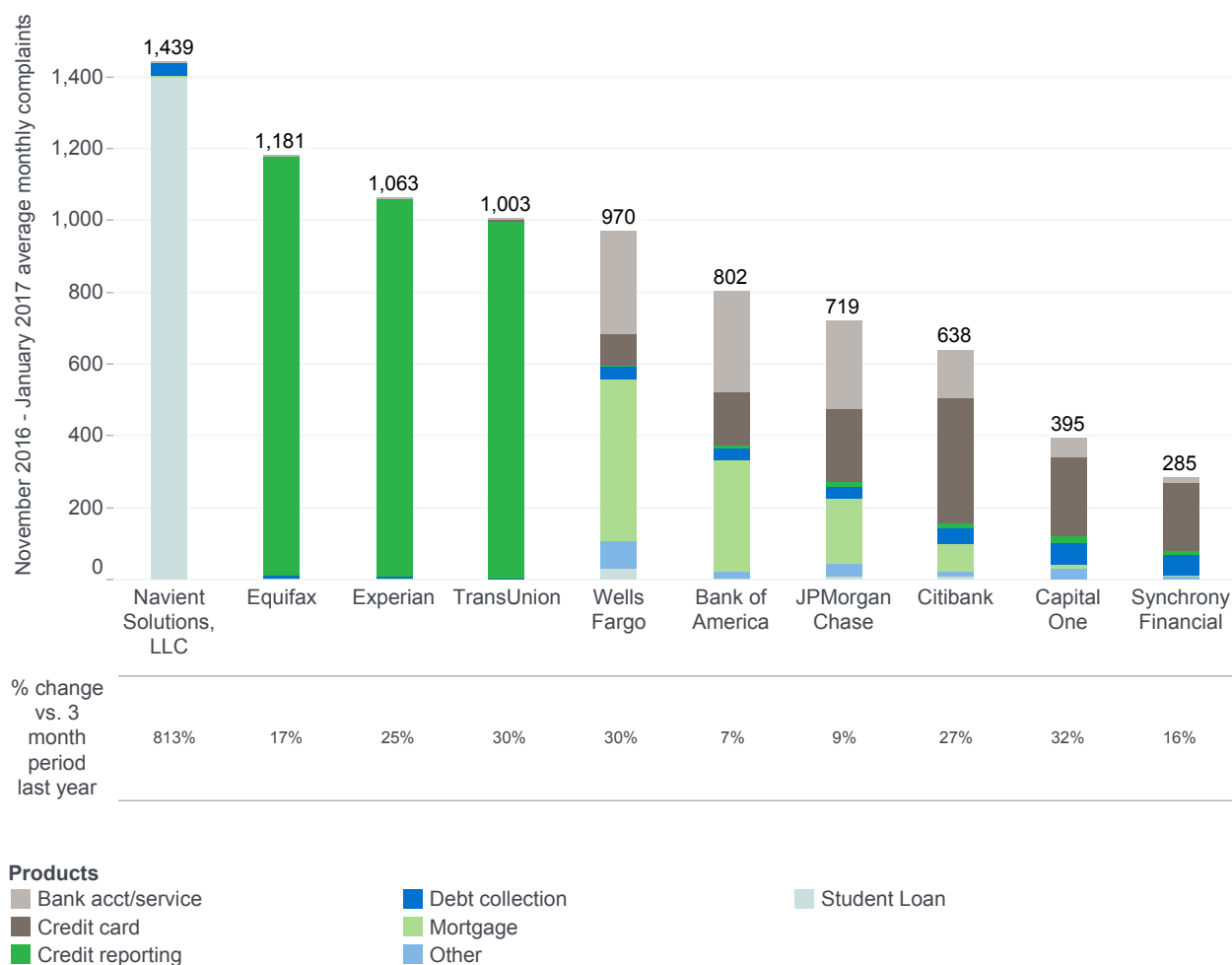


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: November 2016 - January 2017	% change vs. 3 month period last year	Monthly average⁸	Total complaints
Navient Solutions, LLC	1,439	813%	246	14,510
Equifax	1,181	17%	857	44,572
Experian	1,063	25%	809	42,085
TransUnion	1,003	30%	699	36,344
Wells Fargo	970	30%	830	51,441
Bank of America	802	7%	1,030	63,842
JPMorgan Chase	719	9%	659	40,857
Citibank	638	27%	532	32,993
Capital One	395	32%	309	19,167
Synchrony Financial	285	16%	195	12,117

- By average monthly complaint volume, Navient Solutions, LLC. (1,439), Equifax (1,181), and Experian (1,063) were the most-complained-about companies for November 2016 - January 2017.
- Navient Solutions, LLC experienced the greatest percentage increase in average monthly complaint volume (813 percent) from November 2015 - January 2016 to November 2016 - January 2017. The CFPB announced an enforcement action against Navient during this time period. Part of this year-to-year increase can also be attributed to the CFPB updating its student loan complaint form to accept complaints about Federal student loan servicing in late February 2016.
- Bank of America experienced the least percentage increase in average monthly complaint volume (7 percent) from November 2015 - January 2016 to November 2016 - January 2017.

⁸ Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through January 2017.

2. Product spotlight: Student loan

The CFPB has handled approximately 44,400 student loan complaints since July 21, 2011, representing 4 percent of total complaints.

Approximately 32,700 (or 74 percent) of all student loan complaints handled by the CFPB from July 21, 2011 through March 31, 2017 were sent by the CFPB to companies for review and response. The remaining complaints have been found to be incomplete (7 percent), referred to other regulatory agencies (19 percent), or are pending with the CFPB or the consumer (0.5 percent and 0.4 percent, respectively).

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

2.1 Student loan complaints by type

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

Figures 2 and 3 show the types of student loan complaints consumers submitted as a percentage of all student loan complaints handled. The most common issues identified by consumers are

problems dealing with their lenders or servicers (64 percent) and being unable to repay their loans (33 percent).

FIGURE 2: TYPES OF STUDENT LOAN COMPLAINTS REPORTED BY CONSUMERS



FIGURE 3: TYPES OF STUDENT LOAN PRODUCTS CONSUMER COMPLAIN ABOUT⁹



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

- Federal student loan borrowers reported that when contacting their loan servicers regarding financial distress, servicers provided them with information on hardship forbearance or deferment, instead of potentially more beneficial repayment options like income-driven repayment plans.
- Federal student loan borrowers complained of difficulty enrolling in income-driven repayment plans. Borrowers reported lost documentation, extended application

⁹ The CFPB updated its student loan complaint form to accept complaints about Federal student loan servicing in late February 2016.

processing times, and unclear guidance when seeking to switch from one income-driven repayment plan to another.

- Federal student loan borrowers described their experiences when trying to obtain guidance in completing annual income recertification for their income-driven repayment plan. Borrowers reported receiving insufficient information from their servicers to meet recertification deadlines and lengthy processing times.
- Some federal student loan borrowers stated their payments were misapplied. Borrowers reported overpayments were not applied to specified accounts but rather applied to all accounts managed by the servicer. Additionally, some borrowers' overpayments—intended to reduce principal balance—were credited to the account as an early payment, resulting in their account reflecting a paid ahead status.
- Concerns about Public Student Loan Forgiveness (PSLF) and other forgiveness programs were expressed by borrowers. Some borrowers stated that after years of making payments, they are not enrolled in a qualifying payment program. Some indicated that their servicer's reason for the declination was because their loan had been previously consolidated. Many consumers expressed concern that their payments are not being counted toward their PSLF 120 payments requirement because of delays in Income Driven Repayment (IDR) plan enrollment and recertification. Borrowers who are eligible for other forgiveness programs (e.g., teachers) reported problems with their servicers as they were declined for loan forgiveness based on inaccurate employment data.
- Borrowers who submitted complaints for non-Federal student loans selected the sub-issue of trouble with how payments are handled more frequently than other issues. These borrowers complained of misapplied payments and inaccurate accounting of payments.
- Non-Federal and Federal student loan borrowers reported issues of incorrect reporting of their loans to the credit reporting companies. Borrowers stated their loan accounts were paid in full or not in a delinquent status but were being reported negatively. Some borrowers reported being contacted by collection companies for accounts that had been paid in full or for debts that were not owed.

2.2 Student loan complaints by state

Table 5 shows the student loan complaint volume percentage change by state.¹⁰ Some state-level increases can be attributed to the CFPB updating its student loan complaint form to accept complaints about Federal student loan servicing, starting in late February 2016. The Bureau also initiated an enforcement action against a large student loan servicer during the time period covered by this report. Some of the highlights include:

- Louisiana (846 percent), Washington (732 percent), and Kansas (691 percent) experienced the greatest percentage increase in student loan complaints from January - March 2016 to January - March 2017.
- Wyoming (0 percent), Utah (57 percent), and Delaware (100 percent) experienced the least percentage increase in student loan complaints from January - March 2016 to January - March 2017.
- Of the five most populated states, Texas (601 percent) experienced the greatest percentage increase and California (228 percent) experienced the least percentage increase in student loan complaints from January - March 2016 to January - March 2017.

¹⁰ Three-month averages are rounded, and percentage changes are based on non-rounded averages.

TABLE 5: STUDENT LOAN COMPLAINT VOLUME PERCENT CHANGE BY STATE

	% change	3 month average: Jan - Mar 2016	3 month average: Jan - Mar 2017	Total complaints	Complaints per 100k population
LA	846%	4.3	41.0	443	9.5
WA	732%	17.7	147.0	1,220	17.0
KS	691%	3.7	29.0	274	9.4
MS	675%	2.7	20.7	247	8.3
TX	601%	35.7	250.0	2,715	9.9
ME	571%	2.3	15.7	205	15.4
MT	567%	1.0	6.7	96	9.3
NC	513%	18.7	114.3	1,145	11.4
GA	483%	28.7	167.0	1,793	17.6
PA	431%	32.7	173.3	2,307	18.0
AR	417%	4.0	20.7	250	8.4
SC	395%	13.3	66.0	647	13.2
MO	373%	12.3	58.3	841	13.8
TN	373%	12.3	58.3	786	11.9
OR	366%	9.7	45.0	611	15.2
CT	364%	14.7	68.0	641	17.9
RI	360%	1.7	7.7	142	13.4
SD	350%	1.3	6.0	85	9.9
OH	332%	31.3	135.3	1,874	16.1
IN	327%	16.0	68.3	861	13.0
NJ	322%	27.3	115.3	1,650	18.4
NY	318%	52.0	217.3	3,235	16.3
MA	316%	18.3	76.3	1,177	17.3
WV	315%	4.3	18.0	208	11.3
MD	311%	21.7	89.0	1,300	21.6
NE	310%	3.3	13.7	220	11.6
NH	309%	3.7	15.0	257	19.3
IA	300%	4.3	17.3	292	9.3
IL	278%	28.7	108.3	1,643	12.8
KY	270%	7.7	28.3	438	9.9
AZ	269%	17.0	62.7	850	12.4
CO	268%	14.7	54.0	758	13.9
MI	253%	25.3	89.3	1,438	14.5
ID	250%	3.3	11.7	172	10.4
FL	250%	59.0	206.3	2,918	14.4
OK	247%	6.3	22.0	332	8.5
VA	240%	27.3	93.0	1,351	16.1
HI	229%	2.3	7.7	116	8.1
CA	228%	91.7	301.0	4,739	12.1
AK	220%	1.7	5.3	65	8.8
AL	217%	14.0	44.3	522	10.7
ND	200%	0.7	2.0	45	5.9
NV	186%	7.3	21.0	348	12.0
DC	176%	8.3	23.0	412	61.3
MN	167%	15.0	40.0	715	13.0
VT	167%	2.0	5.3	117	18.7
WI	160%	13.3	34.7	615	10.7
NM	136%	3.7	8.7	205	9.8
DE	100%	4.3	8.7	159	16.8
UT	57%	7.7	12.0	235	7.8
WY	0.0%	2.7	2.7	57	9.7

2.3 Student loan complaints by company

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

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

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

The most-complained-about companies highlighted in Table 6 received about 90 percent of all student loan complaints sent to companies for response in November 2016 - January 2017. This section highlights those complaints. Company-level information should be considered in context of company size and/or market share. In addition, during the time period covered by this report the CFPB updated its student loan complaint form to accept complaints about Federal student loan servicing, starting in late February 2016.

TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR STUDENT LOAN¹¹

Company	3 month average: Nov 2016 - Jan 2017	% change vs. 3 month period last year	3 month average % untimely: Nov 2016 - Jan 2017	Total Student loan complaints
Navient Solutions, LLC.	1,400.0	1,073%	0%	12,734
AES/PHEAA	148.7	269%	0%	3,105
Nelnet	73.0	7,200%	0%	756
Sallie Mae	46.7	133%	0%	1,090
Great Lakes	40.3	3,933%	0.8%	420
Wells Fargo	32.7	69%	17%	1,258
ACS Education Services	22.3	347%	4%	706
Transworld Systems Inc.	19.3	9%	0%	391

- Of these companies, Nelnet saw the greatest percentage increase in student loan complaints (7,200 percent) from November 2015 - January 2016 to November 2016 - January 2017.
- Of these companies, Transworld Systems, Inc. saw the least percentage increase in student loan complaints (9 percent) during the same period.
- Wells Fargo had the greatest rate of untimely responses (17 percent) during the three month period of November 2016 - January 2017.

¹¹ Three-month averages are rounded, and percentage changes are based on non-rounded averages.

3. Geographic spotlight: Nevada

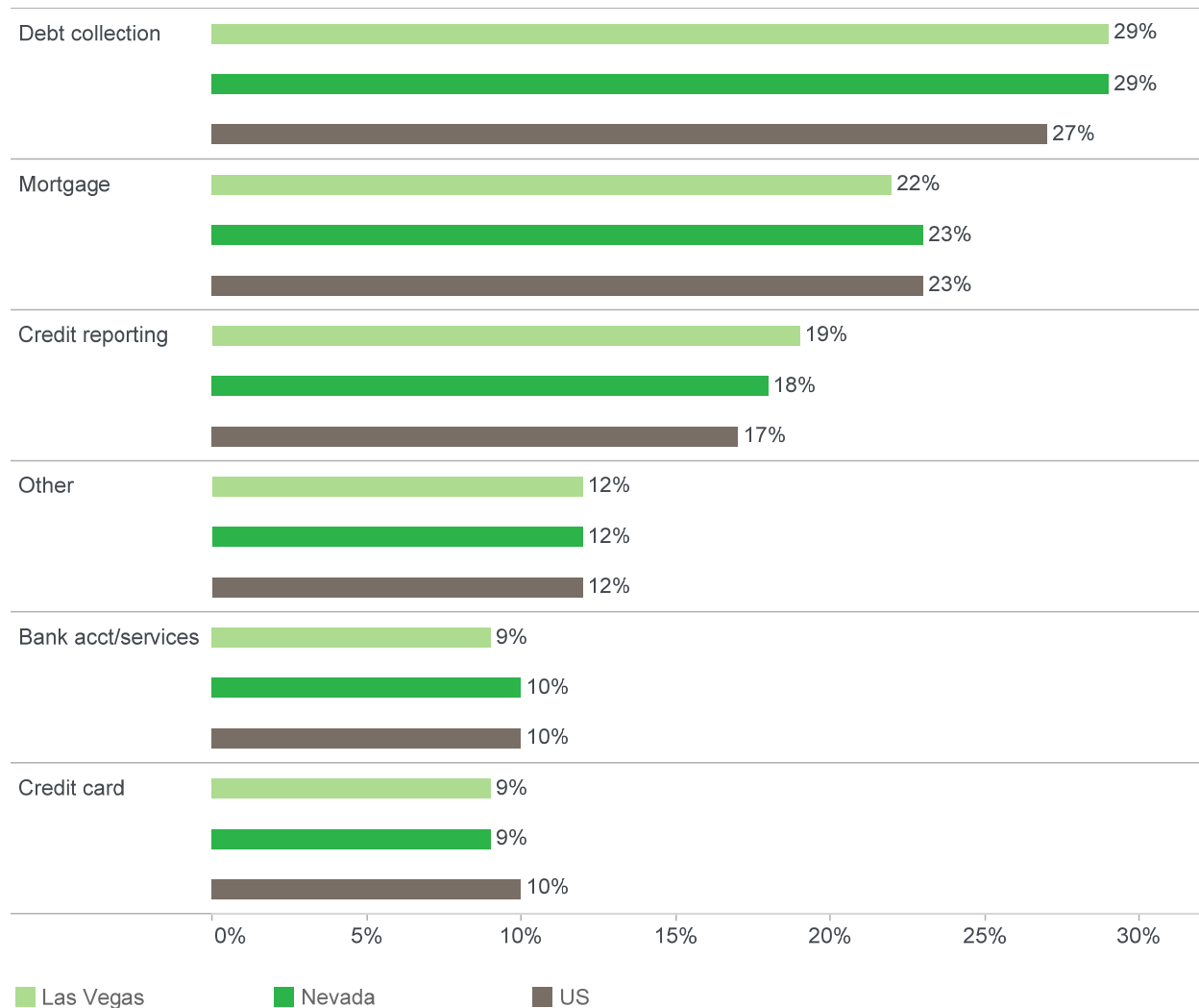
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Nevada and the Las Vegas metro area. As of April 1, 2017, about 14,600 complaints were from Nevada consumers, and about 10,800 were from Las Vegas.¹²

¹² The Las Vegas metro area is defined as zip codes from the Las Vegas-Paradise, NV Core-Based Statistical Areas (CBSA). http://www.census.gov/population/metro/files/zip07_cbsa06.zip. Complaint counts are based on consumer-provided ZIP code and unless otherwise noted the geographic spotlight section reflects cumulative complaint data since July 21, 2011.

3.1 Nevada complaints by product

Figure 4 shows the distribution of complaints by product for Las Vegas, Nevada, and the United States as a whole.

FIGURE 4: LAS VEGAS VS. NEVADA AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



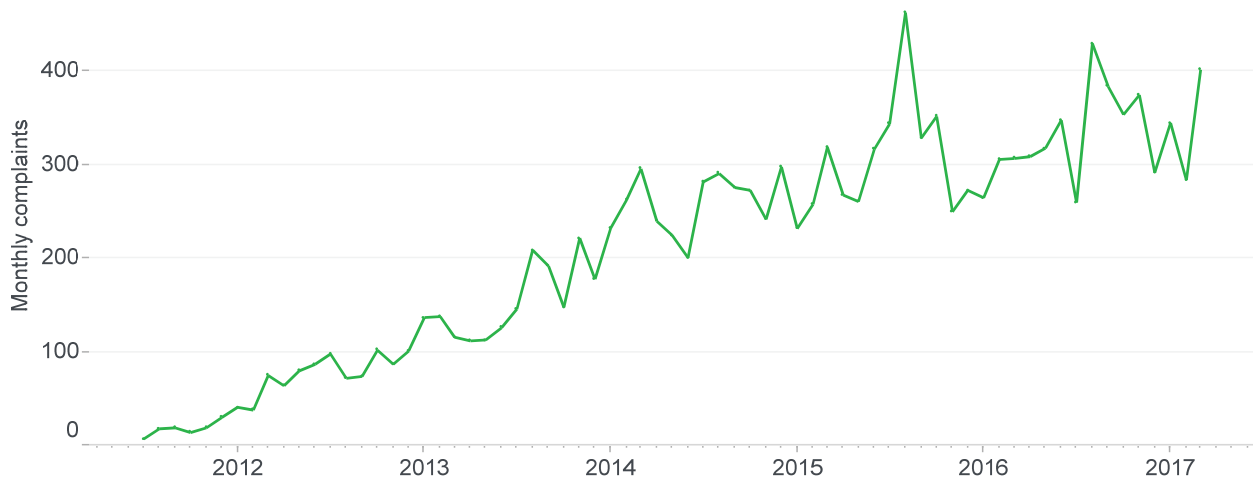
- Consumers in both Las Vegas and Nevada submitted debt collection complaints at a rate of 29 percent. These rates are similar to the 27 percent national average.
- Consumers in Las Vegas and Nevada complained about mortgages at a rate of 22 percent and 23 percent respectively, similar to the 23 percent national average.

- Consumers in Las Vegas and Nevada complained about credit reporting at a rate of 19 percent and 18 percent respectively, similar to the 17 percent national average.

3.2 Nevada complaints over time

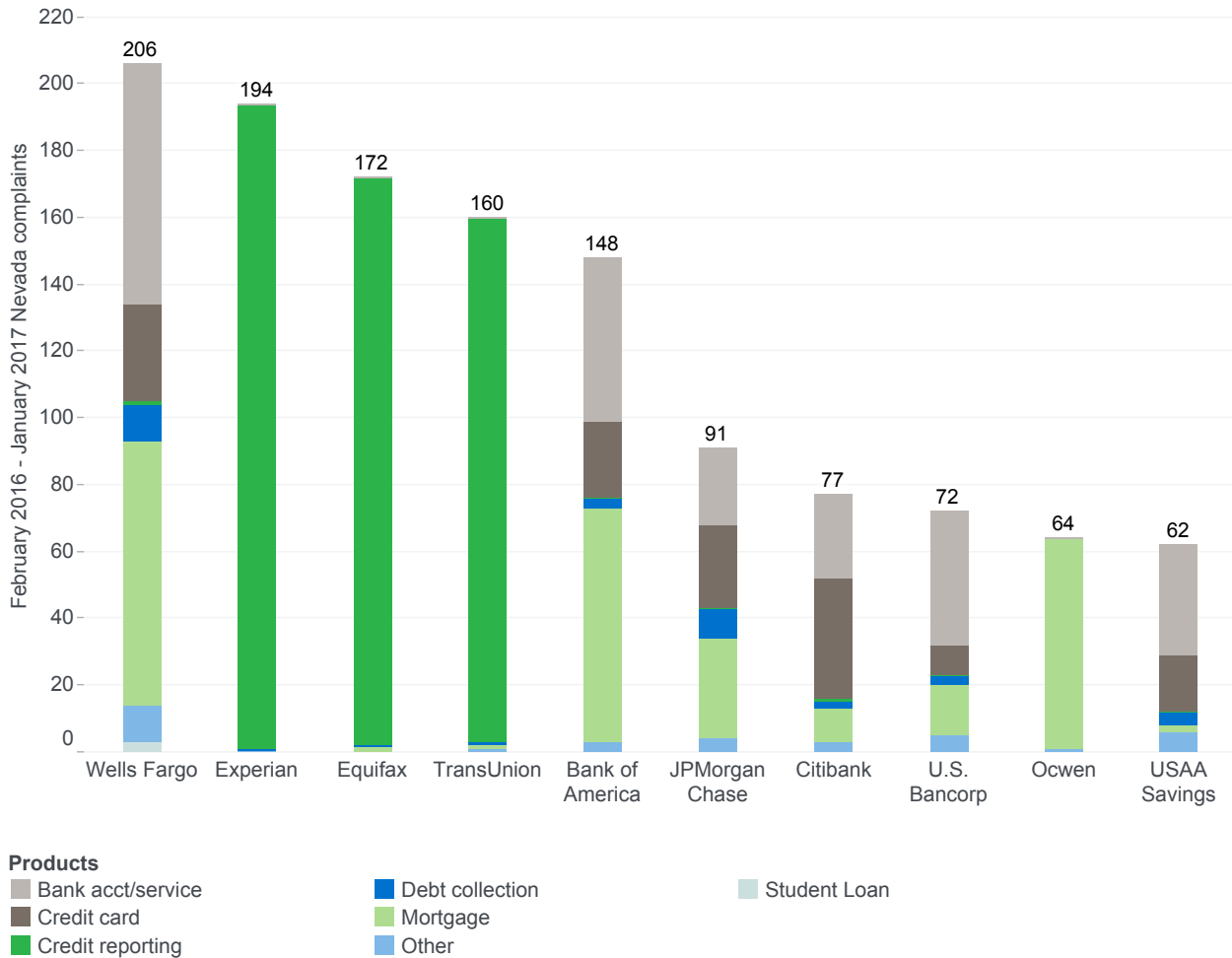
Average monthly complaints increased 17 percent from January 2016 through March 2016 (292 complaints per month) to January 2017 through March 2017 (343 complaints per month), similar to the national rate of 19 percent.

FIGURE 5: NEVADA MONTHLY COMPLAINT VOLUME TREND



3.3 Nevada complaints by company

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



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

- In the February 2016 - January 2017 period, Wells Fargo, Experian, and Equifax led the list of most-complained-about companies by Nevada consumers.

APPENDIX A:

TABLE 7: TOTAL COMPLAINTS BY MONTH AND PRODUCT

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
11-Jul	13	3	517	2	4	0	14	4	0	2	2	564
11-Aug	140	27	1,817	12	6	1	127	9	0	5	5	2,166
11-Sep	191	45	1,718	18	17	2	179	28	4	7	3	2,233
11-Oct	159	26	1,748	11	8	3	178	24	0	7	4	2,188
11-Nov	199	39	1,752	5	9	1	275	17	1	0	5	2,324
11-Dec	206	29	1,604	8	6	2	1,696	0	0	14	4	3,584
12-Jan	191	30	1,453	4	5	0	2,525	1	3	6	11	4,252
12-Feb	216	37	1,433	10	12	2	2,694	0	0	6	8	4,437
12-Mar	1,463	220	1,615	12	31	7	3,441	6	7	17	666	7,526
12-Apr	1,504	250	1,352	13	31	3	3,395	2	8	13	315	6,902
12-May	1,963	366	1,661	19	36	5	4,685	3	8	12	242	9,069
12-Jun	1,692	340	1,976	12	34	2	4,642	7	6	10	757	9,533
12-Jul	1,619	329	1,794	32	33	3	4,171	6	4	5	315	8,353
12-Aug	1,596	359	1,586	33	24	0	4,610	8	3	6	298	8,556
12-Sep	1,367	304	1,256	21	17	0	3,653	11	4	12	260	6,927
12-Oct	1,567	388	1,699	551	18	2	4,013	6	6	7	398	8,686
12-Nov	1,252	328	1,401	1,252	24	1	3,525	4	1	4	332	8,156
12-Dec	1,248	343	1,312	1,370	62	1	3,737	4	15	8	272	8,420
13-Jan	1,651	391	1,454	1,561	94	3	7,225	6	8	4	384	12,877
13-Feb	1,459	352	1,442	1,710	113	11	5,681	11	16	9	331	11,230
13-Mar	1,685	439	1,607	1,728	153	6	5,633	3	15	18	373	11,815
13-Apr	1,422	457	1,508	1,903	179	79	5,623	3	16	16	371	11,704
13-May	1,415	442	1,364	1,875	111	58	5,250	2	26	16	302	10,956
13-Jun	1,490	426	1,312	2,042	108	93	5,246	4	22	5	287	11,089
13-Jul	1,657	446	1,278	2,236	2,433	100	5,237	2	17	11	341	13,786
13-Aug	1,683	520	1,352	2,273	4,224	91	4,961	2	40	8	350	15,538
13-Sep	1,666	608	1,357	2,326	6,298	121	4,341	3	36	5	371	17,166
13-Oct	1,800	540	1,369	2,267	4,865	155	3,864	4	35	5	422	15,372
13-Nov	1,565	472	1,246	2,340	6,653	168	3,475	1	396	3	344	16,708
13-Dec	1,535	508	1,322	1,943	5,972	137	3,386	3	385	4	409	15,633

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
14-Jan	1,829	580	1,549	3,221	8,137	162	4,240	0	441	8	491	20,694
14-Feb	1,808	581	1,615	3,509	7,795	144	4,545	2	374	3	494	20,889
14-Mar	2,047	663	1,668	3,556	8,422	171	4,898	3	413	6	584	22,459
14-Apr	1,987	688	1,665	3,850	8,313	171	4,757	8	402	1	541	22,411
14-May	1,950	591	1,497	3,394	7,374	175	4,099	2	324	5	537	19,983
14-Jun	1,943	696	1,497	3,463	7,753	184	4,134	4	347	5	584	20,626
14-Jul	2,026	872	1,571	3,816	7,993	157	4,411	62	587	94	582	22,276
14-Aug	1,564	1,002	1,689	4,647	7,223	148	4,340	104	645	138	626	22,320
14-Sep	1,593	979	1,548	4,379	6,381	164	4,114	110	587	151	594	20,806
14-Oct	1,625	1,026	1,437	3,561	6,685	132	4,474	124	532	139	654	20,583
14-Nov	1,391	910	1,357	3,569	6,131	123	3,506	102	478	129	546	18,396
14-Dec	1,463	982	1,459	3,698	6,070	160	3,587	92	468	144	548	18,862
15-Jan	1,617	998	1,515	4,149	6,547	144	3,513	107	458	165	575	19,941
15-Feb	1,457	990	1,788	4,032	6,874	141	3,601	112	472	183	603	20,403
15-Mar	1,725	1,092	1,896	4,815	8,000	195	4,287	158	538	199	719	23,797
15-Apr	1,748	941	1,757	4,733	7,179	190	4,238	146	484	192	686	22,488
15-May	1,704	1,029	1,825	4,493	7,149	208	4,266	156	414	177	645	22,266
15-Jun	1,968	1,095	1,890	4,297	7,471	211	4,664	166	460	195	626	23,250
15-Jul	1,997	1,344	1,961	6,547	8,184	235	4,464	203	478	187	645	26,424
15-Aug	2,042	1,340	1,931	5,591	7,545	218	4,949	197	445	179	656	25,299
15-Sep	1,907	1,253	1,947	4,679	6,666	198	4,566	148	450	179	612	22,817
15-Oct	2,247	1,292	1,964	4,432	6,810	229	4,435	160	508	892	568	23,795
15-Nov	1,984	1,092	1,819	3,731	6,291	192	3,951	191	421	260	457	20,612
15-Dec	1,974	1,041	1,883	3,419	6,342	190	3,794	162	382	223	467	20,137
16-Jan	2,110	1,174	2,001	3,367	6,681	222	4,192	183	422	227	567	21,366
16-Feb	1,834	1,251	1,997	3,705	7,248	198	4,455	171	394	206	618	22,333
16-Mar	2,036	1,349	2,052	4,861	8,030	187	4,947	207	436	241	1,134	25,740
16-Apr	1,880	1,263	1,995	4,507	7,234	195	4,315	188	383	177	1,190	23,553
16-May	2,192	1,286	1,983	4,807	6,845	198	4,273	126	395	226	963	23,607
16-Jun	2,541	1,274	1,979	4,907	6,943	197	4,289	199	370	221	1,001	24,187
16-Jul	2,379	1,310	2,147	5,207	6,471	164	3,907	137	335	208	1,167	23,653
16-Aug	2,652	1,491	2,598	4,987	9,642	228	4,288	261	422	244	1,246	28,356
16-Sep	3,086	1,528	2,690	4,591	7,298	208	4,463	173	329	187	1,322	26,121
16-Oct	2,834	1,597	2,637	5,222	7,703	189	4,318	176	336	180	1,237	26,711
16-Nov	2,424	1,375	2,221	4,043	6,688	181	3,953	161	336	181	1,040	22,901
16-Dec	2,414	1,466	2,283	3,719	7,144	174	3,732	145	258	202	844	22,575

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
17-Jan	2,601	1,612	2,321	4,542	7,650	164	4,119	169	308	228	5,289	29,234
17-Feb	2,386	1,458	2,243	4,693	7,607	158	3,622	158	291	223	2,530	25,555
17-Mar	2,476	1,633	2,552	5,498	8,711	212	3,965	183	294	206	2,033	27,980
Total¹³	115,055	53,208	118,732	195,826	316,810	8,174	272,153	5,340	17,499	7,256	44,403	1,163,156

¹³ Total column includes approximately 8,700 complaints where no specific consumer financial product was selected by consumers.

TABLE 8: TOTAL COMPLAINTS BY LOCALITY AND PRODUCT

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Alabama	1,145	884	969	2,470	4,236	71	2,128	75	354	98	522	13,070
Alaska	136	62	190	227	504	13	253	9	34	8	65	1,508
American Samoa	11	2	5	6	15	1	7	0	0	0	3	51
Arizona	2,438	1,330	2,631	3,852	7,502	154	6,232	85	262	150	850	25,696
Arkansas	507	305	504	1,073	1,638	40	944	31	76	33	250	5,440
California	15,411	6,396	15,742	24,826	40,038	1,136	46,412	636	1,845	1,032	4,739	159,158
Colorado	1,801	851	2,185	3,201	5,414	124	4,667	80	241	122	758	19,574
Connecticut	1,533	575	1,707	1,857	2,884	88	3,168	67	185	95	641	12,903
Delaware	694	331	722	861	1,627	27	1,268	34	105	27	159	5,889
District of Columbia	922	254	790	944	1,588	68	1,393	55	128	55	412	6,690
Federated States of Micronesia	6	2	14	10	16	1	15	1	2	0	1	68
Florida	10,189	4,354	10,251	22,574	28,457	631	29,346	388	1,236	458	2,918	111,559
Georgia	4,638	2,713	3,951	9,853	12,833	286	13,446	170	417	331	1,793	50,751
Guam	15	14	14	30	48	3	29	1	3	1	8	166
Hawaii	306	155	473	662	1,052	22	1,159	16	43	15	116	4,042
Idaho	290	181	444	714	1,493	28	804	8	70	12	172	4,241
Illinois	4,633	1,668	4,287	7,298	10,866	266	9,274	141	628	305	1,643	41,273
Indiana	1,233	736	1,271	2,158	4,348	93	2,484	77	356	89	861	13,794
Iowa	405	247	634	941	1,827	44	816	43	135	47	292	5,466
Kansas	610	315	699	917	2,198	43	1,008	26	116	46	274	6,309
Kentucky	744	472	785	1,577	3,185	65	1,589	43	216	58	438	9,229
Louisiana	1,003	726	901	2,495	4,434	86	2,316	63	350	89	443	12,982
Maine	354	172	578	425	959	16	931	25	60	36	205	3,782
Marshall Islands	5	8	8	4	14	0	11	1	0	0	2	53
Maryland	3,576	1,638	3,409	5,132	8,316	235	10,010	168	627	196	1,300	34,905
Massachusetts	2,887	780	2,953	2,675	4,317	202	5,416	112	305	151	1,177	21,101
Michigan	2,682	1,216	2,627	4,281	7,790	187	7,804	133	550	204	1,438	29,210
Minnesota	1,408	470	1,586	1,763	3,361	119	3,263	71	258	88	715	13,211
Mississippi	539	448	437	1,142	2,114	39	1,047	27	174	49	247	6,297
Missouri	1,352	932	1,407	2,459	5,033	105	3,405	80	312	117	841	16,133
Montana	134	85	242	308	791	11	351	10	39	12	96	2,093
Nebraska	392	176	457	465	1,412	24	661	21	94	29	220	3,974

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Nevada	1,389	726	1,296	2,585	4,159	93	3,413	54	260	101	348	14,559
New Hampshire	430	189	520	580	1,178	23	1,644	22	68	31	257	4,983
New Jersey	4,923	1,823	4,957	6,350	9,705	288	12,257	244	680	258	1,650	43,462
New Mexico	544	330	534	1,161	1,925	57	1,105	30	127	29	205	6,095
New York	9,414	2,610	10,445	12,586	16,083	626	17,207	419	483	476	3,235	74,072
North Carolina	3,085	1,829	3,237	5,630	8,322	194	7,803	158	489	183	1,145	32,335
North Dakota	89	55	118	240	442	9	148	8	16	8	45	1,184
Northern Mariana Islands	7	1	3	7	10	1	7	0	0	0	5	41
Ohio	3,420	1,869	3,982	4,904	10,611	207	7,282	151	707	261	1,874	35,511
Oklahoma	615	583	729	1,415	3,102	66	1,401	35	270	56	332	8,676
Oregon	1,367	499	1,459	1,776	3,844	70	3,274	70	185	96	611	13,368
Palau	1	1	2	3	1	0	6	0	0	0	0	14
Pennsylvania	4,870	1,849	4,514	6,306	10,851	272	8,897	224	663	257	2,307	41,264
Puerto Rico	364	158	386	733	546	15	503	19	6	9	70	2,855
Rhode Island	477	166	449	433	970	28	802	24	100	23	142	3,633
South Carolina	1,212	1,047	1,217	2,947	4,910	101	3,155	59	286	94	647	15,765
South Dakota	151	113	231	232	638	17	239	10	37	9	85	1,773
Tennessee	1,691	1,164	1,624	2,964	6,624	105	3,500	105	468	122	786	19,266
Texas	7,371	4,909	7,534	22,203	31,674	571	13,443	335	1,610	517	2,715	93,472
Utah	484	322	683	1,002	2,218	38	1,494	23	128	35	235	6,709
Vermont	220	92	275	249	387	11	428	9	23	17	117	1,837
Virgin Islands	37	10	39	78	55	5	53	2	4	1	6	293
Virginia	3,358	1,791	3,846	6,332	9,462	272	8,299	191	544	250	1,351	35,954
Washington	2,105	846	2,326	3,491	6,564	161	6,288	97	277	166	1,220	23,697
West Virginia	308	147	341	659	926	32	505	37	31	27	208	3,267
Wisconsin	1,246	606	1,709	1,597	4,006	93	2,833	57	292	126	615	13,285
Wyoming	73	67	124	202	435	7	218	10	34	3	57	1,245
U.S. Armed Forces – Americas	10	1	6	1	24	1	9	2	1	2	2	61
U.S. Armed Forces – Europe	47	26	39	73	105	6	98	4	0	2	34	435
U.S. Armed Forces – Pacific	21	21	43	50	93	3	57	0	2	0	15	305
Unspecified	3,727	860	3,191	1,837	6,630	574	4,128	244	487	144	485	23,122
Total	115,055	53,208	118,732	195,826	316,810	8,174	272,153	5,340	17,499	7,256	44,403	1,163,156

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