

July 2015

# Monthly Complaint Report

Vol. 1



# Table of contents

<b>Table of contents</b> .....	<b>1</b>
<b>1. Complaint volume</b> .....	<b>2</b>
1.1 Complaint volume by product.....	3
1.2 Complaint volume by state.....	7
1.3 Complaint volume by company.....	9
<b>2. Product spotlight: Debt collection</b> .....	<b>11</b>
2.1 Debt collection complaints by type .....	12
2.2 Debt collection complaints by state .....	13
2.3 Debt collection complaints by company .....	15
<b>3. Geographic spotlight: Milwaukee, Wisconsin</b> .....	<b>19</b>
3.1 Milwaukee complaints by product .....	20
3.2 Milwaukee complaints over time .....	21
3.3 Milwaukee complaints by company .....	22
<b>Appendix A:</b> .....	<b>23</b>

# 1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection<sup>1</sup> and consumer complaints<sup>2</sup> are an integral part of that work. The CFPB's Office of Consumer Response hears directly from consumers about the challenges they face in the marketplace, brings their concerns to the attention of companies, and assists in addressing their complaints. This Monthly Complaint Report provides a high-level snapshot of trends in consumer complaints.

The Monthly Complaint Report uses a three-month rolling average, comparing the current average to the same period in the prior year where appropriate, to account for monthly and seasonal fluctuations. In some cases, we use month-to-month comparisons to highlight more immediate trends. For the company-level complaint data, we use a three-month rolling average of complaints sent to companies for response. This company-level complaint data lags other complaint data in this report by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. This is consistent with complaints found in the public Consumer Complaint Database.<sup>3</sup>

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

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

<sup>3</sup> This report is based on dynamic data updated nightly and may slightly differ from other public reports. Company-level information should be considered in context of company size. The Bureau is seeking input on ways to enable the public to more easily understand company-level information and make comparisons through a Request for Information. The comment period closes August 31, 2015. <https://federalregister.gov/a/2015-16096>

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

## 1.1 Complaint volume by product

As of July 1, 2015, the CFPB has handled approximately 650,700 complaints, including 23,400 complaints in June 2015. Table 1 shows the percentage change in complaint volume by product from April - June 2014 to April - June 2015.<sup>4</sup>

**TABLE 1: CHANGE IN COMPLAINT VOLUME<sup>5</sup>**

	% change	3 month average: April - June 2014	3 month average: April - June 2015
Consumer loan	55%	658	1,022
Credit reporting	27%	3,570	4,538
Payday loan	26%	359	454
Student loans	18%	556	654
Credit card	17%	1,556	1,818
Money transfer	15%	177	204
Mortgage	2%	4,337	4,405
Debt collection	-7%	7,810	7,286
Bank account or services	-8%	1,963	1,812
<b>Total</b>	<b>8%</b>	<b>21,020</b>	<b>22,736</b>

- Consumer loan complaints showed the greatest percentage increase from April - June 2014 (660 complaints) to April - June 2015 (1,020 complaints), representing about a 55 percent increase.

<sup>4</sup> We began accepting complaints about prepaid products and other financial services in July 2014. These and complaints about other products are reflected in totals and may not be broken out in the product comparisons.

<sup>5</sup> Percentages in Monthly Complaint Report may not sum to 100 percent due to rounding.

- Bank account or services complaints showed the greatest percentage decrease from April - June 2014 (1,960 complaints) to April - June 2015 (1,800 complaints), representing about an 8 percent decline.

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

**TABLE 2: MONTHLY PRODUCT TRENDS<sup>6</sup>**

Products	Complaints this month	% change vs last month	Monthly average since launch	Total complaints	Monthly complaints
Debt collection	7,474	4%	7,038	163,084	
Mortgage	4,702	10%	4,349	183,451	
Credit reporting	4,379	-3%	3,083	98,880	
Bank account or services	1,987	17%	1,686	67,060	
Credit card	1,873	3%	1,566	73,586	
Consumer loan	1,095	7%	629	24,767	
Student loans	625	-4%	482	18,825	
Payday loan	464	11%	484	9,510	
Money transfer	213	2%	153	4,039	
Prepaid	197	12%	172	2,179	
Other financial services	161	3%	130	1,638	
<b>Total</b>	<b>23,379</b>	<b>5%</b>	<b>13,556</b>	<b>650,674</b>	

2013      2015

■ This month      ■ Product launch month

<sup>6</sup> Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints.

- For the 22<sup>nd</sup> consecutive month, we handled more complaints about debt collection than any other type of complaint. Debt collection complaints represented about 32 percent of complaints submitted in June 2015.
- Debt collection, mortgage, and credit reporting complaints continue to round out the top three most-complained-about consumer financial products and services, though credit reporting complaints declined by 3 percent month-over-month since May 2015.
- Bank account or services complaints showed the greatest month-over-month percentage increase (17 percent).
- Student loan complaints showed the greatest month-over-month percentage decrease (-4 percent).

## 1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: April - June 2014	3 month average: April - June 2015	Total complaints	Total complaints per 100k population
HI	41%	70	98	2,483	175
WV	38%	49	67	1,792	97
ME	38%	63	87	2,266	170
GA	35%	714	966	26,078	258
NV	27%	220	279	7,539	266
OK	25%	152	190	4,713	122
TN	24%	305	379	10,106	154
MN	22%	218	266	7,367	135
NY	19%	1,240	1,472	41,734	211
WA	16%	406	472	13,021	184
IL	16%	697	806	22,205	172
LA	15%	237	273	6,829	147
AL	15%	258	298	6,916	143
AZ	15%	428	493	13,823	205
NE	14%	74	84	2,152	114
FL	12%	1,996	2,227	62,670	315
CA	11%	2,802	3,121	90,521	233
OH	10%	619	683	19,940	172
MS	10%	113	124	3,197	107
OR	10%	260	286	7,389	186
DC	10%	117	128	3,802	577
MD	9%	634	692	19,873	333
MA	9%	368	399	12,195	181
CO	8%	342	368	10,601	198
IN	7%	239	257	7,463	113
KY	6%	170	180	5,069	115
NC	5%	597	627	17,550	176
CT	5%	213	223	7,262	202
SC	5%	298	312	8,276	171
DE	4%	121	126	3,472	371
ND	3%	19	20	601	81
AK	3%	25	26	868	118
MI	2%	531	542	17,183	173
PA	2%	777	789	22,963	180
WI	0.6%	241	243	7,700	134
VA	0.3%	673	675	20,149	242
TX	-0.4%	1,889	1,880	50,518	187
NH	-2%	91	89	3,080	232
AR	-3%	101	98	2,895	98
VT	-4%	34	33	1,072	171
NJ	-4%	841	808	24,794	277
MT	-5%	39	37	1,159	113
MO	-6%	315	296	8,851	146
ID	-6%	88	83	2,347	144
UT	-9%	152	138	3,694	126
NM	-10%	124	112	3,330	160
WY	-10%	27	24	706	121
KS	-11%	122	109	3,491	120
RI	-12%	78	69	2,196	208
IA	-14%	116	100	2,980	96
SD	-40%	44	27	1,003	118

- Hawaii (41 percent), West Virginia (38 percent), and Maine (38 percent) experienced the greatest complaint volume percentage increase from April - June 2014 to April - June 2015.
- South Dakota (-40 percent), Iowa (-14 percent), and Rhode Island (-12 percent) experienced the greatest complaint volume percentage decrease from April - June 2014 to April - June 2015.<sup>7</sup>

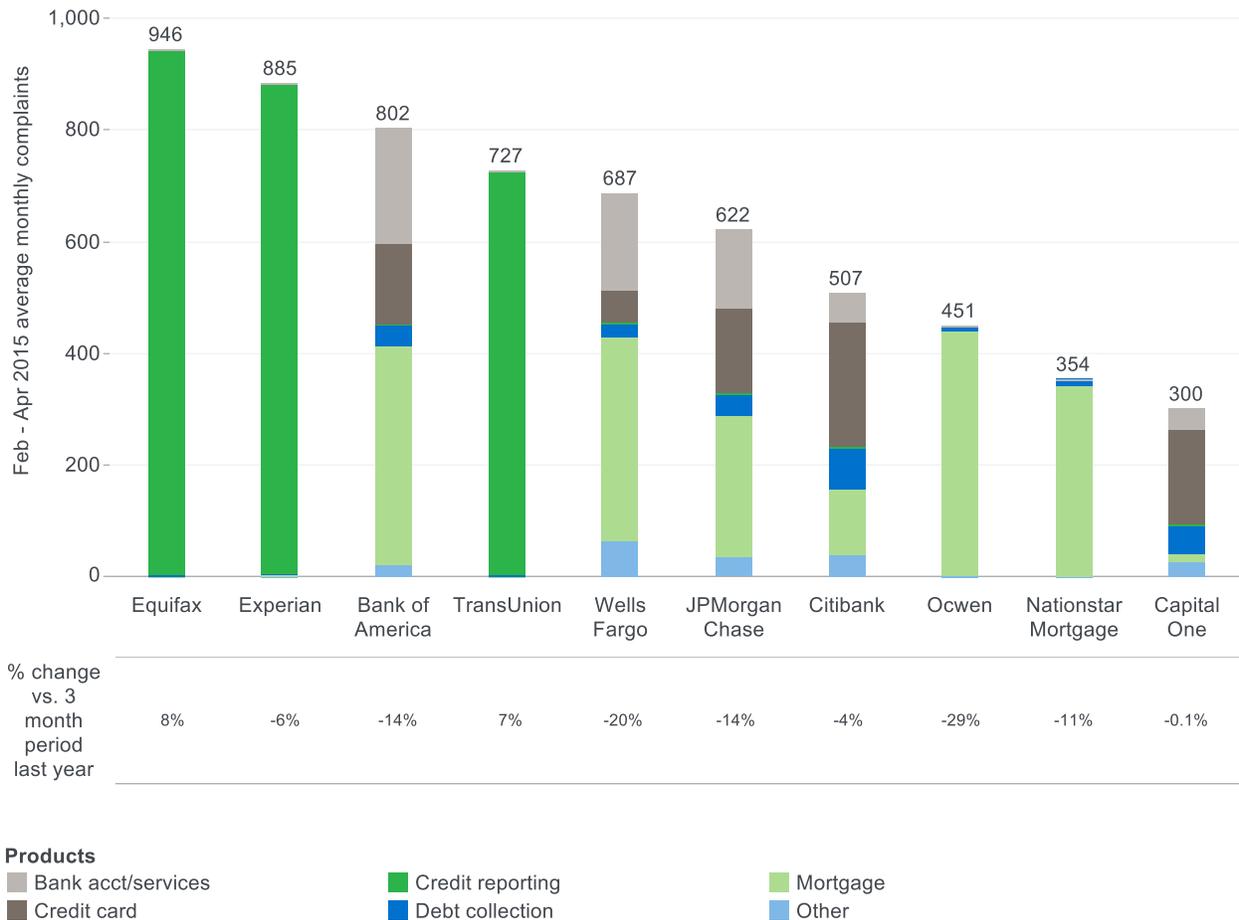
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<sup>7</sup> Complaints per 100k population defined as cumulative complaints by divided by Census estimated 2014 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2014/index.html>

# 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 February - April 2015. Figure 1 also shows which products consumers complained about for each company. The “Other” category includes consumer loans, student loans, money transfers, payday loans, prepaid cards, and other financial service complaints. Complaints sent to these companies account for 46 percent of all complaints sent to companies over this period.

**FIGURE 1:** TOP 10 MOST-COMPLAINED-ABOUT COMPANIES



**TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES**

<b>Company</b>	<b>3 month average: February - April 2015</b>	<b>% change vs. 3 month period last year</b>	<b>Monthly average</b>	<b>Total complaints<sup>8</sup></b>
Equifax	946	+8%	618	19,782
Experian	885	-6%	662	20,523
Bank of America	802	-14%	1,038	47,732
TransUnion	727	+7%	506	15,679
Wells Fargo	687	-20%	722	33,214
JPMorgan Chase	622	-14%	586	26,969
Citibank	507	-4%	451	20,762
Ocwen	451	-29%	375	16,866
Nationstar Mortgage	354	-11%	224	9,618
Capital One	300	+0.1%	288	13,260

- By average monthly complaint volume, Equifax (946), Experian (885), and Bank of America (802) were the most-complained-about companies for February - April 2015.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-29 percent) from February - April 2014 to February - April 2015.

<sup>8</sup> Monthly average and total complaints are cumulative since July 21, 2011. The CFPB has used a phased-in approach to expand its complaint handling over time to include multiple products and services under its authority. Complaint-handling capacity was expanded as follows: credit card complaints on July 21, 2011, mortgage complaints on December 1, 2011, bank accounts and services, private student loans, and consumer loans on March 1, 2012, credit reporting on October 22, 2012, money transfers on April 4, 2013, debt collection on July 10, 2013, payday loans on November 6, 2013, prepaid cards, credit repair, debt settlement, and pawn and title loans on July 19, 2014, and virtual currency on August 11, 2014. See Table 2.

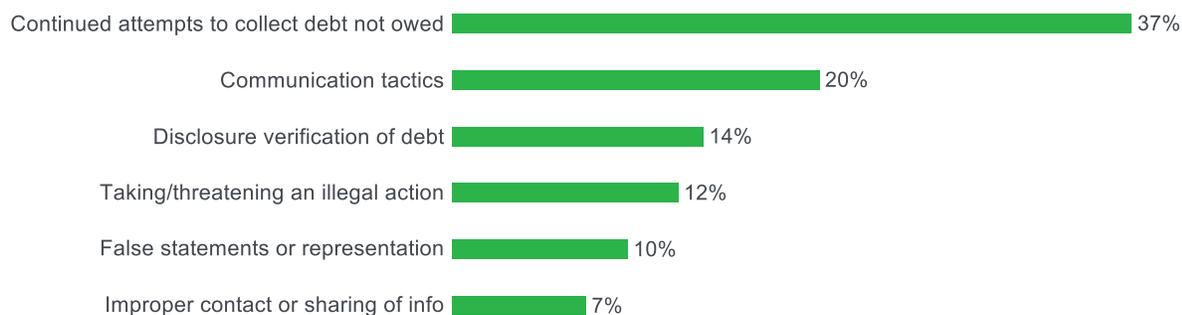
## 2. Product spotlight: Debt collection

The CFPB has handled over 163,000 debt collection complaints, making debt collection the second most-complained-about product. This month we handled more debt collection complaints (7,474) than complaints about any other product and debt collection complaints comprised 32 percent of all complaints. Debt collection had the second highest percentage decrease in complaint volume (7 percent) for April - June 2015 when compared with April - June 2014.

## 2.1 Debt collection complaints by type

Figure 2 shows the types of debt collection complaints as a percentage of all debt collection complaints handled. The most common types identified by consumers are continued attempts to collect debt not owed (37 percent) and communication tactics (20 percent).

**FIGURE 2:** TYPES OF DEBT COLLECTION COMPLAINTS REPORTED BY CONSUMERS



- Many complaints about continued attempts to collect debt center around consumers' assertions that the calculation of the amount of underlying debt is inaccurate.
- In other cases about continued collection attempts, consumers complain about the furnishing of information to credit reporting companies; they frequently report learning about a debt collection effort only after checking their credit reports.
- Complaints about debt collectors' communications tactics – in particular telephone collections – are common; they include complaints about being contacted too frequently or at inconvenient times of the day and complaints about calls to third parties or to the consumer's place of employment.

## 2.2 Debt collection complaints by state

- West Virginia (35 percent), Utah (16 percent), and Washington (16 percent) experienced the greatest percentage increase in debt collection complaints from April - June 2014 to April - June 2015.
- South Dakota (-36 percent), Wyoming (-34 percent), and Rhode Island (-32 percent) experienced the greatest percentage decrease in debt collection complaints from April - June 2014 to April - June 2015.

**TABLE 5: DEBT COLLECTION COMPLAINT VOLUME PERCENT CHANGE BY STATE**

	% change	3 month average: April - June 2014	3 month average: April - June 2015	Total complaints	Complaints per 100k population
WV	35%	16	22	479	26
UT	16%	51	59	1,196	41
WA	16%	151	174	3,428	49
NV	16%	91	106	2,135	75
ME	11%	24	27	524	39
TN	10%	137	150	3,159	48
IN	9%	91	99	2,184	33
NE	9%	33	36	702	37
GA	7%	252	269	5,732	57
CT	3%	66	68	1,496	42
MT	2%	17	18	386	38
MN	0.8%	82	83	1,711	31
MA	0.0%	104	104	2,265	34
OK	-0.9%	72	71	1,643	42
VA	-2%	240	236	5,026	60
FL	-2%	699	685	14,022	70
MD	-2%	205	200	4,213	70
MS	-3%	46	45	1,005	34
CA	-3%	964	930	20,523	53
DE	-5%	41	39	889	95
CO	-6%	131	123	2,644	49
TX	-7%	785	733	15,929	59
LA	-8%	111	103	2,364	51
IL	-8%	273	251	5,496	43
AZ	-8%	176	161	3,509	52
MI	-9%	219	199	4,147	42
NM	-9%	46	42	1,026	49
KY	-10%	75	67	1,656	38
HI	-10%	29	26	565	40
NY	-10%	404	362	8,391	42
AR	-11%	37	33	822	28
NC	-11%	197	175	4,094	41
ID	-11%	41	36	803	49
AK	-11%	12	10	263	36
PA	-14%	282	242	5,696	45
OR	-14%	99	85	2,002	50
AL	-14%	120	102	2,194	45
OH	-16%	262	222	5,566	48
WI	-16%	109	92	2,216	38
SC	-16%	128	107	2,564	53
NH	-17%	30	25	558	42
DC	-17%	38	32	807	122
MO	-18%	134	111	2,672	44
KS	-18%	59	49	1,163	40
NJ	-20%	262	211	5,104	57
VT	-24%	12	9	210	34
ND	-25%	11	8	218	29
IA	-32%	60	41	1,005	32
RI	-32%	31	21	529	50
WY	-34%	11	7	236	40
SD	-36%	19	12	356	42

## 2.3 Debt collection complaints by company

Each month, this section highlights the most-complained-about companies to which we sent complaints. The top 20 are listed in this section and additional companies are listed in the Appendix.<sup>9</sup>

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

The top 30 most-complained-about companies for debt collection received about 40 percent of all debt collection complaints sent to companies for response in February - April 2015. This section highlights those complaints. Table 6 shows the top 20 of these 30. Top companies in Tables 6-10 are based on the top 30 most-complained-about companies.

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<sup>9</sup> To reduce outliers that may occur when comparing percentage changes for companies averaging few complaints each month, only the most complained-about-companies are included in the company breakout.

**TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR DEBT COLLECTION**

<b>Company</b>	<b>3 month average: February - April 2014</b>	<b>3 month average: February - April 2015</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average % untimely: February - April 2015</b>
Enhanced Recovery Company, LLC	55	193	252%	0.3%
Encore Capital Group	250	173	-31%	0.2%
Portfolio Recovery Associates, Inc.	114	104	-9%	0%
Transworld Systems Inc.	0	77	NA	0%
Citibank	82	73	-10%	0%
Capital One	63	51	-19%	0.7%
Convergent Resources, Inc.	60	47	-21%	0%
GE Capital Retail	65	45	-30%	0%
JPMorgan Chase	50	41	-19%	0%
Bank of America	43	40	-7%	0%
Allied Interstate LLC	45	40	-11%	0%
EOS Holdings, Inc.	29	38	31%	0%
Resurgent Capital Services L.P.	72	37	-49%	0%
Afni, Inc.	27	34	27%	0%
Diversified Consultants, Inc.	29	34	18%	1%
Dynamic Recovery Solutions, LLC	67	33	-51%	3%
Navient	44	32	-27%	0%
HSBC	40	29	-26%	0%
I.C. System, Inc.	30	29	-1%	0%
Stellar Recovery Inc.	21	29	42%	0%

**TABLE 7: COMPANIES WITH THE LARGEST PERCENT INCREASE IN DEBT COLLECTION COMPLAINTS**

<b>Name</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average: February - April 2014</b>	<b>3 month average: February - April 2015</b>
Enhanced Recovery Company, LLC	+252%	55	193
Southwest Credit Systems, L.P.	+212%	8	26
First National Collection Bureau, Inc.	+71%	14	23
Pinnacle Credit Services, LLC	+49%	18	27
Stellar Recovery Inc.	+42%	21	29

**TABLE 8: COMPANIES WITH THE LARGEST PERCENT DECREASE IN DEBT COLLECTION COMPLAINTS**

<b>Name</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average: February - April 2014</b>	<b>3 month average: February - April 2015</b>
Dynamic Recovery Solutions, LLC	-51%	67	33
Resurgent Capital Services L.P.	-49%	72	37
Enova International, Inc.	-47%	39	21
Wells Fargo	-43%	40	23
Encore Capital Group	-31%	250	173

- Of these companies, Enhanced Recovery Company, LLC saw the greatest percentage increase (252 percent) from February - April 2014 to February - April 2015.
- Of these companies, Dynamic Recovery Solutions, LLC saw the greatest percentage decrease (-51 percent) during the same period.

**TABLE 9:** COMPANIES WITH HIGHEST RATE OF UNTIMELY RESPONSES TO DEBT COLLECTION COMPLAINTS

<b>Name</b>	<b>3 month % untimely: February - April 2015</b>	<b>Debt collection complaints sent to company: February - April 2015</b>
Hunter Warfield, Inc.	26%	65
National Credit Systems, Inc.	5%	74
CCS Financial Services, Inc.	4%	74
Dynamic Recovery Solutions, LLC	3%	98
Wells Fargo	3%	69

**TABLE 10:** COMPANIES WITH LOWEST RATE OF UNTIMELY RESPONSES TO DEBT COLLECTION COMPLAINTS SORTED BY THE MOST TIMELY RESPONSES

<b>Name</b>	<b>3 month % untimely: February - April 2015</b>	<b>Debt collection complaints sent to company: February - April 2015</b>
Portfolio Recovery Associates, Inc.	0%	313
Transworld Systems Inc.	0%	230
Citibank	0%	220
Convergent Resources, Inc.	0%	142
GE Capital Retail	0%	136

- Hunter Warfield, Inc. had the greatest rate of untimely responses (26 percent).
- Among companies which had the lowest untimely rate (0 percent), Portfolio Recovery Associates, Inc. had the most timely responses at 313 timely responses.

# 3. Geographic spotlight: Milwaukee, Wisconsin

Each month we spotlight the complaints from one part of the country. This month we are spotlighting Milwaukee, Wisconsin where we held a Field Hearing on May 14, 2015.

As of July 1, 2015, about 7,700 complaints (1 percent) of the 650,700 complaints we have handled have been from consumers in Wisconsin. Of complaints from consumers in Wisconsin, 2,700 (34 percent) are from consumers in the Milwaukee, Wisconsin metro area.<sup>10</sup>

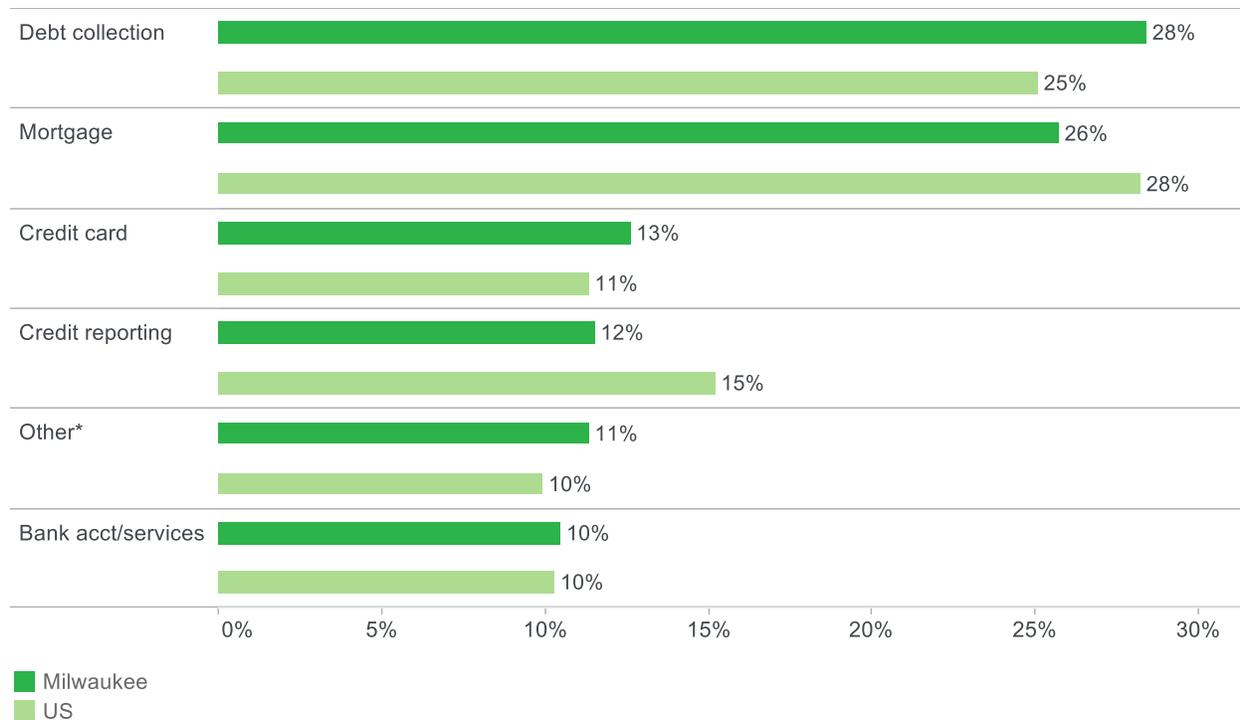
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<sup>10</sup> The Milwaukee metro area is defined as zip codes from the Milwaukee-Waukesha-West Allis, WI Core-Based Statistical Area (CBSA). [http://www.census.gov/population/metro/files/zip07\\_cbsa06.zip](http://www.census.gov/population/metro/files/zip07_cbsa06.zip). Complaint counts are based on consumer-provided ZIP code and unless otherwise noted the geographic spotlight section reflects cumulative complaint data since July 21, 2011.

### 3.1 Milwaukee complaints by product

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

**FIGURE 3:** MILWAUKEE VS. NATIONAL SHARE OF COMPLAINTS BY PRODUCT

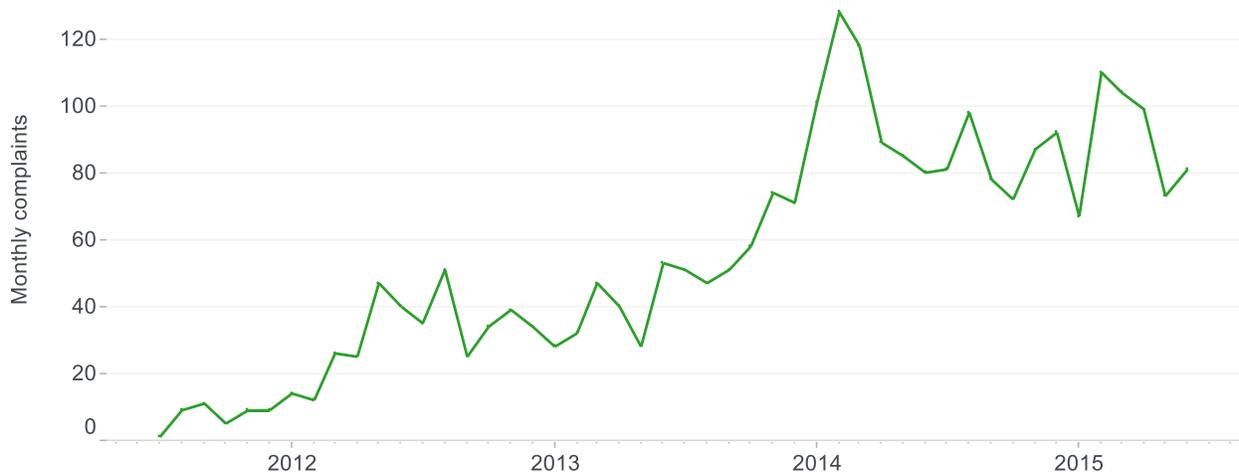


- While nationally mortgage is the most-complained-about consumer financial product or service, consumers in Milwaukee most often submit debt collection complaints at 28 percent compared to 25 percent nationally.
- Consumers in Milwaukee submit fewer mortgage complaints (26 percent vs. 28 percent) and credit reporting complaints (12 percent vs. 15 percent) than consumers nationally.

## 3.2 Milwaukee complaints over time

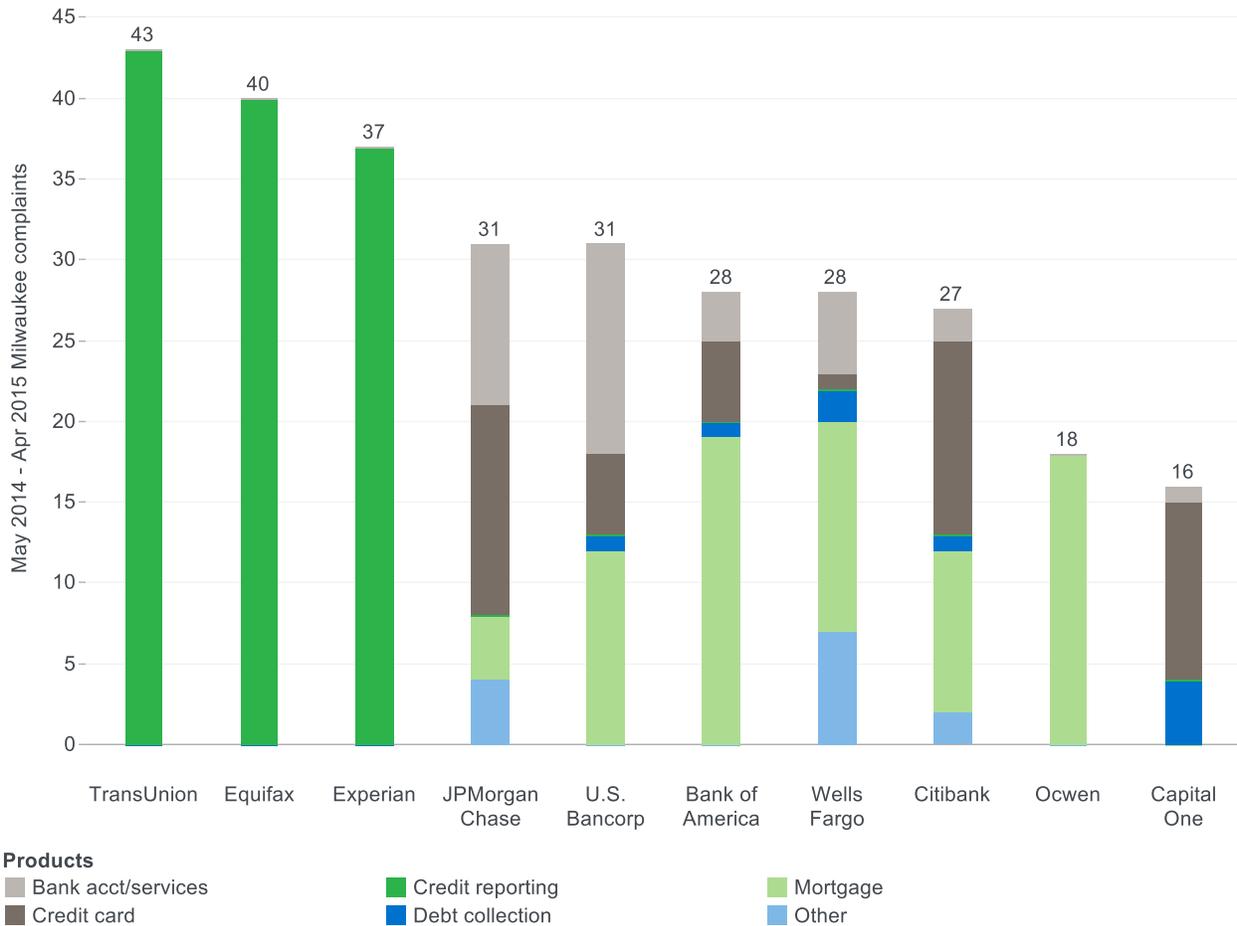
Complaints from consumers in Milwaukee have generally followed the national trend. A notable exception was an 80 percent spike in Milwaukee complaints from December 2013 to February 2014, compared to an increase of 32 percent at the national level.

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



### 3.3 Milwaukee complaints by company

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



- In the May 2014 - April 2015 period, Equifax, Experian, and TransUnion – the three national credit reporting companies – were among the most-complained-about companies along with JPMorgan Chase, Bank of America, Wells Fargo, Citibank, Ocwen, and Capital One.
- While not among the most-complained-about nationally in May 2014 - April 2015, U.S. Bancorp is the fifth most-complained-about company by consumers in Milwaukee in the same time period.

# APPENDIX A:

**TABLE 11: 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	519	2	4	0	14	4	0	2	2	566
11-Aug	140	27	1,840	12	6	1	128	9	0	5	5	2,191
11-Sep	193	45	1,732	18	17	2	179	28	4	7	3	2,249
11-Oct	159	26	1,755	11	8	3	178	24	0	7	4	2,195
11-Nov	199	40	1,749	5	9	1	276	17	1	0	5	2,323
11-Dec	206	29	1,620	8	6	2	1,700	0	0	14	4	3,604
12-Jan	191	30	1,455	4	4	0	2,513	1	3	6	11	4,241
12-Feb	215	37	1,439	10	12	2	2,721	0	0	5	8	4,468
12-Mar	1,464	219	1,624	12	32	7	3,464	6	7	18	666	7,561
12-Apr	1,500	250	1,353	13	31	3	3,396	2	8	13	316	6,901
12-May	1,971	366	1,667	19	36	5	4,698	3	8	12	241	9,095
12-Jun	1,698	341	1,979	12	34	2	4,666	7	6	10	757	9,567
12-Jul	1,618	327	1,796	32	32	3	4,160	6	4	5	317	8,341
12-Aug	1,590	361	1,581	33	25	0	4,632	8	3	6	297	8,570
12-Sep	1,361	304	1,258	21	17	0	3,661	11	4	12	260	6,931
12-Oct	1,559	379	1,695	537	18	2	4,011	6	6	7	398	8,649
12-Nov	1,249	328	1,393	1,259	24	1	3,519	4	1	4	331	8,144
12-Dec	1,231	340	1,309	1,373	62	1	3,722	4	14	8	274	8,386
13-Jan	1,643	393	1,437	1,557	94	3	7,155	6	9	4	379	12,775
13-Feb	1,447	346	1,442	1,712	111	11	5,703	11	16	9	335	11,238
13-Mar	1,700	440	1,615	1,734	155	6	5,693	3	15	18	372	11,906
13-Apr	1,421	453	1,507	1,900	179	77	5,628	3	16	16	373	11,700
13-May	1,416	447	1,368	1,880	111	60	5,258	2	26	16	302	10,982
13-Jun	1,488	426	1,311	2,042	108	93	5,251	4	22	5	286	11,090
13-Jul	1,655	444	1,276	2,234	2,427	99	5,233	2	17	11	341	13,767
13-Aug	1,665	518	1,347	2,256	4,161	91	4,955	2	40	8	349	15,427
13-Sep	1,668	606	1,347	2,327	6,285	120	4,339	3	36	5	372	17,142
13-Oct	1,800	541	1,383	2,271	4,852	155	3,866	4	35	5	419	15,377
13-Nov	1,566	473	1,245	2,343	6,685	169	3,486	1	396	3	345	16,757
13-Dec	1,540	504	1,326	1,944	5,993	134	3,418	3	386	4	413	15,694
14-Jan	1,826	584	1,539	3,224	8,123	165	4,238	0	437	8	485	20,664
14-Feb	1,829	584	1,632	3,515	7,824	145	4,594	2	374	3	499	21,021
14-Mar	2,052	662	1,666	3,562	8,422	170	4,917	3	411	6	584	22,483
14-Apr	1,986	688	1,665	3,855	8,317	171	4,771	8	407	1	540	22,437
14-May	1,960	594	1,504	3,400	7,378	176	4,108	2	325	5	545	20,032

	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-Jun	1,943	692	1,499	3,455	7,734	184	4,131	4	344	5	583	20,591
14-Jul	2,025	867	1,569	3,821	8,011	154	4,410	62	586	92	577	22,278
14-Aug	1,565	1,011	1,694	4,653	7,240	151	4,362	104	648	140	631	22,394
14-Sep	1,593	969	1,550	4,377	6,349	164	4,100	110	586	150	594	20,748
14-Oct	1,625	1,036	1,435	3,561	6,712	132	4,490	124	534	137	652	20,632
14-Nov	1,393	911	1,359	3,570	6,131	122	3,500	102	477	133	548	18,403
14-Dec	1,459	977	1,456	3,691	6,079	161	3,586	92	468	144	546	18,850
15-Jan	1,621	1,003	1,519	4,161	6,541	144	3,522	107	457	165	575	19,968
15-Feb	1,456	989	1,782	4,024	6,866	141	3,604	113	474	182	599	20,380
15-Mar	1,725	1,092	1,894	4,816	7,961	195	4,280	157	538	199	720	23,749
15-Apr	1,745	943	1,758	4,736	7,205	190	4,239	147	480	191	687	22,515
15-May	1,704	1,027	1,824	4,499	7,179	208	4,274	156	417	176	650	22,313
15-Jun	1,987	1,095	1,873	4,379	7,474	213	4,702	161	464	197	625	23,379
<b>Total</b>	<b>67,060</b>	<b>24,767</b>	<b>73,586</b>	<b>98,880</b>	<b>163,084</b>	<b>4,039</b>	<b>183,451</b>	<b>1,638</b>	<b>9,510</b>	<b>2,179</b>	<b>18,825</b>	<b>650,674</b>

**TABLE 12: TOTAL COMPLAINTS BY LOCALITY AND PRODUCT**

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Alabama	687	415	604	1,162	2,194	32	1,351	23	189	23	193	6,916
Alaska	85	34	125	137	263	7	169	3	14	2	26	868
American Samoa	7	0	3	5	5	1	5	0	0	0	0	26
Arizona	1,386	614	1,571	1,804	3,509	80	4,234	25	136	49	330	13,823
Arkansas	302	151	340	513	822	17	568	7	47	7	100	2,895
California	8,614	2,872	9,518	12,475	20,523	555	32,092	187	964	334	1,969	90,521
Colorado	1,037	362	1,372	1,547	2,644	51	3,023	21	139	43	316	10,601
Connecticut	915	278	1,092	857	1,496	38	2,155	18	106	25	243	7,262
Delaware	436	177	475	446	889	18	885	8	51	5	70	3,472
District of Columbia	563	133	468	546	807	29	889	20	76	19	192	3,802
Federated States of Micronesia	4	1	5	4	7	1	11	1	1	0	0	35
Florida	5,993	2,027	6,429	10,682	14,022	305	20,797	114	654	141	1,225	62,670
Georgia	2,581	1,167	2,275	3,707	5,732	136	9,344	54	212	93	665	26,078
Guam	8	4	6	10	19	3	20	0	2	1	1	74
Hawaii	191	93	304	470	565	9	758	6	28	7	40	2,483
Idaho	167	82	270	348	803	10	546	1	37	2	67	2,347
Illinois	2,622	761	2,580	3,298	5,496	138	5,948	44	349	84	776	22,205
Indiana	710	312	766	1,206	2,184	39	1,616	22	180	23	361	7,463
Iowa	244	117	428	413	1,005	15	522	16	69	10	131	2,980
Kansas	323	142	461	508	1,163	18	666	9	61	14	97	3,491
Kentucky	453	243	504	773	1,656	24	1,061	8	110	11	202	5,069
Louisiana	570	299	523	1,221	2,364	40	1,395	9	185	18	176	6,829
Maine	226	82	405	239	524	7	627	10	28	12	97	2,266
Marshall Islands	3	3	6	3	10	0	9	0	0	0	1	35
Maryland	2,070	803	2,159	2,479	4,213	109	6,905	44	340	49	557	19,873
Massachusetts	1,794	389	1,876	1,383	2,265	109	3,527	39	170	50	548	12,195
Michigan	1,671	619	1,588	1,960	4,147	82	5,986	43	303	60	660	17,183
Minnesota	808	220	936	802	1,711	60	2,284	22	128	31	321	7,367
Mississippi	302	217	285	495	1,005	17	675	6	94	9	81	3,197
Missouri	742	418	878	1,113	2,672	49	2,341	25	158	31	381	8,851
Montana	82	42	143	179	386	4	236	3	20	8	47	1,159
Nebraska	225	88	293	208	702	11	457	5	48	10	95	2,152
Nevada	748	264	770	1,180	2,135	45	2,022	18	130	25	157	7,539
New	290	83	341	308	558	11	1,283	8	43	10	125	3,080

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Hampshire												
New Jersey	2,951	859	3,068	3,451	5,104	126	7,822	61	401	86	729	24,794
New Mexico	327	150	349	521	1,026	28	712	9	74	11	97	3,330
New York	5,458	1,287	6,340	6,791	8,391	338	10,802	144	309	151	1,520	41,734
North Carolina	1,792	823	1,947	2,598	4,094	106	5,316	49	290	48	402	17,550
North Dakota	45	22	69	122	218	0	89	1	5	2	27	601
Northern Mariana Islands	6	0	3	4	5	0	4	0	0	0	1	23
Ohio	2,061	900	2,507	2,306	5,566	117	5,077	54	357	74	830	19,940
Oklahoma	402	248	458	730	1,643	35	855	14	139	16	135	4,713
Oregon	776	238	844	930	2,002	36	2,127	20	101	30	246	7,389
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	2,897	913	2,694	3,342	5,696	127	5,616	64	390	81	1,038	22,963
Puerto Rico	202	73	239	427	298	7	280	7	4	1	23	1,586
Rhode Island	328	93	295	279	529	15	512	7	59	7	64	2,196
South Carolina	680	476	744	1,391	2,564	40	1,943	22	149	22	208	8,276
South Dakota	85	49	152	118	356	11	167	3	20	2	34	1,003
Tennessee	1,028	512	1,046	1,345	3,159	57	2,276	30	221	37	350	10,106
Texas	4,117	2,258	4,497	12,571	15,929	276	8,594	113	805	148	985	50,518
Utah	261	135	369	555	1,196	18	961	6	69	9	91	3,694
Vermont	133	51	160	131	210	5	305	1	12	6	55	1,072
Virgin Islands	22	3	24	32	33	1	37	1	3	0	2	159
Virginia	1,940	820	2,453	3,179	5,026	134	5,534	30	288	80	567	20,149
Washington	1,174	396	1,432	1,752	3,428	81	4,082	33	120	49	413	13,021
West Virginia	192	82	216	339	479	13	332	7	13	7	90	1,792
Wisconsin	679	303	1,105	866	2,216	49	1,927	17	159	38	292	7,700
Wyoming	45	33	68	118	236	4	142	2	20	1	27	706
U.S. Armed Forces – Americas	11	1	5	0	21	1	5	2	0	2	2	51
U.S. Armed Forces – Europe	28	10	20	44	47	2	55	1	0	2	13	223
U.S. Armed Forces – Pacific	12	5	27	22	69	1	38	0	1	0	6	181
Other localities	2,548	514	2,655	2,432	5,046	341	3,430	121	429	63	328	18,386
<b>Total</b>	<b>67,060</b>	<b>24,767</b>	<b>73,586</b>	<b>98,880</b>	<b>163,084</b>	<b>4,039</b>	<b>183,451</b>	<b>1,638</b>	<b>9,510</b>	<b>2,179</b>	<b>18,825</b>	<b>650,674</b>

**TABLE 13: MOST-COMPLAINED-ABOUT COMPANIES FOR DEBT COLLECTION**

<b>Company</b>	<b>3 month average: February - April 2014</b>	<b>3 month average: February - April 2015</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average % untimely: February - April 2015</b>
Enhanced Recovery Company, LLC	55	193	252%	0.3%
Encore Capital Group	250	173	-31%	0.2%
Portfolio Recovery Associates, Inc.	114	104	-9%	0%
Transworld Systems Inc.	0	77	NA	0%
Citibank	82	73	-10%	0%
Capital One	63	51	-19%	0.7%
Convergent Resources, Inc.	60	47	-21%	0%
GE Capital Retail	65	45	-30%	0%
JPMorgan Chase	50	41	-19%	0%
Bank of America	43	40	-7%	0%
Allied Interstate LLC	45	40	-11%	0%
EOS Holdings, Inc.	29	38	31%	0%
Resurgent Capital Services L.P.	72	37	-49%	0%
Afni, Inc.	27	34	27%	0%
Diversified Consultants, Inc.	29	34	18%	1%
Dynamic Recovery Solutions, LLC	67	33	-51%	3%
Navient	44	32	-27%	0%
HSBC	40	29	-26%	0%
I.C. System, Inc.	30	29	-1%	0%
Stellar Recovery Inc.	21	29	42%	0%
Pinnacle Credit Services, LLC	18	27	49%	1%
Southwest Credit Systems, L.P.	8	26	212%	0%

<b>Company</b>	<b>3 month average: February - April 2014</b>	<b>3 month average: February - April 2015</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average % untimely: February - April 2015</b>
Receivables Performance Management LLC	21	25	23%	0%
CCS Financial Services, Inc.	23	25	7%	4%
National Credit Systems, Inc.	19	25	30%	5%
First National Collection Bureau, Inc.	14	23	71%	0%
Wells Fargo	40	23	-43%	3%
Cavalry Investments, LLC	26	22	-16%	0%
Hunter Warfield, Inc.	18	22	20%	26%
Enova International, Inc.	39	21	-47%	0%

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