

September 2015

# Monthly Complaint Report

Vol. 3



Consumer Financial  
Protection Bureau



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# 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.

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 September 1, 2015, the CFPB has handled approximately 702,900 complaints, including approximately 25,700 complaints in August 2015. Table 1 shows the percentage change in complaint volume by product from June - August 2014 to June - August 2015.<sup>4</sup>

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

	% change	3 month average: June - August 2014	3 month average: June - August 2015
Consumer loan	47%	857	1,262
Credit reporting	39%	3,976	5,535
Money transfer	36%	163	222
Credit card	20%	1,587	1,900
Bank account or services	8%	1,844	1,991
Student loans	8%	597	644
Mortgage	7%	4,301	4,584
Debt collection	1%	7,662	7,767
Payday loan	-12%	526	463
<b>Total</b>	<b>16%</b>	<b>21,754</b>	<b>25,204</b>

- Consumer loan complaints (which include complaints about vehicle, installment, title, and pawn loans among others) showed the greatest percentage increase from June -

<sup>4</sup> Complaint totals include all complaints with product breakdowns focusing on the most-complained-about consumer financial products and services. We began accepting complaints about prepaid products and other financial services in July 2014, one month after the relevant comparison period for this report.

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

August 2014 (857 complaints) to June - August 2015 (1,262 complaints), representing about a 47 percent increase.

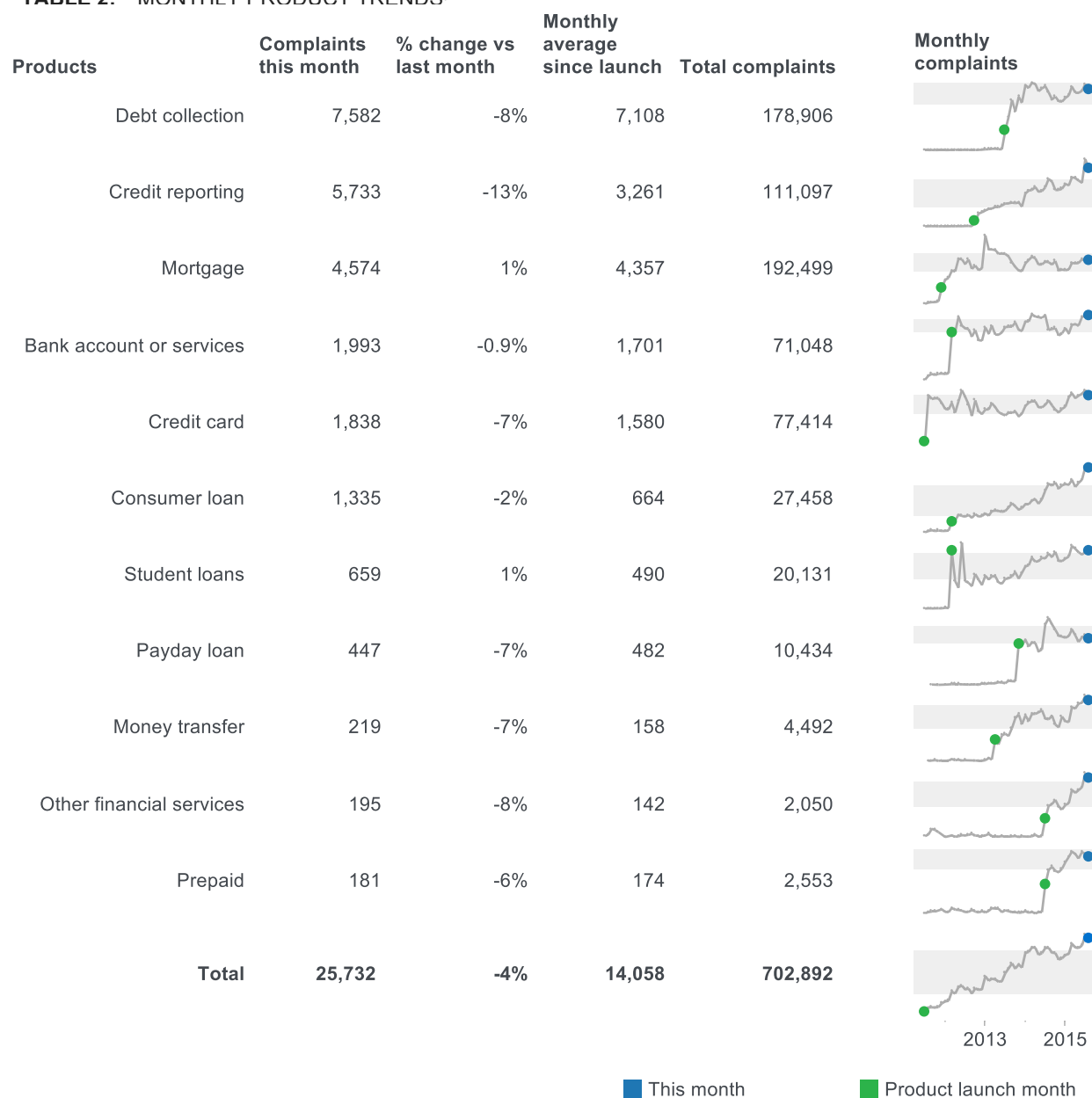
- Payday loan complaints showed the greatest percentage decrease from June - August 2014 (526 complaints) to June - August 2015 (463 complaints), representing about a 12 percent decline.

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.<sup>6</sup>

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

**TABLE 2: MONTHLY PRODUCT TRENDS<sup>7</sup>**



<sup>7</sup> Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints.

- Mortgage and Student loan complaints showed the greatest month-over-month percentage increase (1 percent).
- Credit reporting complaints showed the greatest month-over-month percentage decrease (-13 percent).
- For the 24<sup>th</sup> consecutive month, we handled more complaints about debt collection than any other type of complaint. Debt collection complaints represented about 29 percent of complaints submitted in August 2015.
- Debt collection, credit reporting, and mortgage complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 70 percent of complaints submitted in August 2015.

## 1.2 Complaint volume by state

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

	% change	3 month average: June - August 2014	3 month average: June - August 2015	Total complaints	Total complaints per 100k population
NE	54%	65	99	2,356	125
NV	45%	256	371	8,340	294
NC	36%	554	755	19,145	193
UT	33%	121	161	4,011	136
GA	32%	847	1,117	28,400	281
ME	30%	68	88	2,438	183
OR	27%	234	296	7,967	201
WY	26%	20	26	757	130
NY	26%	1,217	1,534	44,792	227
IN	25%	246	308	8,115	123
AR	23%	105	130	3,193	108
AZ	23%	448	552	14,960	222
ID	23%	88	108	2,583	158
MS	20%	135	161	3,543	118
MN	20%	231	276	7,873	144
MA	20%	378	452	13,120	195
VT	19%	33	39	1,156	184
CA	18%	2,858	3,381	97,410	251
AL	18%	248	293	7,505	155
KY	18%	176	207	5,550	126
FL	17%	2,157	2,531	67,933	341
TN	17%	369	431	11,021	168
IL	16%	742	864	23,977	186
PA	16%	750	870	24,779	194
ND	15%	20	23	653	88
OH	15%	672	774	21,527	186
CT	15%	223	256	7,783	216
WA	13%	433	491	14,031	199
CO	12%	366	412	11,474	214
IA	12%	107	120	3,228	104
MT	12%	36	41	1,251	122
OK	12%	168	188	5,110	132
MD	11%	628	698	21,285	356
WV	11%	61	67	1,937	105
LA	11%	271	300	7,426	160
WI	11%	249	275	8,297	144
NH	10%	84	93	3,274	247
VA	10%	703	772	21,741	261
NJ	9%	830	902	26,700	299
SC	7%	325	346	9,018	187
MO	6%	320	340	9,602	158
MI	6%	551	582	18,397	186
DC	5%	132	139	4,102	623
TX	5%	1,908	2,005	54,600	203
HI	2%	71	72	2,646	186
KS	0.3%	125	125	3,766	130
RI	-0.9%	71	70	2,344	222
DE	-5%	127	121	3,684	394
NM	-8%	127	117	3,562	171
SD	-11%	39	35	1,084	127
AK	-18%	31	25	914	124



- Nebraska (54 percent), Nevada (45 percent), and North Carolina (36 percent) experienced the greatest complaint volume percentage increase from June - August 2014 to June - August 2015.
- Alaska (-18 percent), South Dakota (-11 percent), and New Mexico (-8 percent) experienced the greatest complaint volume percentage decrease from June - August 2014 to June - August 2015.<sup>8</sup>
- Of the five most populated states, New York (26 percent) experienced the greatest complaint volume percentage increase and Texas (5 percent) experienced the smallest complaint volume percentage increase from June - August 2014 to June - August 2015.

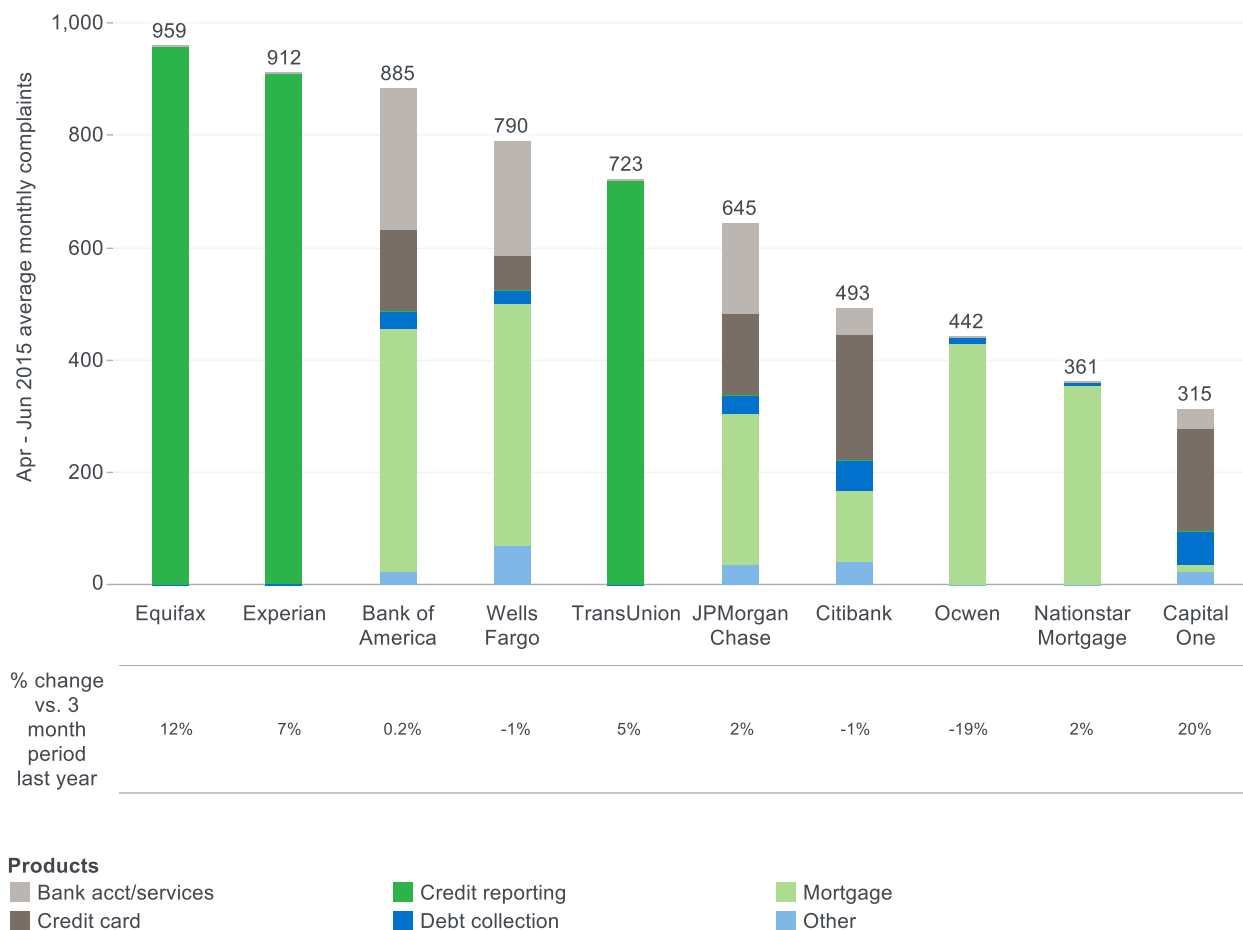
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<sup>8</sup> Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2014 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2014/index.html>

## 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 April - June 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: April - June 2015</b>	<b>% change vs. 3 month period last year</b>	<b>Monthly average<sup>9</sup></b>	<b>Total complaints</b>
Equifax	959	+12%	620	21,694
Experian	912	+7%	677	22,353
Bank of America	885	+0.2%	1,033	49,566
Wells Fargo	790	-1%	727	34,909
Transunion	723	+5%	519	17,124
JPMorgan Chase	645	+2%	588	28,238
Citibank	493	-1%	453	21,724
Ocwen	442	-19%	377	17,737
Nationstar Mortgage	361	+2%	229	10,327
Capital One	315	+20%	290	13,910

- By average monthly complaint volume, Equifax (959), Experian (912), and Bank of America (885) were the most-complained-about companies for April - June 2015.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-19 percent) from April - June 2014 to April - June 2015.

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<sup>9</sup> Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through June 2015.

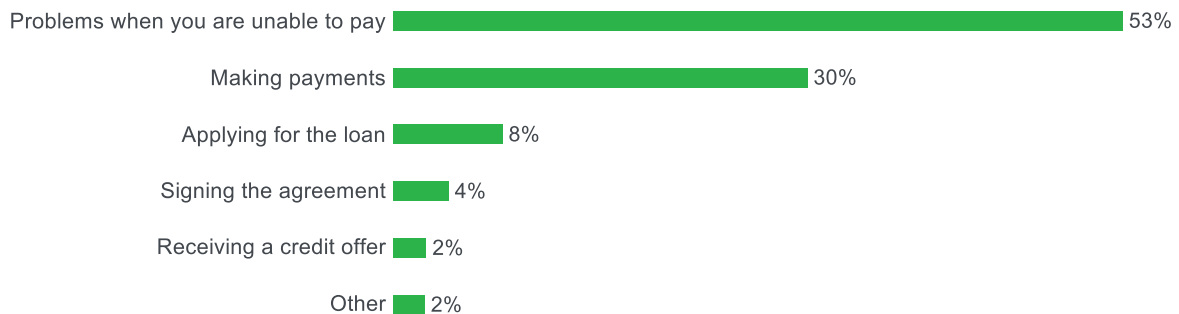
## 2. Product spotlight: Mortgage

The CFPB has handled approximately 192,500 mortgage complaints, making mortgage the most-complained-about product, representing about 27% of total complaints.

### 2.1 Mortgage complaints by type

Figure 2 shows the types of mortgage complaints as a percentage of all mortgage complaints handled. The most common types identified by consumers are problems with being unable to pay (53 percent) and making payments (30 percent).

**FIGURE 2:** TYPES OF MORTGAGE COMPLAINTS REPORTED BY CONSUMERS



- The majority of consumers submitting mortgage complaints complained about problems they face when they are unable to make payments, such as issues about loan modifications and foreclosures. In particular, consumers complain about delays and ambiguity in the review of their modification applications. Other consumers complained that they were not considered for all available loss mitigation options, were incorrectly denied a modification, or that the terms of the approved modification were unfavorable.

Consumers have also submitted complaints expressing concern that their single point of contact changes frequently and that the servicer has moved forward with foreclosure proceedings although the modification application is still under review.

- Consumers' complaints commonly express confusion and frustration around making payments when loans are transferred. Consumers say payments increase unexpectedly, there is difficulty understanding who they should pay, and they were not informed properly about the transfer. Consumers also express concern about unexplained fees charged by the prior servicer, unexplained escrow deficiencies, and issues with the new servicer accepting the terms of the previous servicer's modification. Consumers describe transfers being even more problematic when done in the middle of modification or foreclosure proceedings, with some consumers even asserting they would not have lost their home if the loan had not been transferred.
- Another issue consumers complain about is challenges making payments. Consumers describe companies not accepting payments less than the full balance owed, or having payments misapplied once they are received. Consumers claim that companies did not apply payments in the way the consumer instructed.
- Consumers also complain that their servicer has not made timely disbursements for tax payments or insurance premiums and in some instances has force-placed insurance on their account in error. In some complaints, consumers say that the untimely disbursement of tax payments has resulted in late fees and penalties.
- Consumers consistently describe trouble communicating with their servicer. Complaints where consumers assert that they sent documents but companies report never having received them are common. Consumers say that attempts to follow up on these issues typically result in the company requesting that the consumer re-send the documents or forms in question. This is common in both mortgage origination complaints as well as throughout the loss mitigation and foreclosure processes.
- Consumers routinely also complain about a lengthy or complicated origination process. They say companies are taking an extended period of time to approve applications. Consumers express that these delays result in rate locks expiring or in companies refusing to refund the application fee when the loan is cancelled.

## 2.2 Mortgage complaints by state

Table 5 shows the mortgage complaint volume percentage change by state. Some of the highlights include:

- Nebraska (50 percent), Rhode Island (47 percent), and Alabama (46 percent) experienced the greatest percentage increase in mortgage complaints from June - August 2014 to June - August 2015.
- West Virginia (-54 percent), Wyoming (-38 percent), and North Dakota (-33 percent) experienced the greatest percentage decrease in mortgage complaints from June - August 2014 to June - August 2015.
- Of the five most populated states, Texas (20 percent) experienced the greatest percentage increase and Florida (-2 percent) experienced greatest percentage decrease in mortgage complaints from June - August 2014 to June - August 2015.

**TABLE 5: MORTGAGE COMPLAINT VOLUME PERCENT CHANGE BY STATE**

	% change	3 month average: June - August 2014	3 month average: June - August 2015	Total complaints	Complaints per 100k population
NE	50%	7	11	474	25
RI	47%	11	16	539	51
AL	46%	23	34	1,414	29
OK	42%	21	30	913	24
KS	39%	15	21	712	25
AK	33%	3	4	176	24
UT	29%	21	27	1,004	34
PA	28%	133	170	5,969	47
OR	26%	48	61	2,254	57
KY	24%	23	29	1,120	25
AR	23%	13	16	609	21
MA	21%	82	100	3,716	55
NJ	20%	192	231	8,280	93
TX	20%	195	234	9,051	34
AZ	19%	87	103	4,434	66
TN	18%	56	67	2,402	37
ME	18%	17	20	666	50
SC	18%	52	61	2,066	43
IA	17%	14	16	551	18
IN	15%	44	51	1,734	26
NY	15%	269	308	11,391	58
IL	14%	142	162	6,303	49
CA	14%	650	740	33,549	86
NV	13%	49	55	2,132	75
CT	11%	41	46	2,252	63
OH	10%	124	136	5,328	46
CO	9%	81	89	3,200	60
DC	9%	26	28	947	144
GA	6%	194	206	9,737	96
HI	5%	19	20	797	56
WA	4%	102	106	4,291	61
ID	3%	12	13	573	35
WI	2%	37	38	2,003	35
NC	-1%	130	129	5,579	56
LA	-2%	41	41	1,467	32
FL	-2%	532	523	21,833	110
VT	-5%	7	7	321	51
MS	-11%	21	19	715	24
VA	-12%	152	134	5,786	69
MI	-14%	120	103	6,212	63
MO	-16%	61	52	2,445	40
NH	-16%	26	22	1,330	100
MN	-19%	58	47	2,381	44
MD	-19%	183	147	7,181	120
DE	-26%	28	21	920	98
NM	-30%	22	16	744	36
SD	-31%	4	3	175	21
MT	-31%	5	4	243	24
ND	-33%	2	1	91	12
WY	-38%	4	3	148	25
WV	-54%	9	4	341	18

## 2.3 Mortgage complaints by company

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

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

The most-complained-about companies highlighted in Tables 6 - 10 received about 80 percent of all mortgage complaints sent to companies for response in April - June 2015. This section highlights those complaints.



**TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR MORTGAGE<sup>10</sup>**

<b>Company</b>	<b>3 month average: April - June 2014</b>	<b>3 month average: April - June 2015</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average % untimely: April - June 2015</b>
Wells Fargo	443	433	-2%	0.8%
Bank of America	489	430	-12%	0.2%
Ocwen	514	428	-17%	3%
Nationstar Mortgage	343	353	3%	0%
JPMorgan Chase	288	269	-6%	0%
Green Tree Servicing, LLC	186	240	29%	0%
Citibank	139	126	-10%	0.3%
Select Portfolio Servicing, Inc	110	113	3%	0.6%
Seterus	55	89	60%	0%
U.S. Bancorp	102	81	-20%	0%
PNC Bank	84	63	-25%	0%
Specialized Loan Servicing LLC	42	61	46%	0%
HSBC	80	58	-28%	1%
Caliber Home Loans, Inc	34	53	54%	0%
Carrington Mortgage	19	42	117%	2%
Bayview Loan Servicing, LLC	32	41	28%	2%
SunTrust Bank	37	40	7%	0%
PennyMac Loan Services, LLC	18	34	85%	1%
M&T Bank	37	30	-20%	0%

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

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

<b>Name</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average: April - June 2014</b>	<b>3 month average: April - June 2015</b>
Carrington Mortgage	117%	19	42
PennyMac Loan Services, LLC	85%	18	34
Seterus	60%	55	89
Caliber Home Loans, Inc	54%	34	53
Specialized Loan Servicing LLC	46%	42	61

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

<b>Name</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average: April - June 2014</b>	<b>3 month average: April - June 2015</b>
HSBC	-28%	80	58
PNC Bank	-25%	84	63
U.S. Bancorp	-20%	102	81
M&T Bank	-20%	37	30
Ocwen	-17%	514	428

- Of these companies, Carrington Mortgage saw the greatest percentage increase (117 percent) from April - June 2014 to April - June 2015.
- Of these companies, HSBC saw the greatest percentage decrease (-28 percent) during the same period.

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

<b>Name</b>	<b>3 month % untimely: April - June 2015</b>	<b>Mortgage complaints sent to company: April - June 2015</b>
Ocwen	3%	1,285
Carrington Mortgage	2%	126
Bayview Loan Servicing, LLC	2%	123
HSBC	1%	174
PennyMac Loan Services, LLC	1%	102

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

<b>Name</b>	<b>3 month % untimely: April - June 2015</b>	<b>Mortgage complaints sent to company: April - June 2015</b>
Nationstar Mortgage	0%	1,059
JPMorgan Chase	0%	808
Green Tree Servicing, LLC	0%	720
Seterus	0%	266
U.S. Bancorp	0%	244

- Ocwen had the greatest rate of untimely responses (3 percent).
- Among companies which had the lowest untimely rate (0 percent), Nationstar Mortgage had the most timely responses at 1,059 timely responses.

## 3. Geographic spotlight: Denver, Colorado

Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in the Denver metro area. As of September 1, 2015, about 11,500 complaints (1.6 percent) of the 702,900 complaints we have handled have been from consumers in Colorado. Of complaints from consumers in Colorado, 7,000 (61 percent) are from the Denver area.<sup>11</sup>

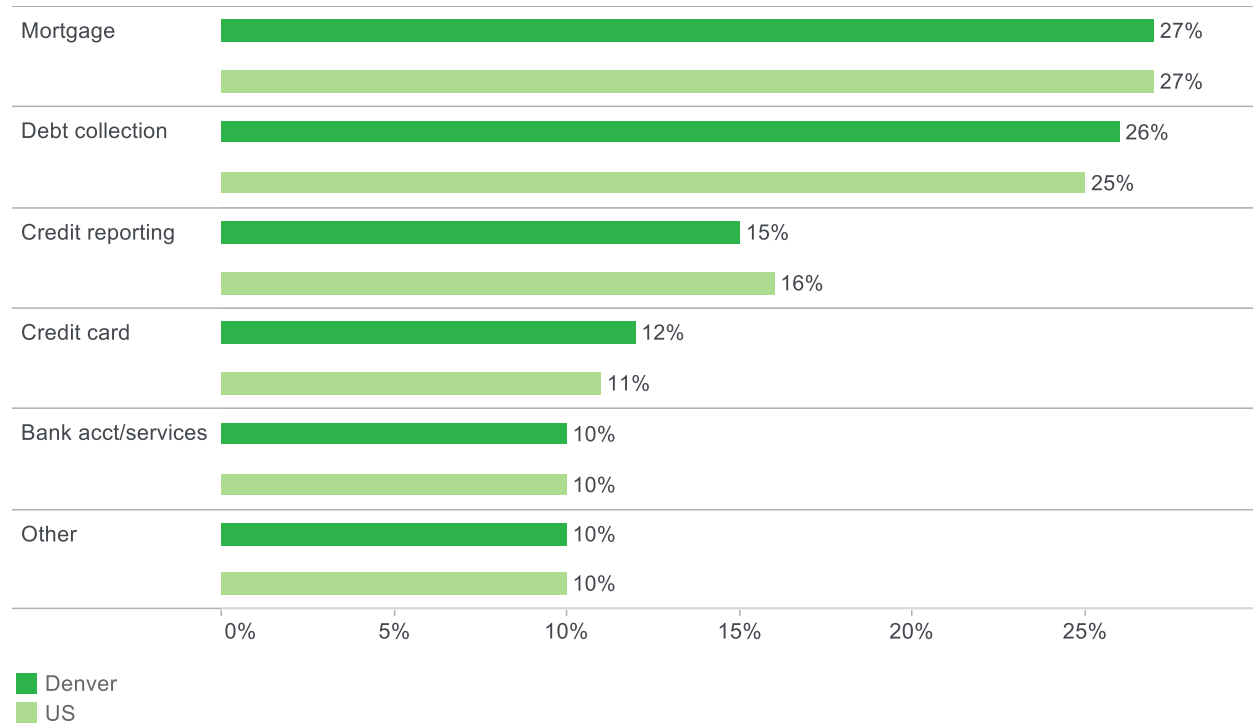
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<sup>11</sup> The Denver metro area is defined as zip codes from the Denver-Aurora, CO Core-Based Statistical Area (CBSA). [http://www.census.gov/population/metro/files/zip07\\_cbsa06.zip](http://www.census.gov/population/metro/files/zip07_cbsa06.zip). 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 Denver complaints by product

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

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



- Consumers in Denver most often submit mortgage complaints at 27 percent, the same rate as the national average.

## 3.2 Denver complaints over time

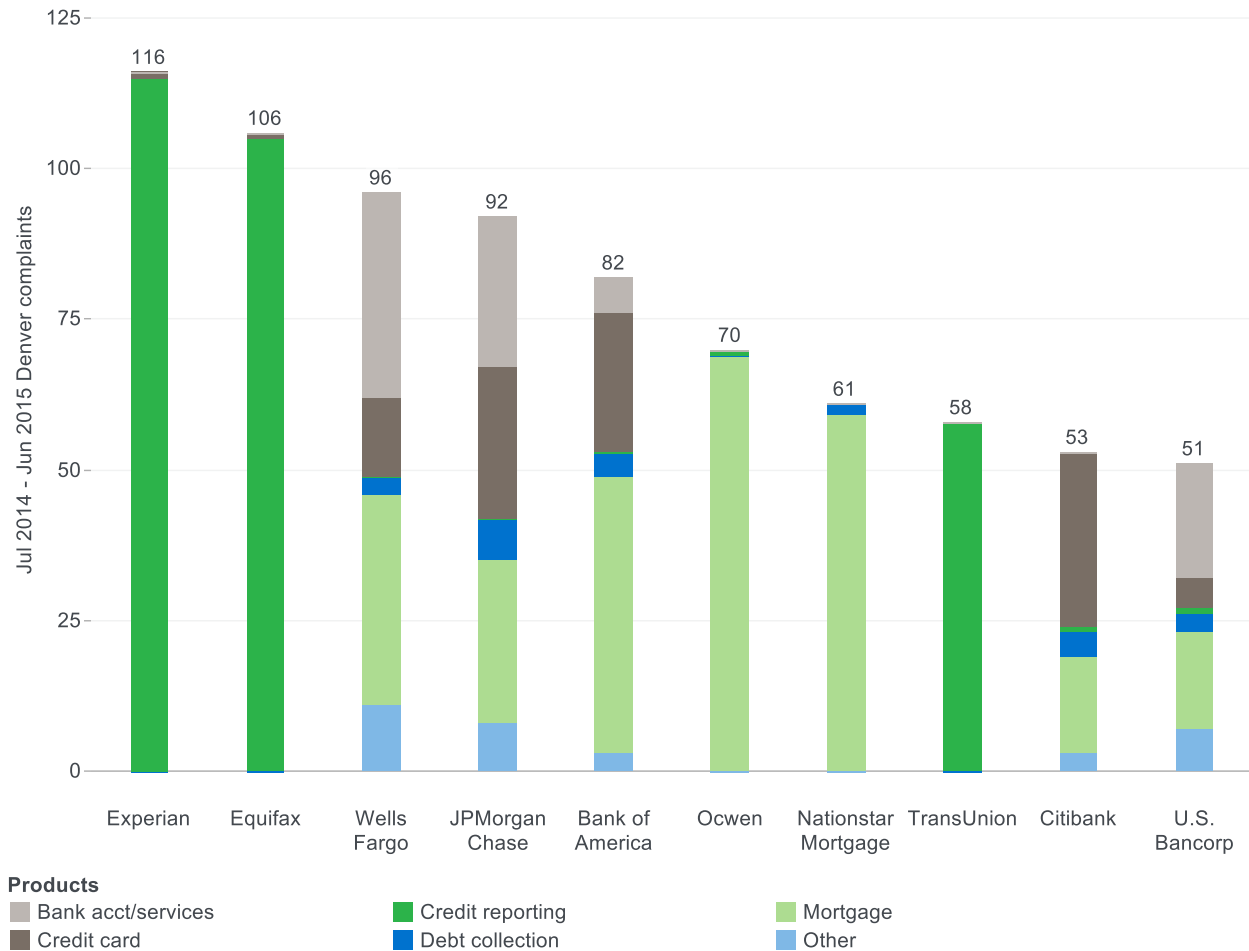
Complaints from consumers in Denver have generally followed the national trend. A notable exception was an 84 percent spike in Denver complaints from December 2013 to March 2014, compared to an increase of 43 percent at the national level. Average monthly complaints increased 16 percent from June - August 2014 (217 complaints per month) to June - August 2015 (251 complaints per month), the same rate as the national average.

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



### 3.3 Denver complaints by company

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



- In the July 2014 - June 2015 period, Experian, Equifax, Wells Fargo, JP Morgan Chase, and Bank of America led the list of most-complained-about companies by Denver consumers.
- While not among the most-complained-about nationally in July 2014 - June 2015, U.S. Bancorp is the tenth most-complained-about company by consumers in Denver 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	1,394	1,259	24	1	3,519	4	1	4	331	8,145
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	4,593	2	374	3	499	21,020
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



	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-May	1,960	594	1,504	3,400	7,378	176	4,108	2	325	5	545	20,032
14-Jun	1,943	692	1,498	3,455	7,734	184	4,131	4	344	5	583	20,589
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	7,203	190	4,238	147	480	191	687	22,512
15-May	1,705	1,027	1,826	4,490	7,176	208	4,273	156	417	177	649	22,304
15-Jun	1,969	1,095	1,879	4,281	7,441	211	4,669	166	461	197	621	23,195
15-Jul	2,012	1,356	1,982	6,591	8,278	236	4,510	212	480	192	652	26,684
15-Aug	1,993	1,335	1,838	5,733	7,582	219	4,574	195	447	181	659	25,732
<b>Total</b>	<b>71,048</b>	<b>27,458</b>	<b>77,414</b>	<b>111,097</b>	<b>178,906</b>	<b>4,492</b>	<b>192,499</b>	<b>2,050</b>	<b>10,434</b>	<b>2,553</b>	<b>20,131</b>	<b>702,892</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	727	467	630	1,313	2,399	33	1,414	26	212	24	207	7,505
Alaska	88	37	129	144	281	7	176	3	15	3	27	914
American Samoa	7	0	3	5	5	1	5	0	0	0	0	27
Arizona	1,465	672	1,671	2,064	3,881	88	4,434	30	152	57	352	14,960
Arkansas	328	173	353	601	911	20	609	11	51	8	104	3,193
California	9,150	3,212	10,029	13,863	22,670	615	33,549	246	1,065	392	2,152	97,410
Colorado	1,098	395	1,419	1,740	2,952	56	3,200	28	153	51	329	11,474
Connecticut	967	300	1,150	968	1,628	43	2,252	24	114	36	257	7,783
Delaware	458	195	489	474	965	19	920	9	57	8	77	3,684
District of Columbia	594	147	497	595	909	31	947	22	79	23	198	4,102
Federated States of Micronesia	4	1	6	5	7	1	11	1	1	0	0	37
Florida	6,369	2,244	6,741	12,198	15,536	349	21,833	139	720	162	1,320	67,933
Georgia	2,739	1,336	2,413	4,377	6,386	159	9,737	70	239	110	703	28,400
Guam	8	5	7	11	20	3	22	0	2	1	1	80
Hawaii	205	99	316	495	617	11	797	8	31	7	47	2,646
Idaho	180	96	284	410	897	11	573	3	40	4	70	2,583
Illinois	2,752	838	2,704	3,702	6,039	157	6,303	56	384	91	833	23,977
Indiana	751	346	809	1,345	2,401	45	1,734	26	196	30	384	8,115
Iowa	256	130	443	491	1,085	17	551	21	74	13	136	3,228
Kansas	342	155	487	564	1,257	20	712	12	71	16	101	3,766
Kentucky	481	265	532	900	1,838	28	1,120	10	126	13	211	5,550
Louisiana	602	350	557	1,348	2,595	43	1,467	15	201	25	189	7,426
Maine	239	88	420	280	570	8	666	11	30	14	102	2,438
Marshall Islands	3	3	6	4	11	0	9	0	0	0	1	37
Maryland	2,183	898	2,273	2,770	4,598	124	7,181	74	362	60	602	21,285
Massachusetts	1,897	428	1,965	1,558	2,512	115	3,716	48	180	59	583	13,120
Michigan	1,739	665	1,670	2,261	4,531	103	6,212	52	329	68	696	18,397
Minnesota	847	242	996	902	1,851	63	2,381	25	138	34	347	7,873
Mississippi	336	249	294	581	1,121	20	715	10	107	10	88	3,543
Missouri	787	460	922	1,296	2,938	55	2,445	31	180	37	406	9,602
Montana	86	43	154	211	417	4	243	5	20	9	50	1,251
Nebraska	237	92	311	262	776	15	474	7	54	11	106	2,356

	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	813	303	810	1,452	2,360	47	2,132	20	151	31	167	8,340
New Hampshire	301	91	357	342	619	12	1,330	9	46	11	134	3,274
New Jersey	3,146	947	3,240	3,806	5,579	147	8,280	71	447	106	781	26,700
New Mexico	343	166	364	582	1,103	31	744	10	77	13	100	3,562
New York	5,780	1,420	6,664	7,555	9,086	367	11,391	178	344	181	1,602	44,792
North Carolina	1,911	928	2,069	3,001	4,568	120	5,579	63	314	56	439	19,145
North Dakota	50	25	71	134	241	2	91	3	6	2	27	653
Northern Mariana Islands	6	0	3	5	5	0	4	0	0	0	1	24
Ohio	2,158	978	2,631	2,677	6,116	123	5,328	62	387	86	882	21,527
Oklahoma	421	272	485	814	1,792	37	913	15	152	19	152	5,110
Oregon	833	266	894	1,047	2,159	37	2,254	24	107	37	262	7,967
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	3,074	999	2,865	3,724	6,194	144	5,969	78	419	92	1,106	24,779
Puerto Rico	221	86	251	463	328	8	300	8	4	1	25	1,721
Rhode Island	339	101	314	300	580	17	539	8	60	8	69	2,344
South Carolina	720	547	778	1,582	2,791	48	2,066	27	164	25	229	9,018
South Dakota	88	58	160	134	381	12	175	4	24	2	39	1,084
Tennessee	1,080	567	1,102	1,554	3,511	58	2,402	38	247	43	368	11,021
Texas	4,399	2,495	4,759	13,610	17,454	312	9,051	137	904	165	1,065	54,600
Utah	276	154	391	618	1,325	20	1,004	8	75	12	101	4,011
Vermont	140	54	173	148	226	6	321	4	14	7	60	1,156
Virgin Islands	24	5	29	34	35	1	40	2	3	0	2	176
Virginia	2,069	898	2,599	3,568	5,493	151	5,786	47	318	90	610	21,741
Washington	1,225	441	1,497	1,982	3,761	90	4,291	37	132	69	440	14,031
West Virginia	202	93	224	394	521	14	341	9	15	8	93	1,937
Wisconsin	727	335	1,167	999	2,412	51	2,003	24	173	43	311	8,297
Wyoming	46	35	72	133	257	4	148	3	20	1	28	757
U.S. Armed Forces – Americas	11	1	5	0	22	1	6	2	0	2	2	54
U.S. Armed Forces – Europe	28	13	22	48	51	2	61	3	0	2	15	246
U.S. Armed Forces – Pacific	13	7	27	25	70	1	39	0	1	0	6	189
Unspecified	2,678	541	2,710	2,625	5,261	365	3,499	133	447	65	336	19,930
<b>Total</b>	<b>71,048</b>	<b>27,458</b>	<b>77,414</b>	<b>111,097</b>	<b>178,906</b>	<b>4,492</b>	<b>192,499</b>	<b>2,050</b>	<b>10,434</b>	<b>2,553</b>	<b>20,131</b>	<b>702,892</b>

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