

October 2015

# Monthly Complaint Report

Vol. 4



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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 and/or market share.

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 October 1, 2015, the CFPB has handled approximately 726,000 complaints, including approximately 23,400 complaints in September 2015. Table 1 shows the percentage change in complaint volume by product from July - September 2014 to July - September 2015.<sup>4</sup>

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

	% change	3 month average: July - September 2014	3 month average: July - September 2015
Other financial services	97%	92	182
Prepaid	45%	127	184
Money transfer	40%	156	218
Consumer loan	40%	949	1,325
Credit reporting	32%	4,284	5,663
Credit card	23%	1,604	1,972
Bank account or services	17%	1,728	2,020
Mortgage	11%	4,291	4,747
Student loans	7%	601	645
Debt collection	5%	7,200	7,543
Payday loan	-24%	607	460
<b>Total</b>	<b>15%</b>	<b>21,807</b>	<b>25,165</b>

<sup>4</sup> Complaint totals include all complaints with product breakdowns focusing on the most-complained-about consumer financial products and services. Other financial services and prepaid products were added to this table, as we began accepting complaints about prepaid products and other financial services in July 2014.

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

- Other financial services complaints (which include complaints about debt settlement, credit repair, and check cashing, among others) showed the greatest percentage increase from July - September 2014 (92 complaints) to July - September 2015 (182 complaints), representing about a 97 percent increase.
- Payday loan complaints showed the greatest percentage decrease from July - September 2014 (607 complaints) to July - September 2015 (460 complaints), representing about a 24 percent decline.

Table 2 shows the complaint volume this month by product. The graphic at the end of each row under the heading, “Monthly complaints” shows the volume trend from when the CFPB began accepting complaints about that product (green dot) to the current month (blue dot). The monthly average reflects complaints handled per month since we began accepting those complaints.<sup>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>78</sup>**

Products	Complaints this month	% change vs last month	Monthly average since launch	Total complaints	Monthly complaints
Debt collection	6,818	-10%	7,095	185,670	
Credit reporting	4,799	-15%	3,301	115,753	
Mortgage	4,700	-7%	4,375	197,653	
Credit card	1,976	0.6%	1,590	79,510	
Bank account or services	1,964	-6%	1,709	73,099	
Consumer loan	1,268	-7%	679	28,742	
Student loans	614	-9%	493	20,754	
Payday loan	453	1%	480	10,885	
Money transfer	201	-8%	160	4,692	
Prepaid	186	4%	175	2,733	
Other financial services	146	-26%	142	2,188	
<b>Total</b>	<b>23,354</b>	<b>-9%</b>	<b>14,234</b>	<b>725,951</b>	

2013      2015

■ Product launch month   ■ This month

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

<sup>8</sup> Total complaints column include approximately 4,272 complaints where no specific consumer financial product was selected by consumers.

- Prepaid complaints showed the greatest month-over-month percentage increase (4 percent).
- Other financial services complaints showed the greatest month-over-month percentage decrease (-26 percent).
- For the 25<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 September 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 September 2015.

## 1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: July - September 2014	3 month average: July - September 2015	Total complaints	Total complaints per 100k population
ID	59%	72	114	2,689	165
NE	44%	66	95	2,438	130
AR	43%	98	140	3,317	112
VT	41%	31	43	1,202	192
NV	36%	282	384	8,688	306
ND	34%	19	26	679	92
OR	33%	216	286	8,245	208
NC	32%	545	722	19,713	198
GA	32%	865	1,138	29,483	292
AZ	31%	435	571	15,533	231
UT	28%	120	154	4,153	141
ME	25%	67	84	2,519	189
HI	23%	70	87	2,743	193
TN	23%	368	451	11,457	175
PA	22%	747	913	25,701	201
AL	22%	243	295	7,799	161
WI	21%	245	298	8,591	149
IN	21%	255	309	8,389	127
KY	21%	189	229	5,756	130
MS	20%	135	163	3,684	123
WY	20%	18	22	771	132
CA	20%	2,843	3,404	100,701	260
VA	18%	665	787	22,499	270
NY	18%	1,301	1,536	46,334	235
MO	18%	306	360	9,931	164
NH	17%	84	98	3,373	254
MA	16%	382	444	13,526	201
IL	16%	747	865	24,789	192
MD	15%	616	711	22,001	368
CO	15%	355	409	11,825	221
OH	14%	678	773	22,253	192
NJ	14%	824	937	27,597	309
IA	13%	103	116	3,328	107
OK	12%	170	190	5,284	136
FL	11%	2,277	2,536	70,265	353
SC	10%	321	355	9,341	193
MN	10%	227	249	8,110	149
WV	8%	69	75	2,016	109
CT	8%	232	251	8,013	223
SD	8%	38	41	1,125	132
MI	8%	550	592	18,954	191
DC	7%	127	137	4,212	639
WA	7%	460	493	14,497	205
TX	6%	1,855	1,972	56,410	209
MT	4%	42	44	1,289	126
LA	4%	281	291	7,702	166
RI	3%	72	74	2,417	229
KS	2%	128	131	3,884	134
NM	-5%	119	113	3,669	176
AK	-9%	31	28	952	129
DE	-10%	127	114	3,811	407



- Idaho (59 percent), Nebraska (44 percent), and Arkansas (43 percent) experienced the greatest complaint volume percentage increase from July - September 2014 to July - September 2015.
- Delaware (-10 percent), Alaska (-9 percent), and New Mexico (-5 percent) experienced the greatest complaint volume percentage decrease from July - September 2014 to July - September 2015.<sup>9</sup>
- Of the five most populated states, California (20 percent) experienced the greatest complaint volume percentage increase and Texas (6 percent) experienced the least complaint volume percentage increase from July - September 2014 to July - September 2015.

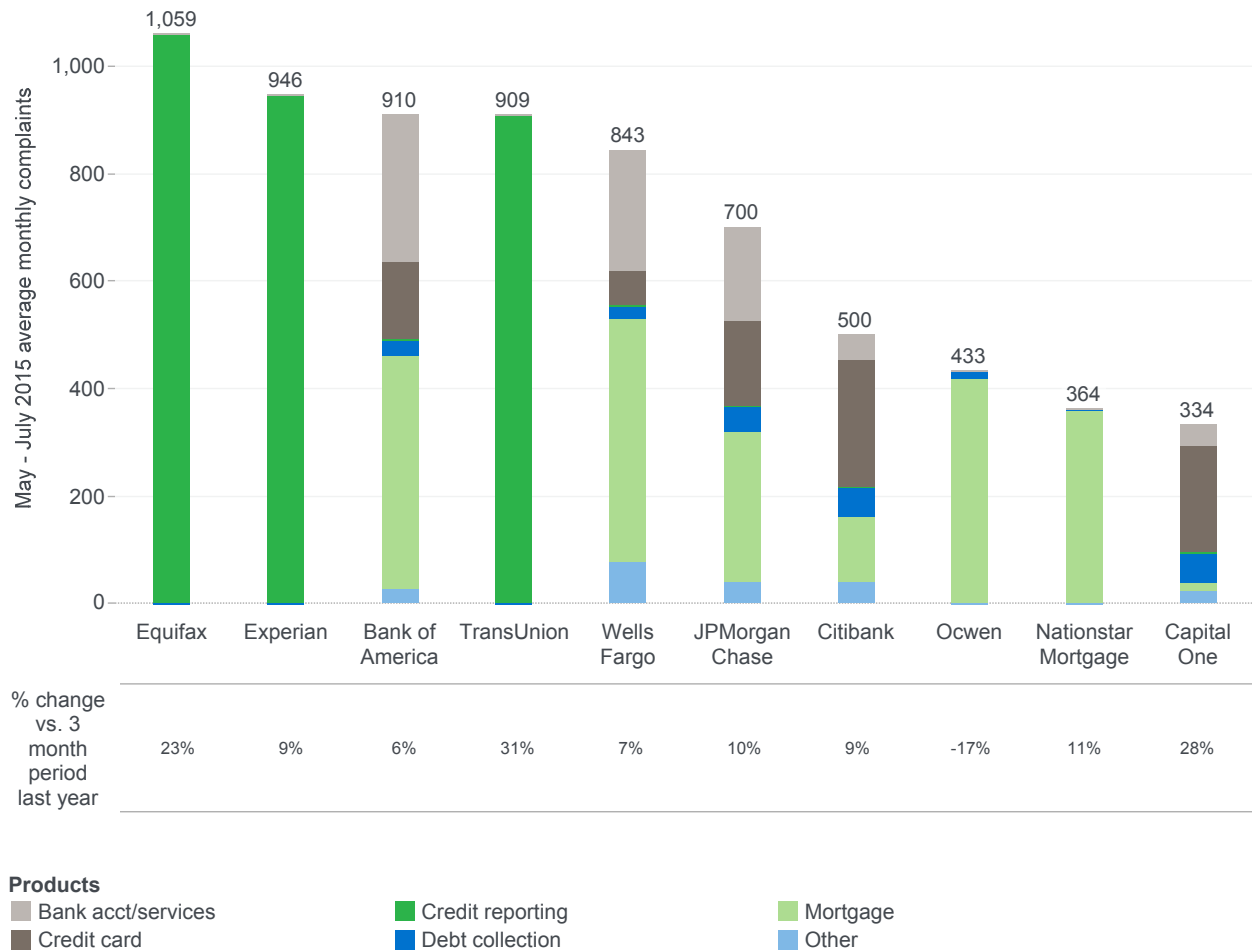
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<sup>9</sup> Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2014 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2014/index.html>

# 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 May - July 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 47 percent of all complaints sent to companies over this period. Company-level information should be considered in context of company size and/or market share.

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



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

<b>Company</b>	<b>3 month average: May - July 2015</b>	<b>% change vs. 3 month period last year</b>	<b>Monthly average<sup>10</sup></b>	<b>Total complaints</b>
Equifax	1,059	+23%	638	22,959
Experian	946	+9%	687	23,366
Bank of America	910	+6%	1,030	50,461
Transunion	909	+31%	541	18,408
Wells Fargo	843	+7%	729	35,744
JPMorgan Chase	700	+10%	593	29,044
Citibank	500	+9%	454	22,262
Ocwen	433	-17%	378	18,165
Nationstar Mortgage	364	+11%	233	10,709
Capital One	334	+28%	291	14,263

- By average monthly complaint volume, Equifax (1,059), Experian (946), and Bank of America (910) were the most-complained-about companies for May - July 2015.
- Transunion experienced the greatest percentage increase in average monthly complaint volume (31 percent) from May - July 2014 to May - July 2015.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-17 percent) from May - July 2014 to May - July 2015.

<sup>10</sup> Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through July 2015.

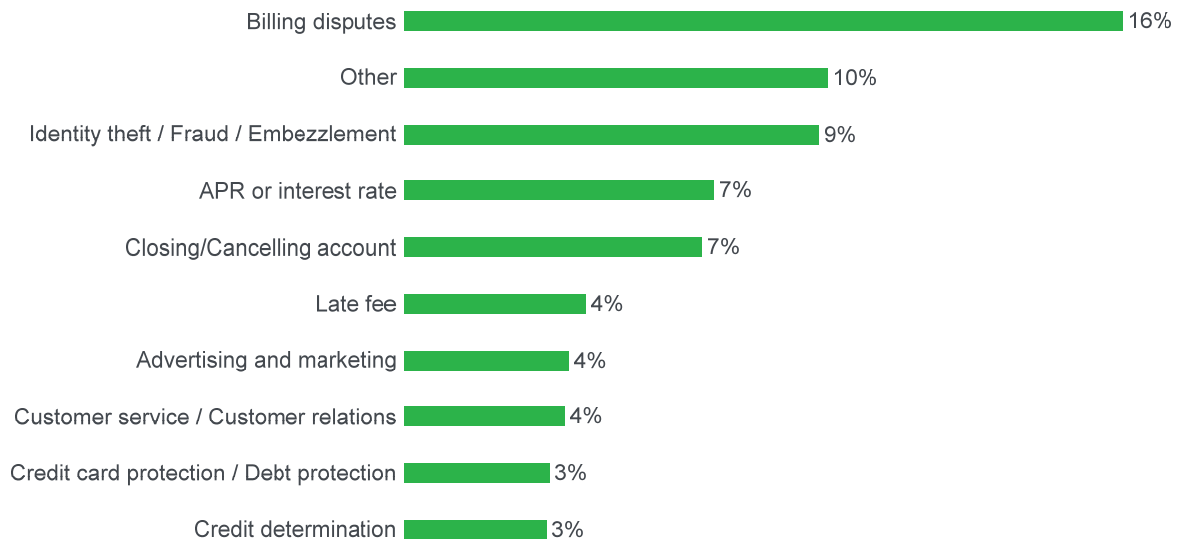
## 2. Product spotlight: Credit card

The CFPB has handled approximately 79,500 credit card complaints, representing about 11 percent of total complaints.

### 2.1 Credit card complaints by type

Figure 2 shows the most common types of credit card complaints as a percentage of all credit complaints handled. The most common types identified by consumers are problems with billing disputes (16 percent), other (10 percent), and identity theft/fraud/embezzlement (9 percent).

**FIGURE 2:** MOST COMMON TYPES OF CREDIT CARD COMPLAINTS REPORTED BY CONSUMERS



- The primary issue for consumers in many credit card complaints is confusion on how late fees are assessed. Frequently these consumers say that the company did not make it clear that payments received after a particular cut-off time would be posted the next business day and considered late. Many consumers submitting credit card complaints were confused about how to challenge inaccuracies on their billing statements. For example, some consumers did not realize that they only have 60 days to dispute a charge, or that the credit card company would not override a merchant's "no-return" policy.
- Consumers continue to submit complaints about deferred interest programs. Many consumers state that the terms of these programs were not adequately explained to them. Specifically, some consumers thought that no interest charges would be incurred during the deferral period regardless of whether the debt is paid in full.
- A common concern for consumers is their inability to allocate payments as they desire. This is more common for consumers with multiple deferred billing promotions or same rate balances such as 0 percent promotions with different expiration dates. Changing interest rates, and a lack of clarity about when rate changes occur, are also a major cause for concern for consumers.
- Another issue consumers complain about is the closure of their account without their knowledge or consent. In most of these situations, the company stated that the consumer's account was closed because of default or suspected fraud. Alternatively, some consumers complain that although they requested for the company to close their account, it remained open.
- Consumers routinely complain that they are not properly informed that their credit limit could be decreased without advance notice. In many instances, the company responded that the reduction in the credit limit was due to the company's reevaluation of the consumer's credit worthiness.

## 2.2 Credit card complaints by state

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

- Vermont (633 percent), Kansas (105 percent), and Oregon (93 percent) experienced the greatest percentage increase in credit card complaints from July - September 2014 to July - September 2015.
- Mississippi (-53 percent), Arkansas (-40 percent), and Arizona (-37 percent) experienced the greatest percentage decrease in credit card complaints from July - September 2014 to July - September 2015.
- Of the five most populated states, Illinois (43 percent) experienced the greatest percentage increase and Florida (3 percent) experienced the least percentage increase in credit card complaints from July - September 2014 to July - September 2015.

**TABLE 5: CREDIT CARD COMPLAINT VOLUME PERCENT CHANGE BY STATE**

	% change	3 month average: July - September 2014	3 month average: July - September 2015	Total complaints	Complaints per 100k population
VT	633%	1	7	182	29
KS	105%	7	14	504	17
OR	93%	14	26	922	23
MD	69%	36	61	2,343	39
PA	64%	49	80	2,934	23
MT	55%	4	6	160	16
MN	51%	20	30	1,025	19
NE	47%	6	8	318	17
VA	46%	49	71	2,667	32
NC	45%	41	59	2,126	21
MI	44%	33	48	1,734	17
IL	43%	47	67	2,783	22
UT	43%	7	10	399	14
TN	36%	21	29	1,133	17
NY	34%	132	177	6,871	35
MO	34%	18	24	949	16
WY	33%	1	1	72	12
AZ	33%	35	47	1,714	25
WA	30%	27	36	1,539	22
IN	30%	17	22	832	13
GA	28%	51	65	2,470	24
DC	28%	12	15	513	78
TX	27%	108	137	4,905	18
CA	26%	210	265	10,319	27
NJ	25%	66	83	3,318	37
ID	24%	6	7	291	18
CT	22%	27	33	1,191	33
WI	21%	26	31	1,199	21
KY	18%	13	15	549	12
WV	15%	4	5	231	12
NH	13%	8	9	368	28
HI	12%	6	6	323	23
OK	9%	11	12	494	13
CO	7%	25	27	1,452	27
OH	6%	63	67	2,709	23
FL	3%	156	161	6,912	35
LA	2%	16	17	573	12
MA	-0.8%	44	43	2,008	30
SC	-6%	18	17	795	16
NV	-7%	24	22	837	29
RI	-12%	11	9	323	31
AL	-16%	15	13	642	13
ME	-22%	11	8	430	32
ND	-25%	1	1	72	10
SD	-27%	4	3	160	19
NM	-28%	10	7	370	18
DE	-31%	14	10	501	54
IA	-35%	9	6	445	14
AR	-37%	9	6	357	12
AK	-40%	3	2	131	18
MS	-53%	13	6	303	10

## 2.3 Credit card complaints by company

Each month, this section highlights the most-complained-about companies 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 received about 90 percent of all credit card complaints sent to companies for response in May - July 2015. Company-level information should be considered in context of company size and/or market share.



**TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR CREDIT CARD<sup>11</sup>**

<b>Company</b>	<b>3 month average: May - July 2014</b>	<b>3 month average: May - July 2015</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average % untimely: May - July 2015</b>
Citibank	182	236	29%	0%
Capital One	152	197	30%	0%
GE Capital Retail	145	166	15%	0%
JPMorgan Chase	125	160	28%	0%
Bank of America	109	142	30%	0%
Amex	90	105	17%	0%
Discover	48	70	45%	0%
U.S. Bancorp	28	69	144%	0%
Wells Fargo	52	63	21%	3%
Barclays	44	59	33%	0%
PayPal	6	41	624%	0%

- Of these companies, PayPal saw the greatest percentage increase (624 percent) from May - July 2014 to May - July 2015.
- Of these companies, GE Capital Retail saw the least percentage increase (15 percent) during the same period.
- In general, most-complained-about credit card companies have responded in a timely manner. Of these companies, Wells Fargo had the greatest rate of untimely responses (3 percent).

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<sup>11</sup> Three-month averages are rounded, and percentage changes are based on non-rounded averages.

# 3. Geographic spotlight: Chicago, Illinois

Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in the Chicago metro area. As of October 1, 2015, about 21,100 complaints are from consumers in the Chicago area.<sup>12</sup>

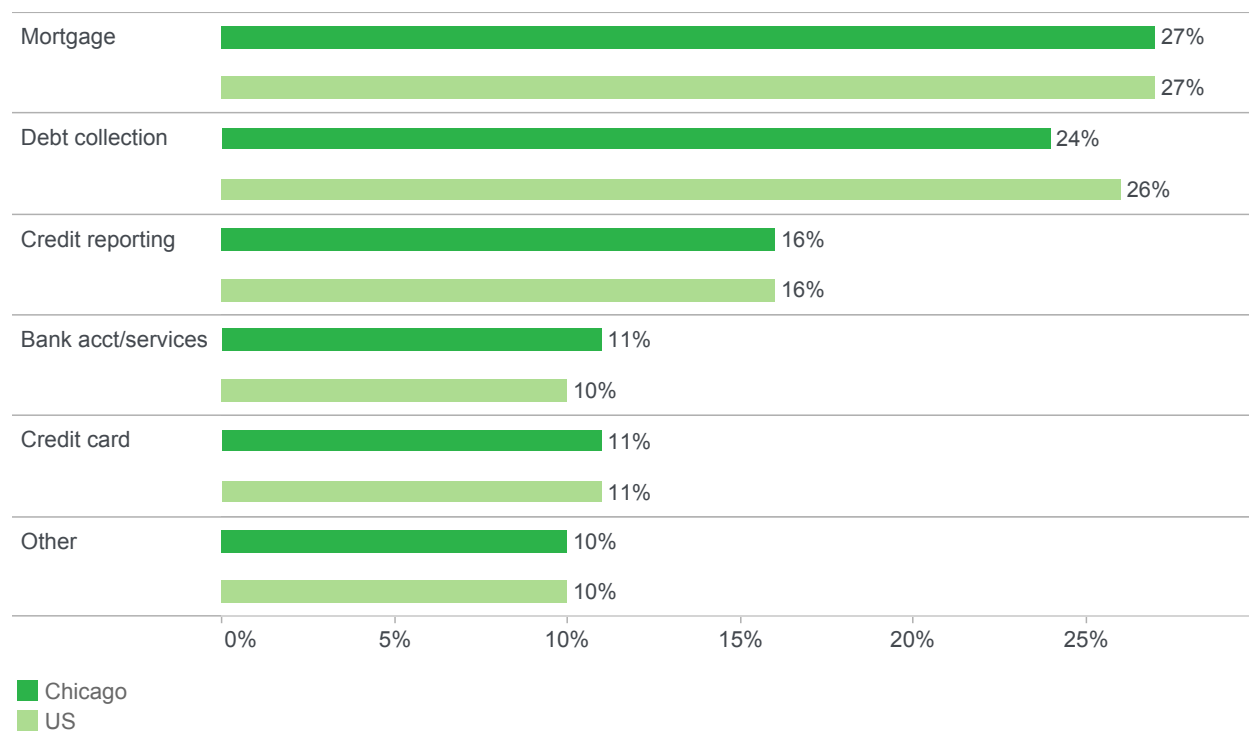
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<sup>12</sup> The Chicago metro area is defined as zip codes from the Chicago-Naperville-Joliet, IL-IN-WI Core-Based Statistical Area (CBSA). [http://www.census.gov/population/metro/files/zip07\\_cbsa06.zip](http://www.census.gov/population/metro/files/zip07_cbsa06.zip). 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 Chicago complaints by product

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

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

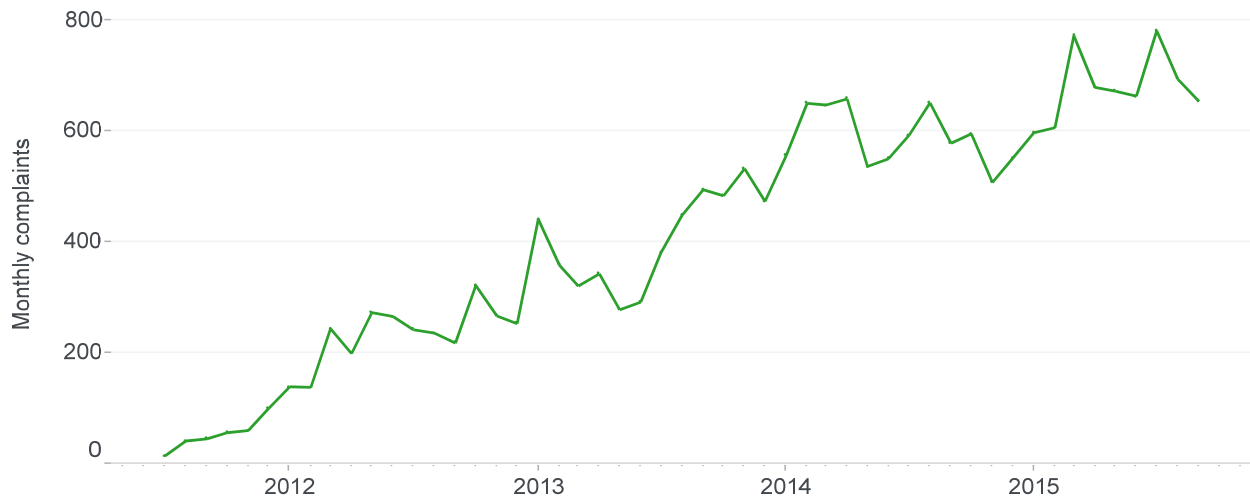


- Consumers in Chicago most often submit mortgage complaints at 27 percent, the same rate as the national average.

## 3.2 Chicago complaints over time

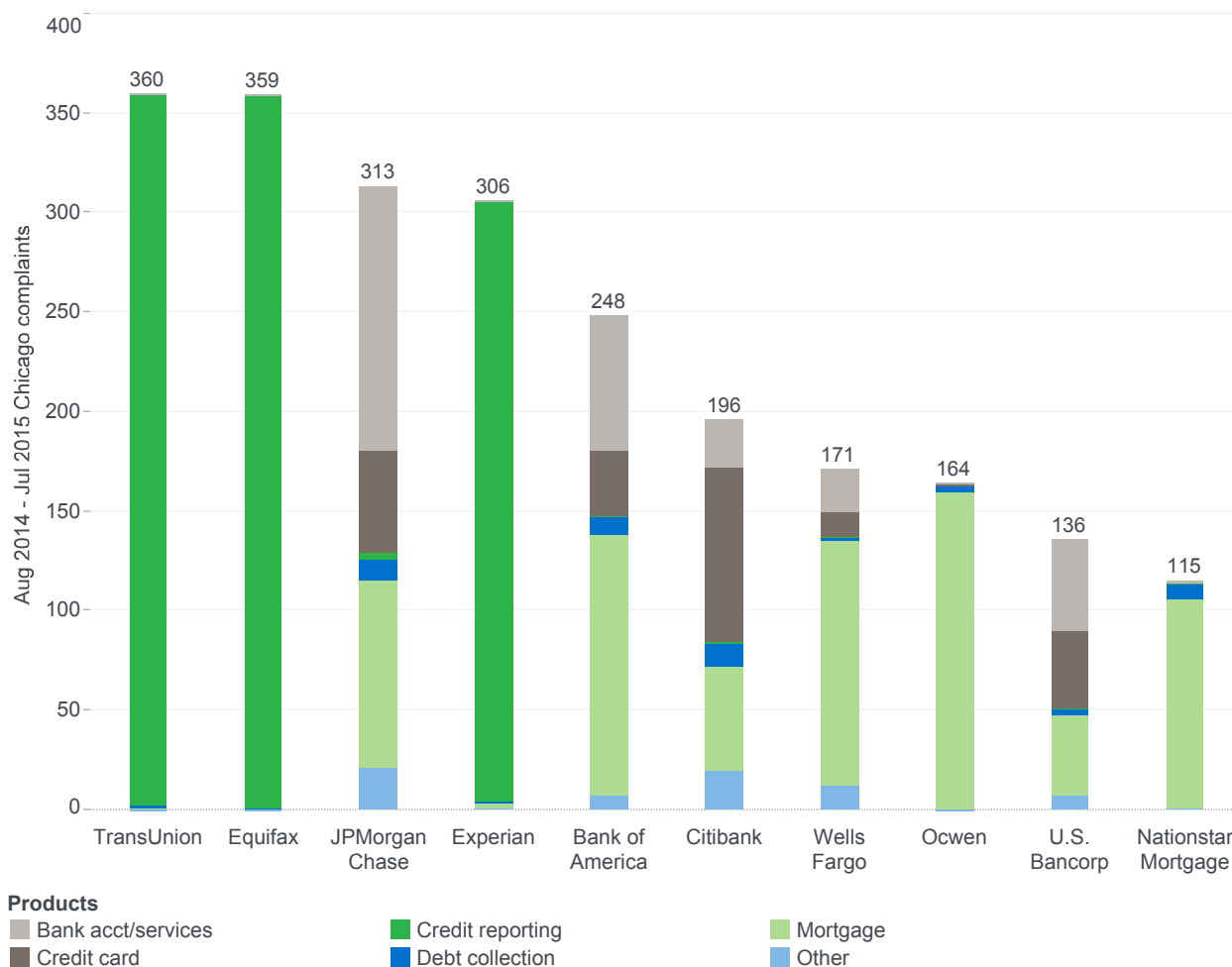
Complaints from consumers in Chicago have generally followed the national trend. Average monthly complaints increased 17 percent from July - September 2014 (607 complaints per month) to July - September 2015 (710 complaints per month), compared to a 15 percent national increase.

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



### 3.3 Chicago complaints by company

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



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

- In the August 2014 – July 2015 period, Transunion, Equifax, JPMorgan Chase, Experian, and Bank of America led the list of most-complained-about companies by Chicago 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	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	1,360	304	1,257	21	17	0	3,661	11	4	12	260	6,929
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	4,957	2	40	8	349	15,429
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	1,825	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	1,724	1,092	1,894	4,816	7,961	195	4,280	157	538	199	720	23,748
15-Apr	1,745	943	1,758	4,736	7,203	190	4,238	147	480	191	686	22,511
15-May	1,705	1,027	1,825	4,490	7,176	208	4,271	156	417	177	649	22,301
15-Jun	1,968	1,096	1,881	4,272	7,437	211	4,665	166	460	197	621	23,180
15-Jul	1,998	1,347	1,975	6,556	8,195	235	4,483	201	479	188	649	26,488
15-Aug	2,098	1,359	1,965	5,634	7,615	219	5,059	198	447	179	672	25,653
15-Sep	1,964	1,268	1,976	4,799	6,818	201	4,700	146	453	186	614	23,354
<b>Total<sup>13</sup></b>	<b>73,099</b>	<b>28,742</b>	<b>79,510</b>	<b>115,753</b>	<b>185,670</b>	<b>4,692</b>	<b>197,653</b>	<b>2,188</b>	<b>10,885</b>	<b>2,733</b>	<b>20,754</b>	<b>725,951</b>

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<sup>13</sup> Total column includes approximately 4,272 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	743	491	642	1,370	2,502	38	1,461	29	223	26	215	7,799
Alaska	93	37	131	148	302	7	179	3	17	4	27	952
American Samoa	7	0	3	5	5	1	5	0	0	0	0	27
Arizona	1,513	717	1,714	2,152	4,074	89	4,555	33	158	60	365	15,533
Arkansas	340	185	357	647	928	21	631	12	53	8	109	3,317
California	9,405	3,357	10,319	14,454	23,580	642	34,430	261	1,115	416	2,235	100,701
Colorado	1,118	411	1,452	1,782	3,080	60	3,296	28	157	53	335	11,825
Connecticut	987	315	1,191	995	1,680	44	2,299	27	121	39	265	8,013
Delaware	473	202	501	495	1,013	19	937	12	58	8	80	3,811
District of Columbia	608	152	513	610	932	33	968	23	84	23	206	4,212
Federated States of Micronesia	4	1	6	5	7	1	11	1	1	0	0	37
Florida	6,556	2,342	6,912	12,773	16,163	377	22,364	149	764	176	1,357	70,265
Georgia	2,833	1,407	2,470	4,659	6,651	165	9,990	73	248	118	731	29,483
Guam	9	7	7	13	21	3	23	0	2	1	1	87
Hawaii	208	102	323	508	640	11	843	8	31	7	48	2,743
Idaho	185	102	291	426	940	12	591	4	42	4	75	2,689
Illinois	2,839	875	2,783	3,849	6,265	160	6,472	62	399	101	854	24,789
Indiana	773	360	832	1,398	2,492	46	1,780	30	204	30	394	8,389
Iowa	266	137	445	508	1,117	20	571	21	75	16	141	3,328
Kansas	355	165	504	582	1,295	21	725	13	78	16	101	3,884
Kentucky	496	274	549	948	1,899	29	1,155	12	131	16	219	5,756
Louisiana	620	374	573	1,398	2,702	44	1,508	17	207	27	195	7,702
Maine	246	92	430	291	595	7	682	12	31	14	105	2,519
Marshall Islands	3	5	6	4	11	0	9	0	0	0	1	39
Maryland	2,253	930	2,343	2,887	4,784	132	7,378	69	380	64	614	22,001
Massachusetts	1,959	447	2,008	1,628	2,582	117	3,820	51	192	61	600	13,526
Michigan	1,778	701	1,734	2,376	4,676	106	6,316	60	343	73	712	18,954
Minnesota	866	248	1,025	937	1,922	65	2,427	27	148	37	358	8,110
Mississippi	346	259	303	606	1,177	21	734	11	110	12	92	3,684
Missouri	810	479	949	1,347	3,058	59	2,499	37	187	39	417	9,931
Montana	88	43	160	218	434	4	248	5	20	10	50	1,289
Nebraska	243	94	318	269	817	15	489	7	55	11	108	2,438



	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	833	324	837	1,518	2,474	48	2,209	20	160	35	171	8,688
New Hampshire	307	96	368	358	650	14	1,352	9	47	11	138	3,373
New Jersey	3,246	986	3,318	3,958	5,766	155	8,555	78	461	115	803	27,597
New Mexico	352	176	370	603	1,131	33	766	10	82	13	103	3,669
New York	5,963	1,483	6,871	7,880	9,420	382	11,725	184	355	190	1,649	46,334
North Carolina	1,970	965	2,126	3,112	4,702	122	5,704	67	322	66	452	19,713
North Dakota	54	28	72	143	248	2	93	3	6	2	27	679
Northern Mariana Islands	6	0	3	5	5	0	4	0	0	0	1	24
Ohio	2,208	1,036	2,709	2,830	6,314	132	5,455	69	402	87	909	22,253
Oklahoma	428	285	494	856	1,861	40	932	15	157	21	154	5,284
Oregon	861	277	922	1,076	2,248	38	2,316	26	114	39	276	8,245
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	3,157	1,050	2,934	3,896	6,465	151	6,170	81	441	100	1,141	25,701
Puerto Rico	230	92	260	475	346	9	318	7	4	3	25	1,796
Rhode Island	347	106	323	311	599	18	551	9	61	8	73	2,417
South Carolina	736	568	795	1,657	2,895	52	2,126	28	171	26	240	9,341
South Dakota	94	63	160	141	398	12	178	4	24	2	41	1,125
Tennessee	1,109	597	1,133	1,636	3,661	62	2,485	44	261	46	370	11,457
Texas	4,518	2,615	4,905	14,015	18,095	326	9,301	151	944	178	1,106	56,410
Utah	290	165	399	641	1,367	21	1,034	9	78	12	105	4,153
Vermont	145	57	182	155	238	6	328	4	14	8	61	1,202
Virgin Islands	24	5	29	34	36	1	42	2	3	0	2	179
Virginia	2,132	939	2,667	3,723	5,709	153	5,943	52	335	99	627	22,499
Washington	1,260	455	1,539	2,051	3,915	91	4,411	41	139	73	455	14,497
West Virginia	204	96	231	418	542	14	354	9	15	8	100	2,016
Wisconsin	756	351	1,199	1,049	2,485	56	2,067	25	179	49	319	8,591
Wyoming	47	35	72	135	264	4	152	3	20	1	28	771
U.S. Armed Forces – Americas	12	1	5	0	22	1	6	2	1	2	2	56
U.S. Armed Forces – Europe	28	16	24	53	53	2	61	3	0	2	16	259
U.S. Armed Forces – Pacific	14	8	28	28	71	1	40	0	1	0	6	197
Unspecified	2,744	555	2,740	2,705	5,345	377	3,575	136	454	67	344	19,581
<b>Total</b>	<b>73,099</b>	<b>28,742</b>	<b>79,510</b>	<b>115,753</b>	<b>185,670</b>	<b>4,692</b>	<b>197,653</b>	<b>2,188</b>	<b>10,885</b>	<b>2,733</b>	<b>20,754</b>	<b>725,951</b>

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