

December 2015

Monthly Complaint Report

Vol. 6



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1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection¹ and consumer complaints² 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.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 December 1, 2015, the CFPB has handled approximately 770,100 complaints, including approximately 21,000 complaints in November 2015. Table 1 shows the percentage change in complaint volume by product from September - November 2014 to September - November 2015.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: September - November 2014	3 month average: September - November 2015
Prepaid	215%	140	442
Other financial services	49%	112	167
Money transfer	49%	139	207
Bank account or services	35%	1,537	2,070
Credit card	33%	1,448	1,919
Consumer loan	25%	972	1,218
Credit reporting	13%	3,836	4,333
Mortgage	8%	4,030	4,362
Debt collection	4%	6,397	6,660
Student loans	-8%	598	547
Payday loan	-14%	532	459
Total	13%	19,928	22,612

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

- Prepaid complaints showed the greatest percentage increase from September - November 2014 (140 complaints) to September - November 2015 (442 complaints), representing about a 215 percent increase.
- Payday loan complaints showed the greatest percentage decrease from September - November 2014 (532 complaints) to September - November 2015 (459 complaints), representing about a 14 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.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, and virtual currency on August 11, 2014. 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	6,387	-7%	6,790	198,778	
Mortgage	4,045	-10%	4,215	205,915	
Credit reporting	3,860	-13%	3,272	123,917	
Bank account or services	2,038	-10%	1,665	77,290	
Credit card	1,843	-6%	1,568	83,255	
Consumer loan	1,103	-16%	677	31,110	
Student loans	458	-20%	476	21,767	
Payday loan	421	-17%	457	11,809	
Prepaid	254	-71%	216	3,871	
Money transfer	195	-15%	156	5,111	
Other financial services	191	19%	141	2,541	
Total	21,002	-12%	14,530	770,085	

2013 2015

■ 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 4,546 complaints where no specific consumer financial product was selected by consumers.

- Other financial services complaints, which include complaints about check cashing, credit repair, debt settlement, foreign exchange services, traveler’s checks, tax refund anticipation checks, and money order providers, showed the greatest month-over-month percentage increase (19 percent).
- Prepaid complaints showed the greatest month-over-month percentage decrease (-71 percent).
- For the 27th consecutive month, we handled more complaints about debt collection than any other type of complaint. Debt collection complaints represented about 30 percent of complaints submitted in November 2015.
- Debt collection, mortgage, and credit reporting complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 68 percent of complaints submitted in November 2015.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Sep - Nov 2014	3 month average: Sep - Nov 2015	Total complaints	Total complaints per 100k population
ID	49%	64	96	2,875	176
AL	38%	207	286	8,355	172
VT	36%	30	41	1,278	204
AZ	35%	384	519	16,528	246
AR	33%	86	114	3,535	119
GA	29%	753	968	31,304	310
MS	28%	112	144	3,977	133
NE	27%	68	86	2,616	139
TN	25%	308	386	12,184	186
NM	24%	102	127	3,940	189
WA	24%	419	518	15,601	221
IL	23%	659	813	26,418	205
CA	23%	2,542	3,126	106,796	275
VA	23%	574	705	23,860	287
MD	22%	557	680	23,335	390
WV	20%	61	74	2,159	117
OH	20%	590	707	23,657	204
DE	20%	101	121	4,051	433
NV	19%	259	309	9,267	326
PA	19%	715	848	27,328	214
MN	18%	214	252	8,629	158
UT	17%	110	128	4,399	149
RI	16%	63	73	2,565	243
SC	16%	308	357	10,087	209
OR	15%	219	251	8,722	220
KY	14%	167	191	6,121	139
NC	14%	539	613	20,978	211
MI	13%	496	561	20,082	203
WI	13%	230	260	9,072	158
NY	11%	1,284	1,429	49,106	249
MO	11%	268	297	10,502	173
MA	10%	342	375	14,243	211
IN	9%	243	265	8,910	135
CO	7%	324	346	12,510	234
ME	7%	66	71	2,649	199
NJ	5%	770	807	29,144	326
NH	4%	77	80	3,519	265
FL	3%	2,071	2,139	74,345	374
WY	3%	25	26	835	143
IA	2%	91	93	3,508	113
TX	2%	1,739	1,770	59,911	222
ND	1%	25	26	731	99
LA	1.0%	241	243	8,153	175
DC	0.3%	112	113	4,441	674
CT	-0.7%	226	224	8,466	235
KS	-2%	114	111	4,102	141
HI	-4%	82	79	2,887	203
AK	-5%	29	27	997	135
SD	-7%	36	34	1,184	139
OK	-10%	173	156	5,578	144
MT	-10%	42	37	1,366	133

- Idaho (49 percent), Alabama (38 percent), and Vermont (36 percent) experienced the greatest complaint volume percentage increase from September - November 2014 to September - November 2015.
- Montana (-10 percent), Oklahoma (-10 percent), South Dakota (-7 percent) experienced the lowest complaint volume percentage increase from September - November 2014 to September - November 2015.⁷
- Of the five most populated states, Illinois (23 percent) experienced the greatest complaint volume percentage increase and Texas (2 percent) experienced the lowest complaint volume percentage increase from September - November 2014 to September - November 2015.

⁷ 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 July - September 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 48 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

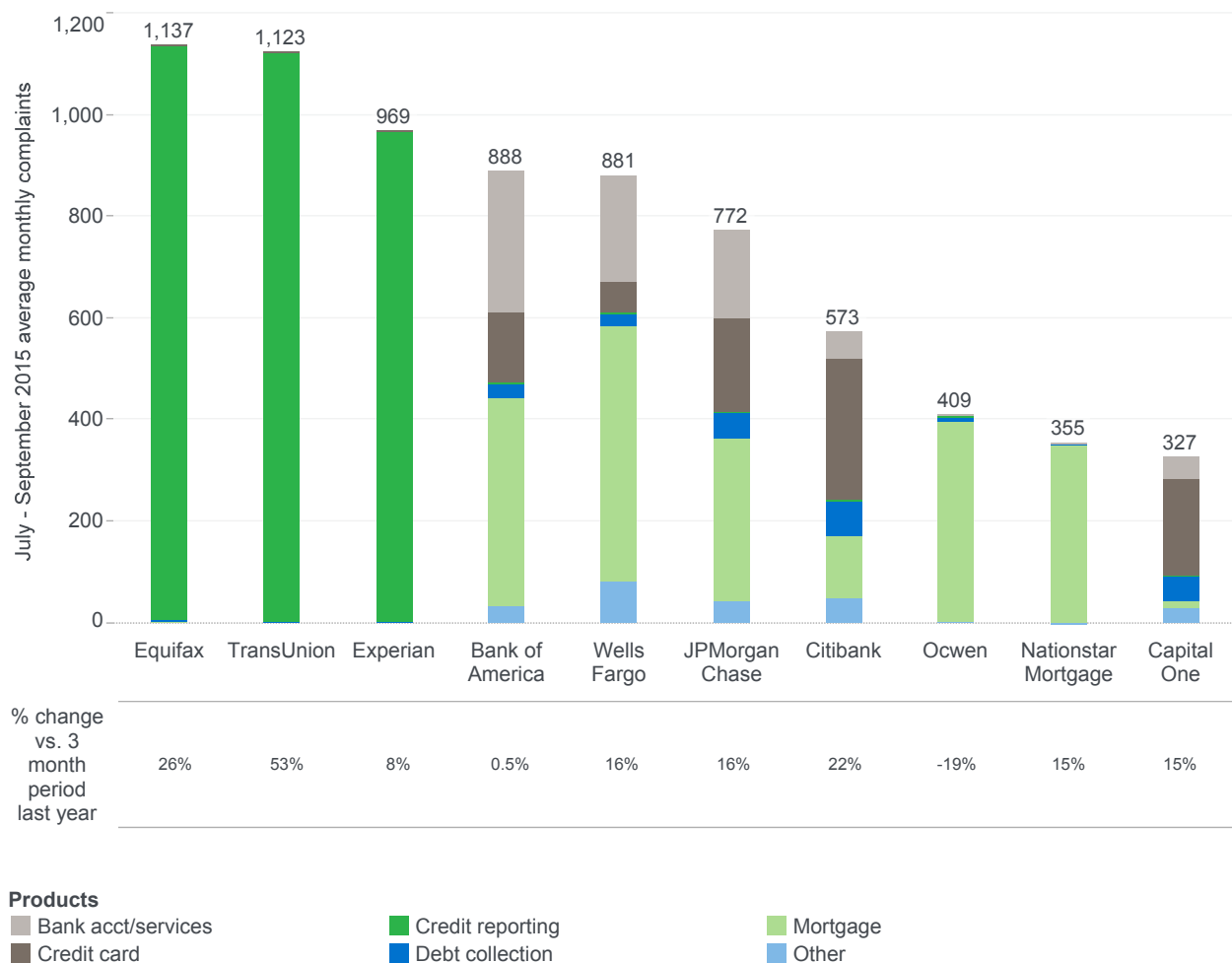


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: July - September 2015	% change vs. 3 month period last year	Monthly average⁸	Total complaints
Equifax	1,137	26%	661	25,107
TransUnion	1,123	53%	569	20,495
Experian	969	8%	702	25,260
Bank of America	888	0%	1,024	52,232
Wells Fargo	881	16%	736	37,554
JPMorgan Chase	772	16%	599	30,553
Citibank	573	22%	460	23,443
Ocwen	409	-19%	379	18,964
Nationstar Mortgage	355	15%	233	11,393
Capital One	327	15%	292	14,893

- By average monthly complaint volume, Equifax (1,137), TransUnion (1,123), and Experian (969) were the most-complained-about companies for July - September 2015.
- Transunion experienced the greatest percentage increase in average monthly complaint volume (53 percent) from July - September 2014 to July - September 2015.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-19 percent) from July - September 2014 to July - September 2015.

⁸ Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through September 2015.

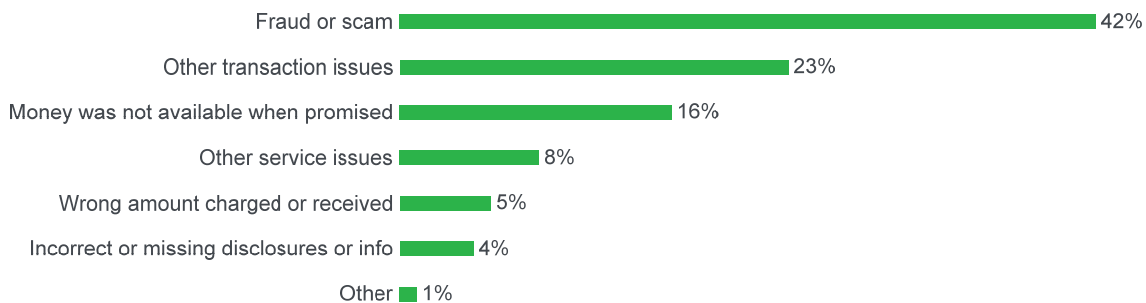
2. Product spotlight: Money transfer

The CFPB has handled approximately 5,100 money transfer complaints since April 4, 2013, representing about 1 percent of total complaints.

2.1 Money transfer complaints by type

Figure 2 shows the types of money transfer complaints as a percentage of all money transfer complaints handled. The most common types identified by consumers are problems with fraud or scams (42 percent) and other transaction issues such as an unauthorized transaction (23 percent).

FIGURE 2: MOST COMMON TYPES OF MONEY TRANSFER COMPLAINTS REPORTED BY CONSUMERS⁹



⁹ Percentages in Monthly Complaint Report may not sum to 100 percent due to rounding.

- Consumer complaints about money transfers frequently involve attempts by consumers to remit money to family members, both domestically and internationally. A number of consumers indicated that they regularly use money transfers to provide for basics including school fees, support for elderly relatives, and other basic living expenses.
- Consumers often submit complaints because the transfer recipients did not receive the money transfer, because the amount received was smaller than expected, or because of significant and unanticipated delays. Many of these consumers claim to have successfully completed similar transactions previously without issues.
- A number of complaints involve error resolution, cancellation, and requests for refunds. Consumers often mention refunds are subject to long delays. Some consumers do not understand their error resolution rights, remedies, or the timeframe for correcting errors, which may be governed by the agreement for the money transfer and/or federal law.
- Many money transfer complaints involve consumers being victims of fraud. A common fraud is the “person-in-need” where the fraud perpetrator asks the consumer to transfer money in order to help family members pay for bail or for other emergency needs.
- Customer service and access to information about the status of transfers, investigations into transfers, and other money transfer processes can be sources of frustration for consumers. When contacting customer service, consumers report that they receive inadequate or confusing information, experience long hold times, or are simply unable to reach customer service representatives. Even when consumers do eventually receive information, they often find that the explanations for problems they encountered are insufficient and do not provide them with the means to prevent similar problems in the future.
- Some consumers who send international transfers mentioned problems with the transfer amount, transfer fees and taxes, and exchange rates. Some consumers complain that remittance transfer providers charge them a higher exchange rate than the exchange rate reported in major newspapers. A number of consumers also reported that the funds were not received in the same currency in which the transfer is funded (i.e., U.S. Dollars).

2.2 Money transfer complaints by state

Table 5 shows the money transfer complaint volume percentage change by state.¹⁰ Some of the highlights include:

- Kentucky (600 percent), Kansas (400 percent), and Iowa (300 percent) experienced the greatest percentage increase in money transfer complaints from September - November 2014 to September - November 2015.
- Oregon (-33 percent), North Carolina (-31 percent), and Oklahoma (-25 percent) experienced the greatest percentage decrease in money transfer complaints from September - November 2014 to September - November 2015.
- Of the five most populated states, Texas (47 percent) experienced the greatest percentage increase and Illinois (-19 percent) experienced the greatest percentage decrease in money transfer complaints from September - November 2014 to September - November 2015.

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

TABLE 5: MONEY TRANSFER COMPLAINT VOLUME PERCENT CHANGE BY STATE

	% change	3 month average: Sep - Nov 2014	3 month average: Sep - Nov 2015	Total complaints	Complaints per 100k population
KY	600%	0.3	2.3	35	0.8
KS	400%	0.3	1.7	25	0.9
IA	300%	0.3	1.3	21	0.7
PA	213%	2.7	8.3	169	1.3
MO	200%	1.0	3.0	64	1.1
NM	200%	0.3	1.0	34	1.6
VT	200%	0.3	1.0	9	1.4
AL	175%	1.3	3.7	44	0.9
VA	163%	2.7	7.0	172	2.1
GA	133%	3.0	7.0	179	1.8
LA	133%	1.0	2.3	50	1.1
MD	133%	3.0	7.0	145	2.4
AK	100%	0.3	0.7	9	1.2
HI	100%	0.3	0.7	13	0.9
ME	100%	0.3	0.7	9	0.7
MS	100%	0.3	0.7	22	0.7
NH	100%	0.3	0.7	14	1.1
NV	100%	0.7	1.3	52	1.8
RI	100%	0.3	0.7	19	1.8
MN	88%	2.7	5.0	78	1.4
SC	86%	2.3	4.3	61	1.3
MI	83%	2.0	3.7	114	1.2
NJ	67%	5.0	8.3	172	1.9
CT	50%	1.3	2.0	49	1.4
TN	50%	1.3	2.0	64	1.0
UT	50%	0.7	1.0	23	0.8
TX	47%	10.0	14.7	356	1.3
CA	42%	19.0	27.0	696	1.8
MA	42%	4.0	5.7	132	2.0
AZ	38%	2.7	3.7	99	1.5
FL	36%	15.0	20.3	409	2.1
NY	34%	10.7	14.3	410	2.1
IN	25%	1.3	1.7	50	0.8
WA	25%	1.3	1.7	95	1.3
WI	25%	2.7	3.3	61	1.1
AR	0.0%	1.0	1.0	23	0.8
DC	0.0%	1.7	1.7	36	5.5
NE	0.0%	0.3	0.3	16	0.9
OH	0.0%	5.7	5.7	140	1.2
IL	-19%	5.3	4.3	170	1.3
CO	-20%	3.3	2.7	64	1.2
OK	-25%	1.3	1.0	40	1.0
NC	-31%	4.3	3.0	129	1.3
OR	-33%	2.0	1.3	41	1.0
DE		0.0	0.3	20	2.1
ID		0.0	3.0	20	1.2
MT		0.0	0.3	5	0.5
ND		0.0	0.0	2	0.3
SD		0.0	0.3	13	1.5
WV		0.0	0.3	15	0.8
WY		0.0	0.0	4	0.7

2.3 Money transfer 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 Table 6 received about 80 percent of all money transfer complaints sent to companies for response in July - September 2015. Company-level information should be considered in context of company size and/or market share.

TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR MONEY TRANSFER

Company	3 month average: July - September 2014	3 month average: July - September 2015	% change vs. 3 month period last year	3 month average % untimely: July - Septemb er 2015
MoneyGram	15.7	50.7	223%	0%
Western Union	32.7	33.3	2%	3%
PayPal	12.3	18.7	51%	0%
JPMorgan Chase	5.0	7.0	40%	0%

- Of these companies, MoneyGram saw the greatest percentage increase (223 percent) from July - September 2014 to July - September 2015.
- Of these companies, Western Union saw the least percentage increase (2 percent) during the same period.
- Western Union had the greatest rate of untimely responses (3 percent).
- Among companies which had the lowest untimely rate (0 percent), MoneyGram had the most timely responses at 152 timely responses.

3. Geographic spotlight: Georgia

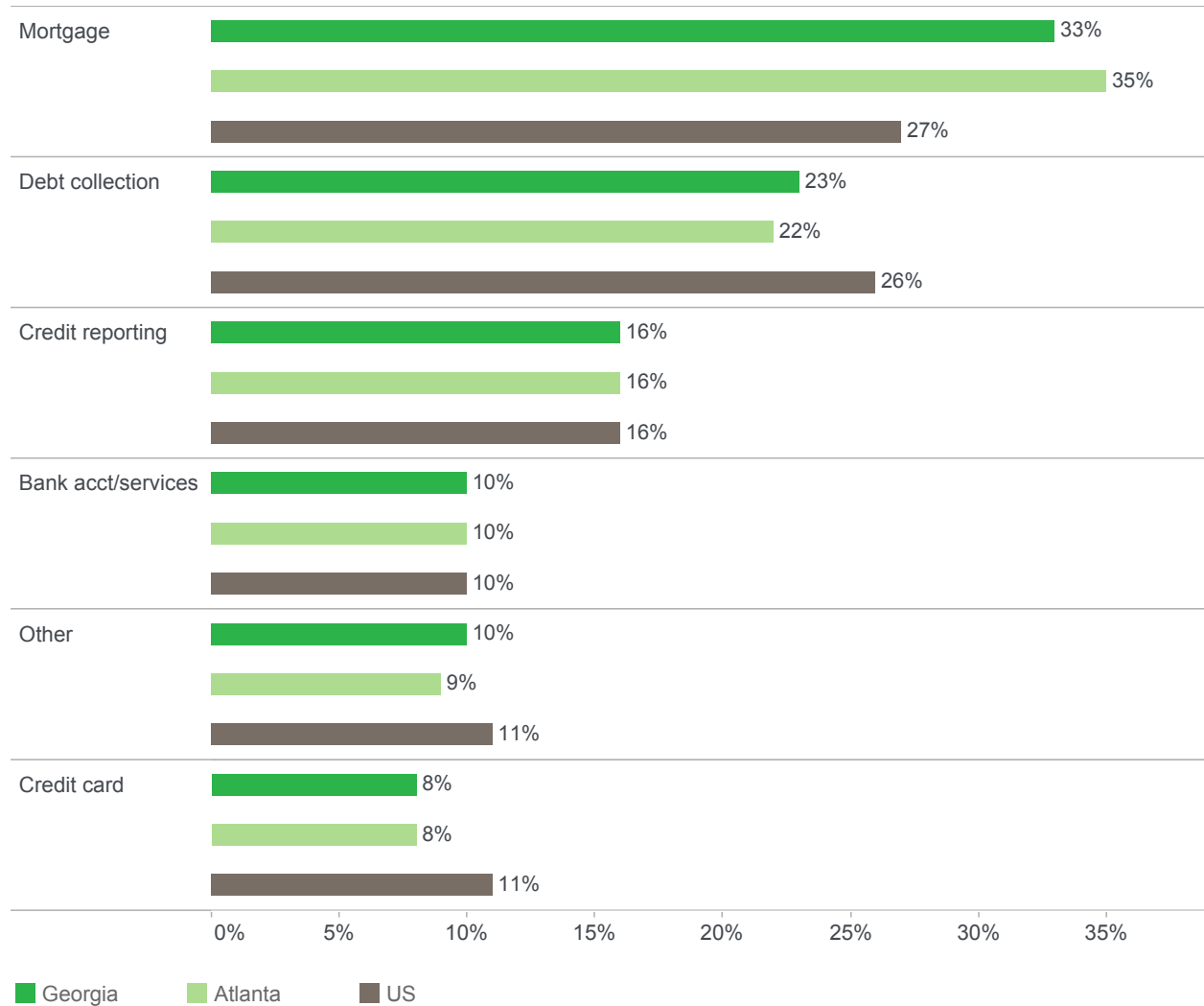
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Georgia and the Atlanta metro area¹¹. As of December 1, 2015, about 31,300 complaints were from Georgia consumers, of which about 23,600 complaints (75 percent) were from Atlanta.

¹¹ The Atlanta metro area is defined as zip codes from the Atlanta-Sandy Springs-Marietta, GA Core-Based Statistical Area (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 Georgia complaints by product

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

FIGURE 3: GEORGIA VS. ATLANTA AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



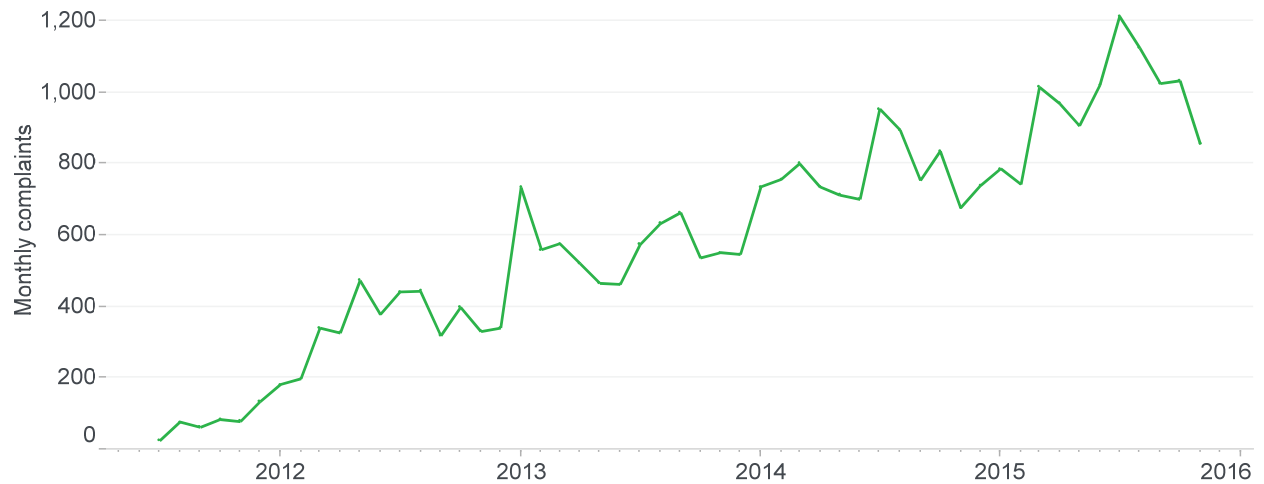
- Consumers in Georgia and Atlanta most often submit mortgage complaints. These made up 33% and 35%, respectively, of all complaints submitted from these consumers, and higher than the 27% national average.

- Consumers in Georgia and Atlanta also complained about debt collection at 23% and 22% respectively, compared to the 26% national average.

3.2 Georgia complaints over time

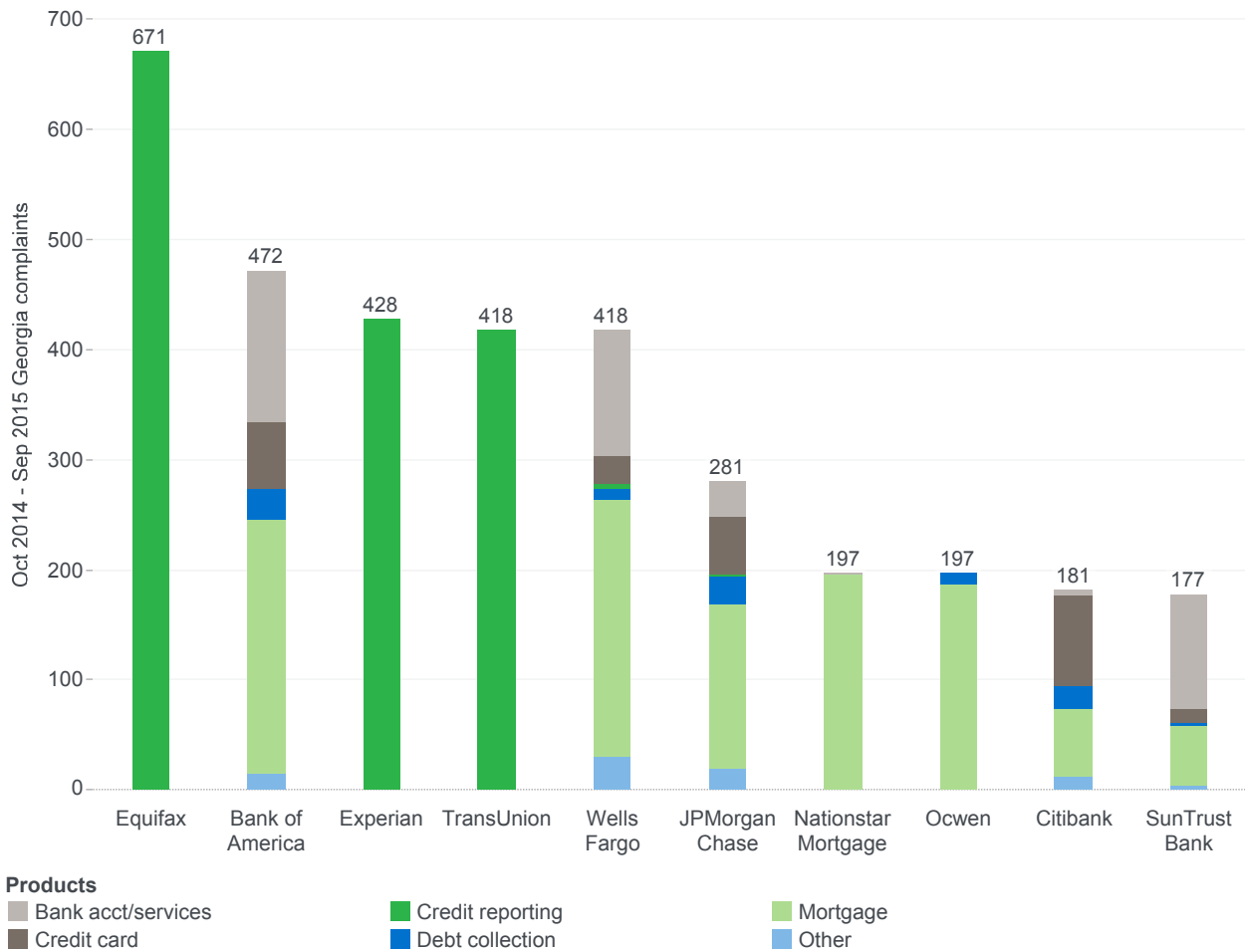
Complaints from consumers in Georgia have generally followed the national trend. Average monthly complaints increased 29 percent from September - November 2014 (750 complaints per month) to September - November 2015 (970 complaints per month), compared to a 13 percent national increase.

FIGURE 4: GEORGIA MONTHLY COMPLAINT VOLUME TREND



3.3 Georgia complaints by company

FIGURE 5: MOST-COMPLAINED-ABOUT COMPANIES BY GEORGIA CONSUMERS



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

- In the October 2014 – September 2015 period, Equifax, Bank of America, and Experian led the list of most-complained-about companies by Georgia 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	3,223	8,123	165	4,238	0	437	8	485	20,663
14-Feb	1,829	584	1,631	3,515	7,824	145	4,593	2	374	3	499	21,019
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	6,080	161	3,586	92	468	144	546	18,851
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	1,091	1,894	4,816	7,961	195	4,280	157	538	199	720	23,747
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	8,196	235	4,479	202	479	188	649	26,486
15-Aug	2,042	1,341	1,930	5,600	7,558	217	4,939	196	446	178	657	25,310
15-Sep	1,912	1,246	1,947	4,679	6,714	198	4,570	149	447	180	608	22,863
15-Oct	2,261	1,306	1,967	4,459	6,880	229	4,471	160	510	891	576	23,970
15-Nov	2,038	1,103	1,843	3,860	6,387	195	4,045	191	421	254	458	21,002
Total¹²	77,290	31,110	83,255	123,917	198,778	5,111	205,915	2,541	11,809	3,871	21,767	770,085

¹² Total column includes approximately 4,721 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	793	535	674	1,455	2,696	44	1,542	35	237	54	225	8,355
Alaska	96	40	133	157	318	9	183	4	19	5	29	997
American Samoa	7	0	3	5	7	1	6	0	0	0	0	30
Arizona	1,592	778	1,791	2,299	4,432	99	4,738	40	170	79	385	16,528
Arkansas	367	192	373	686	998	23	673	12	55	16	114	3,535
California	10,039	3,674	10,805	15,497	25,360	696	35,786	308	1,235	507	2,358	106,796
Colorado	1,175	452	1,507	1,910	3,281	64	3,444	36	167	60	351	12,510
Connecticut	1,049	348	1,228	1,062	1,782	49	2,375	36	133	63	283	8,466
Delaware	492	214	529	532	1,099	20	976	15	62	15	83	4,051
District of Columbia	635	168	541	642	990	36	1,012	27	89	27	212	4,441
Federated States of Micronesia	4	2	6	6	7	1	12	1	1	0	0	40
Florida	6,904	2,540	7,248	13,678	17,303	409	23,184	176	847	237	1,430	74,345
Georgia	3,010	1,522	2,599	5,055	7,135	179	10,357	76	266	189	765	31,304
Guam	12	8	8	16	24	3	24	0	2	1	2	100
Hawaii	210	105	336	531	679	13	896	8	33	9	50	2,887
Idaho	191	111	303	471	1,017	20	609	5	45	7	79	2,875
Illinois	2,982	950	2,925	4,180	6,731	170	6,776	72	425	160	900	26,418
Indiana	820	386	884	1,471	2,680	50	1,848	33	230	42	415	8,910
Iowa	280	145	458	548	1,172	21	590	25	88	24	146	3,508
Kansas	374	173	519	616	1,384	25	756	13	82	26	102	4,102
Kentucky	529	289	569	1,009	2,020	35	1,227	17	142	24	230	6,121
Louisiana	655	404	602	1,466	2,858	50	1,572	23	230	48	204	8,153
Maine	255	96	449	309	627	9	707	12	35	19	115	2,649
Marshall Islands	3	5	6	4	11	0	9	1	0	0	1	40
Maryland	2,394	999	2,454	3,135	5,177	145	7,617	80	408	101	649	23,335
Massachusetts	2,035	469	2,083	1,728	2,734	132	4,004	57	209	89	636	14,243
Michigan	1,878	754	1,835	2,588	5,019	114	6,503	71	361	124	744	20,082
Minnesota	916	263	1,094	1,003	2,072	78	2,523	34	165	48	373	8,629
Mississippi	379	279	323	657	1,279	22	772	12	115	25	98	3,977
Missouri	881	515	1,002	1,410	3,239	64	2,594	43	204	67	431	10,502
Montana	93	49	164	230	476	5	249	5	24	11	51	1,366
Nebraska	272	100	330	297	885	16	504	11	58	16	115	2,616

	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	879	362	887	1,611	2,654	52	2,323	23	171	54	179	9,267
New Hampshire	317	107	377	385	700	14	1,380	9	50	14	142	3,519
New Jersey	3,392	1,058	3,452	4,192	6,172	172	8,953	100	493	157	830	29,144
New Mexico	368	201	386	670	1,219	34	808	11	86	16	108	3,940
New York	6,279	1,574	7,223	8,364	10,105	410	12,309	208	383	262	1,725	49,106
North Carolina	2,074	1,085	2,224	3,369	5,037	129	5,929	78	346	108	479	20,978
North Dakota	54	30	82	150	269	2	96	5	8	3	29	731
Northern Mariana Islands	6	0	3	5	5	0	4	0	0	0	1	24
Ohio	2,345	1,129	2,835	3,055	6,740	140	5,691	76	440	131	957	23,657
Oklahoma	446	305	511	898	1,976	40	983	17	174	29	156	5,578
Oregon	908	302	978	1,132	2,403	41	2,412	31	121	46	291	8,722
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	3,328	1,122	3,116	4,129	6,942	169	6,478	100	476	138	1,200	27,328
Puerto Rico	257	92	269	507	371	9	336	7	4	4	26	1,912
Rhode Island	363	118	341	320	646	19	577	9	72	11	78	2,565
South Carolina	796	605	836	1,790	3,080	61	2,334	31	187	56	260	10,087
South Dakota	101	67	166	147	418	13	188	6	26	2	41	1,184
Tennessee	1,160	638	1,183	1,770	3,949	64	2,576	49	287	69	380	12,184
Texas	4,801	2,859	5,121	14,738	19,424	356	9,710	169	1,037	256	1,156	59,911
Utah	308	175	422	674	1,457	23	1,082	11	83	17	114	4,399
Vermont	156	61	191	169	253	9	342	4	16	9	62	1,278
Virgin Islands	24	5	29	41	36	1	42	2	3	0	2	186
Virginia	2,269	1,008	2,766	4,025	6,063	172	6,217	59	358	133	658	23,860
Washington	1,328	495	1,614	2,474	4,164	95	4,590	45	152	88	481	15,601
West Virginia	216	101	243	449	585	15	379	15	15	12	101	2,159
Wisconsin	790	378	1,255	1,103	2,640	61	2,149	33	193	76	329	9,072
Wyoming	48	40	73	149	291	4	161	4	24	1	30	835
U.S. Armed Forces – Americas	12	1	5	0	22	1	6	2	1	2	2	56
U.S. Armed Forces – Europe	30	18	27	53	58	3	62	3	0	2	16	273
U.S. Armed Forces – Pacific	14	10	29	31	74	1	43	0	1	0	7	210
Unspecified	2,898	598	2,829	2,861	5,532	399	3,683	146	465	82	351	20,397
Total	77,290	31,110	83,255	123,917	198,778	5,111	205,915	2,541	11,809	3,871	21,767	770,085

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