

January 2016

Monthly Complaint Report

Vol. 7



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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 January 1, 2016, the CFPB has handled approximately 790,000 complaints, including approximately 20,300 complaints in December 2015. Table 1 shows the percentage change in complaint volume by product from October - December 2014 to October - December 2015.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: October- December 2014	3 month average: October - December 2015
Prepaid	233%	138	459
Other financial services	61%	106	171
Money transfer	48%	138	204
Bank account or services	39%	1,492	2,079
Credit card	33%	1,417	1,887
Consumer loan	17%	975	1,143
Credit reporting	8%	3,607	3,896
Mortgage	6%	3,859	4,074
Debt collection	3%	6,308	6,524
Payday loan	-11%	493	438
Student loans	-14%	582	499
Total	12%	19,295	21,620

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 October - December 2014 (138 complaints) to October - December 2015 (459 complaints), representing about a 233 percent increase.
- Student loans complaints showed the greatest percentage decrease from October - December 2014 (582 complaints) to October - December 2015 (499 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	6,410	2%	6,766	205,082	
Mortgage	3,839	-2%	4,202	209,618	
Credit reporting	3,513	-6%	3,272	127,284	
Bank account or services	2,006	1%	1,670	79,226	
Credit card	1,880	3%	1,572	85,105	
Consumer loan	1,040	-4%	683	32,128	
Student loans	470	4%	475	22,229	
Payday loan	385	-8%	454	12,193	
Prepaid	230	-11%	216	4,104	
Money transfer	194	2%	157	5,300	
Other financial services	162	-15%	141	2,702	
Total	20,388	-1.0%	14,629	789,964	

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 4,993 complaints where no specific consumer financial product was selected by consumers.

- Student loans complaints showed the greatest month-over-month percentage increase (4 percent).
- 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 decrease (-15 percent).
- For the 28th consecutive month, we handled more complaints about debt collection than any other type of complaint. Debt collection complaints represented about 31 percent of complaints submitted in December 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 December 2015.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Oct - Dec 2014	3 month average: Oct - Dec 2015	Total complaints	Total complaints per 100k population
MS	38%	100	138	4,093	137
MT	37%	31	42	1,416	138
AZ	34%	365	491	16,991	252
VT	30%	27	36	1,309	209
NE	27%	65	82	2,682	143
NC	25%	514	644	21,617	217
WA	25%	383	480	15,926	226
OH	25%	573	716	24,372	210
NM	24%	105	129	4,056	194
VA	23%	567	700	24,572	295
MD	23%	553	678	23,993	401
IL	23%	644	790	27,127	211
ID	22%	70	85	2,941	180
AL	22%	213	260	8,571	177
WV	22%	57	70	2,222	120
WY	21%	23	28	856	147
DE	21%	94	114	4,150	444
GA	21%	748	906	32,140	318
SC	21%	283	342	10,365	214
AR	20%	88	106	3,633	122
KY	20%	146	176	6,279	142
TN	19%	314	373	12,563	192
KS	17%	101	119	4,239	146
PA	17%	676	790	28,041	219
RI	17%	58	68	2,621	248
MI	17%	482	562	20,629	208
OR	16%	216	251	8,991	226
MN	15%	214	247	8,843	162
CA	15%	2,526	2,895	109,265	282
CT	14%	206	235	8,710	242
MA	13%	327	370	14,625	217
NY	13%	1,220	1,376	50,407	255
CO	12%	312	350	12,864	240
MO	10%	247	271	10,738	177
NV	9%	265	290	9,539	336
LA	6%	220	233	8,392	180
IA	6%	90	95	3,613	116
UT	5%	109	114	4,495	153
IN	5%	244	256	9,152	139
FL	4%	1,879	1,955	76,050	382
NH	4%	77	80	3,612	272
ND	3%	23	24	751	102
WI	2%	230	235	9,283	161
NJ	2%	748	762	29,840	334
ME	-2%	63	62	2,703	203
DC	-3%	116	113	4,542	689
TX	-3%	1,740	1,693	61,442	228
SD	-7%	33	31	1,217	143
OK	-19%	178	145	5,714	147
AK	-20%	30	24	1,022	139
HI	-22%	92	72	2,951	208

- Mississippi (38 percent), Montana (37 percent), and Arizona (34 percent) experienced the greatest complaint volume percentage increase from October - December 2014 to October - December 2015.
- Hawaii (-22 percent), Alaska (-20 percent), Oklahoma (-19 percent) experienced the lowest complaint volume percentage increase from October - December 2014 to October - December 2015.⁷
- Of the five most populated states, Illinois (23 percent) experienced the greatest complaint volume percentage increase and Texas (-3 percent) experienced the greatest complaint volume percentage decrease from October - December 2014 to October - December 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 August - October 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

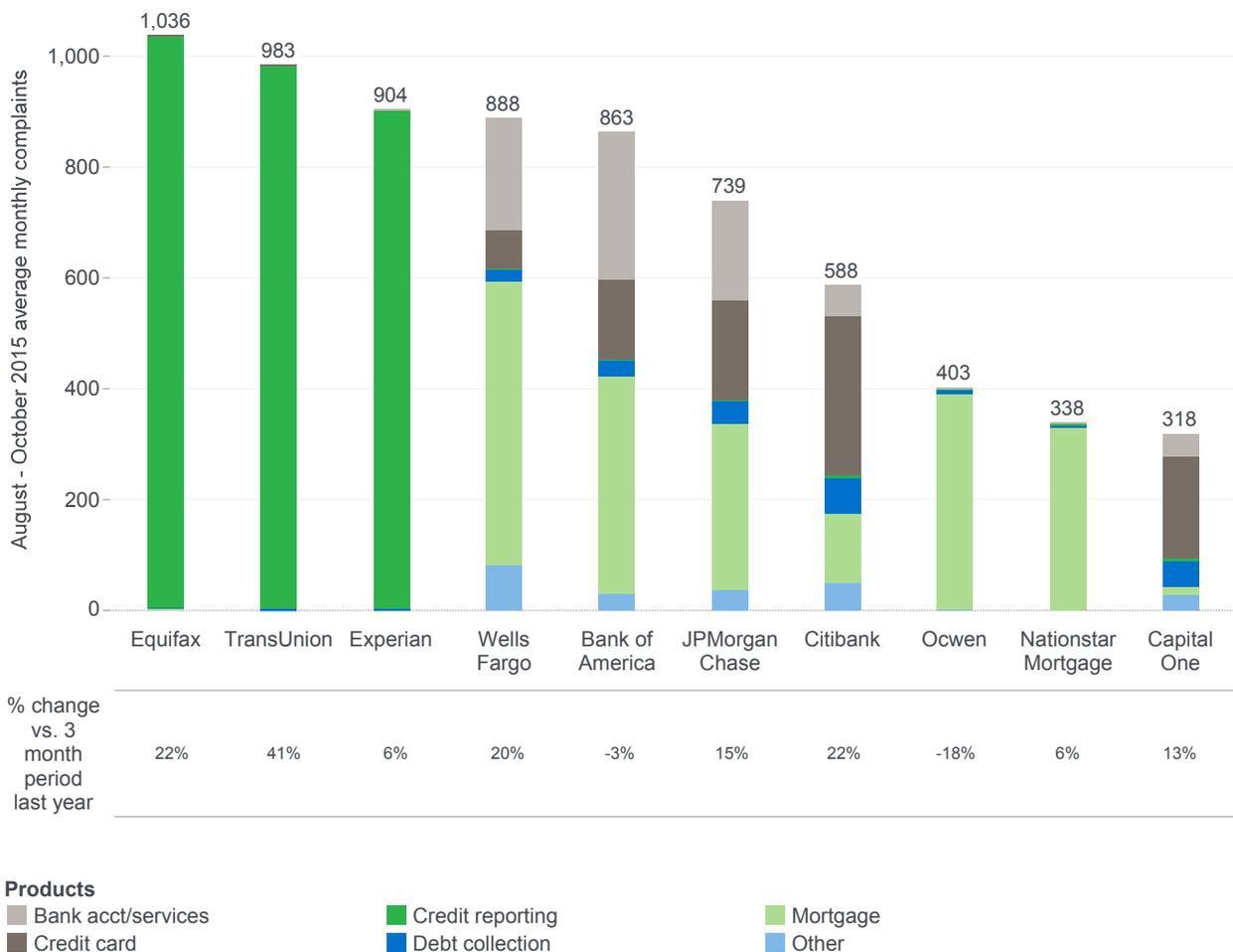


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: August - October 2015	% change vs. 3 month period last year	Monthly average⁸	Total complaints
Equifax	1,036	22%	668	26,066
TransUnion	983	41%	577	21,360
Experian	904	6%	705	26,080
Wells Fargo	888	20%	739	38,408
Bank of America	863	-2%	1,020	53,049
JPMorgan Chase	739	15%	601	31,261
Citibank	588	23%	462	24,025
Ocwen	403	-18%	380	19,374
Nationstar Mortgage	338	6%	235	11,726
Capital One	318	13%	293	15,217

- By average monthly complaint volume, Equifax (1,036), TransUnion (983), and Experian (904) were the most-complained-about companies for August - October 2015.
- Transunion experienced the greatest percentage increase in average monthly complaint volume (41 percent) from August - October 2014 to August - October 2015.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-18 percent) from August - October 2014 to August - October 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 October 2015.

2. Product spotlight: Other financial service

The CFPB has handled approximately 2,700 other financial service complaints since July 19, 2014, representing about 0.3 percent of total complaints.

2.1 Other financial services complaints by type

Figures 2 and 3 show the types of other financial service complaints consumers submitted as a percentage of all other financial service complaints handled. The most common types of other financial service products consumers complain about are debt settlement (47 percent) and check cashing (14 percent). The most common issues identified by consumers are problems with fraud or scams (46 percent) and customer service or customer relations (21 percent).

FIGURE 2: TYPES OF OTHER FINANCIAL SERVICE PRODUCTS CONSUMERS COMPLAIN ABOUT⁹

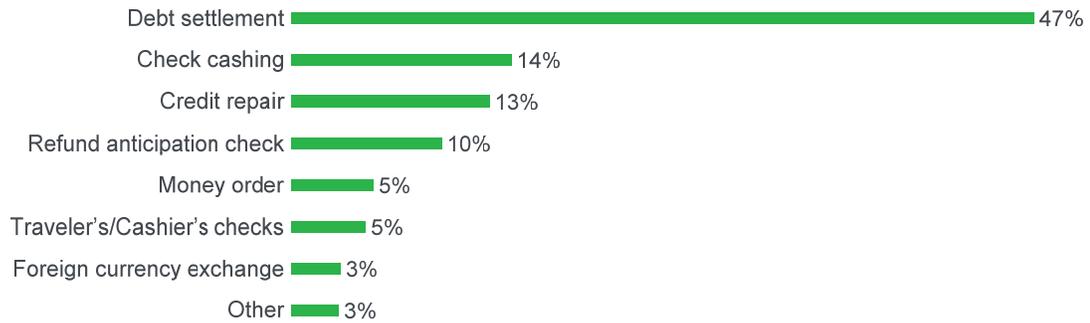
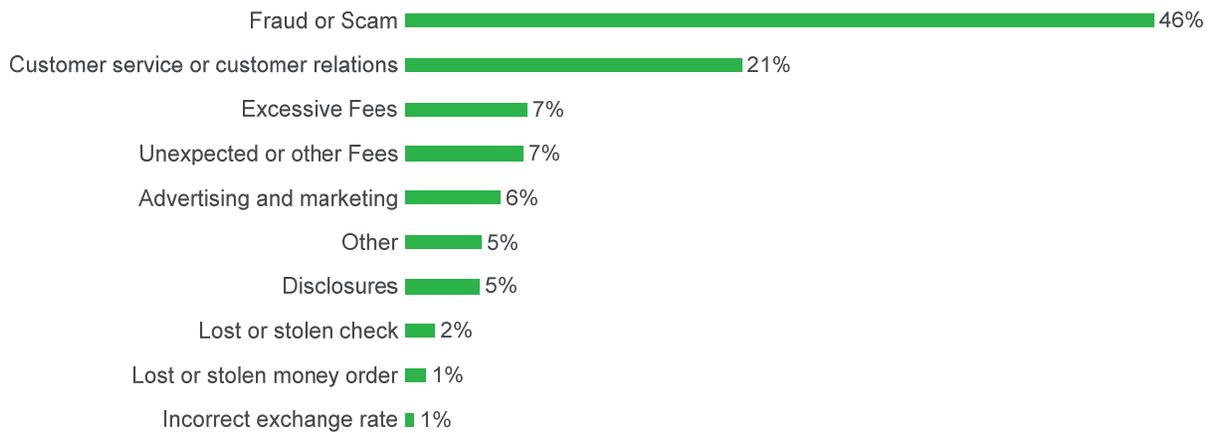


FIGURE 3: TYPES OF OTHER FINANCIAL SERVICE COMPLAINTS REPORTED BY CONSUMERS



- Many other financial service complaints relate to credit repair or debt settlement. In particular consumers reported a large number of instances of upfront fees for both debt settlement and credit repair services. In some cases, existing law prohibits these upfront fees. Consumers should be aware of the potential for scams in both of these areas.
- More than 26 percent of debt settlement and credit repair complaints mention student loans. In more than 70 percent of these complaints the consumer selected "Fraud or

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

Scam" as their primary issue. This suggests that student loan borrowers may be at particular risk for debt settlement and credit repair scams.

- Consumers who submit check cashing complaints frequently mention the high costs. This is especially common for consumers who don't have a bank account at the institution where they are attempting to cash a check. A number of consumers also complained about being unable to cash checks. In many instances these checks were not cashed because of recommendations made by check authorization and warranty companies.
- Consumers also complain about difficulties redeeming money orders and about problems that arise when money orders are lost. In many of these complaints, consumers express dissatisfaction with the error resolution processes available to them and the length of time required to resolve errors.
- Money order, traveler's check/cashier's check, and foreign currency complaints frequently involve consumers who believe that they have been the victim of a scam. Frequently these complaints involve common scams, such as those that involve providing advance payment before goods are delivered or services are rendered. Scam victims may be unable to secure redress from their financial institutions.

2.2 Other financial service complaints by state

Table 5 shows the other financial service complaint volume percentage change by state.¹⁰ Some of the highlights include:

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

- Kentucky (700 percent), Missouri (700 percent), and Arizona (300 percent) experienced the greatest percentage increase in other financial service complaints from October - December 2014 to October - December 2015.
- Montana (-100 percent), Arkansas (-100 percent), and Washington (-50 percent) experienced the greatest percentage decrease in other financial service complaints from October - December 2014 to October - December 2015.
- Of the five most populated states, Illinois (183 percent) experienced the greatest percentage increase and Texas (4 percent) experienced the least percentage increase in other financial service complaints from October - December 2014 to October - December 2015.

TABLE 5: OTHER FINANCIAL SERVICE COMPLAINT VOLUME PERCENT CHANGE BY STATE

	% change	3 month average: Oct - Dec 2014	3 month average: Oct - Dec 2015	Total complaints	Complaints per 100k population
KY	700%	0.3	2.7	20	0.5
MO	700%	0.3	2.7	45	0.7
AZ	300%	0.7	2.7	42	0.6
LA	250%	0.7	2.3	24	0.5
IL	183%	2.0	5.7	79	0.6
MN	175%	1.3	3.7	38	0.7
TN	167%	1.0	2.7	51	0.8
OR	160%	1.7	4.3	39	1.0
NC	150%	2.0	5.0	82	0.8
NJ	150%	4.0	10.0	108	1.2
PA	144%	3.0	7.3	104	0.8
MI	133%	2.0	4.7	74	0.7
DC	100%	1.0	2.0	29	4.4
OH	100%	1.7	3.3	79	0.7
VA	100%	2.3	4.7	66	0.8
MD	80%	3.3	6.0	87	1.5
WI	80%	1.7	3.0	34	0.6
AL	75%	1.3	2.3	36	0.7
CA	74%	14.3	25.0	338	0.9
CT	71%	2.3	4.0	39	1.1
CO	60%	1.7	2.7	36	0.7
GA	57%	2.3	3.7	84	0.8
DE	50%	0.7	1.0	15	1.6
IN	33%	1.0	1.3	34	0.5
MA	33%	2.0	2.7	59	0.9
NY	26%	10.3	13.0	222	1.1
FL	15%	9.0	10.3	180	0.9
TX	4%	8.7	9.0	178	0.7
OK	0.0%	0.7	0.7	17	0.4
SC	0.0%	1.3	1.3	32	0.7
UT	0.0%	0.7	0.7	11	0.4
WY	0.0%	0.3	0.3	4	0.7
IA	-25%	2.7	2.0	27	0.9
MS	-33%	1.0	0.7	13	0.4
NV	-40%	1.7	1.0	23	0.8
AK	-50%	0.7	0.3	4	0.5
KS	-50%	0.7	0.3	14	0.5
NM	-50%	0.7	0.3	11	0.5
RI	-50%	0.7	0.3	10	0.9
WA	-50%	2.7	1.3	45	0.6
AR	-100%	0.7	0.0	12	0.4
MT	-100%	0.3	0.0	5	0.5
HI		0.0	0.3	9	0.6
ID		0.0	0.3	5	0.3
ME		0.0	0.3	13	1.0
ND		0.0	1.0	6	0.8
NE		0.0	1.3	11	0.6
NH		0.0	0.3	10	0.8
SD		0.0	0.7	6	0.7
VT		0.0	0.0	4	0.6
WV		0.0	2.7	17	0.9

2.3 Other financial service 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 50 percent of all other financial service complaints sent to companies for response in August - October 2015. Company-level information should be considered in context of company size and/or market share.

TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR OTHER FINANCIAL SERVICE

Company	3 month average: August - October 2014	3 month average: August - October 2015	% change vs. 3 month period last year	3 month average % untimely: August - October 2015
Bank of America	1.0	3.0	200%	0%
Global Client Solutions	2.3	2.0	-14%	0%
FNIS (Fidelity National Information Services, Inc.)	0.7	1.7	150%	0%
Citibank	1.3	1.3	0%	0%
JPMorgan Chase	2.7	1.3	-50%	0%
MoneyGram	0.0	1.3		0%
Amex	1.3	1.0	-25%	0%
Wells Fargo	2.7	1.0	-63%	0%
John C. Heath, Attorney at Law, PLLC	2.3	0.7	-71%	0%

- Of these companies, Bank of America saw the greatest percentage increase (200 percent) from August - October 2014 to August - October 2015.
- Of these companies, John C. Heath, Attorney at Law, PLLC saw the greatest percentage decrease (-71 percent) during the same period.

3. Geographic spotlight: New York metro area

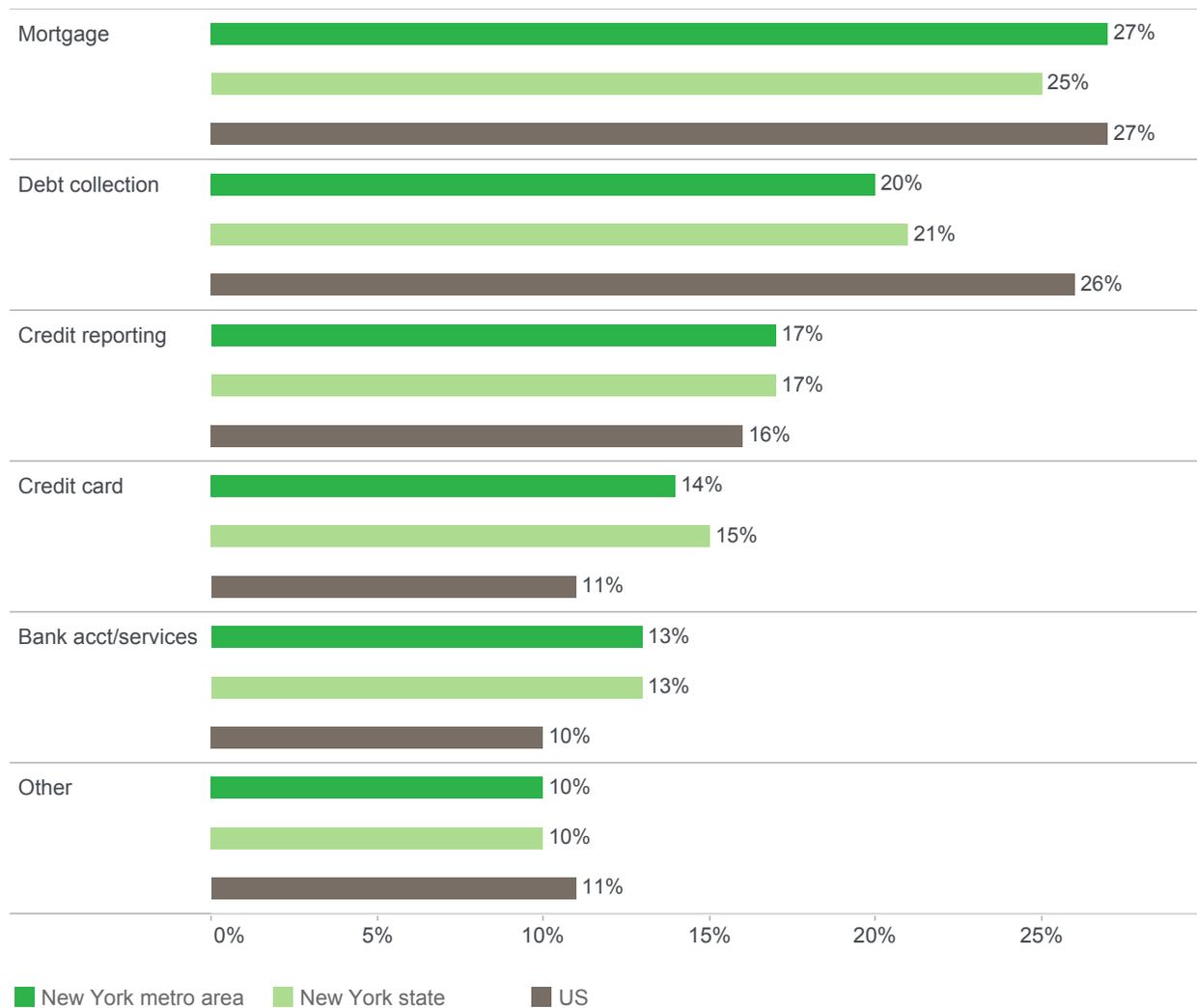
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in the New York metro area¹¹ and New York state. As of January 1, 2016, about 57,700 complaints we have handled were from the New York metro area and 50,400 complaints were from New York state.

¹¹ The New York metro area is defined as zip codes from the New York-Northern New Jersey-Long Island NY-NJ-PA 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 New York complaints by product

Figure 4 shows the distribution of complaints by product for the New York metro area, New York state, and the United States as a whole.

FIGURE 4: THE NEW YORK METRO AREA VS. NEW YORK STATE AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



- Consumers in the New York metro area and New York state most often submit mortgage complaints. These made up 27 percent and 25 percent, respectively, of all complaints submitted from these consumers, compared to the 27 percent national average.

- Consumers in the New York metro area and New York state also complained about debt collection. These complaints made up 20 percent and 21 percent respectively, of all complaints submitted from these consumers, and was lower than the 26 percent national average.

3.2 New York metro area complaints over time

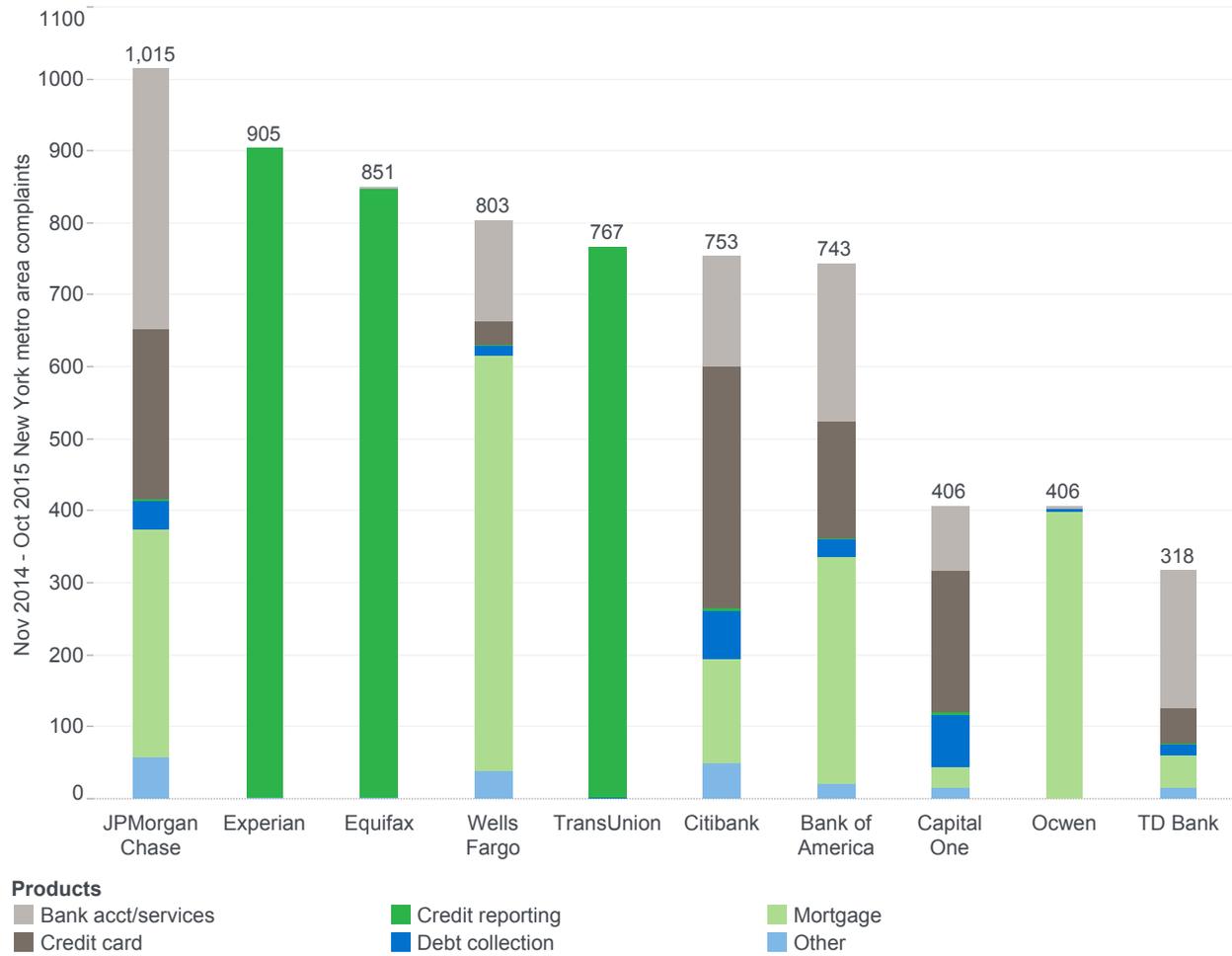
Complaints from consumers in the New York metro area have generally followed the national trend. Average monthly complaints increased 7 percent from October - December 2014 (1,400 complaints per month) to October - December 2015 (1,500 complaints per month), compared to a 12 percent national increase.

FIGURE 5: NEW YORK METRO AREA MONTHLY COMPLAINT VOLUME TREND



3.3 New York metro area complaints by company

FIGURE 6: MOST-COMPLAINED-ABOUT COMPANIES BY NEW YORK METRO AREA CONSUMERS



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

- In the November 2014 – October 2015 period, JPMorgan Chase, Experian, and Equifax led the list of most-complained-about companies by New York metro area 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	4,938	196	446	178	657	25,309
15-Sep	1,911	1,245	1,946	4,678	6,714	198	4,567	149	447	180	608	22,855
15-Oct	2,248	1,299	1,963	4,447	6,860	229	4,447	160	510	891	574	23,886
15-Nov	1,982	1,089	1,818	3,727	6,301	190	3,937	190	420	257	452	20,586
15-Dec	2,006	1,040	1,880	3,513	6,410	194	3,839	162	385	230	470	20,388
Total¹²	79,226	32,128	85,105	127,284	205,082	5,300	209,618	2,702	12,193	4,104	22,229	789,964

¹² Total column includes approximately 4,993 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	808	551	689	1,491	2,768	45	1,576	36	246	60	234	8,571
Alaska	99	41	135	158	330	10	186	4	19	5	30	1,022
American Samoa	7	0	3	5	9	1	6	0	0	0	0	32
Arizona	1,641	797	1,830	2,369	4,609	101	4,820	42	178	85	389	16,991
Arkansas	373	199	379	710	1,021	24	696	12	58	17	117	3,633
California	10,279	3,769	11,034	15,878	26,109	716	36,348	338	1,273	550	2,415	109,265
Colorado	1,207	470	1,541	1,952	3,403	69	3,525	36	174	61	359	12,864
Connecticut	1,079	364	1,254	1,141	1,826	54	2,402	39	136	69	285	8,710
Delaware	507	222	539	551	1,131	20	989	15	63	15	84	4,150
District of Columbia	644	169	547	657	1,030	37	1,032	29	91	28	214	4,542
Federated States of Micronesia	4	2	6	6	9	1	12	1	1	0	0	42
Florida	7,068	2,617	7,395	14,009	17,819	421	23,558	180	865	248	1,455	76,050
Georgia	3,076	1,582	2,665	5,221	7,399	184	10,517	84	273	200	783	32,140
Guam	12	8	8	17	26	3	24	0	2	1	3	104
Hawaii	211	106	343	533	699	13	925	9	34	10	51	2,951
Idaho	194	113	312	480	1,047	18	619	5	47	7	82	2,941
Illinois	3,053	989	2,988	4,275	6,977	174	6,911	79	441	170	913	27,127
Indiana	844	402	898	1,500	2,773	57	1,880	34	240	45	428	9,152
Iowa	288	150	474	559	1,213	23	599	27	91	26	150	3,613
Kansas	409	179	525	634	1,435	26	765	14	84	27	105	4,239
Kentucky	537	300	580	1,035	2,088	37	1,246	20	146	26	233	6,279
Louisiana	671	419	615	1,514	2,949	55	1,607	24	235	51	209	8,392
Maine	258	100	456	315	648	9	715	13	37	21	115	2,703
Marshall Islands	3	5	6	4	11	0	9	1	0	0	1	40
Maryland	2,458	1,022	2,508	3,244	5,366	155	7,777	87	423	103	668	23,993
Massachusetts	2,083	485	2,130	1,774	2,840	139	4,086	59	217	92	646	14,625
Michigan	1,924	783	1,878	2,677	5,176	118	6,595	74	378	130	762	20,629
Minnesota	937	265	1,121	1,040	2,134	79	2,569	38	166	48	384	8,843
Mississippi	388	290	324	700	1,312	24	783	13	119	25	99	4,093
Missouri	897	536	1,023	1,444	3,317	67	2,634	45	209	72	443	10,738
Montana	97	50	170	237	497	6	253	5	26	12	53	1,416
Nebraska	288	101	334	302	914	16	510	11	60	16	118	2,682

	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	905	373	908	1,676	2,728	54	2,369	23	179	59	183	9,539
New Hampshire	321	110	387	393	745	14	1,392	10	51	15	149	3,612
New Jersey	3,503	1,090	3,523	4,274	6,351	177	9,112	108	506	164	850	29,840
New Mexico	378	209	389	694	1,271	37	819	11	86	18	109	4,056
New York	6,472	1,625	7,408	8,561	10,417	424	12,570	222	391	283	1,753	50,407
North Carolina	2,118	1,125	2,308	3,493	5,223	132	6,045	82	356	110	490	21,617
North Dakota	56	32	85	153	275	2	97	6	8	3	29	751
Northern Mariana Islands	6	0	3	5	5	0	4	0	0	0	1	24
Ohio	2,406	1,174	2,901	3,164	6,988	147	5,806	79	464	139	977	24,372
Oklahoma	454	320	526	922	2,025	40	996	17	180	30	159	5,714
Oregon	935	306	1,002	1,174	2,486	43	2,478	39	124	47	296	8,991
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	3,394	1,159	3,197	4,214	7,182	174	6,618	104	489	147	1,231	28,041
Puerto Rico	259	92	277	513	391	9	348	7	4	6	27	1,963
Rhode Island	365	119	348	328	661	20	589	10	78	12	79	2,621
South Carolina	803	627	860	1,862	3,177	65	2,365	32	195	58	266	10,365
South Dakota	102	70	173	152	432	14	189	6	26	2	42	1,217
Tennessee	1,196	672	1,203	1,851	4,079	65	2,628	51	297	74	384	12,563
Texas	4,913	2,952	5,252	15,059	19,973	370	9,918	178	1,078	265	1,188	61,442
Utah	314	184	428	685	1,500	26	1,096	11	84	18	115	4,495
Vermont	159	64	195	173	263	9	347	4	17	9	63	1,309
Virgin Islands	25	5	33	44	36	2	42	2	3	0	2	195
Virginia	2,330	1,046	2,833	4,203	6,261	177	6,339	66	368	144	667	24,572
Washington	1,362	503	1,642	2,494	4,277	100	4,677	45	162	93	491	15,926
West Virginia	219	105	246	466	612	16	381	17	16	13	101	2,222
Wisconsin	803	387	1,270	1,119	2,737	63	2,180	34	205	82	337	9,283
Wyoming	48	44	75	152	298	4	165	4	25	1	30	856
U.S. Armed Forces – Americas	12	1	5	0	22	1	6	2	1	2	2	56
U.S. Armed Forces – Europe	30	18	30	55	60	3	64	3	0	2	16	282
U.S. Armed Forces – Pacific	14	10	29	33	76	1	44	0	1	0	7	215
Unspecified	2,979	619	2,858	2,937	5,645	409	3,756	155	467	88	357	20,835
Total	79,226	32,128	85,105	127,284	205,082	5,300	209,618	2,702	12,193	4,104	22,229	789,964

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