

March 2016

# Monthly Complaint Report

Vol. 8



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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 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 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](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 February 1, 2016, the CFPB has handled approximately 811,700 complaints, including approximately 21,800 complaints in January 2016. Table 1 shows the percentage change in complaint volume by product from November 2014 to January 2015 to November 2015 to January 2016.<sup>4</sup>

**TABLE 1: CHANGE IN COMPLAINT VOLUME**

	% change	3 month average: Nov 2014 - Jan 2015	3 month average: Nov 2015 - Jan 2016
Other financial services	77%	100	178
Prepaid	62%	147	238
Money transfer	42%	142	202
Bank account or services	37%	1,491	2,046
Credit card	33%	1,445	1,922
Consumer loan	15%	964	1,105
Mortgage	13%	3,536	4,006
Debt collection	4%	6,251	6,497
Credit reporting	-7%	3,807	3,536
Student loans	-10%	556	501
Payday loan	-12%	467	409
<b>Total</b>	<b>10%</b>	<b>19,074</b>	<b>20,887</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 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 percentage increase from November 2014 to January 2015 (100 complaints) to November 2015 to January 2016 (178 complaints), representing about a 77 percent increase.
- Payday loan complaints showed the greatest percentage decrease from November 2014 to January 2015 (467 complaints) to November 2015 to January 2016 (409 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 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>5</sup>

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<sup>5</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>6</sup>**

Products	Complaints this month	% change vs last month	Monthly average since launch	Total complaints	Monthly complaints
Debt collection	6,788	6%	6,759	211,863	
Mortgage	4,263	12%	4,200	213,861	
Credit reporting	3,455	0.7%	3,272	130,651	
Bank account or services	2,165	9%	1,678	81,376	
Credit card	2,057	9%	1,580	87,172	
Consumer loan	1,184	13%	693	33,315	
Student loans	578	23%	477	22,809	
Payday loan	424	10%	452	12,616	
Prepaid	229	0.0%	216	4,332	
Money transfer	223	16%	159	5,522	
Other financial services	182	12%	144	2,884	
<b>Total</b>	<b>21,805</b>	<b>8%</b>	<b>14,757</b>	<b>811,650</b>	

2013 2015

■ Product launch month ■ This month

<sup>6</sup> Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints. Total complaints column includes 5,249 complaints where no specific consumer financial product was selected by consumers.

- Student loan complaints showed the greatest month-over-month percentage increase (23 percent).
- Prepaid card complaints showed the least month-over-month percentage increase (0 percent).
- For the prior 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 January 2016.
- Debt collection, mortgage, and credit reporting complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 67 percent of complaints submitted in January 2016.

## 1.2 Complaint volume by state

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

	% change	3 month average: Nov 2014 - Jan 2015	3 month average: Nov 2015 - Jan 2016	Total complaints	Total complaints per 100k population
AZ	33%	349	466	17,479	256
DE	28%	87	111	4,266	451
NC	27%	509	645	22,282	222
CO	24%	298	370	13,249	243
ND	24%	22	28	786	104
CT	23%	193	238	8,966	250
NM	22%	105	128	4,171	200
MN	22%	196	238	9,077	165
TN	21%	314	379	12,981	197
MD	21%	554	668	24,635	410
KS	20%	112	135	4,425	152
GA	19%	731	869	33,053	324
MI	18%	464	548	21,192	214
OH	18%	591	695	25,088	216
PA	17%	658	767	28,825	225
KY	16%	140	163	6,464	146
MS	16%	102	119	4,208	141
IL	16%	660	765	27,929	217
WA	15%	372	428	16,367	228
OR	14%	216	248	9,237	229
MT	13%	35	40	1,447	140
VA	13%	586	661	25,197	301
LA	12%	211	237	8,663	185
MA	12%	327	367	14,990	221
WV	11%	59	65	2,287	124
IA	11%	89	99	3,726	119
AR	11%	91	101	3,735	125
CA	11%	2,491	2,758	112,134	286
SC	10%	285	314	10,645	217
NY	10%	1,185	1,301	51,718	261
IN	9%	237	258	9,430	142
AL	7%	225	242	8,832	182
ME	7%	60	64	2,766	208
NH	7%	78	84	3,691	277
NE	7%	72	76	2,764	146
MO	5%	252	264	11,032	181
OK	5%	157	165	5,928	152
NV	4%	252	261	9,801	339
WY	3%	21	22	876	149
RI	3%	59	61	2,679	254
AK	2%	27	28	1,057	143
NJ	1%	702	712	30,544	341
FL	0.9%	1,836	1,853	78,006	385
ID	0.8%	79	80	3,013	182
UT	-5%	118	112	4,635	155
WI	-5%	237	225	9,530	165
TX	-8%	1,787	1,649	63,232	230
VT	-9%	34	31	1,339	214
SD	-10%	30	27	1,244	145
DC	-13%	125	108	4,662	694
HI	-15%	77	66	3,007	210



- Arizona (33 percent), Delaware (28 percent), and North Carolina (27 percent) experienced the greatest complaint volume percentage increase from November 2014 to January 2015 to November 2015 to January 2016.
- Hawaii (-15 percent), the District of Columbia (-13 percent), South Dakota (-10 percent) experienced the greatest complaint volume percentage decrease from November 2014 to January 2015 to November 2015 to January 2016.<sup>7</sup>
- Of the five most populated states, Illinois (16 percent) experienced the greatest complaint volume percentage increase, and Texas (-8 percent) experienced the greatest complaint volume percentage decrease from November 2014 to January 2015 to November 2015 to January 2016.

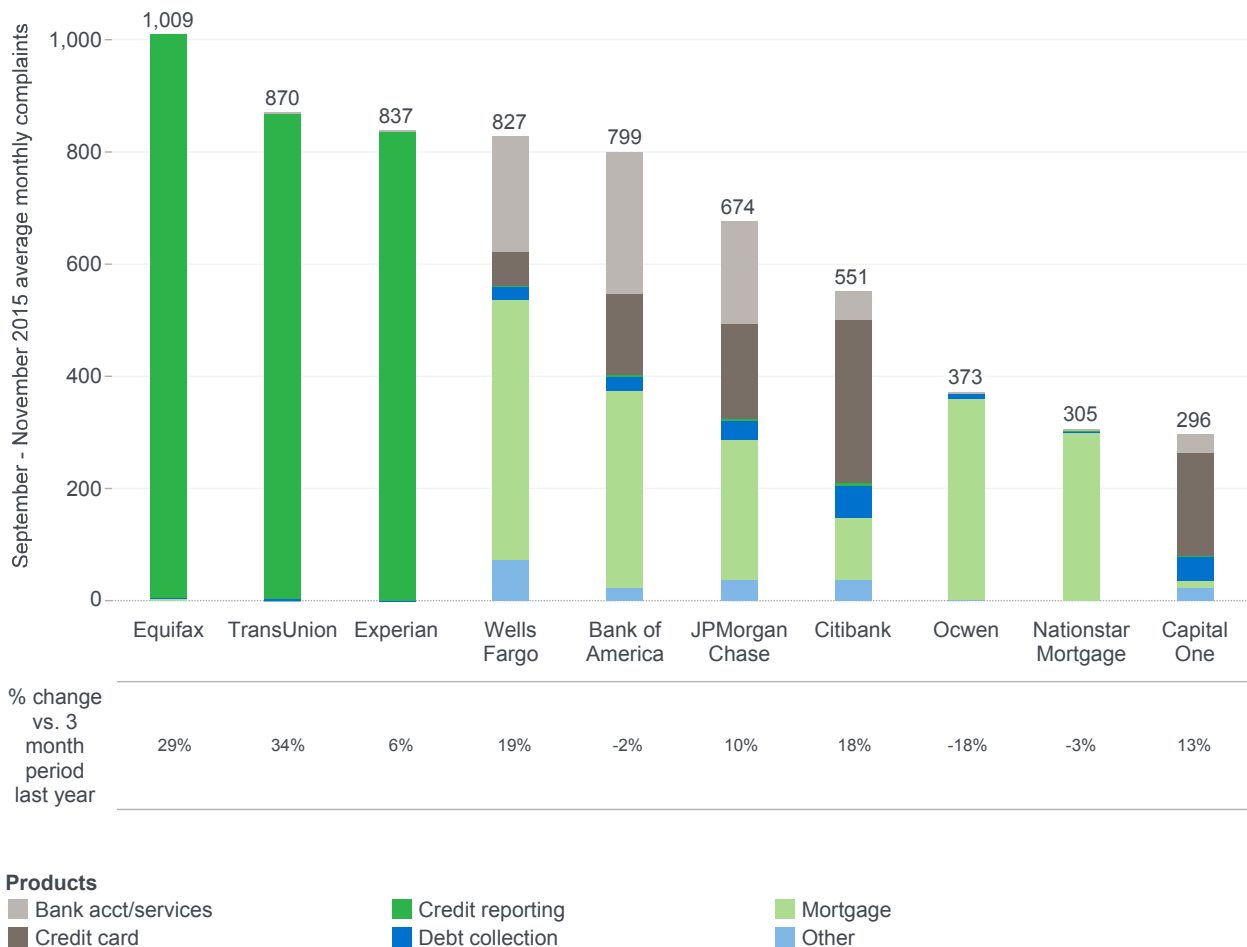
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<sup>7</sup> Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2015 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2015/index.html>

# 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 September - November 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. 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: September - November 2015</b>	<b>% change vs. 3 month period last year</b>	<b>Monthly average<sup>8</sup></b>	<b>Total complaints</b>
Equifax	1,009	29%	678	27,112
TransUnion	870	34%	584	22,178
Experian	837	6%	709	26,940
Wells Fargo	827	19%	739	39,188
Bank of America	799	-2%	1,015	53,787
JPMorgan Chase	674	10%	601	31,876
Citibank	551	18%	462	24,494
Ocwen	373	-18%	379	19,696
Nationstar Mortgage	305	-3%	235	11,977
Capital One	296	13%	292	15,490

- By average monthly complaint volume, Equifax (1,009), TransUnion (870), and Experian (837) were the most-complained-about companies for September - November 2015.
- Transunion experienced the greatest percentage increase in average monthly complaint volume (34 percent) from September - November 2014 to September - November 2015.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-18 percent) from September - November 2014 to September - November 2015.

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<sup>8</sup> Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through November 2015.

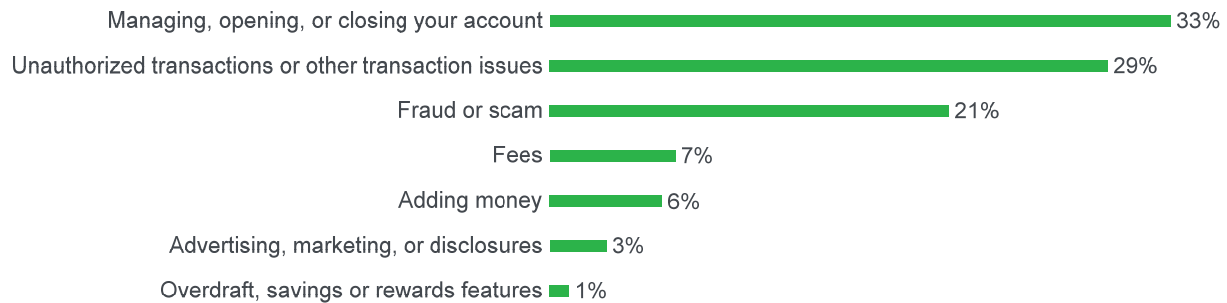
## 2. Product spotlight: Prepaid cards

The CFPB has handled approximately 4,300 prepaid card complaints since July 21, 2011, representing about 0.5 percent of total complaints.

### 2.1 Prepaid card complaints by type

Figure 2 shows the types of prepaid card complaints consumers submitted as a percentage of all prepaid card complaints handled. The most common issues identified by consumers are managing, opening, or closing an account (33 percent) and unauthorized transactions or other transaction issues (29 percent).

**FIGURE 2:** TYPES OF PREPAID COMPLAINTS REPORTED BY CONSUMERS<sup>9</sup>



- Consumers complained that they were unable to access funds loaded on their prepaid cards for an extended period of time. Frequently these consumers complained of hardships resulting from their lack of access to funds.
- Consumers complained about expired prepaid cards where the company declined to re-issue cards with remaining balances. In most instances, the company noted that the expiration or valid through date was embossed on the card.
- A variety of fees—replacement card, monthly, inactivity, transaction, balance inquiry, PIN change, and overdraft—are a major concern for consumers.
- Consumers submitted complaints about compromised prepaid cards. In these complaints, consumers claimed that unauthorized funds withdrawals occurred shortly after card activation or after the consumer performed the first transaction.
- Consumers stated that after disputing a particular charge, the company would often freeze the entire available balance to prevent further loss while the claim was under review. During the review process, companies sometimes requested additional information—such as purchase receipts or packaging—which were not available to consumers.

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<sup>9</sup> Percentages in Monthly Complaint Report may not sum to 100 percent due to rounding.

- Consumers who were victims of frauds or scams frequently complained that scammers instructed them to purchase prepaid cards in order to transfer funds to the fraud perpetrators.

## 2.2 Prepaid card complaints by state

Table 5 shows the prepaid card complaint volume percentage change by state.<sup>10</sup> Some of the highlights include:

- Alabama (567 percent), Mississippi (500 percent), and Kentucky (400 percent) experienced the greatest percentage increase in prepaid card complaints from November 2014 - January 2015 to November 2015 - January 2016.
- Alaska (-100 percent), New Hampshire (-67 percent), and Montana (-50 percent) experienced the greatest percentage decrease in prepaid card complaints from November 2014 - January 2015 to November 2015 - January 2016.
- Of the five most populated states, Illinois (267 percent) experienced the greatest percentage increase and Florida (3 percent) experienced the least percentage increase in prepaid card complaints from November 2014 - January 2015 to November 2015 - January 2016.

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

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

	% change	3 month average: Nov 2014 - Jan 2015	3 month average: Nov 2015 - Jan 2016	Total complaints	Complaints per 100k population
AL	567%	1.0	6.7	66	1.4
MS	500%	0.3	2.0	26	0.9
KY	400%	0.3	1.7	29	0.7
IA	300%	0.3	1.3	27	0.9
WV	300%	0.3	1.3	15	0.8
IL	267%	3.0	11.0	182	1.4
AR	250%	0.7	2.3	19	0.6
LA	233%	1.0	3.3	54	1.2
CT	200%	1.7	5.0	72	2.0
MD	183%	2.0	5.7	108	1.8
MO	180%	1.7	4.7	74	1.2
SC	150%	1.3	3.3	61	1.2
OK	133%	1.0	2.3	33	0.8
NY	129%	7.0	16.0	294	1.5
WI	120%	1.7	3.7	84	1.5
MA	117%	2.0	4.3	97	1.4
NV	117%	2.0	4.3	62	2.1
GA	100%	6.7	13.3	218	2.1
ID	100%	0.3	0.7	8	0.5
KS	100%	0.7	1.3	27	0.9
ME	100%	0.7	1.3	22	1.7
UT	100%	1.0	2.0	20	0.7
TN	89%	3.0	5.7	81	1.2
OR	83%	2.0	3.7	53	1.3
TX	79%	9.7	17.3	291	1.1
MI	67%	4.0	6.7	133	1.3
HI	50%	0.7	1.0	11	0.8
NE	50%	0.7	1.0	18	0.9
PA	50%	5.3	8.0	152	1.2
CA	41%	25.3	35.7	582	1.5
CO	40%	1.7	2.3	65	1.2
IN	40%	1.7	2.3	46	0.7
WA	36%	3.7	5.0	98	1.4
NC	33%	3.0	4.0	114	1.1
VT	33%	1.0	1.3	12	1.9
VA	25%	5.3	6.7	147	1.8
OH	24%	5.7	7.0	144	1.2
FL	3%	11.0	11.3	260	1.3
DC	0.0%	0.7	0.7	28	4.2
WY	0.0%	0.3	0.3	2	0.3
AZ	-9%	3.7	3.3	87	1.3
MN	-17%	2.0	1.7	51	0.9
NJ	-25%	9.3	7.0	173	1.9
NM	-33%	1.0	0.7	18	0.9
RI	-33%	1.0	0.7	12	1.1
MT	-50%	0.7	0.3	12	1.2
NH	-67%	1.0	0.3	15	1.1
AK	-100%	0.3	0.0	5	0.7
DE		0.0	1.0	16	1.7
ND		0.0	0.0	3	0.4
SD		0.0	0.0	2	0.2

## 2.3 Prepaid card complaints by company

Each month, this product 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 95 percent of all prepaid card complaints sent to companies for response in September - November 2015. Company-level information should be considered in context of company size and/or market share.

**TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR PREPAID**

Company	3 month average: Sep - Nov 2014	3 month average: Sep - Nov 2015	% change vs. 3 month period last year	3 month average % untimely: Sep – Nov 2015
Empowerment Ventures, LLC	0	241	NA	0.10%
Amex	11	19	65%	0%
NetSpend Corporation, a TSYS Company	6	17	174%	0%
Comerica	8	10	25%	0%
Blackhawk Network Holdings Inc.	2	9	440%	0%
U.S. Bancorp	10	8	-20%	0%
Citibank	4	5	23%	0%

- Of these companies, Empowerment Ventures (parent company of RushCard) had the highest number of average monthly complaints (241 complaints per month) for the September - November 2015 period.



- Of these companies, U.S. Bancorp saw the greatest percentage decrease (-20 percent) during the same period.

# 3. Geographic spotlight: Houston metro area

Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in the Houston metro area<sup>11</sup> and Texas. As of February 1, 2016, about 63,200 complaints were from Texas consumers, of which about 15,700 complaints were from Houston.

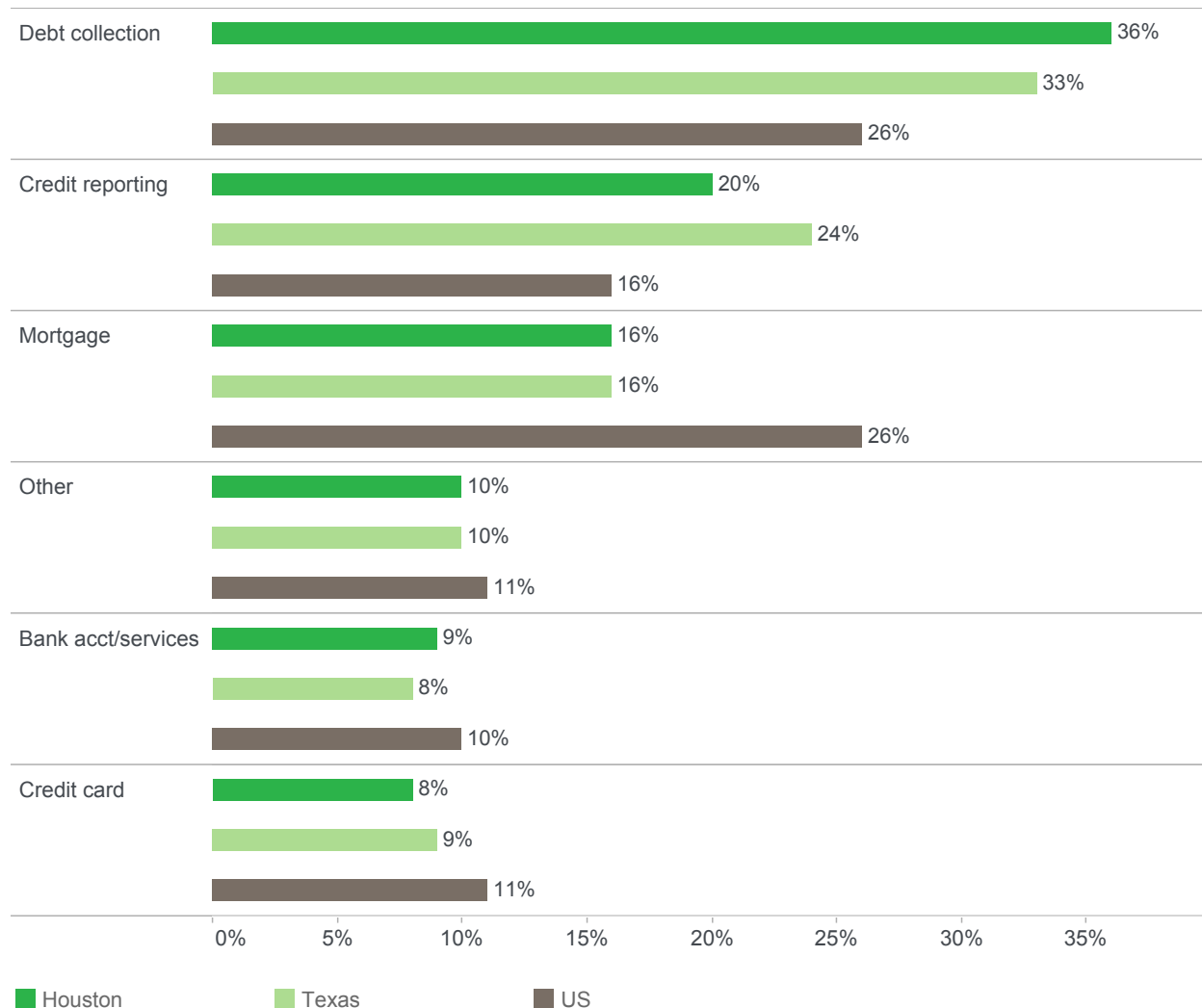
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<sup>11</sup> The Houston metro area is defined as zip codes from the Houston–Sugar Land–Baytown, TX Core-Based Statistical Area (CBSA). [http://www.census.gov/population/metro/files/zip07\\_cbsa06.zip](http://www.census.gov/population/metro/files/zip07_cbsa06.zip).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

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

**FIGURE 3:** HOUSTON VS. TEXAS AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



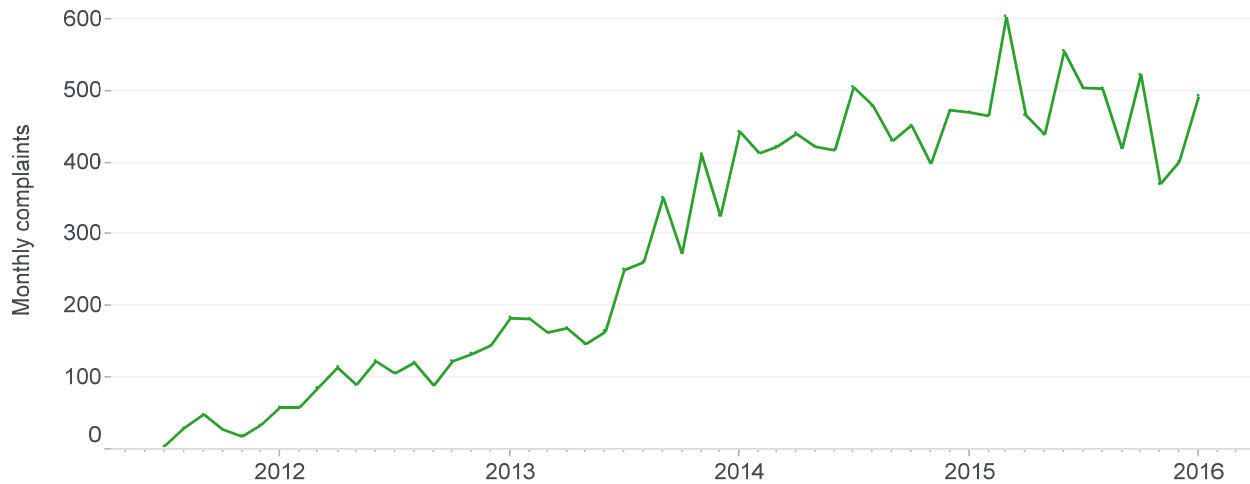
- Consumers in Houston and Texas most often submitted debt collection complaints. These made up 36 percent and 33 percent, respectively, of all complaints submitted from these consumers, which was higher than the 26 percent national average.

- Consumers in Houston and Texas also complained about credit reporting (20 percent and 24 percent respectively) at a higher rate than the 16 percent national average.
- Consumers in Houston and Texas both complained about mortgages (both at 16 percent) at a lower rate than the 26 percent national average.

## 3.2 Houston complaints over time

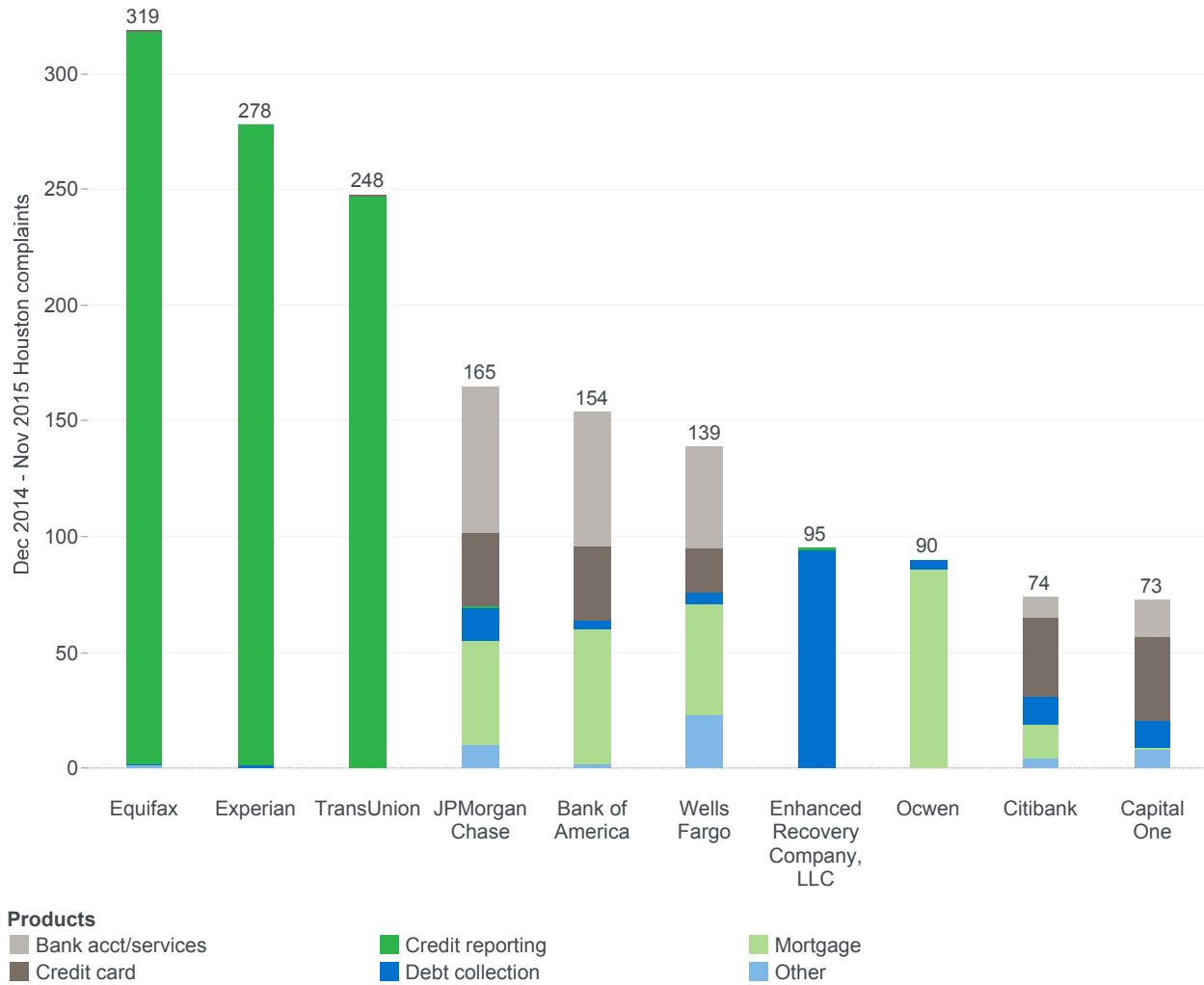
Complaints from consumers in Houston have generally followed the national trend. Average monthly complaints increased 8 percent from 2014 (440 complaints per month) to 2015 (476 complaints per month), similar to the national rate of 8 percent.

**FIGURE 4:** HOUSTON METRO AREA MONTHLY COMPLAINT VOLUME TREND



### 3.3 Houston complaints by company

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



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

- In the December 2014 – November 2015 period, Equifax, Experian, and TransUnion led the list of most-complained-about companies by Houston 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-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

	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-Apr	1,986	688	1,665	3,855	8,317	171	4,771	8	407	1	540	22,437
14-May	1,960	594	1,504	3,400	7,378	176	4,108	2	325	5	545	20,032
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	4,239	147	480	191	686	22,512
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	2,247	1,299	1,963	4,447	6,860	229	4,447	160	510	891	574	23,885
15-Nov	1,982	1,088	1,819	3,720	6,297	190	3,935	190	419	257	453	20,573
15-Dec	1,992	1,044	1,889	3,432	6,407	193	3,820	162	385	229	471	20,282
16-Jan	2,165	1,184	2,057	3,455	6,788	223	4,263	182	424	229	578	21,805
<b>Total<sup>12</sup></b>	<b>81,376</b>	<b>33,315</b>	<b>87,172</b>	<b>130,651</b>	<b>211,863</b>	<b>5,522</b>	<b>213,861</b>	<b>2,884</b>	<b>12,616</b>	<b>4,332</b>	<b>22,809</b>	<b>811,650</b>

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<sup>12</sup> Total column includes approximately 5,249 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	831	572	697	1,548	2,852	47	1,609	40	253	66	248	8,832
Alaska	100	42	138	162	344	10	195	4	20	5	32	1,057
American Samoa	7	0	3	5	9	1	6	0	0	0	0	32
Arizona	1,691	828	1,889	2,426	4,774	103	4,916	45	183	87	401	17,479
Arkansas	380	211	385	717	1,062	24	716	14	59	19	120	3,735
California	10,523	3,884	11,322	16,273	26,981	747	37,061	355	1,334	582	2,485	112,134
Colorado	1,244	504	1,575	2,000	3,533	71	3,593	40	180	65	374	13,249
Connecticut	1,113	373	1,283	1,168	1,886	57	2,469	43	138	72	298	8,966
Delaware	516	233	553	565	1,174	20	1,009	15	65	16	86	4,266
District of Columbia	665	176	559	665	1,073	37	1,052	30	92	28	217	4,662
Federated States of Micronesia	4	2	8	6	9	1	12	1	1	0	0	44
Florida	7,253	2,710	7,521	14,426	18,419	436	23,957	196	899	260	1,497	78,006
Georgia	3,169	1,651	2,730	5,373	7,666	195	10,712	90	280	218	803	33,053
Guam	12	8	8	17	27	3	24	0	2	1	3	105
Hawaii	215	108	349	543	715	15	937	9	35	11	53	3,007
Idaho	201	117	319	492	1,073	18	631	5	49	8	83	3,013
Illinois	3,158	1,033	3,045	4,392	7,221	177	7,075	91	461	182	933	27,929
Indiana	871	428	924	1,527	2,867	58	1,920	40	251	46	442	9,430
Iowa	297	154	482	573	1,264	25	612	28	95	27	152	3,726
Kansas	459	188	543	658	1,491	28	783	15	87	27	106	4,425
Kentucky	553	316	591	1,065	2,149	43	1,274	21	147	29	243	6,464
Louisiana	684	434	634	1,569	3,061	55	1,645	28	241	54	213	8,663
Maine	264	103	464	322	669	9	728	15	38	22	116	2,766
Marshall Islands	4	5	6	4	11	0	9	1	0	0	1	41
Maryland	2,515	1,056	2,564	3,355	5,554	161	7,922	89	441	108	683	24,635
Massachusetts	2,122	501	2,173	1,815	2,933	141	4,187	61	223	97	661	14,990
Michigan	1,973	811	1,919	2,772	5,361	125	6,696	82	394	133	787	21,192
Minnesota	966	281	1,162	1,058	2,194	81	2,617	39	169	51	394	9,077
Mississippi	395	295	326	716	1,370	27	802	14	120	26	101	4,208
Missouri	921	558	1,046	1,497	3,424	71	2,670	46	218	74	454	11,032
Montana	97	52	176	239	507	6	259	5	29	12	54	1,447
Nebraska	296	104	344	312	948	16	515	13	62	18	123	2,764



	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	924	387	935	1,729	2,801	56	2,422	26	185	62	189	9,801
New Hampshire	326	114	391	409	772	14	1,408	13	52	15	152	3,691
New Jersey	3,603	1,116	3,615	4,371	6,528	186	9,265	112	524	173	865	30,544
New Mexico	386	213	399	728	1,305	40	830	12	90	18	114	4,171
New York	6,650	1,673	7,627	8,772	10,696	437	12,862	228	399	294	1,791	51,718
North Carolina	2,179	1,162	2,376	3,618	5,410	142	6,180	91	369	114	503	22,282
North Dakota	57	33	87	165	286	2	104	6	8	3	30	786
Northern Mariana Islands	6	0	3	5	5	0	4	0	0	0	1	24
Ohio	2,466	1,216	2,963	3,275	7,251	149	5,924	84	478	144	1,005	25,088
Oklahoma	468	337	545	966	2,110	42	1,015	18	186	33	162	5,928
Oregon	958	317	1,031	1,196	2,576	45	2,528	42	128	53	302	9,237
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	3,477	1,207	3,271	4,337	7,430	179	6,765	112	500	152	1,252	28,825
Puerto Rico	272	94	282	519	398	9	360	7	4	6	29	2,011
Rhode Island	368	123	354	335	679	22	606	10	78	12	80	2,679
South Carolina	820	650	890	1,907	3,275	66	2,416	32	202	61	271	10,645
South Dakota	107	71	176	158	442	14	191	6	26	2	42	1,244
Tennessee	1,235	715	1,236	1,913	4,228	66	2,684	58	309	81	391	12,981
Texas	5,071	3,057	5,418	15,358	20,655	397	10,164	190	1,118	291	1,205	63,232
Utah	320	190	442	701	1,557	26	1,120	12	90	20	122	4,635
Vermont	165	65	198	179	268	9	350	5	17	12	65	1,339
Virgin Islands	27	5	34	44	37	3	44	2	3	1	2	203
Virginia	2,383	1,080	2,884	4,311	6,438	185	6,476	70	383	147	693	25,197
Washington	1,398	527	1,681	2,557	4,421	104	4,766	51	177	98	503	16,367
West Virginia	225	108	258	476	635	17	385	18	16	15	103	2,287
Wisconsin	827	405	1,298	1,130	2,838	68	2,222	36	211	84	345	9,530
Wyoming	50	47	80	152	302	4	167	4	25	2	33	876
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	58	61	3	66	3	0	2	16	288
U.S. Armed Forces – Pacific	14	11	30	33	79	1	45	0	1	0	7	221
Unspecified	3,052	634	2,894	2,986	5,736	427	3,869	159	470	91	371	21,324
<b>Total</b>	<b>81,376</b>	<b>33,315</b>	<b>87,172</b>	<b>130,651</b>	<b>211,863</b>	<b>5,522</b>	<b>213,861</b>	<b>2,884</b>	<b>12,616</b>	<b>4,332</b>	<b>22,809</b>	<b>811,650</b>

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