

August 2016

Monthly Complaint Report

Vol. 14

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1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection,¹ 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 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 August 1, 2016, the CFPB has handled approximately 954,400 complaints, including approximately 24,000 complaints in July 2016. Table 1 shows the percentage change in complaint volume by product, comparing May - July 2015 with May - July 2016.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

| | % change | 3 month average: May - Jul 2015 | 3 month average: May - Jul 2016 |
|-------------------------|-----------|------------------------------------|------------------------------------|
| Student loan | 64% | 639 | 1,050 |
| Bank account or service | 26% | 1,890 | 2,379 |
| Prepaid | 18% | 186 | 219 |
| Consumer loan | 12% | 1,156 | 1,289 |
| Credit card | 7% | 1,892 | 2,033 |
| Credit reporting | -2% | 5,112 | 5,034 |
| Mortgage | -7% | 4,464 | 4,159 |
| Debt collection | -10% | 7,601 | 6,806 |
| Other financial service | -11% | 175 | 155 |
| Money transfer | -14% | 218 | 187 |
| Payday loan | -19% | 451 | 367 |
| Total | 0% | 23,979 | 23,968 |

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

- Student loan complaints showed the greatest percentage increase from May - July 2015 (639 complaints) to May - July 2016 (1,050 complaints), representing about a 64 percent increase.
- Payday loan complaints showed the greatest percentage decrease from May - July 2015 (451 complaints) to May - July 2016 (367 complaints), representing about a 19 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 | 6,546 | -6% | 6,810 | 254,773 | |
| Credit reporting | 5,382 | 10% | 3,450 | 158,711 | |
| Mortgage | 3,910 | -9% | 4,207 | 239,703 | |
| Bank account or service | 2,401 | -6% | 1,728 | 94,207 | |
| Credit card | 2,138 | 8% | 1,620 | 99,175 | |
| Consumer loan | 1,312 | 3% | 759 | 41,045 | |
| Student loan | 1,183 | 18% | 536 | 28,879 | |
| Payday loan | 336 | -9% | 439 | 14,925 | |
| Prepaid | 211 | -5% | 215 | 5,608 | |
| Money transfer | 165 | -16% | 163 | 6,661 | |
| Other financial service | 139 | -31% | 150 | 3,918 | |
| Total | 24,015 | -1.0% | 15,646 | 954,424 | |

■ 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 6,819 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 27 percent of complaints submitted in July 2016.
- Student loan complaints showed the greatest month-over-month percentage increase (18 percent).
- Other financial service complaints showed the greatest month-over-month percentage decrease (-31 percent).
- Debt collection, credit reporting and mortgage complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 66 percent of complaints submitted in July 2016.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

| | % change | 3 month average: May - Jul 2015 | 3 month average: May - Jul 2016 | Total complaints | Total complaints per 100k population |
|----|----------|------------------------------------|------------------------------------|------------------|---|
| AK | 29% | 25 | 32 | 1,243 | 168 |
| WY | 24% | 24 | 30 | 1,039 | 177 |
| CO | 20% | 381 | 459 | 15,892 | 291 |
| KS | 20% | 116 | 140 | 5,238 | 180 |
| CT | 12% | 237 | 264 | 10,506 | 293 |
| AZ | 10% | 523 | 577 | 20,789 | 304 |
| IA | 9% | 109 | 119 | 4,486 | 144 |
| GA | 9% | 1,043 | 1,137 | 39,715 | 389 |
| OK | 8% | 190 | 206 | 7,098 | 181 |
| DC | 8% | 136 | 147 | 5,543 | 825 |
| ID | 7% | 95 | 101 | 3,581 | 216 |
| MT | 6% | 38 | 40 | 1,695 | 164 |
| VT | 6% | 36 | 38 | 1,558 | 249 |
| WA | 5% | 484 | 507 | 19,397 | 271 |
| NM | 5% | 114 | 119 | 5,020 | 241 |
| IL | 4% | 845 | 879 | 33,110 | 257 |
| MD | 4% | 694 | 721 | 29,011 | 483 |
| AR | 3% | 119 | 123 | 4,445 | 149 |
| NJ | 3% | 876 | 903 | 36,012 | 402 |
| AL | 3% | 293 | 302 | 10,537 | 217 |
| RI | 2% | 67 | 69 | 3,090 | 293 |
| OR | 2% | 285 | 291 | 10,998 | 273 |
| TX | 2% | 1,953 | 1,988 | 74,964 | 273 |
| VA | 2% | 727 | 739 | 29,826 | 356 |
| NV | 1% | 306 | 310 | 11,707 | 405 |
| LA | -0.1% | 299 | 299 | 10,432 | 223 |
| TN | -0.3% | 403 | 402 | 15,622 | 237 |
| CA | -0.6% | 3,257 | 3,236 | 132,073 | 337 |
| IN | -1% | 287 | 283 | 11,219 | 169 |
| OH | -2% | 730 | 713 | 29,406 | 253 |
| NY | -3% | 1,529 | 1,490 | 60,739 | 307 |
| KY | -3% | 195 | 189 | 7,658 | 173 |
| PA | -3% | 832 | 803 | 33,861 | 264 |
| WI | -4% | 260 | 250 | 11,165 | 193 |
| FL | -4% | 2,417 | 2,327 | 92,198 | 455 |
| UT | -6% | 148 | 140 | 5,497 | 183 |
| MS | -6% | 140 | 131 | 5,018 | 168 |
| MN | -6% | 289 | 271 | 10,844 | 198 |
| SC | -6% | 341 | 319 | 12,707 | 260 |
| MI | -7% | 567 | 530 | 24,548 | 247 |
| WV | -7% | 69 | 65 | 2,714 | 147 |
| MA | -7% | 440 | 410 | 17,541 | 258 |
| MO | -7% | 337 | 314 | 12,926 | 212 |
| SD | -9% | 29 | 26 | 1,437 | 167 |
| NE | -9% | 90 | 82 | 3,269 | 172 |
| NH | -10% | 93 | 84 | 4,272 | 321 |
| ND | -11% | 22 | 20 | 935 | 124 |
| NC | -11% | 716 | 634 | 26,109 | 260 |
| HI | -22% | 99 | 77 | 3,447 | 241 |
| DE | -23% | 130 | 100 | 4,893 | 517 |
| ME | -30% | 82 | 58 | 3,210 | 241 |

- Alaska (29 percent), Wyoming (24 percent), and Colorado (20 percent) experienced the greatest complaint volume percentage increase from May - July 2015 to May - July 2016.
- Maine (-30 percent), Delaware (-23 percent), and Hawaii (-22 percent) experienced the greatest complaint volume percentage decrease from May - July 2015 to May - July 2016.⁷
- Of the five most populated states, Illinois (4 percent) experienced the greatest complaint volume percentage increase and Florida (-4 percent) experienced the greatest complaint volume percentage decrease from May - July 2015 to May - July 2016.

⁷ 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 March - May 2016. 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 50 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.

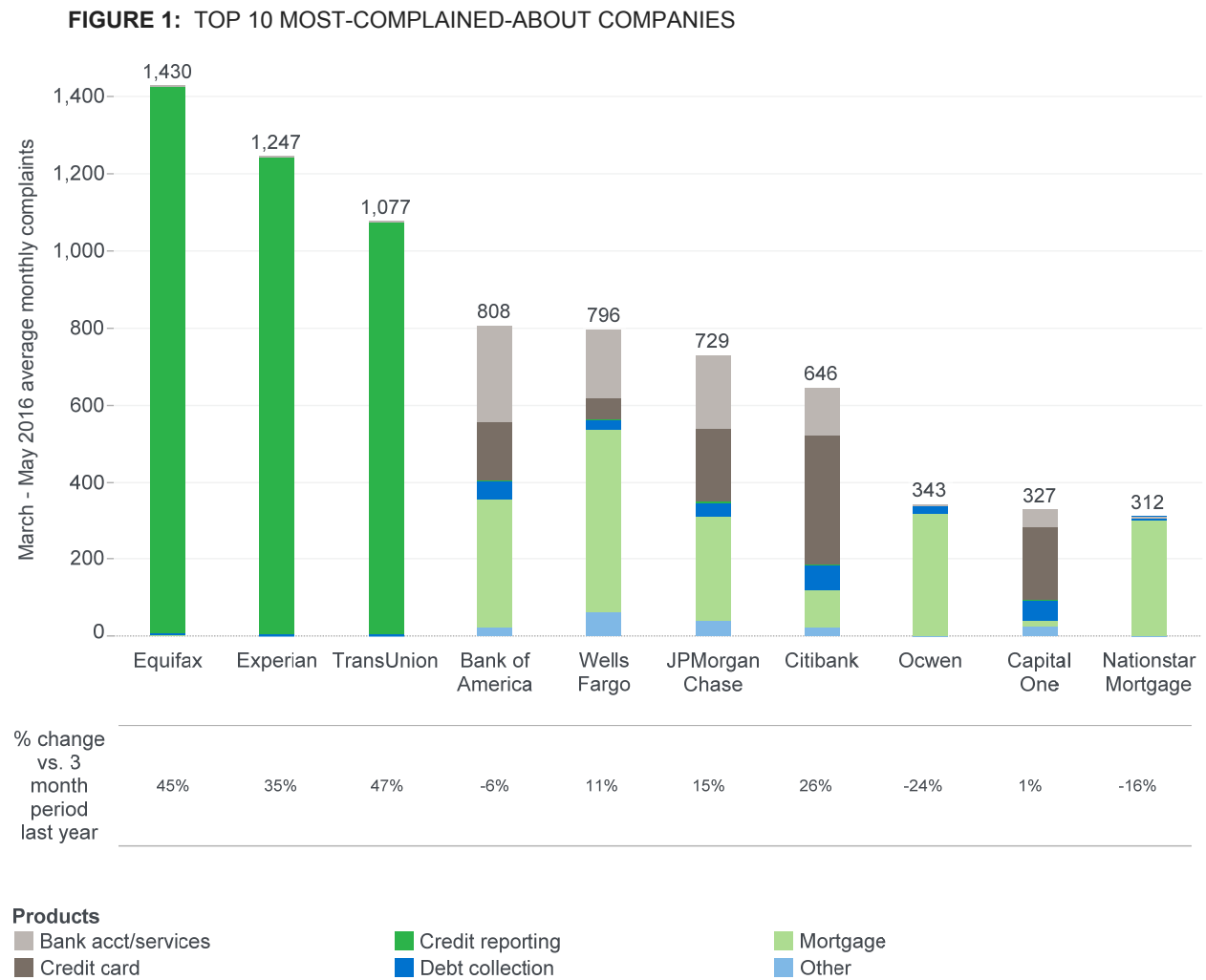


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

| Company | 3 month average: March - May 2016 | % change vs. 3 month period last year | Monthly average⁸ | Total complaints |
|------------------------|--|--|--|-----------------------------|
| Equifax | 1,430 | 45% | 767 | 33,736 |
| Experian | 1,247 | 35% | 743 | 32,695 |
| TransUnion | 1,077 | 47% | 614 | 27,015 |
| Bank of America | 808 | -6% | 1,059 | 57,199 |
| Wells Fargo | 796 | 11% | 800 | 43,220 |
| JPMorgan Chase | 729 | 15% | 648 | 34,976 |
| Citibank | 646 | 26% | 493 | 26,631 |
| Ocwen | 343 | -24% | 398 | 21,471 |
| Capital One | 327 | 1% | 299 | 16,120 |
| Nationstar Mortgage | 312 | -16% | 254 | 13,693 |

- By average monthly complaint volume, Equifax (1,430), Experian (1,247), and TransUnion (1,077) were the most-complained-about companies for March - May 2016.
- TransUnion experienced the greatest percentage increase in average monthly complaint volume (47 percent) from March - May 2015 to March - May 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-24 percent) from March - May 2015 to March - May 2016.

⁸ Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through May 2016.

2. Product spotlight: Bank Account or Service

The CFPB has handled approximately 94,200 bank account or service complaints since July 21, 2011, making bank account or service the fifth most-complained-about product, representing 10 percent of total complaints.

2.1 Bank account or service complaints by type

Figures 2 and 3 show the types of bank account or service complaints consumers submitted as a percentage of all bank account or service complaints handled. The most common types of bank account or service products consumers complain about are checking accounts (64 percent) and other bank product or service (26 percent). The most common issues identified by consumers are problems with account management (45 percent) and deposits and withdrawals (25 percent).

FIGURE 2: TYPES OF BANK ACCOUNT OR SERVICE PRODUCTS CONSUMER COMPLAIN ABOUT

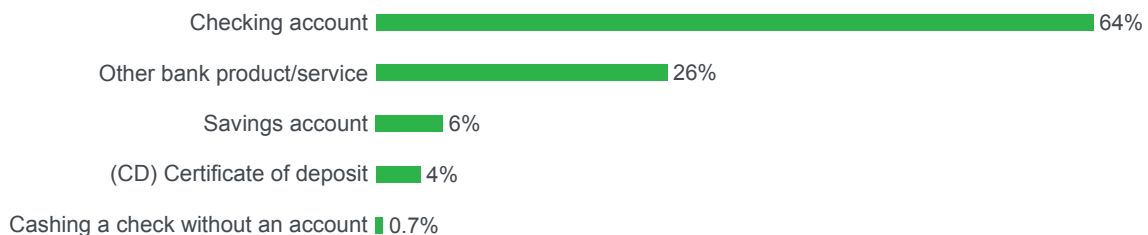
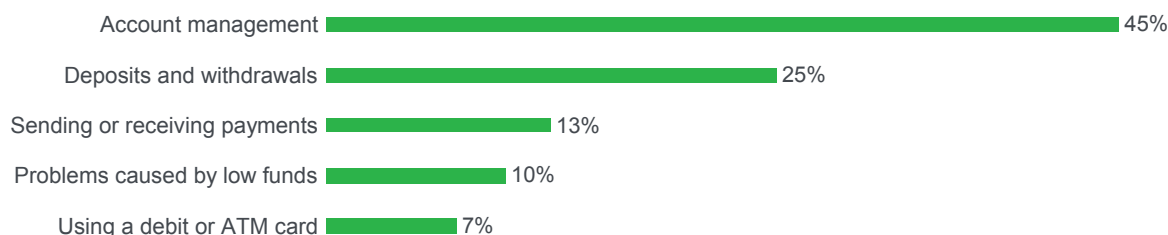


FIGURE 3: TYPES OF BANK ACCOUNT OR SERVICE COMPLAINTS REPORTED BY CONSUMERS



- Complaints about the use of consumer and credit reporting data for account screening are increasingly common. Consumers frequently mention learning of a furnisher’s past negative reporting to both specialty checking account reporting and national credit reporting companies when they attempt to open a new bank account. Consumers also express concern over the difficulty that they have addressing potential errors on their reports.
- Complaints related to overdrafts remain common, including complaints about transaction ordering. Consumers complained about overdrafts that took place because of confusion over the availability of funds that they were attempting to deposit. Consumers also regularly complain about the size of overdraft fees when making small dollar purchases. Other fees, including insufficient funds fees, extended overdraft fees and monthly maintenance fees are also frequently the subject of complaints.
- The availability of funds deposited via check or through direct deposit is a major concern for consumers. Consumers are often frustrated by bank check holding policies and by the length of time it takes for various negotiable instruments to clear and become available. A number of these complaints involved mobile deposit applications and problems that consumers encountered when using them—including institutions having different funds availability policies for mobile deposits.
- Promotional offers for opening new accounts were the focus of a number of complaints, including offers for airline miles and promotional cash. These complaints sometimes involved the consumer’s eligibility for the promotional offer – for example, when a

consumer applies for an offer that they were not eligible for. Other complaints involved disputes over whether the consumer had met the required terms for a promotional offer.

- Consumers also frequently complain about error resolution procedures for their deposit accounts. Consumers frequently claim that a specific transaction was not authorized or that they are the victims of fraud or identity theft. Some consumers also appear to misunderstand the meaning of authorization in the context of error resolution and attempt to dispute transactions because they are dissatisfied with the products or services that they purchased. Other consumers complained about the banks error resolution procedure, including timelines for investigation and provisional credit for disputed transactions.
- A number of consumers have submitted complaints related to the probate process. These consumers frequently mention difficulty getting information about and access to their deceased relatives' accounts. These complaints often involve different types of accounts, including savings accounts, certificates of deposit, trust accounts and retirement accounts.

2.2 Bank account or service complaints by state

Table 5 shows the bank account or service complaint volume percentage change by state.⁹ Some of the highlights include:

- Alaska (400 percent), Hawaii (127 percent), and Wisconsin (92 percent) experienced the greatest percentage increase in bank account or service complaints from May - July 2015 to May - July 2016.
- Mississippi (-32 percent), Oregon (-20 percent), and Washington, D.C. (-18 percent) experienced the greatest percentage decrease in bank account or service complaints from May - July 2015 to May - July 2016.

⁹ Three-month averages are rounded, and percentage changes are based on non-rounded averages.

- Of the five most populated states, Illinois (47 percent) experienced the greatest percentage increase and Florida (10 percent) experienced the least percentage increase in bank account or service complaints from May - July 2015 to May - July 2016.

TABLE 5: BANK ACCOUNT OR SERVICE COMPLAINT VOLUME PERCENT CHANGE BY STATE

| | % change | 3 month average: May - Jul 2015 | 3 month average: May - Jul 2016 | Total complaints | Complaints per 100k population |
|----|----------|------------------------------------|------------------------------------|------------------|-----------------------------------|
| AK | 400% | 0.3 | 1.7 | 111 | 15.0 |
| HI | 127% | 5.0 | 11.3 | 260 | 18.2 |
| WI | 92% | 16.7 | 32.0 | 1,004 | 17.4 |
| ID | 86% | 4.7 | 8.7 | 239 | 14.4 |
| ND | 75% | 1.3 | 2.3 | 69 | 9.1 |
| KY | 69% | 8.7 | 14.7 | 632 | 14.3 |
| OH | 68% | 44.0 | 74.0 | 2,859 | 24.6 |
| WA | 62% | 33.3 | 54.0 | 1,673 | 23.3 |
| RI | 62% | 4.3 | 7.0 | 394 | 37.3 |
| CO | 57% | 24.7 | 38.7 | 1,428 | 26.2 |
| SC | 54% | 19.7 | 30.3 | 973 | 19.9 |
| KS | 54% | 9.3 | 14.3 | 518 | 17.8 |
| WY | 50% | 0.7 | 1.0 | 60 | 10.2 |
| MN | 49% | 22.3 | 33.3 | 1,136 | 20.7 |
| IL | 47% | 67.7 | 99.3 | 3,728 | 29.0 |
| DE | 47% | 10.0 | 14.7 | 589 | 62.3 |
| LA | 44% | 17.3 | 25.0 | 812 | 17.4 |
| ME | 44% | 5.3 | 7.7 | 312 | 23.5 |
| OK | 42% | 11.0 | 15.7 | 532 | 13.6 |
| MO | 40% | 21.0 | 29.3 | 1,078 | 17.7 |
| NV | 34% | 22.7 | 30.3 | 1,107 | 38.3 |
| NY | 33% | 140.0 | 186.7 | 7,699 | 38.9 |
| IN | 32% | 23.7 | 31.3 | 1,032 | 15.6 |
| CA | 32% | 257.0 | 340.0 | 12,339 | 31.5 |
| MA | 29% | 45.7 | 59.0 | 2,446 | 36.0 |
| MI | 28% | 40.7 | 52.0 | 2,276 | 22.9 |
| TX | 27% | 136.0 | 173.0 | 5,938 | 21.6 |
| MD | 27% | 57.3 | 72.7 | 2,937 | 48.9 |
| TN | 27% | 26.3 | 33.3 | 1,430 | 21.7 |
| CT | 25% | 23.0 | 28.7 | 1,268 | 35.3 |
| GA | 24% | 75.7 | 93.7 | 3,708 | 36.3 |
| UT | 23% | 10.3 | 12.7 | 390 | 13.0 |
| PA | 18% | 83.0 | 98.0 | 4,016 | 31.4 |
| NC | 17% | 56.7 | 66.3 | 2,542 | 25.3 |
| NJ | 14% | 74.0 | 84.7 | 4,097 | 45.7 |
| AZ | 13% | 40.7 | 46.0 | 1,949 | 28.5 |
| MT | 13% | 2.7 | 3.0 | 111 | 10.7 |
| NM | 12% | 8.7 | 9.7 | 445 | 21.3 |
| WV | 11% | 6.0 | 6.7 | 260 | 14.1 |
| NH | 11% | 6.3 | 7.0 | 370 | 27.8 |
| FL | 10% | 182.0 | 199.3 | 8,362 | 41.3 |
| IA | 0.0% | 8.0 | 8.0 | 338 | 10.8 |
| SD | 0.0% | 2.0 | 2.0 | 121 | 14.1 |
| VA | -2% | 64.0 | 63.0 | 2,752 | 32.8 |
| AR | -4% | 9.0 | 8.7 | 428 | 14.4 |
| NE | -6% | 5.7 | 5.3 | 323 | 17.0 |
| AL | -7% | 20.0 | 18.7 | 940 | 19.3 |
| VT | -15% | 4.3 | 3.7 | 185 | 29.6 |
| DC | -18% | 17.0 | 14.0 | 748 | 111.3 |
| OR | -20% | 35.0 | 28.0 | 1,135 | 28.2 |
| MS | -32% | 12.7 | 8.7 | 447 | 14.9 |

2.3 Bank account or 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 Tables 6 - 8 received about 80 percent of all bank account or service complaints sent to companies for response in March - May 2016. This section highlights those complaints. Company-level information should be considered in context of company size and/or market share.

TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR BANK ACCOUNT OR SERVICE¹⁰

| Company | 3 month average: Mar - May 2016 | % change vs. 3 month period last year | 3 month average % untimely: Mar - May 2016 | Total Complaints |
|-----------------------------------|--|--|---|-------------------------|
| Bank of America | 252.3 | 10% | 0.4% | 757 |
| JPMorgan Chase | 191.0 | 26% | 0% | 573 |
| Wells Fargo | 177.0 | -7% | 6% | 531 |
| Citibank | 123.0 | 140% | 0.3% | 369 |
| U.S. Bancorp | 67.7 | 32% | 0% | 203 |
| PNC Bank N.A. | 59.0 | 7% | 0% | 177 |
| SunTrust Banks, Inc. | 46.0 | 10% | 0% | 138 |
| TD Bank US Holding Company | 45.0 | -8% | 0% | 135 |
| Capital One | 43.0 | 11% | 0% | 129 |
| USAA Savings | 33.7 | 53% | 0% | 101 |
| Fifth Third Financial Corporation | 30.0 | 15% | 1% | 90 |
| BB&T Financial | 29.7 | 14% | 0% | 89 |
| Citizens Financial Group, Inc. | 29.3 | -12% | 0% | 88 |
| Regions Financial | 25.7 | -11% | 0% | 77 |
| M&T Bank Corporation | 24.0 | 85% | 0% | 72 |
| Santander Bank US | 23.3 | 35% | 0% | 70 |
| PayPal Holdings, Inc. | 19.3 | 7% | 0% | 58 |

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

TABLE 7: COMPANIES WITH THE LARGEST PERCENT INCREASE IN BANK ACCOUNT OR SERVICE COMPLAINTS

| Name | % change vs. 3 month period last year | 3 month average: Mar - May 2015 | 3 month average: Mar - May 2016 |
|----------------------|--|--|--|
| Citibank | 140% | 51.3 | 123.0 |
| M&T Bank Corporation | 85% | 13.0 | 24.0 |
| USAA Savings | 53% | 22.0 | 33.7 |
| Santander Bank US | 35% | 17.3 | 23.3 |
| U.S. Bancorp | 32% | 51.3 | 67.7 |

TABLE 8: COMPANIES WITH THE LARGEST PERCENT DECREASE IN BANK ACCOUNT OR SERVICE COMPLAINTS

| Name | % change vs. 3 month period last year | 3 month average: Mar - May 2015 | 3 month average: Mar - May 2016 |
|--------------------------------|--|--|--|
| Citizens Financial Group, Inc. | -12% | 33.3 | 29.3 |
| Regions Financial | -11% | 29.0 | 25.7 |
| TD Bank US Holding Company | -8% | 49.0 | 45.0 |
| Wells Fargo | -7% | 189.3 | 177.0 |

3. Geographic spotlight: Ohio

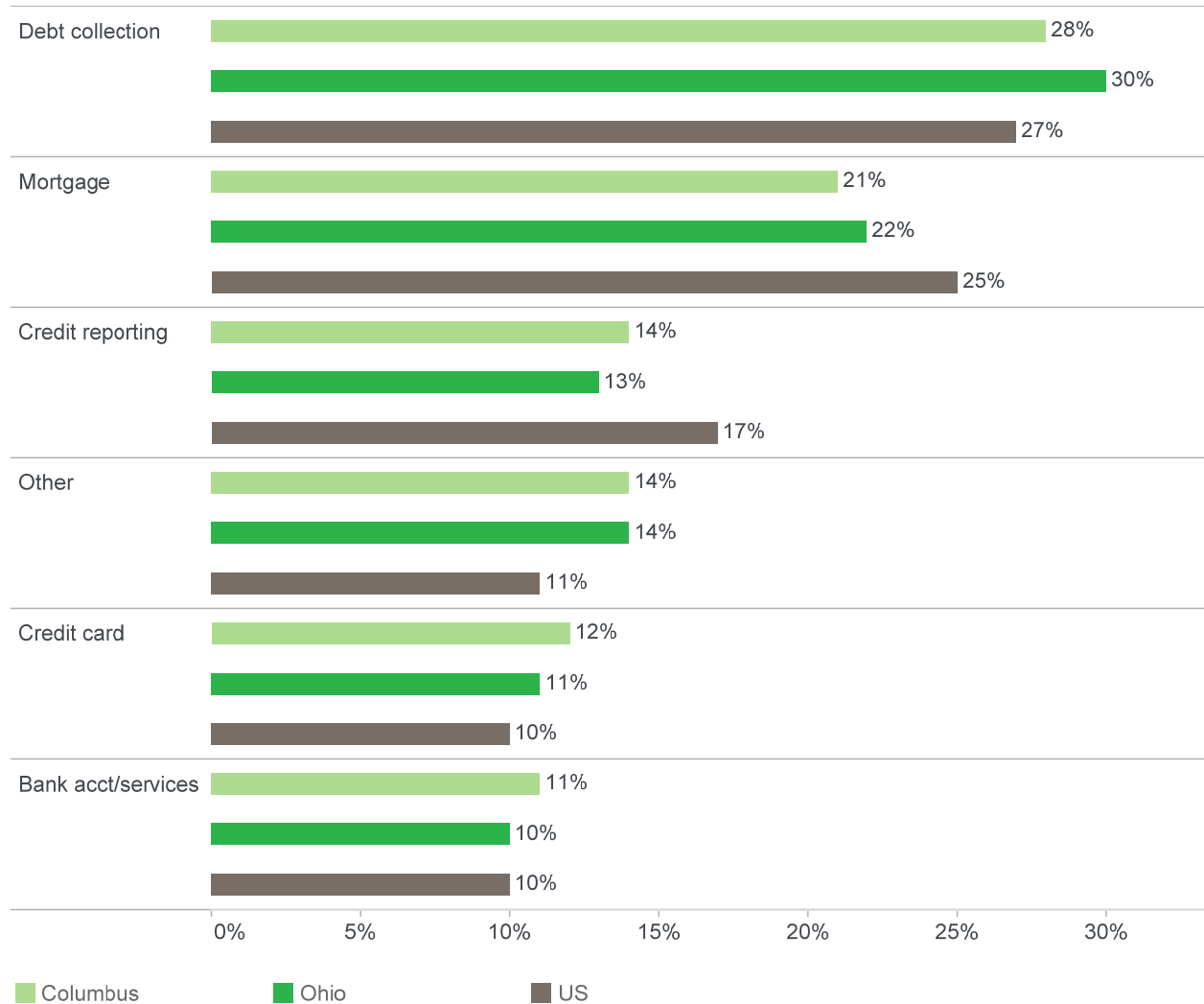
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Ohio and the Columbus metro area. As of August 1, 2016, about 29,400 complaints were from Ohio consumers, of which about 6,500 (22 percent) were from Columbus.¹¹

¹¹ The Columbus metro area is defined as zip codes from the Columbus, OH Core-Based Statistical Areas (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 Ohio complaints by product

Figure 4 shows the distribution of complaints by product for Columbus, Ohio, and the United States as a whole.

FIGURE 4: COLUMBUS VS. OHIO AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



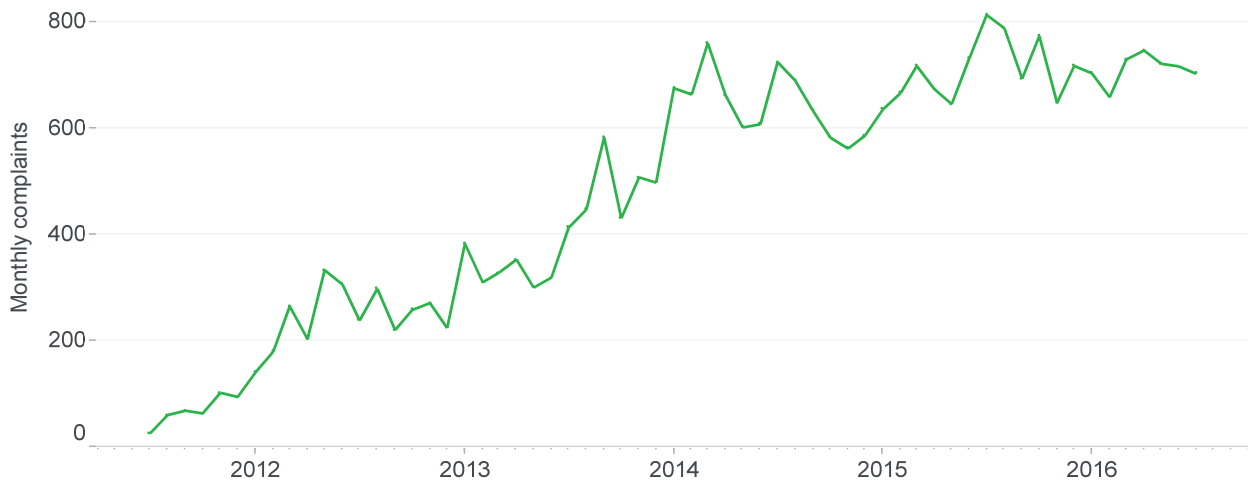
- Consumers in Columbus and Ohio most often submitted debt collection complaints. These made up 28 and 30 percent of all complaints submitted from these consumers, which was higher than the 27 percent national average.

- Consumers in Columbus and Ohio complained about mortgage (21 percent and 22 percent respectively) at a lower rate than the 25 percent national average.

3.2 Ohio complaints over time

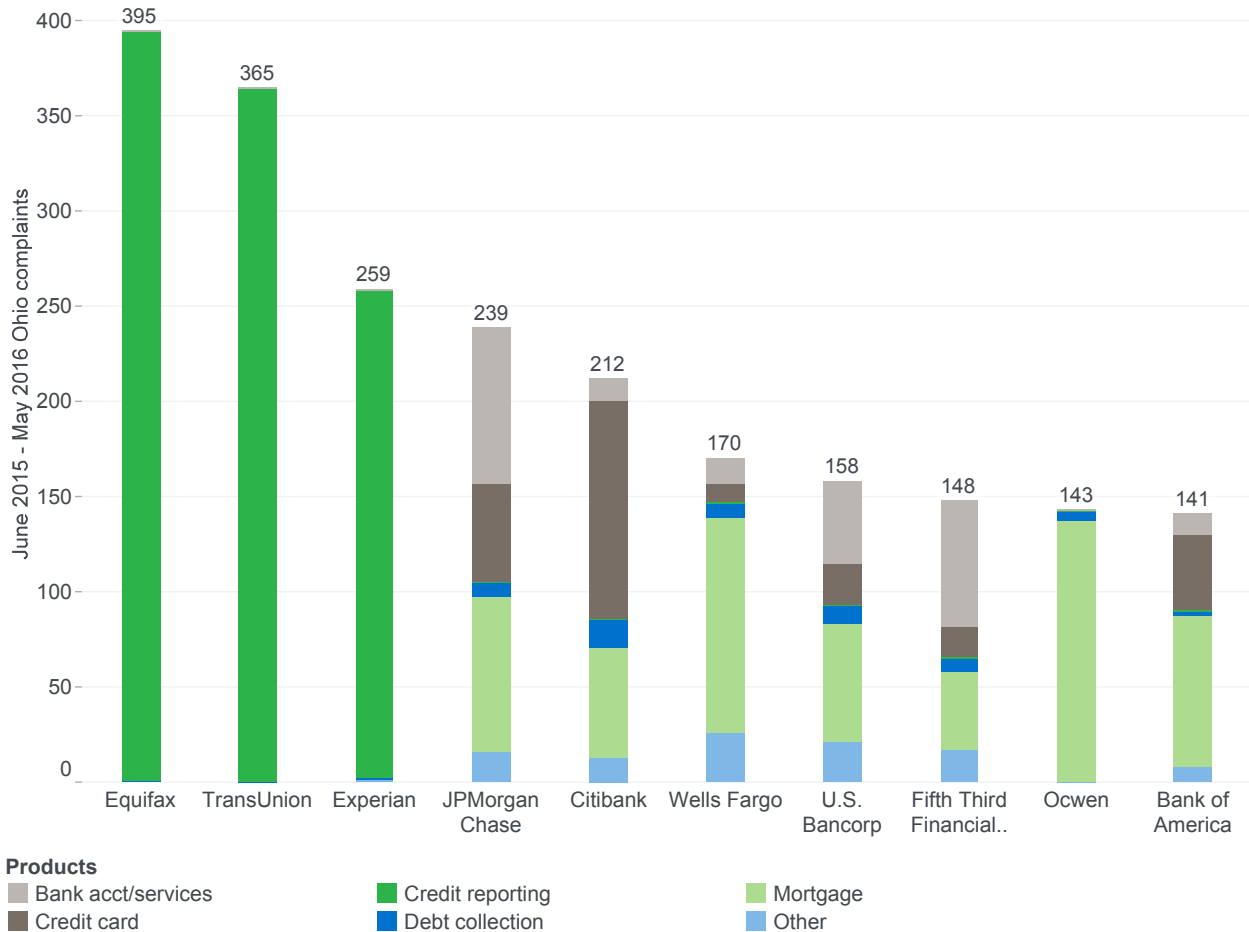
Average monthly complaints increased 10 percent from 2014 (645 complaints per month) to 2015 (708 complaints per month), similar to the national rate of 8 percent.

FIGURE 5: OHIO MONTHLY COMPLAINT VOLUME TREND



3.3 Ohio complaints by company

FIGURE 6: MOST-COMPLAINED-ABOUT COMPANIES BY OHIO CONSUMERS



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

- In the June 2015 - May 2016 period, Equifax, TransUnion, and Experian led the list of most-complained-about companies by Ohio consumers.

APPENDIX A:

TABLE 9: 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 | 517 | 2 | 4 | 0 | 14 | 4 | 0 | 2 | 2 | 564 |
| 11-Aug | 140 | 27 | 1,817 | 12 | 6 | 1 | 127 | 9 | 0 | 5 | 5 | 2,166 |
| 11-Sep | 191 | 45 | 1,718 | 18 | 17 | 2 | 179 | 28 | 4 | 7 | 3 | 2,233 |
| 11-Oct | 159 | 26 | 1,748 | 11 | 8 | 3 | 178 | 24 | 0 | 7 | 4 | 2,188 |
| 11-Nov | 199 | 39 | 1,752 | 5 | 9 | 1 | 275 | 17 | 1 | 0 | 5 | 2,324 |
| 11-Dec | 206 | 29 | 1,604 | 8 | 6 | 2 | 1,696 | 0 | 0 | 14 | 4 | 3,584 |
| 12-Jan | 191 | 30 | 1,453 | 4 | 5 | 0 | 2,526 | 1 | 3 | 6 | 11 | 4,253 |
| 12-Feb | 216 | 37 | 1,433 | 10 | 12 | 2 | 2,694 | 0 | 0 | 6 | 8 | 4,437 |
| 12-Mar | 1,463 | 220 | 1,615 | 12 | 31 | 7 | 3,441 | 6 | 7 | 17 | 666 | 7,526 |
| 12-Apr | 1,504 | 250 | 1,352 | 13 | 31 | 3 | 3,395 | 2 | 8 | 13 | 315 | 6,902 |
| 12-May | 1,963 | 366 | 1,661 | 19 | 36 | 5 | 4,685 | 3 | 8 | 12 | 242 | 9,069 |
| 12-Jun | 1,692 | 340 | 1,976 | 12 | 34 | 2 | 4,642 | 7 | 6 | 10 | 757 | 9,533 |
| 12-Jul | 1,619 | 329 | 1,794 | 32 | 33 | 3 | 4,171 | 6 | 4 | 5 | 315 | 8,353 |
| 12-Aug | 1,596 | 359 | 1,586 | 33 | 24 | 0 | 4,610 | 8 | 3 | 6 | 298 | 8,556 |
| 12-Sep | 1,367 | 304 | 1,256 | 21 | 17 | 0 | 3,653 | 11 | 4 | 12 | 260 | 6,927 |
| 12-Oct | 1,567 | 388 | 1,699 | 551 | 18 | 2 | 4,013 | 6 | 6 | 7 | 398 | 8,686 |
| 12-Nov | 1,252 | 328 | 1,401 | 1,252 | 24 | 1 | 3,525 | 4 | 1 | 4 | 332 | 8,156 |
| 12-Dec | 1,248 | 343 | 1,312 | 1,370 | 62 | 1 | 3,737 | 4 | 15 | 8 | 272 | 8,420 |
| 13-Jan | 1,651 | 391 | 1,454 | 1,561 | 94 | 3 | 7,225 | 6 | 8 | 4 | 384 | 12,877 |
| 13-Feb | 1,459 | 352 | 1,442 | 1,710 | 113 | 11 | 5,681 | 11 | 16 | 9 | 331 | 11,230 |
| 13-Mar | 1,685 | 439 | 1,607 | 1,728 | 153 | 6 | 5,633 | 3 | 15 | 18 | 373 | 11,815 |
| 13-Apr | 1,422 | 457 | 1,508 | 1,903 | 179 | 79 | 5,623 | 3 | 16 | 16 | 371 | 11,704 |
| 13-May | 1,415 | 442 | 1,364 | 1,875 | 111 | 58 | 5,250 | 2 | 26 | 16 | 302 | 10,956 |
| 13-Jun | 1,490 | 426 | 1,312 | 2,042 | 108 | 93 | 5,246 | 4 | 22 | 5 | 287 | 11,089 |
| 13-Jul | 1,657 | 446 | 1,278 | 2,236 | 2,433 | 100 | 5,237 | 2 | 17 | 11 | 341 | 13,786 |
| 13-Aug | 1,683 | 520 | 1,352 | 2,273 | 4,224 | 91 | 4,963 | 2 | 40 | 8 | 350 | 15,540 |
| 13-Sep | 1,666 | 608 | 1,357 | 2,326 | 6,298 | 121 | 4,341 | 3 | 36 | 5 | 371 | 17,166 |
| 13-Oct | 1,800 | 540 | 1,369 | 2,267 | 4,865 | 155 | 3,864 | 4 | 35 | 5 | 422 | 15,372 |
| 13-Nov | 1,565 | 472 | 1,246 | 2,340 | 6,653 | 168 | 3,475 | 1 | 396 | 3 | 344 | 16,708 |
| 13-Dec | 1,535 | 508 | 1,322 | 1,943 | 5,972 | 137 | 3,386 | 3 | 385 | 4 | 409 | 15,633 |
| 14-Jan | 1,829 | 580 | 1,549 | 3,221 | 8,137 | 162 | 4,240 | 0 | 441 | 8 | 491 | 20,694 |
| 14-Feb | 1,808 | 581 | 1,615 | 3,509 | 7,795 | 144 | 4,545 | 2 | 374 | 3 | 494 | 20,889 |
| 14-Mar | 2,047 | 663 | 1,668 | 3,556 | 8,422 | 171 | 4,898 | 3 | 413 | 6 | 584 | 22,459 |
| 14-Apr | 1,987 | 688 | 1,665 | 3,850 | 8,313 | 171 | 4,757 | 8 | 402 | 1 | 541 | 22,411 |

| | 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 | 1,950 | 591 | 1,497 | 3,394 | 7,374 | 175 | 4,099 | 2 | 324 | 5 | 537 | 19,983 |
| 14-Jun | 1,943 | 696 | 1,497 | 3,463 | 7,753 | 184 | 4,134 | 4 | 347 | 5 | 584 | 20,626 |
| 14-Jul | 2,026 | 872 | 1,571 | 3,816 | 7,992 | 157 | 4,411 | 62 | 587 | 94 | 582 | 22,275 |
| 14-Aug | 1,564 | 1,002 | 1,689 | 4,647 | 7,222 | 148 | 4,340 | 104 | 645 | 138 | 626 | 22,319 |
| 14-Sep | 1,593 | 979 | 1,548 | 4,379 | 6,381 | 164 | 4,114 | 110 | 587 | 151 | 594 | 20,806 |
| 14-Oct | 1,625 | 1,026 | 1,437 | 3,561 | 6,684 | 132 | 4,474 | 124 | 532 | 139 | 654 | 20,582 |
| 14-Nov | 1,391 | 910 | 1,357 | 3,569 | 6,131 | 123 | 3,506 | 102 | 478 | 129 | 546 | 18,396 |
| 14-Dec | 1,463 | 982 | 1,459 | 3,698 | 6,070 | 160 | 3,587 | 92 | 468 | 144 | 548 | 18,862 |
| 15-Jan | 1,617 | 998 | 1,515 | 4,149 | 6,547 | 144 | 3,513 | 107 | 458 | 165 | 575 | 19,941 |
| 15-Feb | 1,457 | 990 | 1,788 | 4,032 | 6,874 | 141 | 3,601 | 112 | 472 | 183 | 603 | 20,403 |
| 15-Mar | 1,725 | 1,091 | 1,896 | 4,815 | 8,000 | 195 | 4,287 | 158 | 538 | 199 | 719 | 23,796 |
| 15-Apr | 1,748 | 941 | 1,757 | 4,733 | 7,178 | 190 | 4,238 | 146 | 484 | 192 | 686 | 22,487 |
| 15-May | 1,704 | 1,029 | 1,826 | 4,493 | 7,149 | 208 | 4,266 | 156 | 414 | 177 | 645 | 22,267 |
| 15-Jun | 1,968 | 1,095 | 1,890 | 4,297 | 7,469 | 211 | 4,664 | 166 | 460 | 195 | 626 | 23,248 |
| 15-Jul | 1,997 | 1,344 | 1,961 | 6,547 | 8,184 | 235 | 4,463 | 203 | 478 | 187 | 645 | 26,423 |
| 15-Aug | 2,042 | 1,340 | 1,931 | 5,590 | 7,570 | 218 | 4,949 | 196 | 445 | 179 | 656 | 25,322 |
| 15-Sep | 1,907 | 1,253 | 1,947 | 4,679 | 6,695 | 198 | 4,566 | 148 | 450 | 179 | 612 | 22,846 |
| 15-Oct | 2,247 | 1,292 | 1,964 | 4,432 | 6,838 | 229 | 4,435 | 160 | 508 | 892 | 568 | 23,823 |
| 15-Nov | 1,984 | 1,092 | 1,819 | 3,731 | 6,322 | 192 | 3,951 | 191 | 421 | 260 | 457 | 20,643 |
| 15-Dec | 1,975 | 1,041 | 1,883 | 3,419 | 6,361 | 190 | 3,794 | 162 | 382 | 223 | 467 | 20,157 |
| 16-Jan | 2,110 | 1,174 | 2,001 | 3,367 | 6,712 | 222 | 4,192 | 183 | 422 | 227 | 567 | 21,397 |
| 16-Feb | 1,834 | 1,251 | 1,997 | 3,705 | 7,277 | 198 | 4,455 | 171 | 394 | 206 | 618 | 22,362 |
| 16-Mar | 2,036 | 1,349 | 2,051 | 4,861 | 8,061 | 187 | 4,947 | 207 | 436 | 241 | 1,134 | 25,770 |
| 16-Apr | 1,880 | 1,263 | 1,993 | 4,507 | 7,264 | 195 | 4,314 | 189 | 383 | 177 | 1,189 | 23,580 |
| 16-May | 2,192 | 1,286 | 1,984 | 4,806 | 6,878 | 198 | 4,274 | 126 | 395 | 226 | 963 | 23,640 |
| 16-Jun | 2,543 | 1,270 | 1,977 | 4,914 | 6,994 | 197 | 4,294 | 201 | 369 | 221 | 1,003 | 24,249 |
| 16-Jul | 2,401 | 1,312 | 2,138 | 5,382 | 6,546 | 165 | 3,910 | 139 | 336 | 211 | 1,183 | 24,015 |
| Total¹² | 94,207 | 41,045 | 99,175 | 158,711 | 254,773 | 6,661 | 239,703 | 3,918 | 14,925 | 5,608 | 28,879 | 954,424 |

¹² Total column includes approximately 6,819 complaints where no specific consumer financial product was selected by consumers.

TABLE 10: 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 | 940 | 695 | 815 | 1,927 | 3,441 | 60 | 1,817 | 53 | 309 | 80 | 311 | 10,537 |
| Alaska | 111 | 52 | 157 | 180 | 412 | 11 | 229 | 7 | 31 | 6 | 42 | 1,243 |
| American Samoa | 9 | 0 | 3 | 5 | 13 | 1 | 6 | 0 | 0 | 0 | 2 | 40 |
| Arizona | 1,949 | 1,042 | 2,170 | 3,024 | 5,888 | 130 | 5,472 | 63 | 225 | 116 | 541 | 20,789 |
| Arkansas | 428 | 251 | 426 | 891 | 1,292 | 34 | 822 | 20 | 71 | 27 | 153 | 4,445 |
| California | 12,339 | 4,860 | 13,029 | 20,169 | 32,740 | 888 | 41,294 | 466 | 1,599 | 782 | 3,164 | 132,073 |
| Colorado | 1,428 | 625 | 1,786 | 2,611 | 4,322 | 94 | 4,076 | 61 | 209 | 94 | 487 | 15,892 |
| Connecticut | 1,268 | 467 | 1,434 | 1,427 | 2,298 | 70 | 2,775 | 56 | 163 | 83 | 383 | 10,506 |
| Delaware | 589 | 269 | 612 | 671 | 1,364 | 21 | 1,106 | 23 | 82 | 22 | 111 | 4,893 |
| District of Columbia | 748 | 204 | 650 | 827 | 1,299 | 51 | 1,213 | 41 | 107 | 40 | 292 | 5,543 |
| Federated States of Micronesia | 3 | 2 | 9 | 7 | 14 | 1 | 14 | 1 | 1 | 0 | 1 | 53 |
| Florida | 8,362 | 3,387 | 8,581 | 18,196 | 22,528 | 513 | 26,467 | 274 | 1,027 | 346 | 1,922 | 92,198 |
| Georgia | 3,708 | 2,034 | 3,207 | 6,973 | 9,545 | 225 | 12,001 | 116 | 344 | 271 | 1,059 | 39,715 |
| Guam | 13 | 10 | 12 | 26 | 33 | 3 | 28 | 1 | 2 | 1 | 6 | 135 |
| Hawaii | 260 | 125 | 401 | 601 | 864 | 19 | 1,014 | 12 | 39 | 11 | 79 | 3,447 |
| Idaho | 239 | 146 | 369 | 635 | 1,253 | 24 | 710 | 5 | 61 | 11 | 107 | 3,581 |
| Illinois | 3,728 | 1,278 | 3,487 | 5,448 | 8,700 | 224 | 8,013 | 112 | 548 | 237 | 1,136 | 33,110 |
| Indiana | 1,032 | 550 | 1,060 | 1,782 | 3,508 | 73 | 2,164 | 55 | 307 | 66 | 554 | 11,219 |
| Iowa | 338 | 197 | 531 | 814 | 1,482 | 35 | 682 | 37 | 112 | 37 | 197 | 4,486 |
| Kansas | 518 | 252 | 605 | 765 | 1,803 | 35 | 903 | 19 | 97 | 37 | 157 | 5,238 |
| Kentucky | 632 | 371 | 667 | 1,348 | 2,563 | 55 | 1,422 | 35 | 187 | 40 | 294 | 7,658 |
| Louisiana | 812 | 554 | 754 | 1,986 | 3,632 | 71 | 1,894 | 39 | 293 | 70 | 265 | 10,432 |
| Maine | 312 | 139 | 512 | 374 | 782 | 13 | 827 | 17 | 47 | 25 | 143 | 3,210 |
| Marshall Islands | 5 | 8 | 6 | 4 | 14 | 0 | 10 | 1 | 0 | 0 | 1 | 49 |
| Maryland | 2,937 | 1,282 | 2,848 | 4,195 | 6,732 | 184 | 8,903 | 127 | 531 | 147 | 882 | 29,011 |
| Massachusetts | 2,446 | 614 | 2,484 | 2,211 | 3,495 | 166 | 4,736 | 96 | 270 | 118 | 806 | 17,541 |
| Michigan | 2,276 | 966 | 2,198 | 3,416 | 6,406 | 160 | 7,170 | 111 | 466 | 173 | 975 | 24,548 |
| Minnesota | 1,136 | 341 | 1,319 | 1,418 | 2,709 | 97 | 2,905 | 52 | 210 | 64 | 502 | 10,844 |
| Mississippi | 447 | 350 | 356 | 910 | 1,658 | 31 | 907 | 20 | 149 | 37 | 133 | 5,018 |
| Missouri | 1,078 | 711 | 1,175 | 1,828 | 4,023 | 86 | 2,985 | 59 | 264 | 88 | 566 | 12,926 |
| Montana | 111 | 65 | 197 | 268 | 617 | 7 | 300 | 7 | 34 | 12 | 64 | 1,695 |
| Nebraska | 323 | 129 | 393 | 399 | 1,140 | 19 | 577 | 18 | 80 | 21 | 153 | 3,269 |

| | 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 | 1,107 | 495 | 1,080 | 2,106 | 3,347 | 71 | 2,826 | 33 | 220 | 79 | 240 | 11,707 |
| New Hampshire | 370 | 136 | 441 | 506 | 964 | 18 | 1,527 | 14 | 58 | 22 | 182 | 4,272 |
| New Jersey | 4,097 | 1,396 | 4,119 | 5,377 | 7,915 | 225 | 10,586 | 140 | 606 | 205 | 1,110 | 36,012 |
| New Mexico | 445 | 255 | 458 | 972 | 1,565 | 47 | 944 | 21 | 107 | 23 | 142 | 5,020 |
| New York | 7,699 | 2,024 | 8,669 | 10,526 | 12,881 | 515 | 14,755 | 296 | 449 | 363 | 2,193 | 60,739 |
| North Carolina | 2,542 | 1,401 | 2,694 | 4,394 | 6,479 | 169 | 6,898 | 122 | 431 | 140 | 638 | 26,109 |
| North Dakota | 69 | 42 | 98 | 190 | 344 | 5 | 121 | 7 | 14 | 6 | 34 | 935 |
| Northern Mariana Islands | 6 | 0 | 3 | 5 | 7 | 0 | 4 | 0 | 0 | 0 | 2 | 27 |
| Ohio | 2,859 | 1,474 | 3,369 | 3,950 | 8,679 | 178 | 6,559 | 109 | 570 | 190 | 1,279 | 29,406 |
| Oklahoma | 532 | 434 | 628 | 1,156 | 2,555 | 54 | 1,187 | 24 | 215 | 47 | 213 | 7,098 |
| Oregon | 1,135 | 379 | 1,182 | 1,468 | 3,152 | 55 | 2,859 | 59 | 155 | 73 | 393 | 10,998 |
| Palau | 1 | 1 | 1 | 3 | 1 | 0 | 6 | 0 | 0 | 0 | 0 | 13 |
| Pennsylvania | 4,016 | 1,484 | 3,740 | 5,215 | 8,871 | 228 | 7,660 | 161 | 590 | 188 | 1,522 | 33,861 |
| Puerto Rico | 310 | 126 | 335 | 667 | 475 | 13 | 426 | 12 | 4 | 7 | 44 | 2,457 |
| Rhode Island | 394 | 144 | 393 | 386 | 812 | 26 | 698 | 17 | 91 | 15 | 99 | 3,090 |
| South Carolina | 973 | 793 | 1,010 | 2,371 | 3,930 | 86 | 2,748 | 41 | 248 | 78 | 364 | 12,707 |
| South Dakota | 121 | 86 | 189 | 180 | 527 | 14 | 212 | 10 | 31 | 5 | 53 | 1,437 |
| Tennessee | 1,430 | 897 | 1,403 | 2,388 | 5,233 | 84 | 3,054 | 74 | 374 | 108 | 491 | 15,622 |
| Texas | 5,938 | 3,793 | 6,227 | 18,298 | 24,662 | 469 | 11,625 | 251 | 1,334 | 391 | 1,558 | 74,964 |
| Utah | 390 | 232 | 541 | 818 | 1,840 | 32 | 1,283 | 19 | 111 | 28 | 161 | 5,497 |
| Vermont | 185 | 71 | 232 | 224 | 323 | 10 | 386 | 6 | 18 | 15 | 82 | 1,558 |
| Virgin Islands | 32 | 10 | 37 | 62 | 46 | 4 | 46 | 2 | 4 | 1 | 2 | 248 |
| Virginia | 2,752 | 1,363 | 3,280 | 5,321 | 7,709 | 227 | 7,322 | 139 | 435 | 190 | 899 | 29,826 |
| Washington | 1,673 | 627 | 1,937 | 2,986 | 5,336 | 131 | 5,504 | 78 | 223 | 127 | 653 | 19,397 |
| West Virginia | 260 | 120 | 285 | 572 | 766 | 26 | 432 | 34 | 23 | 21 | 136 | 2,714 |
| Wisconsin | 1,004 | 487 | 1,458 | 1,321 | 3,372 | 77 | 2,528 | 42 | 260 | 103 | 436 | 11,165 |
| Wyoming | 60 | 56 | 102 | 176 | 357 | 5 | 189 | 6 | 32 | 3 | 42 | 1,039 |
| U.S. Armed Forces – Americas | 10 | 1 | 6 | 1 | 24 | 1 | 7 | 2 | 1 | 2 | 2 | 59 |
| U.S. Armed Forces – Europe | 35 | 24 | 34 | 66 | 87 | 3 | 86 | 4 | 0 | 2 | 22 | 364 |
| U.S. Armed Forces – Pacific | 15 | 15 | 35 | 38 | 85 | 1 | 52 | 0 | 1 | 0 | 9 | 251 |
| Unspecified | 3,222 | 703 | 2,936 | 1,632 | 5,859 | 486 | 3,731 | 191 | 455 | 114 | 390 | 20,488 |
| Total | 94,207 | 41,045 | 99,175 | 158,711 | 254,773 | 6,661 | 239,703 | 3,918 | 14,925 | 5,608 | 28,879 | 954,424 |

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