

May 2016

# Monthly Complaint Report

Vol. 11



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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 May 1, 2016, the CFPB has handled approximately 882,800 complaints, including approximately 23,900 complaints in April 2016. Table 1 shows the percentage change in complaint volume by product, comparing February - April 2015 with February - April 2016.<sup>4</sup>

**TABLE 1: CHANGE IN COMPLAINT VOLUME**

	% change	3 month average: Feb - Apr 2015	3 month average: Feb - Apr 2016
Student loans	48%	669	992
Other financial services	37%	139	189
Consumer loan	28%	1,007	1,290
Bank account or services	17%	1,643	1,926
Mortgage	13%	4,042	4,587
Credit card	11%	1,814	2,019
Money transfer	10%	175	193
Prepaid	9%	191	208
Debt collection	3%	7,351	7,558
Credit reporting	-3%	4,527	4,387
Payday loan	-19%	498	406
<b>Total</b>	<b>8%</b>	<b>22,229</b>	<b>24,010</b>

<sup>4</sup> 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 February - April 2015 (669 complaints) to February - April 2016 (992 complaints), representing about a 48 percent increase.
- Payday loan complaints showed the greatest percentage decrease from February - April 2015 (498 complaints) to February - April 2016 (406 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.<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	7,330	-9%	6,826	234,426	
Credit reporting	4,587	-6%	3,347	143,696	
Mortgage	4,347	-12%	4,215	227,270	
Credit card	2,008	-2%	1,600	93,093	
Bank account or services	1,907	-6%	1,692	87,098	
Consumer loan	1,270	-6%	729	37,184	
Student loans	1,224	8%	507	25,766	
Payday loan	386	-12%	447	13,829	
Money transfer	195	4%	162	6,101	
Other financial services	187	-10%	150	3,453	
Prepaid	177	-27%	215	4,950	
<b>Total</b>	<b>23,870</b>	<b>-7%</b>	<b>15,221</b>	<b>882,840</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 5,974 complaints where no specific consumer financial product was selected by consumers.

- As of May 1, 2016, debt collection represented 27 percent of total cumulative complaints. Debt collection complaints represented about 31 percent of complaints submitted in April 2016.
- Student loans complaints showed the greatest month-over-month percentage increase (8 percent).
- Prepaid complaints showed the greatest month-over-month percentage decrease (-27 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 68 percent of complaints submitted in April 2016.

## 1.2 Complaint volume by state

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

	% change	3 month average: Feb - Apr 2015	3 month average: Feb - Apr 2016	Total complaints	Total complaints per 100k population
NM	41%	115	162	4,664	224
MN	33%	234	311	10,036	183
IN	26%	240	302	10,371	157
TN	23%	385	472	14,422	219
WY	22%	21	26	950	162
VA	21%	643	778	27,616	329
IA	20%	110	132	4,131	132
AR	20%	92	110	4,081	137
LA	20%	237	283	9,538	204
NH	19%	89	107	4,019	302
WV	19%	63	75	2,521	137
MA	19%	364	433	16,314	240
DC	17%	126	147	5,104	759
GA	16%	912	1,055	36,317	356
SC	16%	314	363	11,754	240
CO	14%	368	421	14,534	266
MD	14%	633	721	26,854	447
CA	13%	2,943	3,317	122,386	313
WA	11%	441	489	17,882	249
NV	9%	281	307	10,780	373
NJ	9%	820	894	33,308	372
OR	8%	262	284	10,125	251
MO	8%	286	309	11,991	197
KS	8%	126	136	4,820	166
MS	8%	124	134	4,626	155
MI	7%	545	582	22,976	232
AZ	7%	471	503	19,062	279
WI	6%	272	289	10,417	180
FL	6%	2,214	2,344	85,235	420
ID	5%	82	86	3,276	198
KY	5%	192	201	7,091	160
PA	4%	818	855	31,469	246
NC	4%	588	614	24,214	241
OH	4%	685	712	27,269	235
NE	4%	82	85	3,025	160
IL	3%	795	818	30,474	237
DE	3%	105	108	4,595	486
MT	2%	40	41	1,574	152
NY	2%	1,450	1,480	56,290	284
RI	2%	66	68	2,884	273
CT	2%	237	242	9,714	271
UT	1%	143	145	5,078	169
ND	-2%	28	28	876	116
TX	-3%	1,931	1,874	69,011	251
OK	-5%	189	179	6,483	166
AK	-9%	32	29	1,148	155
AL	-10%	288	258	9,632	198
SD	-13%	40	35	1,358	158
ME	-14%	100	86	3,037	228
HI	-19%	84	68	3,216	225
VT	-20%	44	35	1,445	231



- New Mexico (41 percent), Minnesota (33 percent), and Indiana (26 percent) experienced the greatest complaint volume percentage increase from February - April 2015 to February - April 2016.
- Vermont (-20 percent), Hawaii (-19 percent), and Maine (-14 percent) experienced the greatest complaint volume percentage decrease from February - April 2015 to February - April 2016.<sup>7</sup>
- Of the five most populated states, California (13 percent) experienced the greatest complaint volume percentage increase, and Texas (-3 percent) experienced the greatest complaint volume percentage decrease from February - April 2015 to February - April 2016.

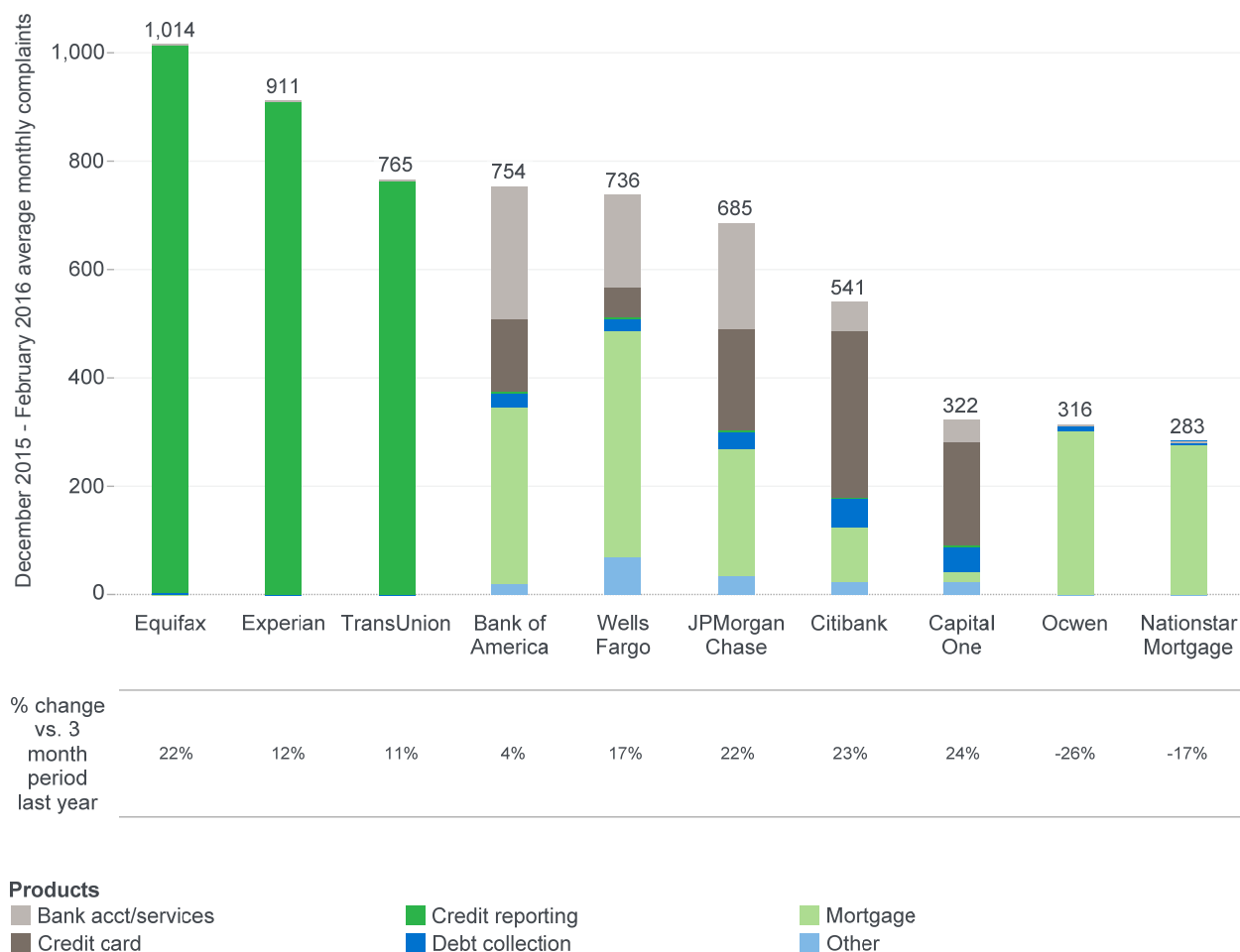
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<sup>7</sup> Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2015 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2015/index.html>

## 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 December 2015 - February 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 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: December 2015 - February 2016</b>	<b>% change vs. 3 month period last year</b>	<b>Monthly average<sup>8</sup></b>	<b>Total complaints</b>
Equifax	1,014	22%	701	30,161
Experian	911	12%	724	29,676
TransUnion	765	11%	597	24,476
Bank of America	754	4%	1,000	55,997
Wells Fargo	736	17%	739	41,369
JPMorgan Chase	685	22%	605	33,895
Citibank	541	23%	466	26,098
Capital One	322	24%	294	16,445
Ocwen	316	-26%	375	20,622
Nationstar Mortgage	283	-17%	237	12,819

- By average monthly complaint volume, Equifax (1,014), Experian (911), and TransUnion (765) were the most-complained-about companies for December 2015 - February 2016.
- Capital One experienced the greatest percentage increase in average monthly complaint volume (24 percent) from December 2014 - February 2015 to December 2015 - February 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-26 percent) from December 2014 - February 2015 to December 2015 - February 2016.

<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 February 2016.

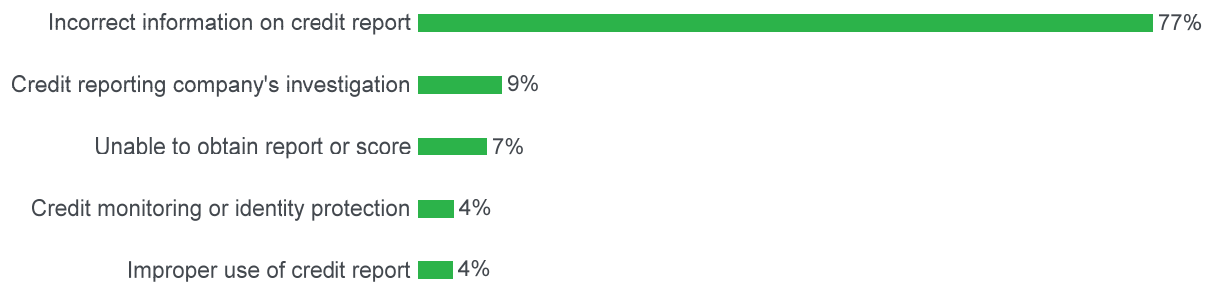
## 2. Product spotlight: Credit Reporting

The CFPB has handled approximately 143,700 credit reporting complaints since July 21, 2011, making credit reporting the third most-complained-about product after debt collection and mortgage, representing 16 percent of total complaints.

### 2.1 Credit reporting complaints by type

Figure 2 shows the types of credit reporting complaints as a percentage of all credit reporting complaints handled. The most common types identified by consumers are incorrect information on credit report (77 percent) and credit reporting company's investigation (9 percent).

**FIGURE 2:** TYPES OF CREDIT REPORTING COMPLAINTS REPORTED BY CONSUMERS



- Most consumers submitting credit reporting complaints continue to have issues with incorrect information on their credit reports. These complaints frequently involve debt collection items. In some cases, consumers report having paid the debt appearing on

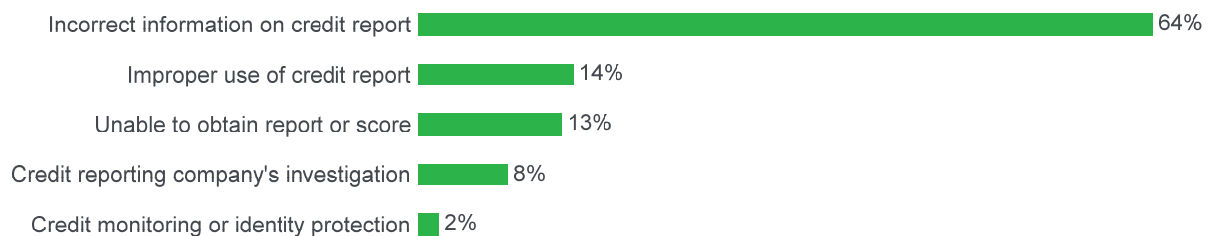
their report. In others, they assert the debt is no longer due because the debt is too old to be enforced in court. These complaints may reflect confusion about the fact that information on past overdue debt, even when paid, or no longer enforceable as a result of limitations often can remain on a credit report. Other complaints state that the debt belongs to a different consumer, or consumers state that they do not recognize the debt. Delays in updating inaccurate records, problems correcting inaccurate records, and public records being incorrectly matched to their credit reports continue to be frequent issues cited by consumers.

- Consumers also continue to have trouble accessing their credit reports because they cannot answer detailed identity authentication questions. If denied access to their report because they failed online authentication, the option available is to mail copies of sensitive, identifying documents, which some consumers feel is time-consuming and potentially unsecure.

In addition to complaints against the big three credit reporting companies—Equifax, Experian, Transunion—consumers have submitted more than 2,000 complaints on a number of specialty consumer reporting companies. These companies specialize in providing reports in a number of areas, including background and employment screening, checking account screening, rental screening, and insurance screening.

Figure 3 provides a breakout of issues faced by consumers when interacting with these companies.

**FIGURE 3:** TYPES OF CREDIT REPORTING COMPLAINTS REPORTED BY CONSUMERS AND SENT TO OTHER CREDIT REPORTING COMPANIES



December 2015 - February 2016 complaints sent to companies

- Difficulty resolving inaccuracies is a major concern for consumers submitting complaints against specialty consumer reporting companies. These consumers report long delays, negative customer service experiences, and failed attempts to have incorrect negative information removed.
- A number of consumers claim that information belonging to other consumers has been included in their reports used during the screening process. Generally these consumers believe that their information has been mixed with another consumer with a similar name or with that of a relative.
- Consumers' rental screening complaints often involve denials for rental applications. In many of these complaints, consumers are concerned that evictions are being reported unfairly or inaccurately—because the reporting lacks essential facts such as the resolution of an eviction proceeding in their favor—or because they were never in fact evicted.
- Background and employment screening complaints often involve issues with the accuracy of criminal records. Consumers often indicate that criminal charges or convictions are inaccurately reported as felonies, or suggest that items should not be on their report because they were expunged, deferred or did not result in convictions.
- As with other credit reporting complaints, many complaints about specialty credit reporting companies involve identity theft. In some of these complaints, consumers are worried about access to their reports after they learned of data breaches. In other complaints, consumers claim to have had their identities stolen and are attempting to correct resultant inaccurate information.
- Many consumers who submit complaints with us first learn about their specialty or other consumer reports after they are denied for a product, service or job on the basis of information contained in a report. More information about consumer reporting companies, and protections for consumers, is available [here](#). We also have a [list](#) with contact information that can be used to request a free annual copy of your report from many specialty reporting companies.

## 2.2 Credit reporting complaints by state

Table 5 shows the credit reporting complaint volume percentage change by state.<sup>9</sup> Some of the highlights include:

- New Mexico (178 percent), Iowa (174 percent), and Tennessee (74 percent) experienced the greatest percentage increase in credit reporting complaints from February - April 2015 to February - April 2016.
- Hawaii (-66 percent), Alaska (-58 percent), and Maine (-48 percent) experienced the greatest percentage decrease in credit reporting complaints from February - April 2015 to February - April 2016.
- Of the five most populated states, Florida (4 percent) experienced the greatest percentage increase and Illinois (-32 percent) experienced the greatest percentage decrease in credit reporting complaints from February - April 2015 to February - April 2016.

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<sup>9</sup> Three-month averages are rounded, and percentage changes are based on non-rounded averages.

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

	% change	3 month average: Feb - Apr 2015	3 month average: Feb - Apr 2016	Total complaints	Complaints per 100k population
NM	178%	19.3	53.7	893	42.8
IA	174%	16.7	45.7	718	23.0
TN	74%	49.7	86.3	2,187	33.1
MN	64%	34.7	57.0	1,250	22.8
NH	62%	11.3	18.3	469	35.2
ID	49%	12.3	18.3	551	33.3
MI	47%	73.7	108.3	3,117	31.4
VA	45%	111.7	162.0	4,859	58.0
NV	35%	46.3	62.3	1,947	67.4
RI	33%	5.0	6.7	358	33.9
WY	31%	4.3	5.7	169	28.8
MS	22%	20.0	24.3	798	26.7
SC	15%	68.7	78.7	2,160	44.1
ND	13%	5.0	5.7	185	24.4
MD	13%	103.3	116.3	3,754	62.5
CO	10%	65.7	72.3	2,237	41.0
KY	8%	41.3	44.7	1,218	27.5
GA	7%	208.7	222.3	6,108	59.8
IN	6%	33.7	35.7	1,652	25.0
MO	6%	45.7	48.3	1,657	27.2
FL	4%	579.7	602.0	16,362	80.7
CA	4%	546.7	566.0	18,190	46.5
LA	3%	45.0	46.3	1,727	37.0
NE	3%	13.3	13.7	358	18.9
AZ	1%	71.0	72.0	2,680	39.2
DC	-1%	22.3	22.0	734	109.2
NJ	-5%	162.3	155.0	4,883	54.5
UT	-7%	22.3	20.7	770	25.7
OH	-10%	124.3	112.0	3,664	31.5
PA	-11%	156.7	139.0	4,800	37.5
AR	-14%	19.0	16.3	780	26.2
KS	-16%	20.7	17.3	710	24.4
MA	-17%	65.3	54.3	2,006	29.5
TX	-17%	550.7	454.7	16,831	61.3
NC	-20%	123.7	98.3	3,976	39.6
OR	-23%	47.0	36.3	1,331	33.0
WA	-23%	76.0	58.3	2,764	38.5
DE	-24%	19.7	15.0	617	65.2
WV	-25%	17.7	13.3	526	28.5
MT	-25%	8.0	6.0	258	25.0
NY	-28%	348.0	250.7	9,625	48.6
SD	-29%	4.7	3.3	172	20.0
IL	-32%	175.7	119.7	4,794	37.3
CT	-34%	40.7	27.0	1,262	35.1
VT	-35%	7.7	5.0	195	31.1
OK	-37%	39.0	24.7	1,048	26.8
AL	-38%	67.3	41.7	1,684	34.7
WI	-41%	53.3	31.7	1,240	21.5
ME	-48%	17.3	9.0	353	26.6
AK	-58%	6.3	2.7	175	23.7
HI	-66%	27.3	9.3	577	40.3



## 2.3 Credit reporting complaints by company

Each month, this section highlights the most-complained-about companies to which we sent complaints. Equifax, Experian, and Transunion received about 95 percent of all credit reporting complaints sent to companies for response in December 2015 - February 2016.<sup>10</sup>

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.

Table 6 highlights the companies receiving 97 percent of credit reporting complaints.

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

Company	3 month average: Dec 2014 - Feb 2015	3 month average: Dec 2015 - Feb 2016	% change vs. 3 month period last year	3 month average % untimely: Dec 2015 - Feb 2016
Equifax	829	1,009	22%	0%
Experian	806	910	13%	0%
TransUnion	683	764	12%	0%
Credit Karma, Inc.	0	27	NA	0%
Fidelity National Information Services, Inc. (FNIS)	15	21	45%	0%

- Of the top 5 companies, TransUnion saw the least percentage increase in credit reporting complaints (12 percent) during the same period.

<sup>10</sup> Consumers also submit other types of complaints about data furnishers, including complaints referencing issues with how they report information to credit reporting companies.

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

# 3. Geographic spotlight: New Mexico

Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in New Mexico and the Albuquerque metro area. As of May 1, 2016, about 4,700 complaints were from New Mexico consumers, of which about 2,200 (48 percent) were from the Albuquerque.<sup>12</sup>

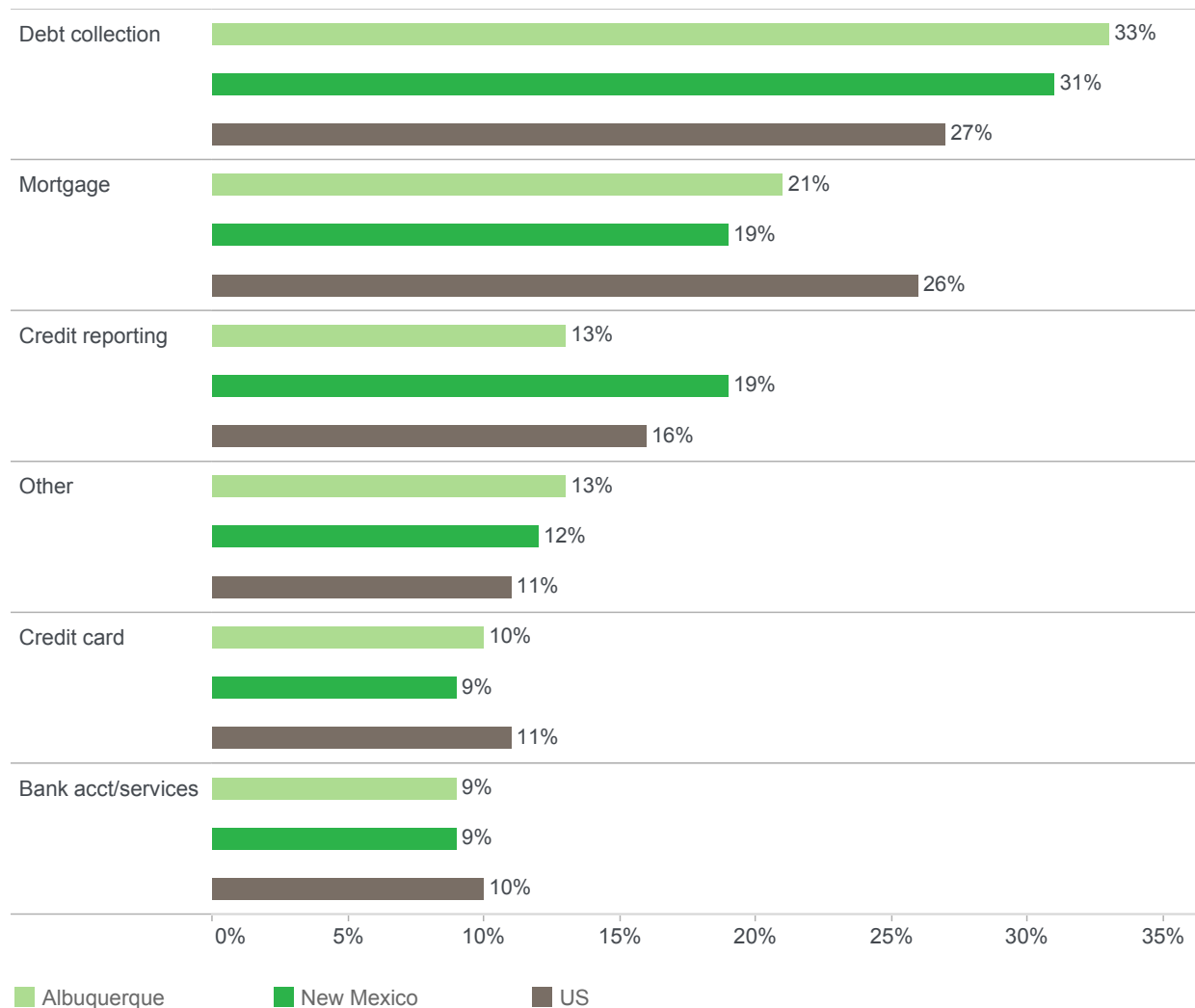
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<sup>12</sup> The Albuquerque metro area is defined as zip codes from the Albuquerque-Santa Fe-Las Vegas, NM Core-Based Statistical Areas (CBSA). [http://www.census.gov/population/metro/files/zip07\\_cbsa06.zip](http://www.census.gov/population/metro/files/zip07_cbsa06.zip). 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 New Mexico complaints by product

Figure 6 shows the distribution of complaints by product for Albuquerque, New Mexico, and the United States as a whole.

**FIGURE 4:** ALBUQUERQUE VS. NEW MEXICO AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



- Consumers in Albuquerque and New Mexico most often submitted debt collection complaints. These made up 33 and 31 percent respectively of all complaints submitted from these consumers, which was higher than the 27 percent national average.

- Consumers in Albuquerque and New Mexico complained about mortgage (21 percent and 19 percent respectively) at a lower percentage than the 26 percent national average.

## 3.2 New Mexico complaints over time

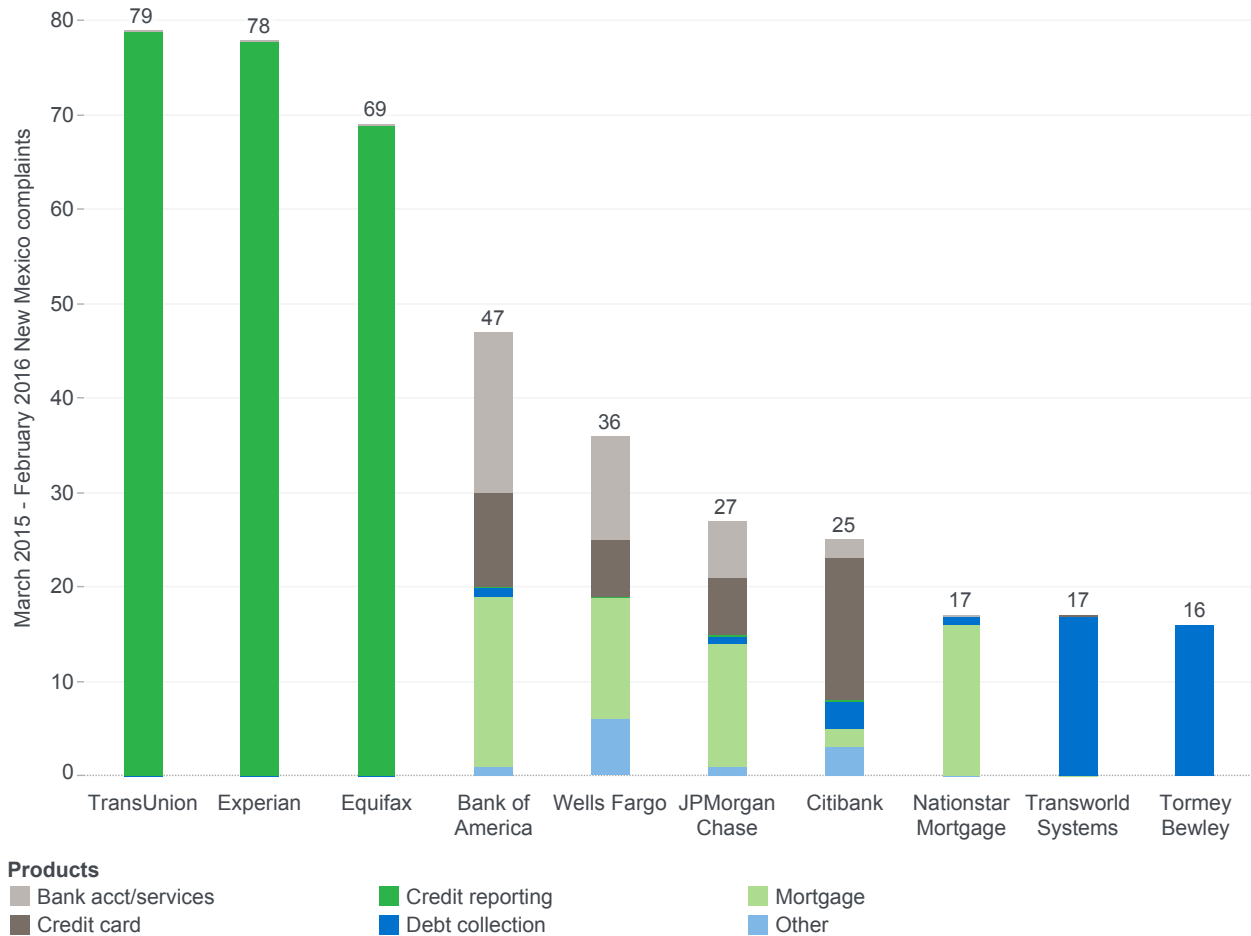
Complaints from consumers in New Mexico have generally followed the national trend. Average monthly complaints increased 1 percent from 2014 (117 complaints per month) to 2015 (118 complaints per month), lower than the national rate of 8 percent.

**FIGURE 5:** NEW MEXICO MONTHLY COMPLAINT VOLUME TREND



### 3.3 New Mexico complaints by company

**FIGURE 6:** MOST-COMPLAINED-ABOUT COMPANIES BY NEW MEXICO CONSUMERS



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

- In the March 2015 – February 2016 period, TransUnion, Experian, and Equifax led the list of most-complained-about companies by New Mexico 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	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	4,567	148	450	179	612	22,847
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	3,706	7,278	198	4,459	173	394	206	618	22,370
16-Mar	2,036	1,349	2,053	4,867	8,065	187	4,954	208	437	241	1,135	25,791
16-Apr	1,907	1,270	2,008	4,587	7,330	195	4,347	187	386	177	1,224	23,870
<b>Total<sup>13</sup></b>	<b>87,098</b>	<b>37,184</b>	<b>93,093</b>	<b>143,696</b>	<b>234,426</b>	<b>6,101</b>	<b>227,270</b>	<b>3,453</b>	<b>13,829</b>	<b>4,950</b>	<b>25,766</b>	<b>882,840</b>

<sup>13</sup> Total column includes approximately 5,769 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	884	638	749	1,684	3,148	54	1,722	47	280	71	284	9,632
Alaska	106	48	148	175	370	11	214	5	25	5	36	1,148
American Samoa	9	0	3	5	11	1	6	0	0	0	1	37
Arizona	1,811	939	2,028	2,680	5,339	120	5,176	54	203	99	460	19,062
Arkansas	405	225	408	780	1,189	28	770	17	68	24	137	4,081
California	11,320	4,375	12,209	18,190	30,069	816	39,335	428	1,482	682	2,835	122,386
Colorado	1,312	573	1,677	2,237	3,943	83	3,853	55	194	76	441	14,534
Connecticut	1,183	414	1,354	1,262	2,111	66	2,621	55	156	77	346	9,714
Delaware	545	253	584	617	1,275	20	1,063	21	72	21	103	4,595
District of Columbia	706	190	605	734	1,198	43	1,136	33	99	37	253	5,104
Federated States of Micronesia	3	2	8	7	11	1	14	1	1	0	0	48
Florida	7,768	3,062	8,061	16,362	20,488	481	25,303	242	962	292	1,710	85,235
Georgia	3,426	1,857	2,959	6,108	8,595	209	11,397	101	315	251	908	36,317
Guam	12	9	11	21	29	3	25	1	2	1	4	118
Hawaii	226	119	373	577	787	17	978	9	36	11	64	3,216
Idaho	213	129	343	551	1,166	21	671	5	55	8	97	3,276
Illinois	3,428	1,146	3,262	4,794	8,025	205	7,592	101	509	198	1,031	30,474
Indiana	939	491	1,000	1,652	3,231	68	2,039	48	275	61	504	10,371
Iowa	314	170	512	718	1,385	31	643	33	103	31	170	4,131
Kansas	475	216	570	710	1,658	30	848	17	93	31	129	4,820
Kentucky	587	343	624	1,218	2,372	50	1,357	28	172	35	267	7,091
Louisiana	738	487	700	1,727	3,385	63	1,783	35	275	65	229	9,538
Maine	289	127	493	353	750	12	784	15	42	24	130	3,037
Marshall Islands	5	7	6	4	13	0	9	1	0	0	1	46
Maryland	2,722	1,181	2,706	3,754	6,177	172	8,431	110	493	126	772	26,854
Massachusetts	2,269	561	2,325	2,006	3,259	149	4,471	82	254	111	742	16,314
Michigan	2,120	884	2,061	3,117	5,903	141	6,957	101	426	155	893	22,976
Minnesota	1,037	311	1,223	1,250	2,535	88	2,764	44	193	60	450	10,036
Mississippi	421	326	345	798	1,533	30	858	18	134	31	114	4,626
Missouri	990	629	1,115	1,657	3,746	77	2,821	54	241	83	520	11,991
Montana	102	54	187	258	568	7	277	6	34	12	57	1,574
Nebraska	307	117	370	358	1,050	17	550	15	72	19	135	3,025



	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	1,016	442	1,012	1,947	3,100	66	2,591	28	204	70	215	10,780
New Hampshire	349	130	415	469	877	17	1,481	14	53	18	165	4,019
New Jersey	3,844	1,235	3,879	4,883	7,248	209	9,935	131	564	194	984	33,308
New Mexico	415	242	425	893	1,458	43	893	15	95	20	125	4,664
New York	7,142	1,858	8,161	9,625	11,838	471	13,856	262	428	329	1,990	56,290
North Carolina	2,345	1,272	2,547	3,976	6,011	159	6,531	103	410	128	565	24,214
North Dakota	62	38	93	185	319	4	115	7	11	5	32	876
Northern Mariana Islands	6	0	3	5	5	0	4	0	0	0	2	25
Ohio	2,638	1,347	3,162	3,664	7,963	161	6,251	102	527	163	1,120	27,269
Oklahoma	485	386	581	1,048	2,335	48	1,102	22	203	38	185	6,483
Oregon	1,050	350	1,085	1,331	2,856	51	2,712	55	137	62	356	10,125
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	3,720	1,340	3,504	4,800	8,217	200	7,276	136	552	169	1,389	31,469
Puerto Rico	295	105	308	603	438	11	403	9	4	6	34	2,249
Rhode Island	373	134	371	358	744	26	662	15	85	14	90	2,884
South Carolina	882	727	948	2,160	3,635	76	2,602	37	232	70	323	11,754
South Dakota	115	79	183	172	496	14	203	7	28	4	48	1,358
Tennessee	1,330	811	1,324	2,187	4,788	76	2,887	67	341	96	442	14,422
Texas	5,416	3,410	5,798	16,831	22,704	433	10,908	213	1,235	340	1,365	69,011
Utah	352	223	486	770	1,701	28	1,199	16	98	24	144	5,078
Vermont	175	69	212	195	302	10	368	5	18	13	72	1,445
Virgin Islands	31	9	37	54	46	4	46	2	4	1	2	237
Virginia	2,561	1,220	3,073	4,859	7,155	205	6,910	115	408	164	782	27,616
Washington	1,511	572	1,804	2,764	4,910	114	5,158	64	200	107	580	17,882
West Virginia	240	116	272	526	721	22	407	25	19	16	123	2,521
Wisconsin	908	452	1,384	1,240	3,122	71	2,395	37	245	95	398	10,417
Wyoming	56	52	84	169	323	5	177	5	28	2	39	950
U.S. Armed Forces – Americas	9	1	6	0	23	1	7	2	1	2	2	56
U.S. Armed Forces – Europe	30	23	30	62	78	3	74	3	0	2	17	323
U.S. Armed Forces – Pacific	14	13	32	38	84	1	48	0	1	0	8	239
Unspecified	3,055	644	2,854	1,515	5,609	458	3,597	174	432	101	346	19,458
<b>Total</b>	<b>87,098</b>	<b>37,184</b>	<b>93,093</b>	<b>143,696</b>	<b>234,426</b>	<b>6,101</b>	<b>227,270</b>	<b>3,453</b>	<b>13,829</b>	<b>4,950</b>	<b>25,766</b>	<b>882,840</b>

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