

February 2017

Monthly Complaint Report

Vol. 20



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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 helps connect consumers with financial companies to make their voices heard. When consumers submit a complaint, we work with companies to get the consumer a response, generally within 15 days. We also publish basic information about complaints in our public Consumer Complaint Database to empower consumers, inform consumer advocates and companies, and improve the functioning of the marketplace. 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 February 1, 2017, the CFPB has handled approximately 1,110,100 complaints, including approximately 29,700 complaints in January 2017. Table 1 shows the percentage change in complaint volume by product, comparing November 2015 - January 2016 with November 2016 - January 2017.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: Nov 2015 - Jan 2016	3 month average: Nov 2016 - Jan 2017
Student loan	388%	497	2,425
Consumer loan	35%	1,102	1,488
Bank account or service	23%	2,023	2,492
Credit card	20%	1,901	2,286
Credit reporting	18%	3,506	4,128
Debt collection	12%	6,438	7,196
Mortgage	0%	3,979	3,966
Other financial service	-11%	179	159
Prepaid	-13%	237	206
Money transfer	-14%	201	173
Payday loan	-26%	408	302
Total	21%	20,705	25,073

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 November 2015 - January 2016 (497 complaints) to November 2016 - January 2017 (2,425 complaints), representing about a 388 percent increase. Part of this year-to-year increase can be attributed to the CFPB updating its student loan intake form to accept complaints about Federal student loan servicing in February 2016.
- Payday loan complaints showed the greatest percentage decrease from November 2015 - January 2016 (408 complaints) to November 2016 - January 2017 (302 complaints), representing about a 26 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 bullet) to the current month (blue bullet). 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	7,730	8%	6,904	300,599	
Student loan	5,389	537%	666	39,942	
Credit reporting	4,620	24%	3,563	185,717	
Mortgage	4,195	12%	4,193	264,659	
Bank account or service	2,632	9%	1,818	110,231	
Credit card	2,350	3%	1,692	113,970	
Consumer loan	1,618	10%	833	50,128	
Payday loan	311	21%	421	16,917	
Prepaid	233	15%	212	6,833	
Other financial service	172	19%	155	5,001	
Money transfer	164	-6%	166	7,804	
Total	29,679	31%	16,569	1,110,132	

■ 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 8,331 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 26 percent of complaints submitted in January 2017.
- Student loan complaints showed the greatest month-over-month percentage increase (537 percent).
- Money transfer complaints showed the greatest month-over-month percentage decrease (-6 percent).
- Debt collection, student loan, and credit reporting were the top three most-complained about consumer financial products and services, collectively representing about 60 percent of complaints submitted in January 2017.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Nov 2015 - Jan 2016	3 month average: Nov 2016 - Jan 2017	Total complaints	Total complaints per 100k population
GA	59%	866	1,378	47,960	470
SD	43%	27	39	1,680	196
MS	34%	121	162	5,957	199
MO	32%	264	348	15,267	251
LA	31%	236	311	12,363	265
IL	31%	771	1,007	39,294	306
UT	30%	112	145	6,405	214
TX	30%	1,646	2,137	88,706	323
NV	30%	262	340	13,885	480
MN	28%	237	304	12,600	230
MT	28%	40	51	1,984	192
AR	27%	100	128	5,200	175
AL	27%	241	307	12,434	256
NY	26%	1,294	1,636	71,005	359
CT	26%	235	296	12,291	342
CO	25%	368	460	18,668	342
NJ	25%	713	888	41,608	464
NC	23%	650	798	30,762	306
AZ	22%	472	574	24,452	358
CA	21%	2,727	3,306	152,270	389
FL	20%	1,856	2,229	106,768	527
SC	20%	313	375	14,916	305
KY	19%	161	192	8,834	200
AK	19%	28	34	1,451	196
IA	17%	99	116	5,250	168
PA	16%	764	889	39,376	308
DC	16%	108	125	6,376	948
WY	15%	22	25	1,190	203
MA	15%	364	420	20,180	297
OR	15%	250	288	12,746	316
IN	15%	259	298	13,074	198
WA	15%	426	490	22,452	313
TN	14%	377	428	18,260	277
WI	12%	224	250	12,706	220
ME	11%	64	71	3,608	271
OH	10%	689	761	33,933	292
VT	10%	31	34	1,766	282
OK	9%	166	182	8,257	211
VA	9%	660	719	34,427	411
MD	8%	666	719	33,413	556
RI	8%	61	66	3,471	329
ND	4%	28	29	1,114	147
NE	3%	77	80	3,788	200
MI	2%	546	555	27,918	281
WV	2%	65	66	3,132	170
ID	0.4%	80	80	4,087	247
KS	0.0%	129	129	6,031	207
NM	0.0%	128	128	5,861	281
HI	-4%	67	64	3,885	271
NH	-8%	84	78	4,790	360
DE	-8%	110	101	5,583	590

- Georgia (59 percent), South Dakota (43 percent), and Mississippi (34 percent) experienced the greatest complaint volume percentage increase from November 2015 - January 2016 to November 2016 - January 2017.
- Delaware (-8 percent), New Hampshire (-8 percent), and Hawaii (-4 percent) experienced the greatest complaint volume percentage decrease from November 2015 - January 2016 to November 2016 - January 2017.⁷
- Of the five most populated states, Illinois (31 percent) experienced the greatest complaint volume percentage increase, and Florida (20 percent) experienced the least complaint volume percentage increase from November 2015 - January 2016 to November 2016 - January 2017.

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 September - November 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. Company-level information should be considered in context of company size and/or market share.

FIGURE 1: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

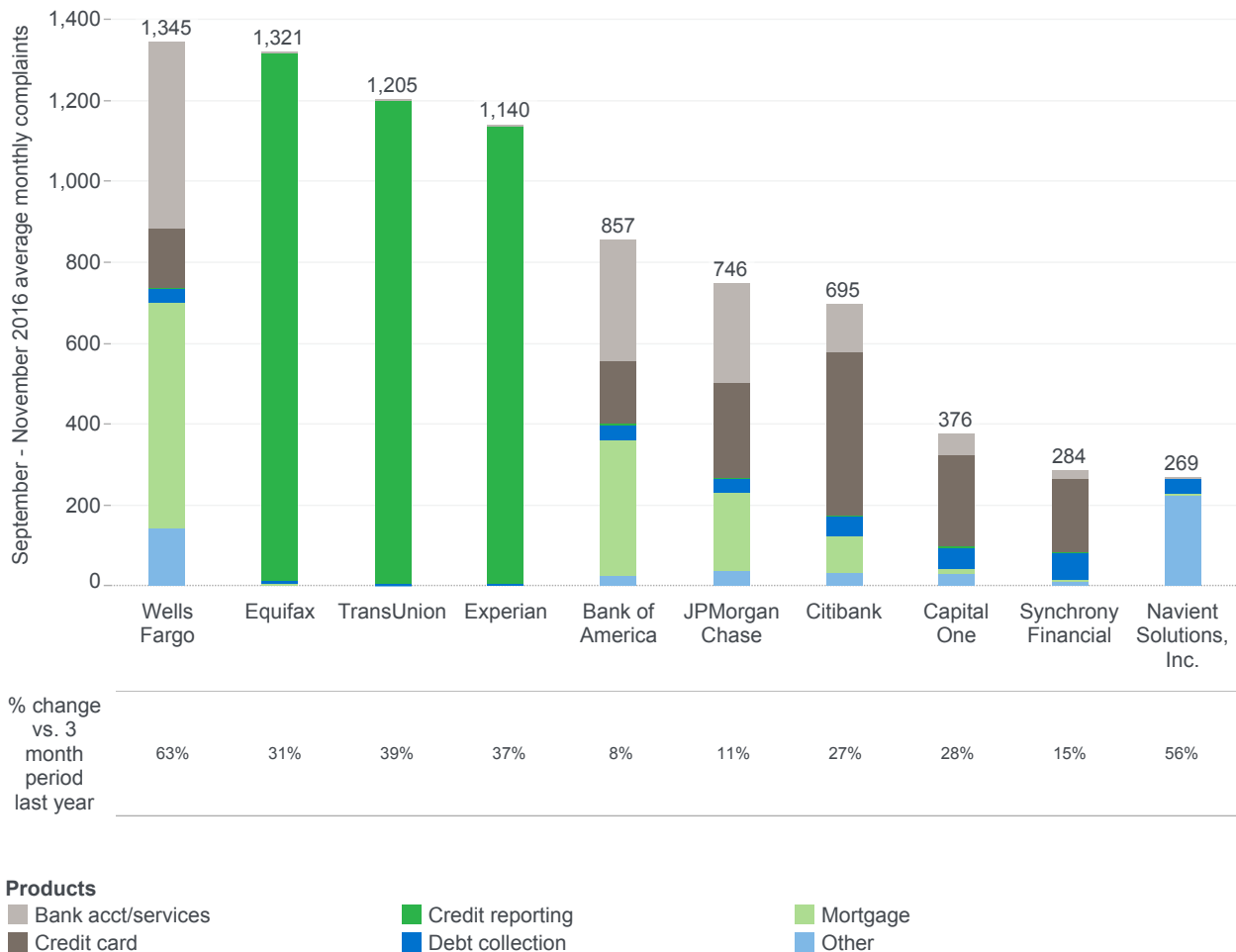


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: September - November 2016	% change vs. 3 month period last year	Monthly average⁸	Total complaints
Wells Fargo	1,345	63%	827	49,594
Equifax	1,321	31%	843	42,172
TransUnion	1,205	39%	686	34,279
Experian	1,140	37%	800	39,990
Bank of America	857	8%	1,037	62,243
JPMorgan Chase	746	11%	657	39,401
Citibank	695	27%	528	31,706
Capital One	376	28%	306	18,342
Synchrony Financial	284	15%	192	11,532
Navient Solutions, Inc.	269	56%	183	10,432

- By average monthly complaint volume, Wells Fargo (1,345), Equifax (1,321), and TransUnion (1,205) were the most-complained-about companies for September - November 2016.
- Wells Fargo experienced the greatest percentage increase in average monthly complaint volume (63 percent) from September - November 2015 to September - November 2016.
- Bank of America experienced the least percentage increase in average monthly complaint volume (8 percent) from September - November 2015 to September - November 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 November 2016.

2. Product spotlight: Credit reporting

The CFPB has handled approximately 185,700 credit reporting complaints since July 21, 2011, making credit reporting the third most-complained-about product, representing 17 percent of total complaints.

Approximately 132,200 (or 71 percent) of all credit reporting complaints handled by the CFPB from July 21, 2011 through January 31, 2017 were sent by the CFPB to companies for review and response. The remaining complaints have been found to be incomplete (27 percent), referred to other regulatory agencies (1 percent), or are pending with the CFPB or the consumer (0.4 percent and 0.2 percent, respectively).

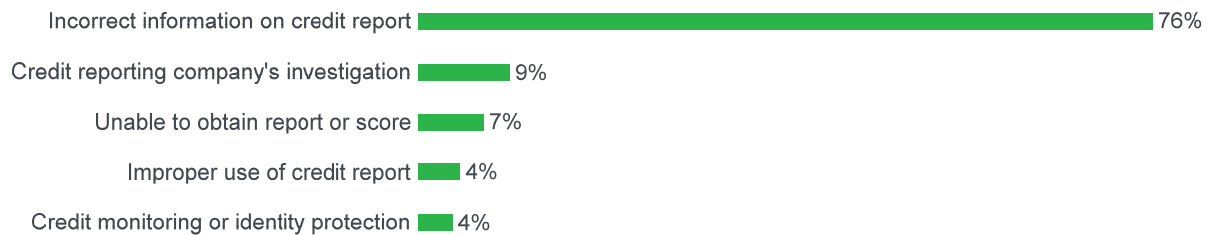
Complaints handled by the Bureau, including those sent to other regulators, serve to inform the Bureau in its work to supervise companies, to enforce consumer financial laws, to write better rules and regulations, and to educate and engage consumers.

2.1 Credit reporting complaints by type

The CFPB continually strives to collect reliable complaint data while ensuring the system's ease-of-use and effectiveness for consumers. When consumers submit complaints, they select the consumer financial product or service as well as the issue they are having with that product or service from a list. This provides structured data that can be used to group complaints to get a sense of which financial products and services consumers complain about and what issues they are having in the marketplace.

Figure 2 shows the types of credit reporting complaints consumers submitted as a percentage of all credit reporting complaints handled since July 21, 2011. The most common issues identified by consumers are problems with incorrect information on credit report (76 percent) and credit reporting company's investigation (9 percent).

FIGURE 2: TYPES OF CREDIT REPORTING COMPLAINTS REPORTED BY CONSUMERS



We also collect unstructured data from consumers and companies during the complaint process. The consumer's narrative description of what happened, consumer-provided documents, the company's response, and company-provided documents are examples of unstructured data. The Bureau uses a variety of approaches to analyze consumer complaints including, for example, cohort and text analytics to identify trends and possible consumer harm. Our review and analysis of unstructured data offers deeper insights into consumers' complaints and helps the Bureau understand problems consumers are experiencing with consumer and credit reports.

- Consumers frequently complain about the processes for disputing information on their reports with consumer reporting companies. Many complaints indicate that consumers experience difficulties when submitting disputes through the phone and mail channels. Consumers sometimes report barriers to submission of disputes (e.g., authentication questions or customer service representatives that encourage consumers to contact the data furnisher first). After submitting disputes, some consumers claimed not to have received the results of their investigations or to have only received them after a lengthy delay.
- The process for blocking and removing information resulting from identity theft continues to be a concern for consumers. Some consumers report notifying both data

furnishers and credit reporting companies of identity theft with appropriate documentation, only to have accounts verified as accurate.

- Consumers submit many complaints about inaccurate personal information on their reports. These disputes often involve incorrect or unrecognized names and addresses appearing on reports. A significant minority of these consumers state that their credit report information appears to be mixed with that of another consumer, frequently a family member or person with similar identifying information.
- Complaints about access to consumers reports, often referred to as credit inquiries, are increasingly common. Frequently consumers claim not to have initiated the inquiries by, for example, applying for a loan. Consumers state that consumer reporting companies will often direct consumers to dispute these inquiries directly with the company that accessed the report. A number of consumers reported that hard inquiries were temporarily deleted and then re-added to the consumer's report.
- A number of complaints involve credit scoring, and many reflect confusion over the variety of scores and scoring "factors" that often accompany credit score information. Consumers frequently express confusion when there are significant differences between different scores.
- Reporting of accounts in bankruptcy continues to be a frequent concern. Consumers are often confused by the status of accounts that have been included in wage earner plans or where the consumer has attempted to exclude certain accounts from their bankruptcy estate.

In addition to complaints against the nationwide credit reporting companies—Equifax, Experian, Transunion—consumers have submitted complaints on a number of other consumer reporting companies from July 21, 2011, through January 31, 2017. These companies specialize in providing reports in a number of areas, including background and employment screening, checking account screening, rental screening, and insurance screening. The majority of consumers submitting these complaints cited incorrect information on their credit reports.

2.2 Credit reporting complaints by state

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

- Georgia (106 percent), Illinois (89 percent), and Alabama (65 percent) experienced the greatest percentage increase in credit reporting complaints from November 2015 - January 2016 to November 2016 - January 2017.
- Maine (-62 percent), Idaho (-52), and New Hampshire (-43 percent) experienced the greatest percentage decrease in credit reporting complaints from November 2015 - January 2016 to November 2016 - January 2017.
- Of the five most populated states, Illinois (89 percent) experienced the greatest percentage increase and New York (9 percent) experienced the least percentage increase in credit reporting complaints from November 2015 - January 2016 to November 2016 - January 2017.

⁹ 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: Nov 2015 - Jan 2016	3 month average: Nov 2016 - Jan 2017	Total complaints	Complaints per 100k population
GA	106%	168.3	346.7	9,029	88.4
IL	89%	124.7	236.0	6,895	53.6
AL	65%	40.0	66.0	2,328	47.9
MN	58%	31.0	49.0	1,672	30.5
CO	53%	54.7	83.7	3,069	56.2
WI	50%	16.0	24.0	1,502	26.0
TX	38%	312.3	430.3	21,123	76.9
WY	33%	2.0	2.7	189	32.2
MO	31%	36.0	47.3	2,271	37.3
AZ	31%	67.0	87.7	3,645	53.4
LA	30%	45.0	58.7	2,367	50.7
AR	30%	15.7	20.3	1,012	34.0
UT	28%	13.3	17.0	935	31.2
CT	26%	42.3	53.3	1,769	49.3
KS	26%	15.7	19.7	872	29.9
OR	25%	28.0	35.0	1,667	41.4
SD	25%	4.0	5.0	221	25.7
SC	21%	52.0	63.0	2,746	56.1
CA	21%	429.3	518.0	23,457	59.9
KY	20%	25.0	30.0	1,519	34.3
NJ	18%	92.7	109.0	6,116	68.3
FL	15%	378.7	437.0	21,472	105.9
NC	14%	132.3	151.0	5,298	52.8
MA	11%	45.0	50.0	2,526	37.2
NY	9%	207.0	225.0	12,143	61.3
OH	6%	110.0	116.3	4,643	40.0
RI	5%	6.3	6.7	419	39.7
IN	4%	33.7	35.0	2,030	30.7
MI	3%	99.3	102.0	4,015	40.5
PA	-0.6%	108.0	107.3	5,989	46.8
TN	-1%	70.3	69.3	2,789	42.3
OK	-2%	29.3	28.7	1,318	33.7
MS	-2%	27.0	26.3	1,071	35.8
IA	-3%	13.0	12.7	918	29.4
NE	-9%	7.3	6.7	446	23.5
NV	-11%	55.0	49.0	2,425	83.9
ND	-11%	6.0	5.3	217	28.7
WV	-11%	12.0	10.7	646	35.0
DC	-13%	13.0	11.3	913	135.8
VT	-15%	4.3	3.7	244	39.0
MD	-16%	130.0	108.7	4,892	81.4
AK	-17%	4.0	3.3	223	30.2
DE	-19%	17.7	14.3	771	81.5
NM	-29%	34.3	24.3	1,132	54.3
WA	-30%	95.3	66.3	3,367	47.0
VA	-32%	144.7	97.7	6,064	72.3
HI	-35%	8.7	5.7	645	45.1
MT	-42%	4.0	2.3	292	28.3
NH	-43%	12.3	7.0	555	41.7
ID	-52%	16.7	8.0	692	41.8
ME	-62%	7.0	2.7	407	30.6

2.3 Credit reporting 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.

To protect consumer privacy, companies generally confirm with the consumer that any complaint submitted on their behalf by a third party was authorized. Companies alert the Bureau if they determine that a complaint was submitted by an unauthorized third party. Such complaints are not published in the Consumer Complaint Database or included in company-specific complaint volume presented in this report.

The most-complained-about companies highlighted in Table 6 received about 97 percent of all credit reporting complaints sent to companies for response in September - November 2016. This section highlights those complaints.

Company-level complaint data should be considered in context of company size and/or market share. For credit reporting complaints, one measure to consider is the number of consumer files maintained by the company. The three nationwide credit reporting agencies have files on approximately 200 million consumers

TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR CREDIT REPORTING¹⁰

Company	3 month average: Sep - Nov 2016	% change vs. 3 month period last year	3 month average % untimely: Sep - Nov 2016	Total Credit reporting complaints
Equifax	1,308.7	30%	0%	41,959
TransUnion	1,196.7	39%	0%	34,146
Experian	1,132.7	36%	0%	39,796

- Of these companies, TransUnion saw the greatest percentage increase in credit reporting complaints (39 percent), with Experian and Equifax following close behind (36 percent and 30 percent, respectively) from September - November 2015 to September - November 2016.
- Equifax, TransUnion and Experian provided a timely response to all complaints during the same period.

¹⁰ Three-month averages are rounded, and percentage changes are based on non-rounded averages. Total complaints represent cumulative complaints sent to companies through November 2016.

3. Geographic spotlight: Louisiana

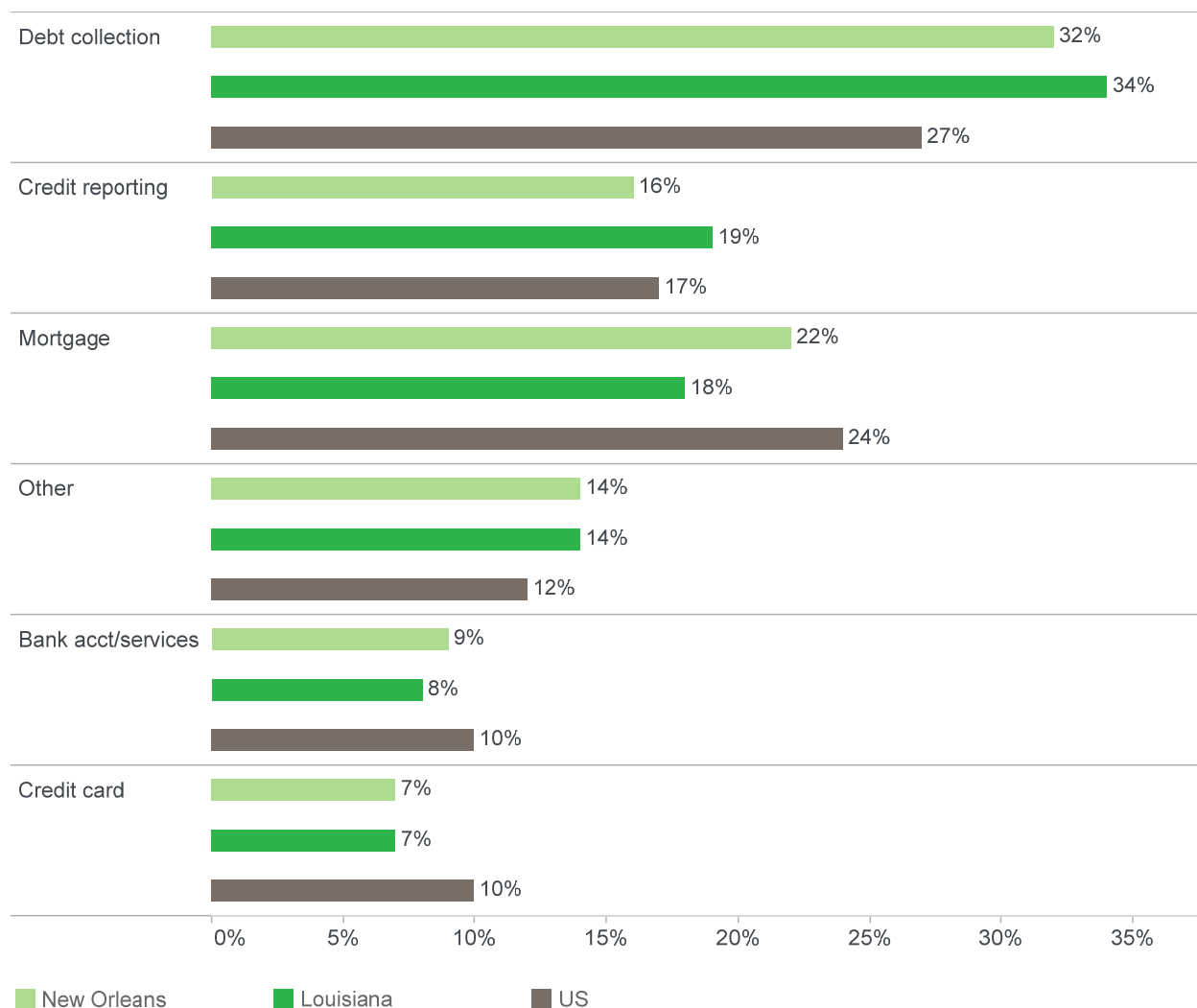
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Louisiana and the New Orleans metro area. As of February 1, 2017, about 12,400 complaints were from Louisiana consumers, of which about 4,500 (36 percent) were from New Orleans. ¹¹

¹¹ The New Orleans metro area is defined as zip codes from the New Orleans-Metairie-Kenner, LA 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 Louisiana complaints by product

Figure 4 shows the distribution of complaints by product for New Orleans, Louisiana, and the United States as a whole.

FIGURE 3: NEW ORLEANS VS. LOUISIANA AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



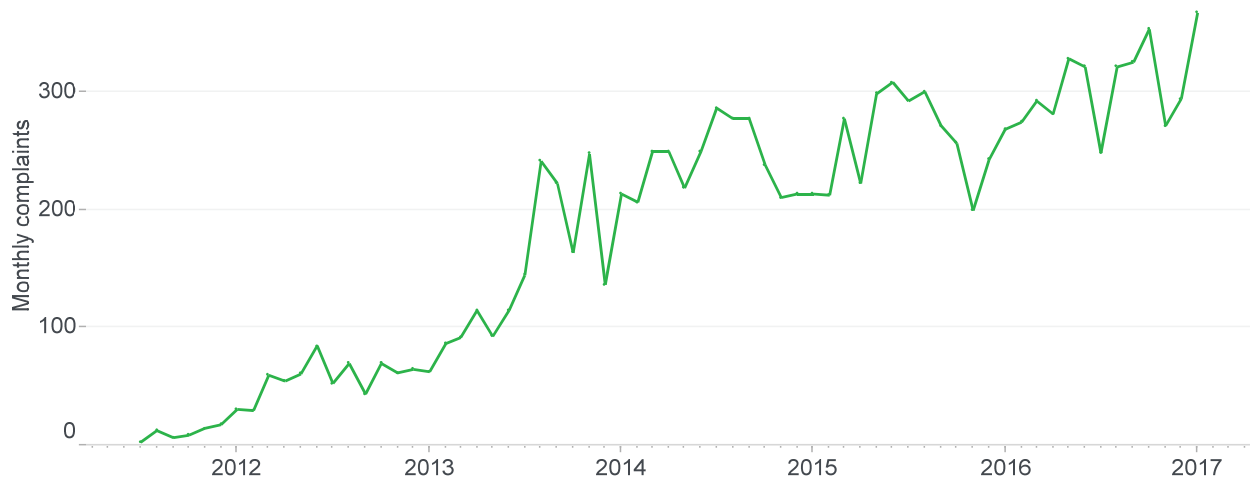
- Consumers in New Orleans and Louisiana submitted debt collection complaints at a rate of 32 percent and 34 percent, respectively, higher than the 27 percent national average.
- Consumers in New Orleans and Louisiana complained about credit reporting at a rate of 16 percent and 19 percent, respectively, compared to the 17 percent national average.

- Consumers in New Orleans and Louisiana complained about mortgages at a rate of 22 percent and 18 percent, respectively, compared to the 24 percent national average.

3.2 Louisiana complaints over time

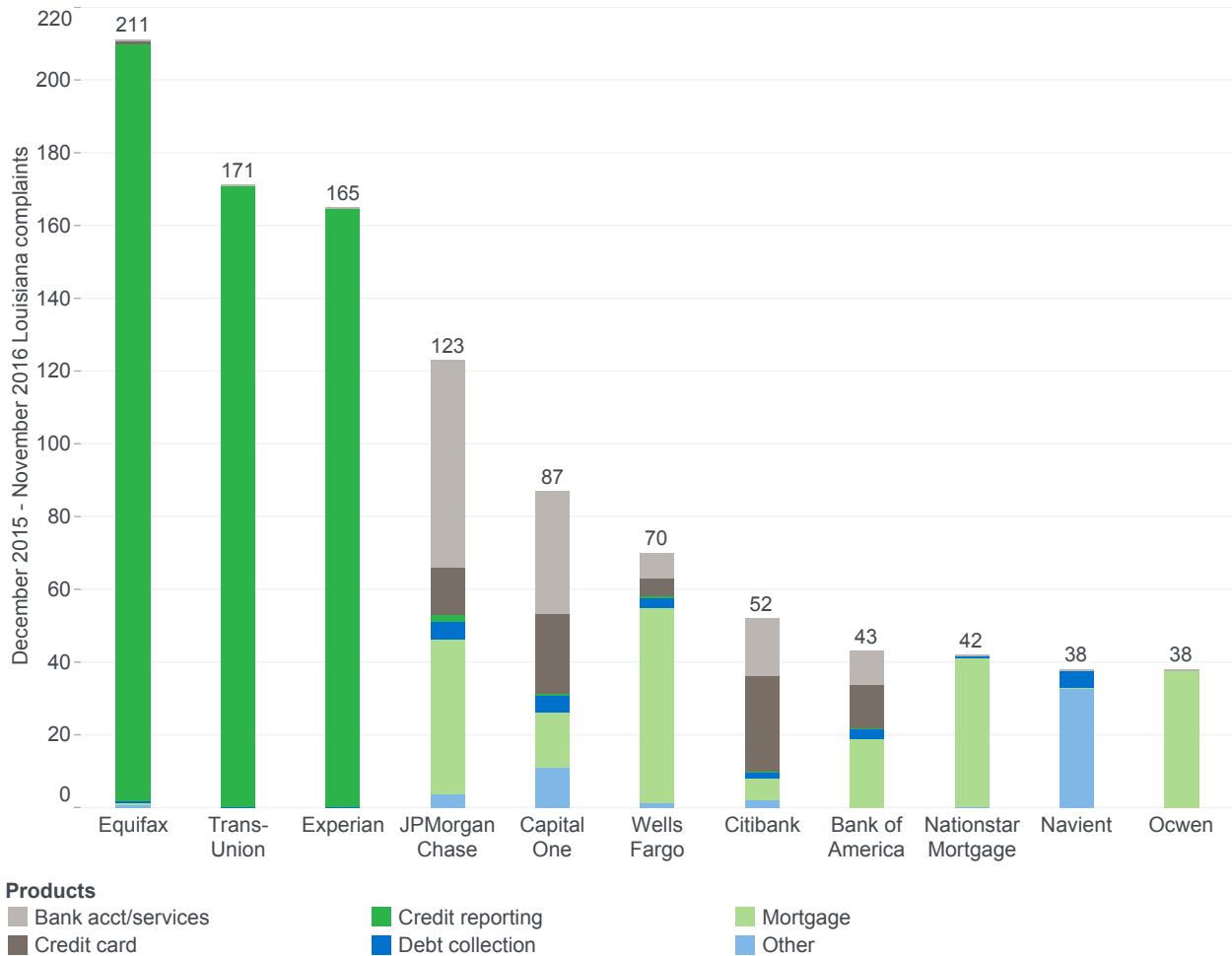
Average monthly complaints increased 31 percent from November 2015 through January 2016 (236 complaints per month) to November 2016 through January 2017 (311 complaints per month), higher than the national rate of 21 percent.

FIGURE 4: LOUISIANA MONTHLY COMPLAINT VOLUME TREND



3.3 Louisiana complaints by company

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



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

- In the December 2015 - November 2016 period, Equifax, TransUnion, and Experian led the list of most-complained-about companies by Louisiana 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	2,525	1	3	6	11	4,252
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	4,961	2	40	8	350	15,538
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	7,993	157	4,411	62	587	94	582	22,276
14-Aug	1,564	1,002	1,689	4,647	7,223	148	4,340	104	645	138	626	22,320
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	6,685	132	4,474	124	532	139	654	20,583
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	1,092	1,896	4,815	8,000	195	4,287	158	538	199	719	23,797
15-Apr	1,748	941	1,757	4,733	7,179	190	4,238	146	484	192	686	22,488
15-May	1,704	1,029	1,825	4,493	7,149	208	4,266	156	414	177	645	22,266
15-Jun	1,968	1,095	1,890	4,297	7,471	211	4,664	166	460	195	626	23,250
15-Jul	1,997	1,344	1,961	6,547	8,184	235	4,464	203	478	187	645	26,424
15-Aug	2,042	1,340	1,931	5,591	7,545	218	4,949	197	445	179	656	25,299
15-Sep	1,907	1,253	1,947	4,679	6,666	198	4,566	148	450	179	612	22,817
15-Oct	2,247	1,292	1,964	4,432	6,810	229	4,435	160	508	892	568	23,795
15-Nov	1,984	1,092	1,819	3,731	6,291	192	3,951	191	421	260	457	20,612
15-Dec	1,975	1,041	1,883	3,419	6,342	190	3,794	162	382	223	467	20,138
16-Jan	2,110	1,174	2,001	3,367	6,681	222	4,192	183	422	227	567	21,366
16-Feb	1,834	1,251	1,997	3,705	7,248	198	4,455	171	394	206	618	22,333
16-Mar	2,036	1,349	2,052	4,861	8,030	187	4,947	207	436	241	1,134	25,740
16-Apr	1,880	1,263	1,995	4,507	7,234	195	4,314	188	383	177	1,190	23,552
16-May	2,192	1,286	1,983	4,808	6,845	198	4,273	126	395	226	963	23,607
16-Jun	2,541	1,274	1,979	4,907	6,943	197	4,289	199	370	221	1,001	24,187
16-Jul	2,379	1,310	2,147	5,207	6,471	164	3,907	137	335	208	1,167	23,653
16-Aug	2,652	1,491	2,598	4,987	9,642	228	4,287	260	422	244	1,246	28,354
16-Sep	3,086	1,528	2,690	4,591	7,299	208	4,464	173	329	187	1,322	26,123
16-Oct	2,834	1,597	2,638	5,222	7,703	189	4,318	176	336	180	1,237	26,712
16-Nov	2,424	1,375	2,221	4,045	6,691	181	3,955	161	336	181	1,040	22,908
16-Dec	2,420	1,471	2,286	3,720	7,167	174	3,748	145	258	203	846	22,633
17-Jan	2,632	1,618	2,350	4,620	7,730	164	4,195	172	311	233	5,389	29,679
Total¹²	110,231	50,128	113,970	185,717	300,599	7,804	264,659	5,001	16,917	6,833	39,942	1,110,132

¹² Total column includes approximately 8,331 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	1,103	825	942	2,328	4,009	71	2,073	73	344	91	461	12,434
Alaska	130	59	183	223	483	13	248	7	34	7	58	1,451
American Samoa	11	0	5	5	14	1	7	0	0	0	2	46
Arizona	2,339	1,265	2,525	3,645	7,065	147	6,023	79	256	145	758	24,452
Arkansas	483	290	484	1,012	1,567	39	929	27	72	31	227	5,200
California	14,712	5,998	15,102	23,457	38,082	1,078	45,239	600	1,791	972	4,343	152,270
Colorado	1,722	796	2,095	3,069	5,106	119	4,523	77	234	117	688	18,668
Connecticut	1,471	553	1,636	1,769	2,723	82	3,068	64	175	92	558	12,291
Delaware	664	314	689	771	1,553	25	1,231	32	100	24	147	5,583
District of Columbia	874	244	761	913	1,500	65	1,343	53	122	49	373	6,376
Federated States of Micronesia	6	2	12	10	14	1	14	1	2	0	1	63
Florida	9,757	4,104	9,863	21,472	26,959	605	28,663	363	1,192	430	2,639	106,768
Georgia	4,427	2,554	3,789	9,029	11,983	272	13,118	156	408	312	1,606	47,960
Guam	14	14	13	30	42	3	28	1	2	1	8	156
Hawaii	299	147	449	645	1,005	21	1,121	14	43	15	104	3,885
Idaho	278	175	429	692	1,440	27	782	6	70	12	152	4,087
Illinois	4,425	1,571	4,069	6,895	10,303	254	9,004	132	617	286	1,493	39,294
Indiana	1,194	688	1,223	2,030	4,102	89	2,401	76	347	86	752	13,074
Iowa	391	235	608	918	1,752	44	779	41	132	45	271	5,250
Kansas	587	296	679	872	2,109	42	983	25	112	44	227	6,031
Kentucky	717	436	753	1,519	3,038	62	1,557	40	209	52	396	8,834
Louisiana	969	684	867	2,367	4,213	85	2,225	58	337	84	401	12,363
Maine	345	162	559	407	898	16	912	21	56	35	176	3,608
Marshall Islands	5	8	8	4	14	0	10	1	0	0	2	52
Maryland	3,426	1,542	3,265	4,892	7,874	221	9,764	160	607	184	1,190	33,413
Massachusetts	2,772	737	2,839	2,526	4,107	192	5,264	107	299	145	1,070	20,180
Michigan	2,590	1,141	2,527	4,015	7,404	182	7,632	128	530	190	1,293	27,918
Minnesota	1,348	436	1,521	1,672	3,189	115	3,172	66	247	81	651	12,600
Mississippi	512	414	418	1,071	1,994	38	1,011	26	170	45	227	5,957
Missouri	1,294	870	1,348	2,271	4,734	98	3,325	75	299	106	762	15,267
Montana	127	81	235	292	740	10	339	9	39	12	86	1,984
Nebraska	381	166	438	446	1,334	23	644	21	93	25	195	3,788

	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	1,328	686	1,253	2,425	3,953	88	3,312	51	250	93	316	13,885
New Hampshire	415	177	504	555	1,125	21	1,609	20	67	25	233	4,790
New Jersey	4,712	1,709	4,731	6,116	9,220	270	11,895	231	654	248	1,516	41,608
New Mexico	519	314	517	1,132	1,843	55	1,064	29	122	29	191	5,861
New York	9,017	2,466	10,052	12,143	15,336	596	16,688	379	478	440	2,942	71,005
North Carolina	2,973	1,707	3,116	5,298	7,817	186	7,584	152	479	176	1,028	30,762
North Dakota	84	54	114	217	416	8	140	8	16	7	44	1,114
Northern Mariana Islands	7	1	3	7	7	0	4	0	0	0	5	34
Ohio	3,267	1,778	3,819	4,643	10,121	198	7,111	141	678	245	1,700	33,933
Oklahoma	595	548	693	1,318	2,980	64	1,347	31	262	52	302	8,257
Oregon	1,312	476	1,385	1,667	3,670	69	3,183	67	175	86	544	12,746
Palau	1	1	2	3	1	0	6	0	0	0	0	14
Pennsylvania	4,667	1,760	4,325	5,989	10,325	261	8,612	206	637	241	2,109	39,376
Puerto Rico	352	153	372	717	517	15	484	19	5	8	63	2,750
Rhode Island	449	160	433	419	921	27	771	22	96	22	133	3,471
South Carolina	1,177	979	1,162	2,746	4,630	97	3,053	55	275	88	569	14,916
South Dakota	144	106	209	221	610	14	236	10	36	8	75	1,680
Tennessee	1,620	1,087	1,568	2,789	6,257	101	3,372	99	445	120	696	18,260
Texas	7,034	4,637	7,191	21,123	29,846	538	12,997	309	1,544	492	2,433	88,706
Utah	470	302	653	935	2,127	35	1,444	23	122	34	215	6,405
Vermont	212	88	265	244	370	11	414	8	22	17	107	1,766
Virgin Islands	36	10	39	69	52	5	50	2	4	1	6	277
Virginia	3,221	1,686	3,699	6,064	9,033	262	8,079	176	513	240	1,211	34,427
Washington	2,007	786	2,233	3,367	6,251	155	6,110	90	267	151	892	22,452
West Virginia	296	140	327	646	895	30	487	35	29	24	177	3,132
Wisconsin	1,187	576	1,649	1,502	3,829	87	2,750	53	284	121	568	12,706
Wyoming	71	66	120	189	415	6	210	10	34	3	53	1,190
U.S. Armed Forces – Americas	10	1	6	1	24	1	9	2	1	2	2	61
U.S. Armed Forces – Europe	42	26	37	73	99	5	95	4	0	2	30	414
U.S. Armed Forces – Pacific	18	19	41	43	91	3	55	0	2	0	15	287
Unspecified	3,615	822	3,118	1,789	6,468	556	4,056	230	481	140	450	22,544
Total	110,231	50,128	113,970	185,717	300,599	7,804	264,659	5,001	16,917	6,833	39,942	1,110,132

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