

June 2016

Monthly Complaint Report

Vol. 12



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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 June 1, 2016, the CFPB has handled approximately 906,400 complaints, including approximately 23,800 complaints in May 2016. Table 1 shows the percentage change in complaint volume by product, comparing March - May 2015 with March - May 2016.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: Mar - May 2015	3 month average: Mar - May 2016
Student loans	61%	683	1,098
Consumer loan	27%	1,020	1,297
Bank account or services	18%	1,726	2,041
Other financial services	13%	153	174
Prepaid	13%	189	215
Credit card	10%	1,826	2,008
Mortgage	6%	4,264	4,528
Credit reporting	2%	4,680	4,766
Debt collection	0%	7,442	7,415
Money transfer	-2%	198	194
Payday loan	-15%	479	405
Total	7%	22,850	24,405

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

- Student loans complaints showed the greatest percentage increase from March - May 2015 (683 complaints) to March - May 2016 (1,098 complaints), representing about a 61 percent increase.
- Payday loan complaints showed the greatest percentage decrease from March - May 2015 (479 complaints) to March - May 2016 (405 complaints), representing about a 15 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	6,911	-5%	6,820	241,276	
Credit reporting	4,931	9%	3,378	148,540	
Mortgage	4,317	0.0%	4,214	231,549	
Bank account or services	2,208	17%	1,700	89,279	
Credit card	1,981	-0.6%	1,606	95,057	
Consumer loan	1,277	1%	739	38,455	
Student loans	969	-19%	515	26,702	
Payday loan	396	3%	445	14,222	
Prepaid	226	28%	215	5,176	
Money transfer	199	2%	162	6,300	
Other financial services	126	-33%	148	3,579	
Total	23,845	1%	15,363	906,389	

2013 2015

■ Product launch month ■ This month

⁶ Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints. Total complaints column includes 6,254 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 29 percent of complaints submitted in May 2016.
- Prepaid complaints showed the greatest month-over-month percentage increase (28 percent).
- Other financial services complaints showed the greatest month-over-month percentage decrease (-33 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 May 2016.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Mar - May 2015	3 month average: Mar - May 2016	Total complaints	Total complaints per 100k population
NM	38%	116	161	4,783	229
IA	33%	99	131	4,231	135
MN	27%	246	312	10,305	188
DC	22%	125	152	5,250	781
TN	22%	382	467	14,849	225
WY	22%	20	24	971	166
NE	21%	78	95	3,125	165
ID	21%	80	97	3,395	205
VA	20%	664	798	28,400	339
MA	16%	389	453	16,759	247
KS	15%	123	141	4,959	170
IN	15%	248	284	10,658	161
SC	14%	313	358	12,083	247
UT	14%	137	156	5,241	175
LA	13%	266	301	9,865	211
NJ	11%	837	925	34,297	383
NV	11%	282	311	11,098	384
AZ	10%	481	530	19,592	287
CO	10%	378	415	14,924	274
MD	9%	704	769	27,679	461
NH	9%	94	103	4,101	308
CA	8%	3,074	3,328	125,451	320
GA	8%	965	1,044	37,333	365
OH	8%	678	734	27,993	241
KY	7%	189	201	7,278	164
FL	6%	2,241	2,387	87,519	432
WA	6%	473	504	18,379	256
AR	6%	104	111	4,190	141
MT	6%	44	47	1,613	156
MS	5%	118	125	4,741	158
NC	5%	601	630	24,830	247
IL	4%	826	863	31,353	244
OR	4%	271	283	10,395	258
WI	4%	265	277	10,645	184
MO	4%	299	311	12,287	202
SD	3%	32	33	1,389	162
ND	3%	26	27	895	118
DE	2%	109	111	4,699	497
PA	2%	820	837	32,222	252
TX	2%	1,942	1,980	70,996	258
MI	1.0%	569	575	23,538	237
NY	-0.7%	1,485	1,475	57,720	292
AK	-1%	29	29	1,178	160
OK	-2%	196	192	6,673	171
CT	-2%	235	229	9,941	277
RI	-3%	72	70	2,956	280
WV	-3%	71	69	2,585	140
ME	-8%	95	87	3,101	233
AL	-9%	300	272	9,905	204
VT	-23%	38	29	1,473	235
HI	-32%	113	77	3,286	230

- New Mexico (38 percent), Iowa (33 percent), and Minnesota (27 percent) experienced the greatest complaint volume percentage increase from March - May 2015 to March - May 2016.
- Hawaii (-32 percent), Vermont (-23 percent), and Alabama (-9 percent) experienced the greatest complaint volume percentage decrease from March - May 2015 to March - May 2016.⁷
- Of the five most populated states, California (8 percent) experienced the greatest complaint volume percentage increase and New York (-0.7 percent) experienced the greatest complaint volume percentage decrease from March - May 2015 to March - May 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 January - March 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 47 percent of all complaints sent to companies over this period. Company-level information should be considered in context of company size and/or market share.

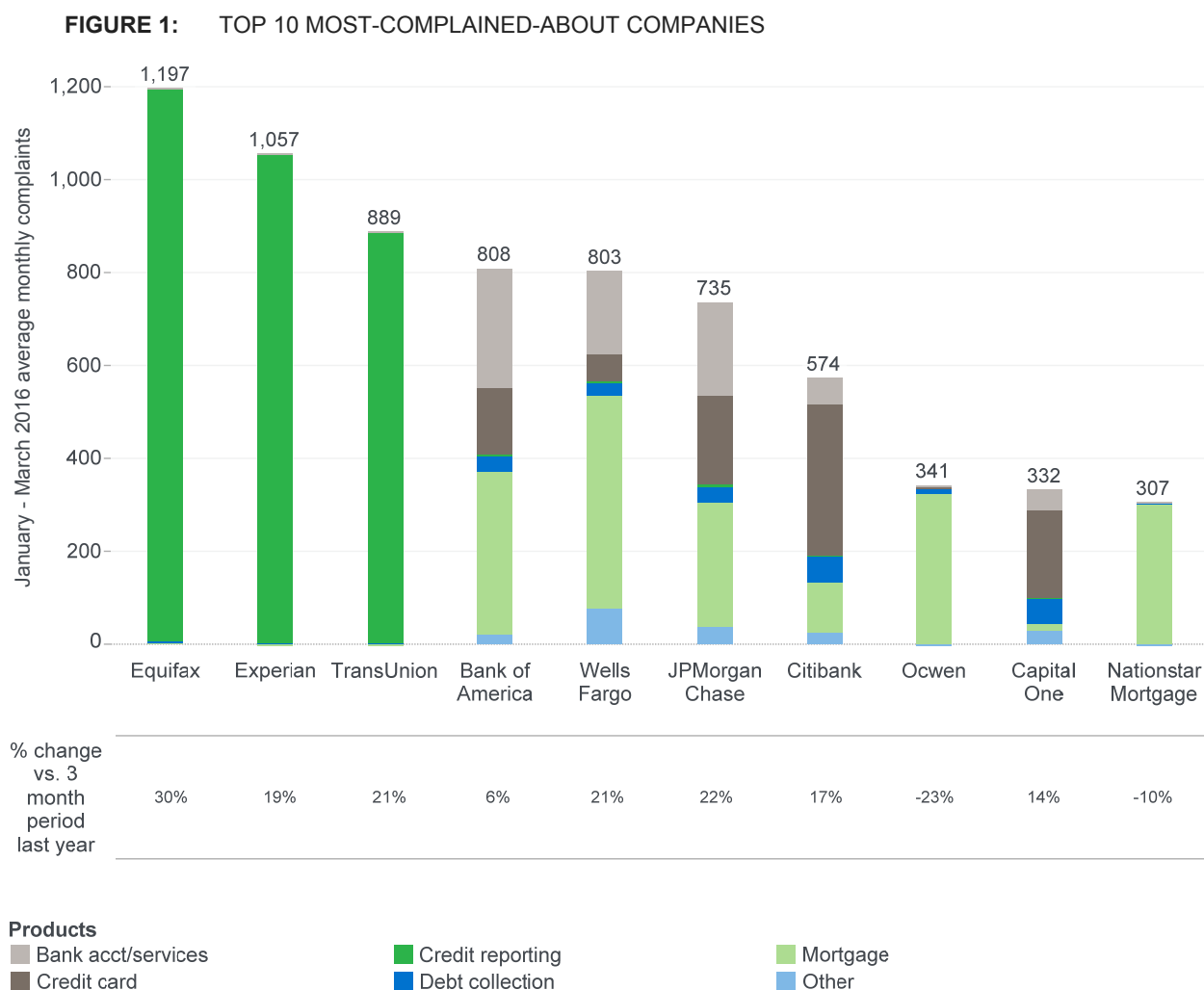


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: January - March 2016	% change vs. 3 month period last year	Monthly average⁸	Total complaints
Equifax	1,197	30%	720	31,665
Experian	1,057	19%	737	30,958
TransUnion	889	21%	609	25,595
Bank of America	808	6%	997	56,846
Wells Fargo	803	21%	741	42,226
JPMorgan Chase	735	22%	608	34,657
Citibank	574	17%	469	26,708
Ocwen	341	-23%	375	21,003
Capital One	332	14%	294	16,781
Nationstar Mortgage	307	-10%	240	13,174

- By average monthly complaint volume, Equifax (1,197), Experian (1,057), and TransUnion (889) were the most-complained-about companies for January - March 2016.
- Equifax experienced the greatest percentage increase in average monthly complaint volume (30 percent) from January - March 2015 to January - March 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-23 percent) from January - March 2015 to January - March 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 March 2016.

2. Product spotlight: Consumer Loan

The CFPB has handled approximately 38,500 consumer loan complaints since July 21, 2011, making consumer loan the sixth most-complained-about product, representing 4 percent of total complaints.

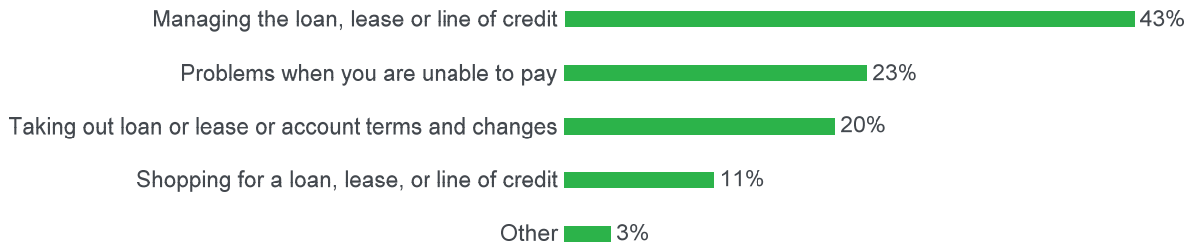
2.1 Consumer loan complaints by type

Figures 2 and 3 show the types of consumer loan complaints consumers submitted as a percentage of all consumer loan complaints handled. The most common types of consumer loan consumers complain about are vehicle loans (52 percent) and installment loans (31 percent). The most common issues identified by consumers are managing the loan, lease, or line of credit (43 percent) and problems when the consumer is unable to pay (23 percent).

FIGURE 2: TYPES OF CONSUMER LOAN PRODUCTS CONSUMER COMPLAIN ABOUT



FIGURE 3: TYPES OF CONSUMER LOAN COMPLAINTS REPORTED BY CONSUMERS



- The table illustrates that the most common type of consumer loan complaint pertains to managing the loan, lease, or line of credit. Other common types of complaints address problems consumers have when they are unable to pay (including issues related to debt collection, bankruptcy, and default) and problems when taking out the loan or lease, such as term changes. In our spotlight section below, we will highlight observations from the auto industry.

2.2 Consumer loan complaints by state

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

- Alaska (600 percent), Hawaii (225 percent), and Idaho (133 percent) experienced the greatest percentage increase in consumer loan complaints from March - May 2015 to March - May 2016.

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

- Vermont (-60 percent), West Virginia (-57 percent), and Washington, D.C. (-39 percent) experienced the greatest percentage decrease in consumer loan complaints from March - May 2015 to March - May 2016.
- Of the five most populated states, Illinois (42 percent) experienced the greatest percentage increase and New York (8 percent) experienced the least percentage increase in consumer loan complaints from March - May 2015 to March - May 2016.

TABLE 5: CONSUMER LOAN COMPLAINT VOLUME PERCENT CHANGE BY STATE

	% change	3 month average: Mar - May 2015	3 month average: Mar - May 2016	Total complaints	Complaints per 100k population
AK	600%	0.3	2.3	50	6.8
HI	225%	1.3	4.3	121	8.5
ID	133%	2.0	4.7	134	8.1
ME	130%	3.3	7.7	131	9.9
OK	93%	9.0	17.3	403	10.3
CT	83%	8.0	14.7	432	12.0
VA	69%	26.0	44.0	1,272	15.2
WY	67%	1.0	1.7	53	9.0
MO	65%	18.0	29.7	664	10.9
WI	58%	10.3	16.3	464	8.0
KS	53%	5.7	8.7	224	7.7
NJ	47%	29.7	43.7	1,290	14.4
AZ	46%	24.0	35.0	982	14.4
IN	44%	15.0	21.7	516	7.8
OH	43%	31.0	44.3	1,388	12.0
NV	43%	11.7	16.7	456	15.8
IL	42%	30.0	42.7	1,193	9.3
GA	42%	47.7	67.7	1,922	18.8
TN	40%	21.7	30.3	838	12.7
CO	33%	15.3	20.3	588	10.8
SC	29%	20.7	26.7	747	15.3
FL	27%	90.3	115.0	3,158	15.6
RI	27%	3.7	4.7	139	13.2
PA	26%	34.3	43.3	1,386	10.8
CA	26%	126.3	159.3	4,521	11.5
DE	25%	5.3	6.7	258	27.3
ND	25%	1.3	1.7	39	5.2
NM	25%	8.0	10.0	250	12.0
TX	24%	106.3	132.3	3,550	12.9
LA	24%	15.0	18.7	506	10.8
MN	21%	9.3	11.3	322	5.9
MA	21%	14.3	17.3	577	8.5
MD	15%	33.7	38.7	1,222	20.3
IA	14%	4.7	5.3	177	5.7
NC	13%	30.7	34.7	1,309	13.0
UT	8%	8.0	8.7	226	7.5
NH	8%	4.3	4.7	132	9.9
NY	8%	48.3	52.0	1,905	9.6
AL	5%	19.3	20.3	657	13.5
NE	0.0%	3.7	3.7	118	6.2
MS	-4%	9.0	8.7	332	11.1
WA	-7%	14.7	13.7	585	8.2
KY	-10%	9.7	8.7	352	8.0
AR	-12%	5.7	5.0	234	7.9
OR	-19%	12.0	9.7	359	8.9
MI	-23%	31.7	24.3	916	9.2
SD	-25%	2.7	2.0	82	9.6
MT	-37%	2.7	1.7	58	5.6
DC	-39%	7.7	4.7	193	28.7
WV	-57%	4.7	2.0	117	6.3
VT	-60%	1.7	0.7	70	11.2

2.3 Consumer loan 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 50 percent of all consumer loan complaints sent to companies for response in January - March 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 CONSUMER LOAN¹⁰

Company	3 month average: Jan - Mar 2016	% change vs. 3 month period last year	3 month average % untimely: Jan - Mar 2016	Total Complaints
Santander Consumer USA Holdings Inc	58.3	16%	0%	175
Ally Financial Inc.	47.3	11%	0%	142
Wells Fargo	43.0	28%	19%	129
Capital One	25.7	13%	0%	77
OneMain Financial Holdings, LLC	25.7	381%	1%	77
JPMorgan Chase	20.3	24%	0%	61
Toyota Motor Credit Corporation	20.3	97%	0%	61
Synchrony Financial	17.7	10%	0%	53
Westlake Services, LLC	14.7	83%	7%	44
Bank of America	13.3	21%	0%	40
GM Financial	13.0	11%	0%	39
Nissan Motor Acceptance Corporation	12.3	3%	0%	37
American Honda Finance Corporation	11.7	25%	0%	35
U.S. Bancorp	11.3	31%	0%	34
BB&T Financial	11.0	94%	0%	33
Credit Acceptance Corporation	10.3	55%	0%	31
Citizens Financial Group, Inc.	10.0	500%	0%	30

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

TABLE 7: COMPANIES WITH THE LARGEST PERCENT INCREASE IN CONSUMER LOAN COMPLAINTS

Name	% change vs. 3 month period last year	3 month average: Jan - Mar 2015	3 month average: Jan - Mar 2016
Citizens Financial Group, Inc.	500%	1.7	10.0
OneMain Financial Holdings, LLC	381%	5.3	25.7
Toyota Motor Credit Corporation	97%	10.3	20.3
BB&T Financial	94%	5.7	11.0
Westlake Services, LLC	83%	8.0	14.7

TABLE 8: COMPANIES WITH THE LEAST PERCENT INCREASE IN CONSUMER LOAN COMPLAINTS

Name	% change vs. 3 month period last year	3 month average: Jan - Mar 2015	3 month average: Jan - Mar 2016
Nissan Motor Acceptance Corporation	3%	12.0	12.3
Synchrony Financial	10%	16.0	17.7
Ally Financial Inc.	11%	42.7	47.3
GM Financial	11%	11.7	13.0
Capital One	13%	22.7	25.7

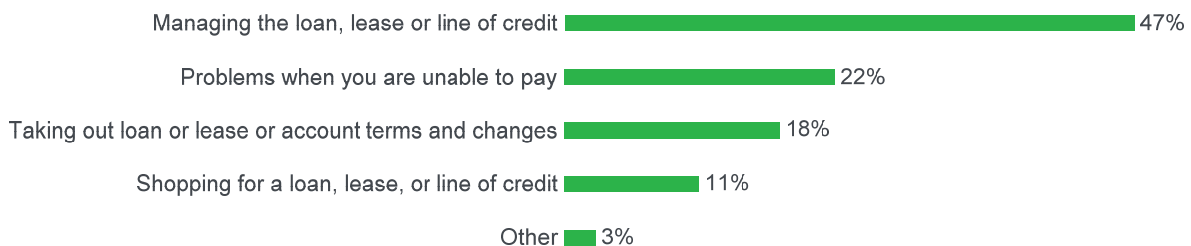
3. Sub Product spotlight: Auto Lending

The CFPB has handled approximately 23,000 auto lending¹¹ complaints since July 21, 2011, representing 60 percent of consumer loan complaints.

3.1 Auto lending complaints by type

Figure 3 shows the types of auto lending complaints as a percentage of all auto lending complaints handled. The most common types identified by consumers are managing the loan, lease or line of credit (47 percent) and problems when you are unable to pay (22 percent).

FIGURE 4: TYPES OF AUTO LENDING COMPLAINTS REPORTED BY CONSUMERS



¹¹ Auto lending complaints include vehicle loan, vehicle lease, and title loan complaints submitted to the CFPB.

- Consumers complained about payment processing issues, including not having their payments applied to their accounts in a timely and correct manner. Consumers also stated that they had their account debited for more than their monthly payment.
- Some consumers complained that they did not understand why their account balances were not decreasing after making a large number of monthly payments. They also indicated that they did not fully understand the effects of fees and high interest rates on the total cost of their loans.
- Many consumers described having to voluntarily surrender their vehicle because they could no longer afford their payments. In many of these complaints, consumers ended up owing more than the value of the car. This leaves them with large deficiency balances that they did not anticipate.
- Many consumers complained of repossessions that occurred without any notification. In some of these complaints, the repossessions occurred while the consumer was under the impression that they had successfully negotiated a repayment plan. Consumers also indicated that they were subject to high reinstatement fees.
- Some consumers complained that warranties they believe that they were required to purchase did not cover basic repairs sought by the consumer. In these complaints, consumers purchased older cars and they were under the impression that the warranty would cover the repairs often associated with cars that have high mileage. Since these repairs were not covered, consumers incurred high costs to fix their cars or in some instances were unable to make further use of the vehicle.
- Consumers complained about misleading advertisements at “Buy Here Pay Here” dealerships. Consumers explained that dealerships checked their credit even though advertisements stated that their credit would not be considered. Consumers also complained that although advertisements stated that making timely payments on their loans would help build their credit up, dealerships would not furnish good standing credit information.
- Consumers with vehicle leases complained about having to pay what they felt were high wear and tear fees at the end of the lease term. These consumers explained that they disagreed with the wear and tear determinations and believed the process was unfair. Because there is a subjective element to this determination, consumers indicated that they should be allowed to be present for the inspection.

3.2 Auto lending complaints by state

TABLE 9: AUTO LENDING COMPLAINT VOLUME PERCENT CHANGE BY STATE

	% change	3 month average: Mar - May 2015	3 month average: Mar - May 2016	Total complaints	Complaints per 100k population
AK	400%	0.3	1.7	25	3.4
ME	220%	1.7	5.3	84	6.3
HI	167%	1.0	2.7	72	5.0
KS	114%	2.3	5.0	120	4.1
OK	109%	3.7	7.7	234	6.0
AR	100%	2.0	4.0	148	5.0
IN	80%	6.7	12.0	291	4.4
VA	77%	16.0	28.3	780	9.3
NJ	68%	19.7	33.0	858	9.6
IL	57%	17.0	26.7	712	5.5
AZ	56%	16.0	25.0	660	9.7
SC	55%	9.7	15.0	382	7.8
GA	44%	29.0	41.7	1,196	11.7
DE	43%	2.3	3.3	170	18.0
NH	43%	2.3	3.3	78	5.9
CO	38%	9.7	13.3	380	7.0
NM	38%	2.7	3.7	120	5.8
UT	36%	3.7	5.0	124	4.1
AL	35%	8.7	11.7	341	7.0
FL	34%	54.0	72.3	2,052	10.1
RI	33%	2.0	2.7	86	8.1
CT	32%	6.3	8.3	270	7.5
PA	31%	20.7	27.0	803	6.3
MO	30%	11.0	14.3	362	6.0
IA	29%	2.3	3.0	97	3.1
OH	28%	20.3	26.0	834	7.2
TN	25%	12.0	15.0	439	6.7
WI	25%	6.7	8.3	262	4.5
CA	22%	72.3	88.3	2,671	6.8
NV	22%	7.7	9.3	268	9.3
TX	16%	63.3	73.7	2,101	7.6
NY	14%	31.3	35.7	1,217	6.1
OR	6%	5.3	5.7	176	4.4
NC	5%	19.3	20.3	788	7.8
MD	4%	22.3	23.3	814	13.6
LA	0.0%	7.7	7.7	232	5.0
MA	0.0%	9.0	9.0	341	5.0
ND	0.0%	0.3	0.3	19	2.5
VT	0.0%	0.7	0.7	49	7.8
WY	0.0%	1.0	1.0	36	6.1
ID	N/A	0.0	2.0	53	3.2
KY	-7%	5.0	4.7	196	4.4
MN	-11%	6.0	5.3	167	3.0
MI	-12%	18.7	16.3	577	5.8
WA	-20%	10.0	8.0	345	4.8
MT	-25%	1.3	1.0	29	2.8
MS	-38%	4.3	2.7	149	5.0
NE	-44%	3.0	1.7	70	3.7
DC	-53%	6.3	3.0	111	16.5
WV	-60%	3.3	1.3	80	4.3
SD	-75%	1.3	0.3	46	5.4

3.3 Auto lending complaints by company

The most-complained-about companies highlighted in Table 10 received about 50 percent of all auto lending complaints sent to companies for response in January - March 2016. This section highlights those complaints. Company-level information should be considered in context of company size and/or market share.

TABLE 10: MOST-COMPLAINED-ABOUT COMPANIES FOR AUTO LENDING¹²

Company	3 month average: Jan - Mar 2016	% change vs. 3 month period last year	3 month average % untimely: Jan - Mar 2016	Total Complaints
Santander Consumer USA Holdings Inc	56.0	14%	0%	168
Ally Financial Inc.	45.7	7%	0%	137
Wells Fargo	28.0	22%	26%	84
Capital One	22.7	10%	0%	68
Toyota Motor Credit Corporation	20.0	94%	0%	60
JPMorgan Chase	15.7	15%	0%	47
Westlake Services, LLC	14.7	91%	7%	44
GM Financial	13.0	15%	0%	39
Nissan Motor Acceptance Corporation	12.3	3%	0%	37

- Of these companies, Toyota Motor Credit Corporation saw the greatest percentage increase in auto lending complaints (94 percent) from January - March 2015 to January - March 2016.

¹² Three-month averages are rounded, and percentage changes are based on non-rounded averages.

- Of these companies, Nissan Motor Acceptance Corporation saw the least percentage increase in consumer loan complaints (3 percent) during the same period.

4. Geographic spotlight: Arkansas

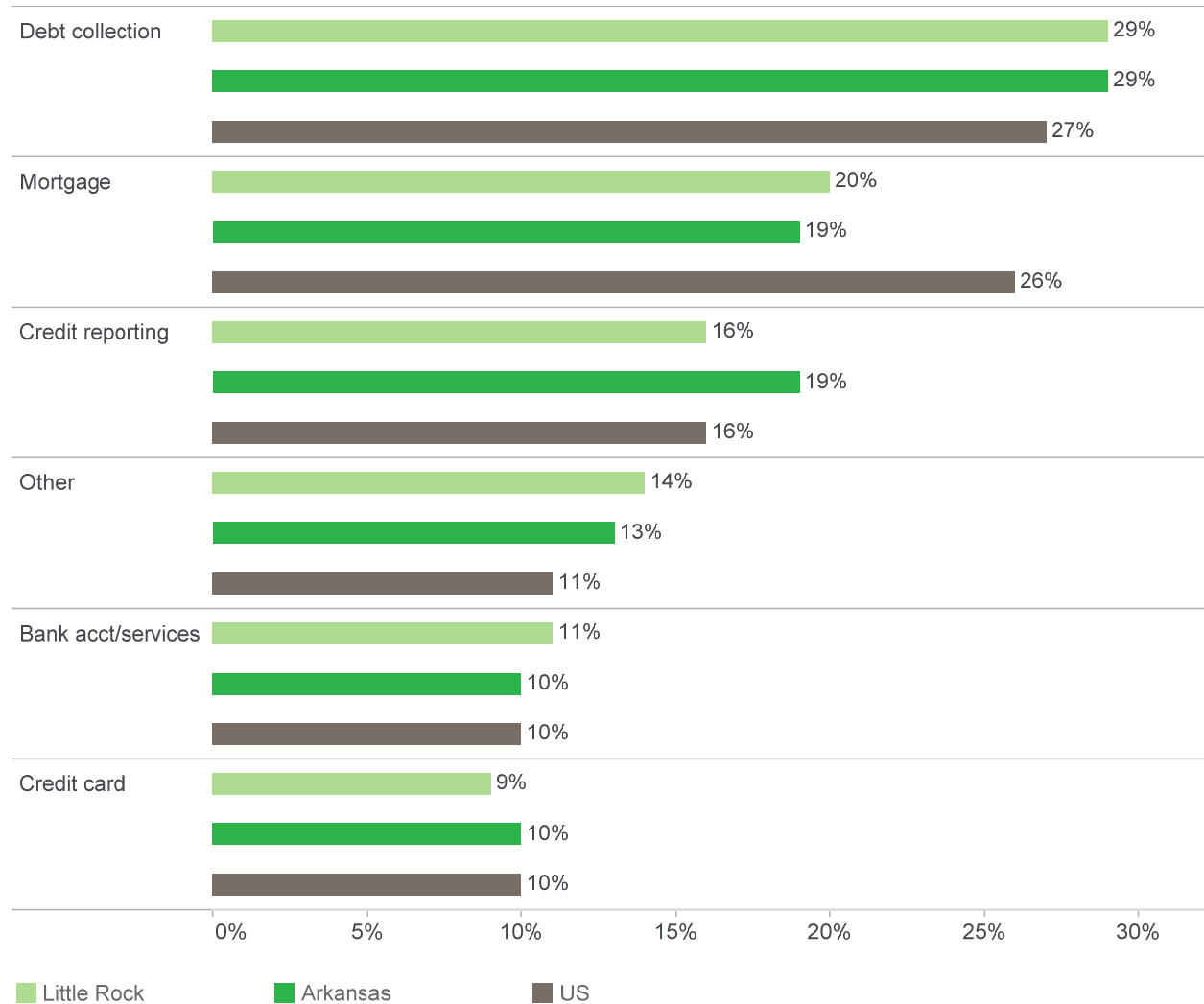
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Arkansas and the Little Rock metro area. As of June 1, 2016, about 4,200 complaints were from Arkansas consumers, of which about 1,600 (38 percent) were from Little Rock.¹³

¹³ The Little Rock metro area is defined as zip codes from the Little Rock-North Little Rock-Conway, AR 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.

4.1 Arkansas complaints by product

Figure 9 shows the distribution of complaints by product for Little Rock, Arkansas, and the United States as a whole.

FIGURE 5: LITTLE ROCK VS. ARKANSAS AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



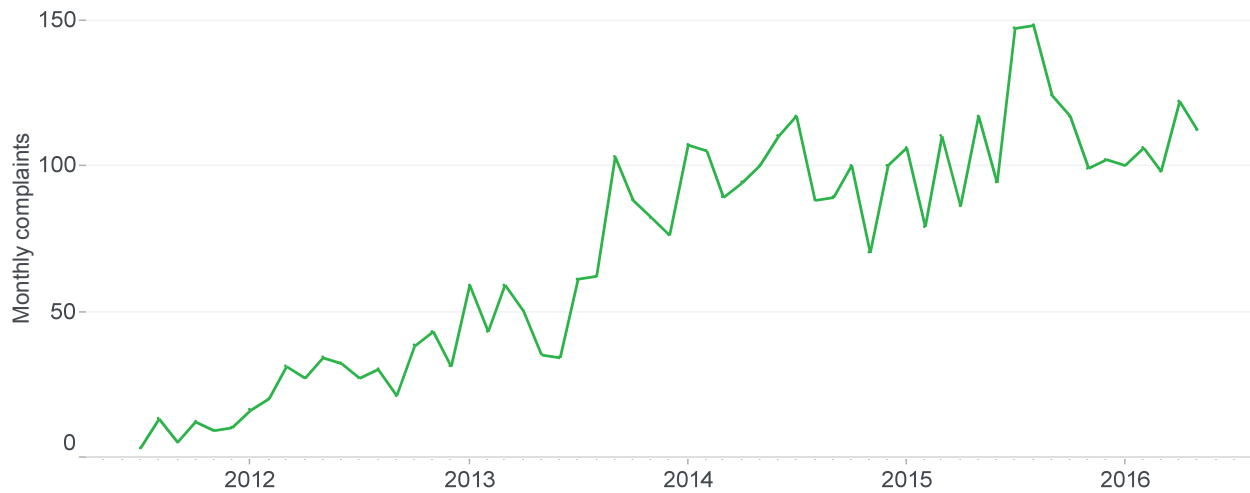
- Consumers in Little Rock and Arkansas most often submitted debt collection complaints. These made up 29 percent of all complaints submitted from these consumers, which was higher than the 27 percent national average.

- Consumers in Little Rock and Arkansas complained about mortgage (20 percent and 19 percent respectively) at a lower percentage than the 26 percent national average.

4.2 Arkansas complaints over time

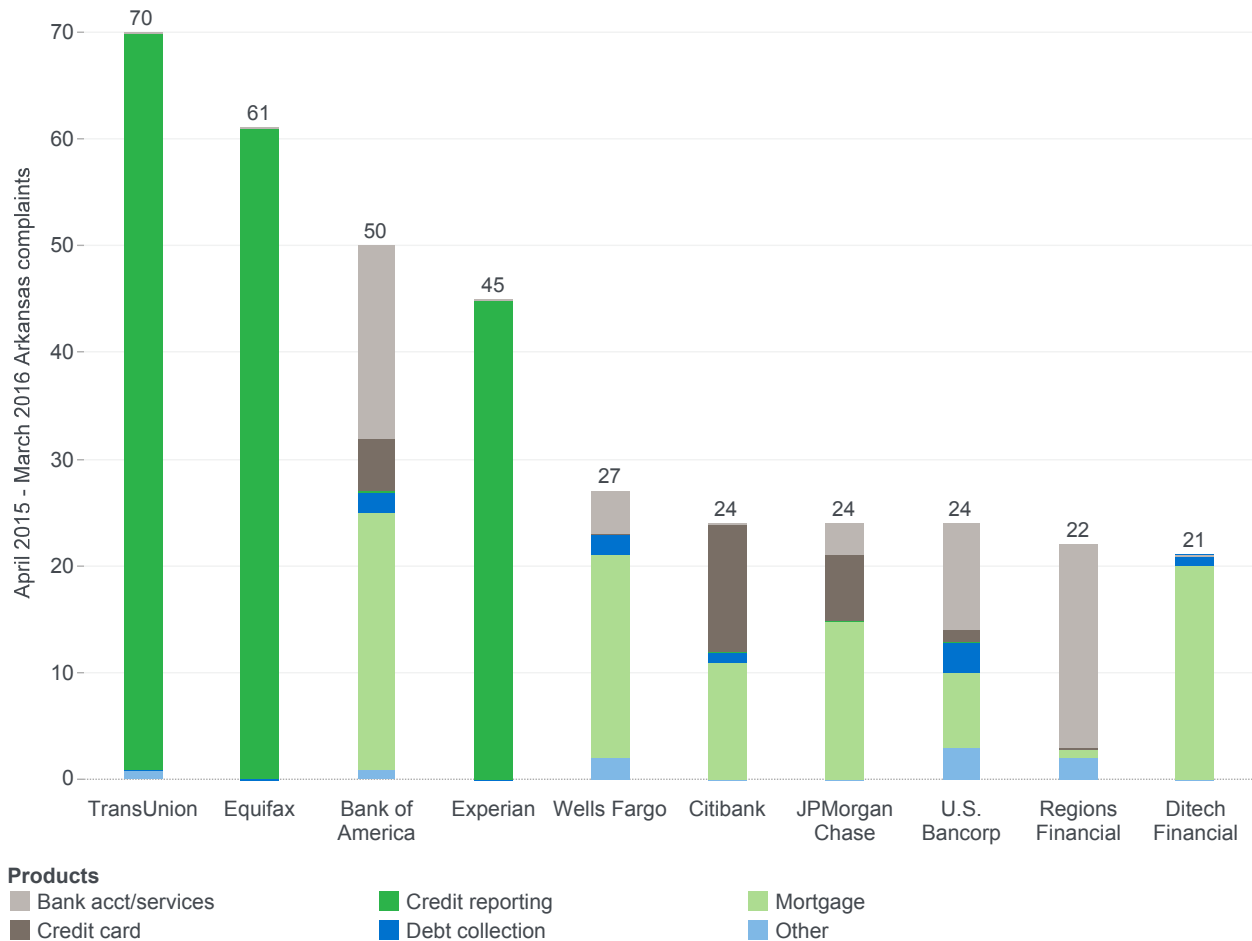
Complaints from consumers in Arkansas have generally followed the national trend. Average monthly complaints increased 14 percent from 2014 (97 complaints per month) to 2015 (111 complaints per month), higher than the national rate of 8 percent.

FIGURE 6: ARKANSAS MONTHLY COMPLAINT VOLUME TREND



4.3 Arkansas complaints by company

FIGURE 7: MOST-COMPLAINED-ABOUT COMPANIES BY ARKANSAS CONSUMERS



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

- In the April 2015 - March 2016 period, TransUnion, Equifax, and Bank of America led the list of most-complained-about companies by Arkansas consumers.

APPENDIX A:

TABLE 11: 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	3,705	7,277	198	4,456	172	394	206	618	22,364
16-Mar	2,036	1,349	2,051	4,860	8,061	187	4,947	207	436	241	1,134	25,770
16-Apr	1,880	1,264	1,993	4,508	7,274	195	4,319	189	384	177	1,192	23,601
16-May	2,208	1,277	1,981	4,931	6,911	199	4,317	126	396	226	969	23,845
Total¹⁴	89,279	38,455	95,057	148,540	241,276	6,300	231,549	3,579	14,222	5,176	26,702	906,389

¹⁴ Total column includes approximately 6,254 complaints where no specific consumer financial product was selected by consumers.

TABLE 12: 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	897	657	768	1,743	3,241	56	1,759	47	289	77	293	9,905
Alaska	107	50	148	179	382	11	220	6	26	5	39	1,178
American Samoa	9	0	3	5	11	1	6	0	0	0	1	37
Arizona	1,846	982	2,071	2,803	5,491	123	5,274	55	210	101	473	19,592
Arkansas	409	234	417	802	1,217	31	791	19	70	27	143	4,190
California	11,621	4,521	12,456	18,762	30,956	839	40,009	438	1,526	714	2,939	125,451
Colorado	1,359	588	1,708	2,287	4,091	86	3,927	56	200	85	444	14,924
Connecticut	1,202	432	1,384	1,293	2,156	69	2,681	55	162	79	357	9,941
Delaware	559	258	595	646	1,301	20	1,075	23	74	21	105	4,699
District of Columbia	717	193	617	759	1,239	44	1,166	37	103	38	267	5,250
Federated States of Micronesia	3	2	8	7	13	1	14	1	1	0	1	51
Florida	7,981	3,158	8,236	16,914	21,162	495	25,710	256	983	306	1,773	87,519
Georgia	3,515	1,922	3,022	6,320	8,891	216	11,593	105	333	257	952	37,333
Guam	12	9	11	25	29	3	25	1	2	1	4	122
Hawaii	232	121	380	586	810	18	988	12	37	11	70	3,286
Idaho	219	134	354	584	1,205	22	685	5	58	10	100	3,395
Illinois	3,509	1,193	3,343	5,016	8,261	210	7,723	107	523	211	1,063	31,353
Indiana	971	516	1,016	1,692	3,336	72	2,081	49	278	63	519	10,658
Iowa	320	177	516	736	1,418	32	658	34	107	33	178	4,231
Kansas	488	224	582	734	1,700	32	870	18	93	33	142	4,959
Kentucky	609	352	640	1,254	2,440	51	1,373	29	178	38	274	7,278
Louisiana	760	506	717	1,834	3,484	68	1,823	35	279	66	239	9,865
Maine	297	131	501	359	765	12	797	16	46	25	133	3,101
Marshall Islands	5	8	6	4	14	0	10	1	0	0	1	49
Maryland	2,795	1,222	2,754	3,938	6,386	175	8,614	113	509	136	805	27,679
Massachusetts	2,323	577	2,375	2,102	3,352	153	4,558	86	260	116	764	16,759
Michigan	2,174	916	2,118	3,232	6,076	151	7,029	103	438	159	923	23,538
Minnesota	1,065	322	1,249	1,316	2,611	88	2,811	46	196	60	458	10,305
Mississippi	431	332	348	828	1,574	30	869	20	141	31	118	4,741
Missouri	1,009	664	1,136	1,701	3,838	82	2,878	54	249	84	531	12,287
Montana	102	58	190	260	586	7	286	6	34	12	60	1,613
Nebraska	312	118	376	387	1,093	17	557	15	74	19	142	3,125

	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	1,040	456	1,031	2,021	3,184	70	2,666	30	212	71	225	11,098
New Hampshire	358	132	428	485	908	17	1,486	14	54	20	167	4,101
New Jersey	3,920	1,290	3,968	5,068	7,488	212	10,196	132	579	200	1,022	34,297
New Mexico	423	250	439	910	1,492	45	916	18	100	21	129	4,783
New York	7,310	1,905	8,322	9,920	12,150	486	14,175	272	433	342	2,058	57,720
North Carolina	2,411	1,309	2,581	4,111	6,172	162	6,660	106	417	136	588	24,830
North Dakota	63	39	94	187	325	4	118	7	13	6	34	895
Northern Mariana Islands	6	0	3	5	5	0	4	0	0	0	2	25
Ohio	2,715	1,388	3,221	3,753	8,227	168	6,358	104	545	173	1,166	27,993
Oklahoma	497	403	598	1,087	2,380	51	1,138	24	211	39	194	6,673
Oregon	1,076	359	1,115	1,370	2,956	52	2,759	56	142	63	365	10,395
Palau	1	1	1	3	1	0	5	0	0	0	0	12
Pennsylvania	3,818	1,386	3,590	4,915	8,417	207	7,386	145	565	177	1,438	32,222
Puerto Rico	300	112	317	637	450	11	410	10	4	6	39	2,334
Rhode Island	376	139	377	368	770	26	676	16	87	15	93	2,956
South Carolina	919	747	969	2,235	3,735	81	2,650	38	239	72	333	12,083
South Dakota	116	82	185	173	512	14	207	8	29	5	49	1,389
Tennessee	1,359	838	1,348	2,264	4,955	80	2,948	68	353	98	458	14,849
Texas	5,546	3,550	5,933	17,336	23,378	446	11,155	228	1,269	357	1,416	70,996
Utah	365	226	506	797	1,758	30	1,229	16	101	25	151	5,241
Vermont	177	70	217	200	308	10	374	5	18	15	73	1,473
Virgin Islands	31	10	37	59	46	4	46	2	4	1	2	243
Virginia	2,618	1,272	3,153	5,060	7,347	214	7,041	117	420	171	821	28,400
Washington	1,561	585	1,847	2,838	5,039	122	5,284	66	206	118	606	18,379
West Virginia	247	117	278	544	736	25	414	25	21	16	127	2,585
Wisconsin	940	464	1,408	1,266	3,188	71	2,441	38	249	99	410	10,645
Wyoming	58	53	84	169	331	5	183	5	30	3	40	971
U.S. Armed Forces – Americas	9	1	6	0	23	1	7	2	1	2	2	56
U.S. Armed Forces – Europe	32	23	31	63	82	3	78	3	0	2	17	335
U.S. Armed Forces – Pacific	14	13	34	38	84	1	49	0	1	0	9	243
Unspecified	3,115	658	2,891	1,550	5,700	467	3,630	176	440	105	357	19,753
Total	89,279	38,455	95,057	148,540	241,276	6,300	231,549	3,579	14,222	5,176	26,702	906,389

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