

CONSUMER FINANCIAL PROTECTION BUREAU | MARCH 2026

# Consumer Response Annual Report

January 1 - December 31, 2025



# Table of contents

<b>Table of contents</b> .....	<b>2</b>
<b>1. Introduction</b> .....	<b>3</b>
<b>2. Complaint numbers</b> .....	<b>5</b>
<b>3. Complaint responses</b> .....	<b>12</b>
<b>4. Complaint types</b> .....	<b>16</b>
4.1 Credit or consumer reporting .....	16
4.2 Debt collection .....	20
4.3 Credit card .....	25
4.4 Checking or savings account .....	29
4.5 Money transfer, money services, and virtual currencies .....	33
4.6 Mortgage .....	38
4.7 Vehicle loan or lease .....	44
4.8 Student loan .....	49
4.9 Personal loan .....	53
4.10 Prepaid card .....	58
4.11 Debt or credit management .....	63
4.12 Payday loan .....	67
4.13 Title loan .....	70
4.14 Deposit advance .....	73
<b>5. Improvements to the complaint process</b> .....	<b>75</b>

# 1. Introduction

One of the primary functions of the Consumer Financial Protection Bureau (CFPB or Bureau) is collecting, investigating, and responding to consumer complaints.<sup>1</sup> The CFPB is committed to implementing statutory requirements, including the Fair Credit Reporting Act (FCRA), to help consumers, collect more accurate consumer complaint data, and effectively protect the Bureau’s complaint system from misuse. Despite unprecedented challenges posed by credit repair and other actors who are misusing the complaint process, the CFPB has continued to process complaints efficiently by delivering timely responses to consumers.<sup>2</sup> The Office of Consumer Response (Consumer Response) works to provide timely responses to consumers,<sup>3</sup> in writing, to complaints<sup>4</sup> concerning a covered person.<sup>5</sup> In 2025, the CFPB received more than 6.6 million complaints and sent more than 5.9 million to companies for review and response.<sup>6</sup> Of those complaints sent to companies, the Bureau sent 97% to a company in a day or less. Companies, in turn, provided a timely response to more than 99% of complaints sent to them for review and response.

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<sup>1</sup> 12 U.S.C. 5511(c)(2).

<sup>2</sup> The CFPB has begun to implement ways to improve the complaint process to help consumers and enhance the utility of the data. *See* discussion *infra* Section 5 (Improvements to the complaint process) for more information on these improvements.

<sup>3</sup> 12 U.S.C. 5481(4) (“The term ‘consumer’ means an individual or an agent, trustee, or representative acting on behalf of an individual.”).

<sup>4</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>5</sup> 12 U.S.C. 5534(a).

<sup>6</sup> Complaint data in this report are current as of March 2, 2026. This report excludes some complaints that the CFPB received, including multiple complaints submitted by a given consumer on the same issue (i.e., duplicates), whistleblower tips, and complaints that the CFPB found to be not actionable. Complaint numbers are rounded throughout the report; therefore, numbers and percentages may not sum to sub-totals or 100%.

## Reporting requirement and scope

This report provides information and analysis about complaints received by the CFPB from January 1 through December 31, 2025, including information and analysis about complaint numbers, complaint types, and, where applicable, information about the resolution of complaints.<sup>7</sup>

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<sup>7</sup> This report fulfills the reporting requirements of 12 U.S.C. 5493(b)(3)(C).

## 2. Complaint numbers

The number of consumer complaints to the CFPB has continued its year-over-year increase. In 2019, the CFPB received approximately 352,400 complaints.<sup>8</sup> Two years later, in 2021, that number grew to 994,000 complaints.<sup>9</sup> Two years after that, in 2023, the number reached 1,657,600 complaints.<sup>10</sup> Since then, the number of complaints have roughly doubled each year: 3,187,900 complaints in 2024 and 6,635,400 complaints the CFPB received in 2025.<sup>11</sup>

Of the approximately 6,635,400 complaints the CFPB received in 2025, it sent approximately 5,984,100 (or 90%) to companies for review and response, referred 3% to other regulatory agencies, and found 7% to be not actionable. As of March 2, 2026, 0.03% of complaints were pending with the consumer and 0.03% were pending with the CFPB.

In 2025, the CFPB sent complaints to more than 4,000 companies for review and response. Companies confirmed a commercial relationship with the named consumer and closed the complaint with explanation or relief to approximately 5,416,600 complaints (Figure 1).

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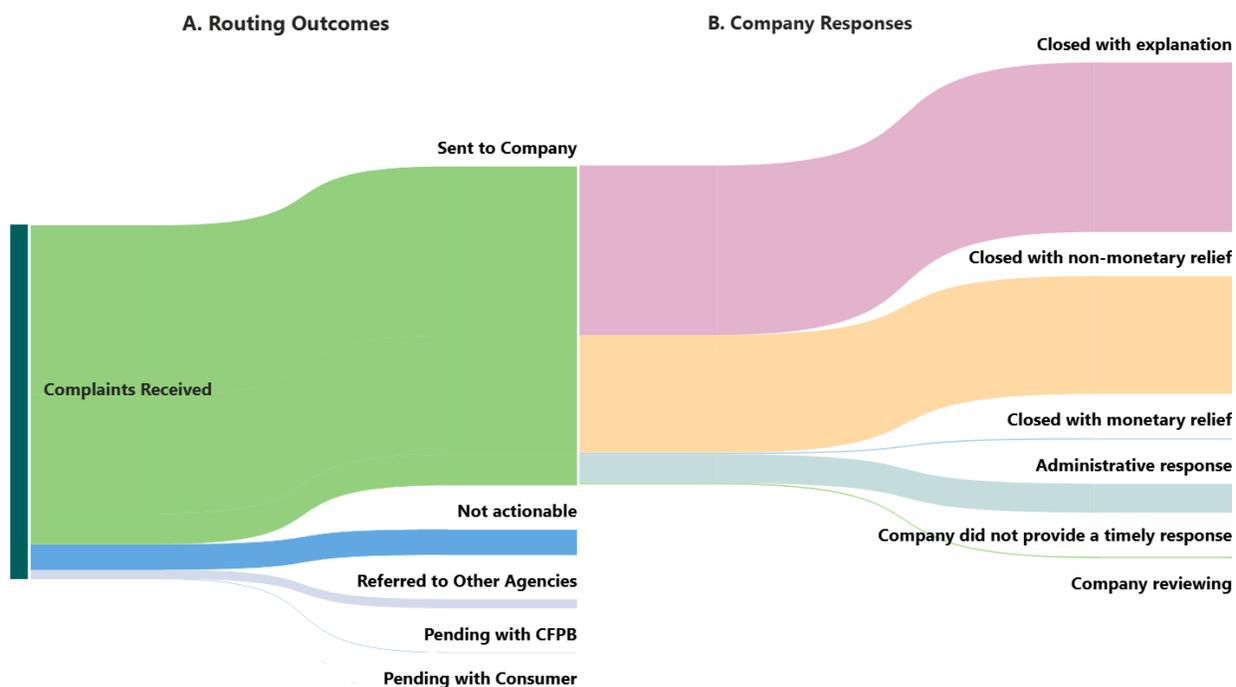
<sup>8</sup> See, e.g., Consumer Fin. Prot. Bureau, *Consumer Response Annual Report* (Mar. 2020) at Sec. 2, [https://files.consumerfinance.gov/f/documents/cfpb\\_consumer-response-annual-report\\_2019.pdf](https://files.consumerfinance.gov/f/documents/cfpb_consumer-response-annual-report_2019.pdf).

<sup>9</sup> See, e.g., Consumer Fin. Prot. Bureau, *Consumer Response Annual Report* (Mar. 2022) at Sec. 2, [https://files.consumerfinance.gov/f/documents/cfpb\\_2021-consumer-response-annual-report\\_2022-03.pdf](https://files.consumerfinance.gov/f/documents/cfpb_2021-consumer-response-annual-report_2022-03.pdf).

<sup>10</sup> See, e.g., Consumer Fin. Prot. Bureau, *Consumer Response Annual Report* (Mar. 2024) at Sec. 2, [https://files.consumerfinance.gov/f/documents/cfpb\\_cr-annual-report\\_2023-03.pdf](https://files.consumerfinance.gov/f/documents/cfpb_cr-annual-report_2023-03.pdf).

<sup>11</sup> See, e.g., Consumer Fin. Prot. Bureau, *Consumer Response Annual Report* (Mar. 2025) at Sec. 2, [https://files.consumerfinance.gov/f/documents/cfpb\\_cr-annual-report\\_2025-05.pdf](https://files.consumerfinance.gov/f/documents/cfpb_cr-annual-report_2025-05.pdf).

**FIGURE 1: COMPLAINT OUTCOMES IN 2025**



When a company cannot take action on a complaint because it was submitted by an unauthorized third party, was in active litigation, was the result of fraud, scams or business identity theft, or the company cannot confirm a commercial relationship with the consumer, the company can provide an administrative response that includes a statement or other evidence supporting its response. Companies provided administrative responses to approximately 540,800 complaints.<sup>12</sup>

The remainder of this section analyzes complaints received in 2025 by:

- Product and services
- Prior company contact
- Geographic region
- Special population (servicemembers and older consumers)<sup>13</sup>
- Consumers from U.S. territories

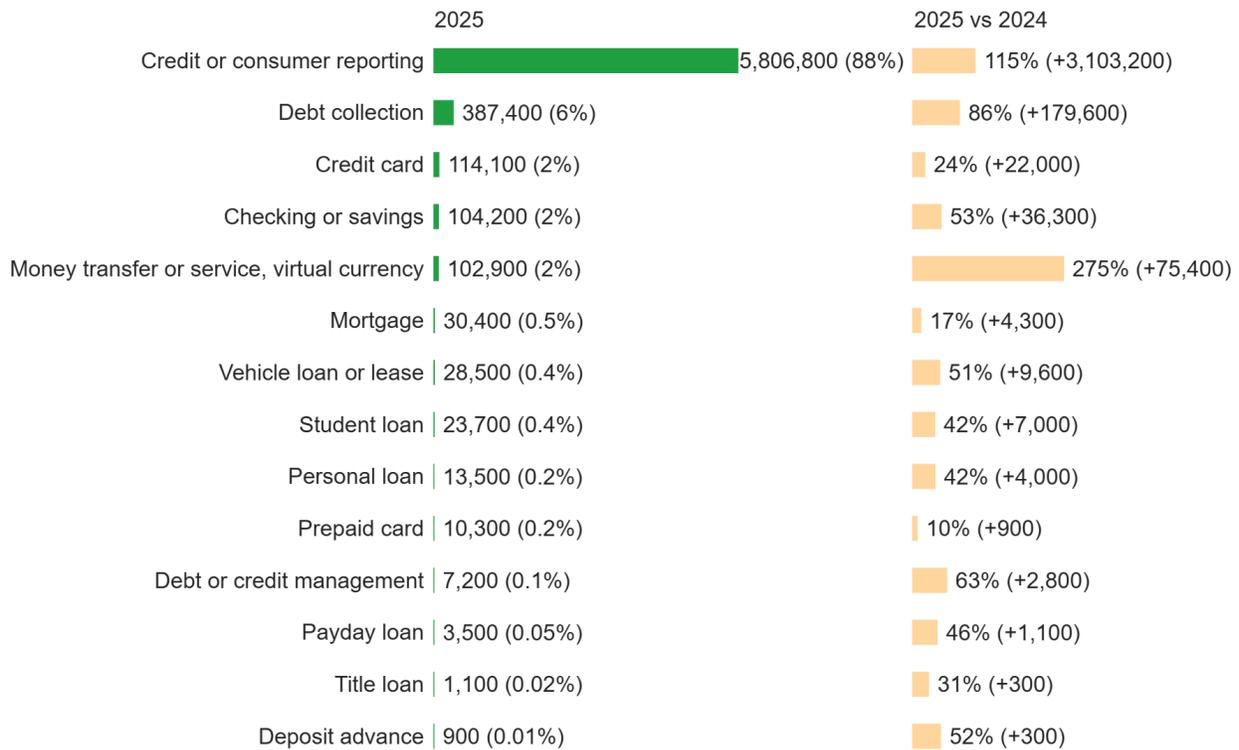
<sup>12</sup> See discussion *infra* Section 3 (Complaint responses) for more information on how companies respond to complaints.

<sup>13</sup> “Servicemembers” and “older consumers” are both self-identified. Servicemembers refers to servicemembers, veterans, and military families. “Older consumers” refers to consumers who voluntarily reported their age as 62 or older.

## Products and services

Like prior years, the most-complained-about consumer financial product in 2025 was credit or consumer reporting. Consumers submitted more than 5.8 million credit or consumer reporting complaints, which accounted for 88% of those received (Figure 2).<sup>14</sup> Complaints about debt collection, credit cards, checking or savings accounts, and money transfers or services, virtual currencies made up a combined 11% of complaints received in 2025.

**FIGURE 2:** COMPLAINT VOLUME BY FINANCIAL PRODUCT OR SERVICE

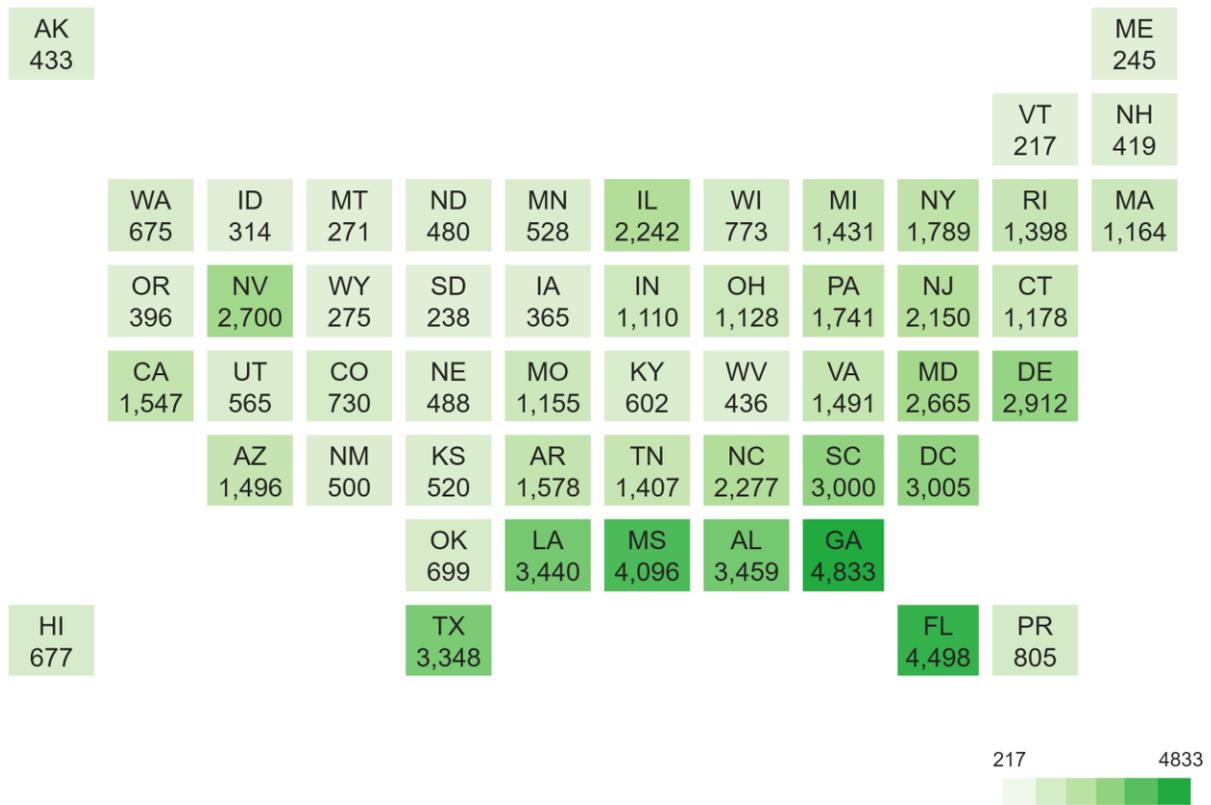


<sup>14</sup> The number of complaints is not equal to the total number of consumers who submitted complaints to the CFPB. This figure excludes approximately 800 complaints where the consumer did not indicate a specific consumer financial product or service.

## Geographic region

Consumers from all 50 states, the District of Columbia, and Puerto Rico and other U.S. territories submitted complaints to the CFPB.<sup>15</sup> To understand state and regional trends, the Bureau analyzes the geographic distribution of complaints after accounting for population differences.<sup>16</sup> On a per capita basis, the CFPB received more complaints from consumers in Georgia than anywhere else in the United States, followed by those in Florida, Mississippi, Alabama, and Louisiana. Consumers in Vermont submitted the fewest complaints of any state per capita (Figure 3).

**FIGURE 3:** U.S. COMPLAINT SUBMISSIONS PER 100K POPULATION



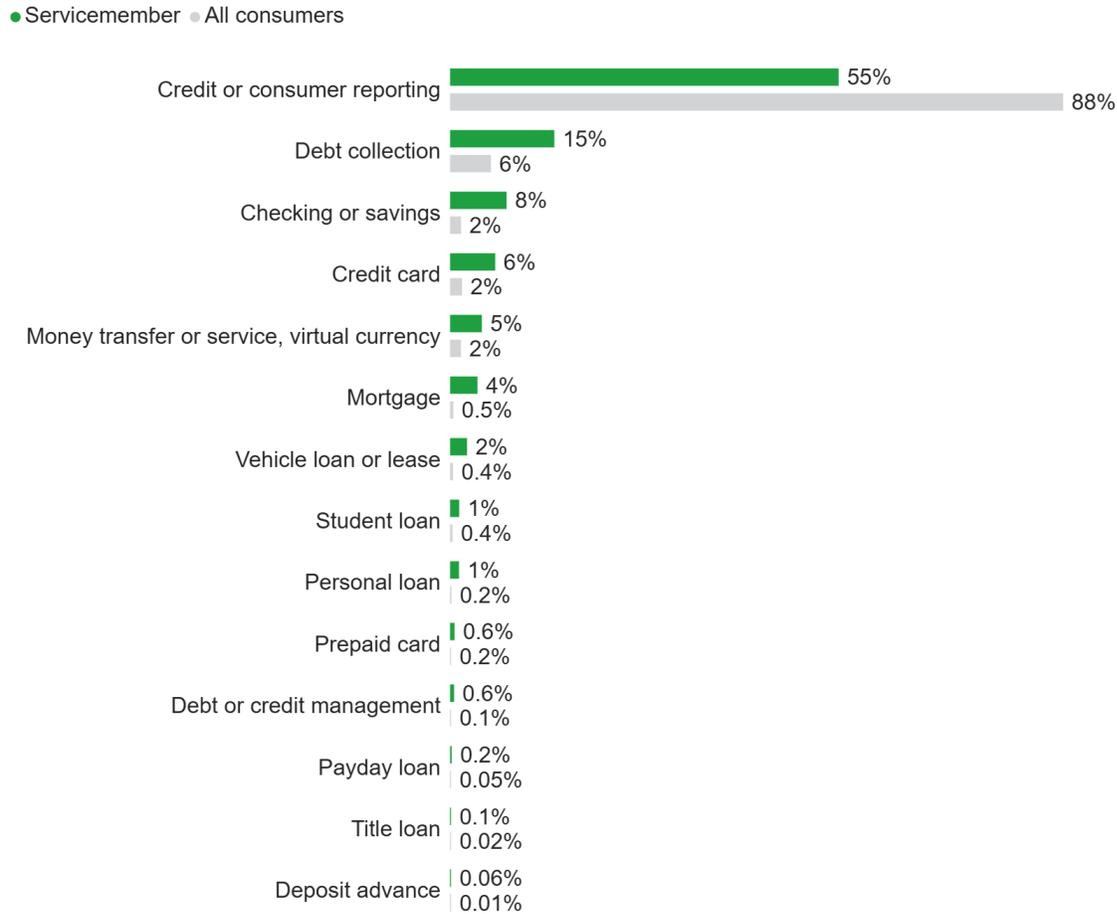
<sup>15</sup> See Appendix (counts of complaints by location and product).

<sup>16</sup> Population data is from 2020 U.S. Census data as of April 1, 2020, <https://data.census.gov/all?y=2020>.

## Servicemembers

The CFPB monitors and analyzes complaints from servicemembers, veterans, and military families (collectively, “servicemembers”). Consumers provided their servicemember affiliation in approximately 136,300 complaints, or 2.1% of all complaints submitted in 2025. Figure 4 compares the product breakdown of complaints submitted by self-identified servicemembers to all consumers.

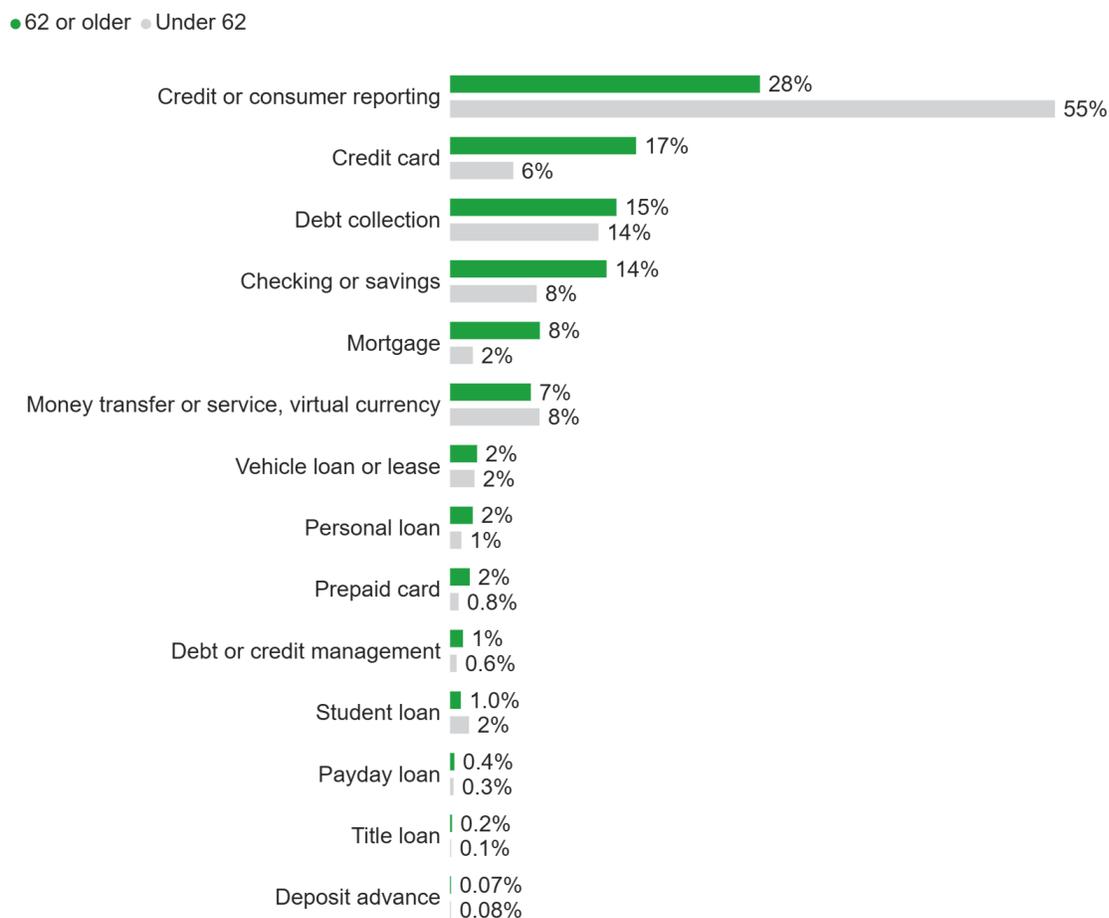
**FIGURE 4:** COMPLAINTS SUBMITTED BY SERVICEMEMBERS AND ALL CONSUMERS



## Older consumers

The CFPB also monitors and analyzes complaints from older consumers. Consumers provided their age in approximately 654,200 complaints, or 10% of all complaints submitted in 2025. Figure 5 compares the product breakdown of complaints submitted by self-identified older consumers (age 62 or older) to consumers who reported an age under 62 years old.

**FIGURE 5: PERCENTAGE OF COMPLAINTS BY PRODUCT AND AGE GROUP<sup>17</sup>**

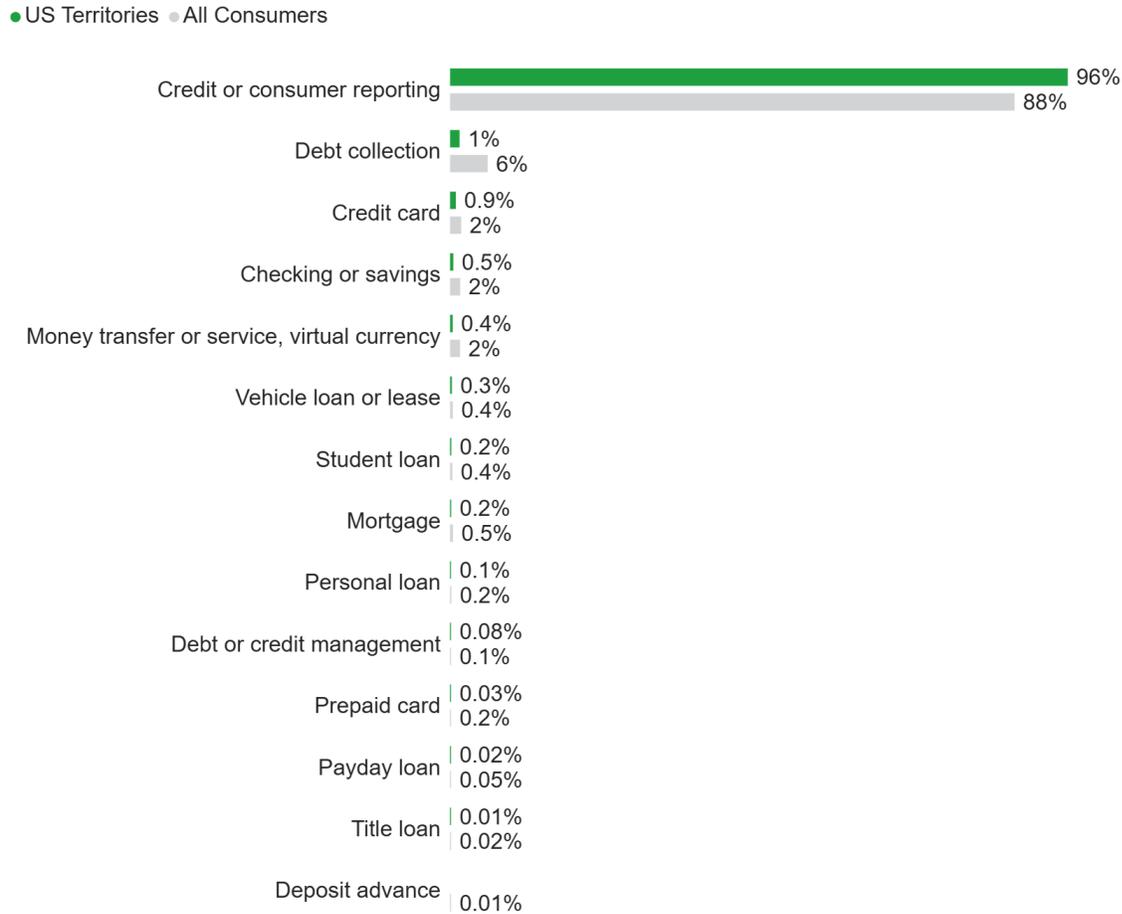


<sup>17</sup> When comparing older consumers to their younger counterparts, the Bureau limits its analysis to consumers who provided their age when submitting a complaint.

## Consumers from U.S. territories

Consumers in U.S. territories submitted approximately 28,800 complaints, or approximately 0.4% of all complaints submitted in 2025. U.S. territories include Puerto Rico, U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands. The product breakdown of complaints submitted by consumers in U.S. territories generally mirrors that of all consumers (Figure 6).

**FIGURE 6:** COMPLAINTS SUBMITTED BY U.S. TERRITORIES AND ALL CONSUMERS



# 3. Complaint responses

The CFPB sent complaints to more than 4,000 companies for review and response in 2025. Companies review the information provided in the complaint, communicate with the consumer as needed, determine what action to take in response, and provide a written response to the CFPB and the consumer. When a company cannot act on a complaint, the company can provide an administrative response that includes a statement or other evidence supporting this response.<sup>18</sup>

## Complaint response elements

When responding to a complaint, companies provide written responses tailored to issues raised by consumers. Three elements make up a complaint response:

- **Completeness:** the company addressed all the issues raised by the consumer, including providing any relevant documentation. Where appropriate, the company described communications with the consumer, attached copies of all relevant documents, and described any follow-up actions it has taken or plans to take to address the issues described in the consumer’s complaint.
- **Accuracy:** the company selected the most appropriate response category for the written response provided and, when appropriate, described either the non-monetary or monetary relief provided to the consumer.
- **Timeliness:** the company provided a response within 15 calendar days of the complaint being received by the company. If a complaint could not be closed within 15 calendar days, the company provided an interim explanation to the consumer and the CFPB and then a final response within 60 calendar days.

## Complaint response categories

When responding to a complaint, companies select the closure category that is supported by their actions and written response. Companies can choose from several substantive response categories:

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<sup>18</sup> See discussion *supra* Section 2 (Complaint numbers).

- **Closed with monetary relief:** company reported providing objective, measurable, and verifiable monetary relief to the consumer as a direct result of the steps that have or will be taken in response to the complaint.
- **Closed with non-monetary relief:** company reported providing other objective and verifiable relief to the consumer as a direct result of the steps that have or will be taken in response to the complaint (e.g., stopping unwanted calls from debt collectors; correcting account information; correcting inaccurate data provided or reported in a credit report; issuing corrected documents; restoring account access; and, addressing formerly unmet customer service issues).
- **Closed with explanation:** company reported that the complaint did not result in relief but provided a written explanation tailored to the issues raised by the consumer.

The CFPB does not expect a substantive response in every circumstance. Companies can select an administrative response to return a complaint to the CFPB for additional review or processing. Companies' well-supported use of administrative responses protects consumers' information and helps facilitate efficient handling of complaints. Companies can choose from several administrative response options:

- **Alerted CFPB:** company returned the complaint and reported that it cannot take action because (1) it suspects the complaint is a result of business identity theft or scams<sup>19</sup>, (2) it is a party in pending or prior litigation<sup>20</sup>, (3) it suspects that the consumer has committed fraud with a consumer financial product or service provided by the company or as part of the complaint process<sup>21</sup>, or (4) it has determined the complaint was submitted by or includes an unauthorized third party<sup>22</sup>. Complaints closed with an *Alerted CFPB* response are not published in the Consumer Complaint Database.
- **Duplicate complaint:** company reported that the complaint is a duplicate of one already received from the CFPB and the company already responded to the complaint.<sup>23</sup> Complaints returned by companies using *Duplicate* are neither counted in complaint totals nor are they published in the Consumer Complaint Database.

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<sup>19</sup> Companies returned approximately 470 complaints because of company reported business identity theft or scams.

<sup>20</sup> Companies returned approximately 4,000 complaints because of pending or prior litigation.

<sup>21</sup> Companies returned approximately 469,800 complaints because of suspected fraud. One nationwide CRA accounted for more than 90% of these complaint returns.

<sup>22</sup> Companies returned 63,200 complaints because of an unauthorized third party. One nationwide CRA accounted for more than 60% of these complaint returns.

<sup>23</sup> Companies returned approximately 302,200 complaints because of a company-reported duplicate. One nationwide CRA accounted for more than 60% of these complaint returns.

- **Incorrect company:** company reported that the complaint is about the wrong company. For example, the complaint was submitted by a consumer in which the company had no current or prior commercial relationship. Complaints returned using *Incorrect company* are returned to the CFPB for additional review and processing.
- **Sent to regulator:** company reported that the complaint is about a financial product or service that needs to be sent to another regulator. Complaints returned as *Sent to regulator* are returned to the CFPB for additional review and processing.

## Monitoring complaint responses

As part of its ongoing monitoring efforts, Consumer Response systematically reviews and assesses how well companies are providing complete, accurate, and timely responses.

Consumer Response’s analyses suggest that companies generally addressed the issues consumers raised in their complaints. Companies sometimes refer to documents in their responses, but do not attach the corresponding documents as expected. The CFPB has developed functionality that allows companies to securely share their responses, including documents, with consumers directly via the Company and Consumer Portals. When companies prefer to mail or deliver responses and documents directly to their customers, the Company Portal enables companies to provide the CFPB with digital copies.

Consumer Response’s analyses suggest that companies generally selected a closure category that is supported by their written complaint response. When this was not the case, they most often selected the *Closed with explanation* category, despite the consumer receiving monetary or non-monetary relief. Table 1 summarizes how companies responded in 2025.

Companies overwhelmingly provided timely responses, providing a timely response to 99.6% of the more than 5.9 million complaints sent to them for review in 2025.<sup>24</sup>

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<sup>24</sup> Complaints in which a company did not provide a response within 15 calendar days of the complaint being sent to the company—or within 60 days if it requested more time—are reflected in the Consumer Complaint Database as not having received a timely response.

**TABLE 1: HOW COMPANIES HAVE RESPONDED TO CONSUMER COMPLAINTS**

<b>Financial product or service</b>	<b>Closed with monetary relief</b>	<b>Closed with non-monetary relief</b>	<b>Closed with explanation</b>	<b>Admin response</b>	<b>Company reviewing</b>	<b>Company did not provide a timely response</b>
All	<1%	37%	53%	9%	<1%	<1%
Credit or consumer reporting	<1%	40%	51%	10%	<1%	<1%
Debt collection	<1%	23%	66%	7%	<1%	3%
Credit card	12%	19%	63%	5%	<1%	<1%
Checking or savings	10%	5%	83%	1%	<1%	<1%
Money transfer or service, virtual currency	2%	2%	94%	<1%	<1%	1%
Mortgage	2%	3%	91%	3%	<1%	1%
Vehicle loan or lease	2%	6%	88%	2%	<1%	2%
Student loan	<1%	1%	66%	<1%	1%	31% <sup>25</sup>
Personal loan	3%	4%	86%	2%	<1%	4%
Prepaid card	14%	7%	71%	3%	<1%	5%
Debt or credit management	3%	10%	76%	3%	<1%	8%
Payday loan	2%	2%	86%	5%	<1%	5%
Title loan	2%	6%	88%	<1%	<1%	3%
Deposit advance	3%	2%	84%	3%	<1%	8%

<sup>25</sup> See discussion *infra* Section 4.8.

## 4. Complaint types

This section summarizes the types of complaints and issues identified by consumers in 2025.<sup>26</sup> As part of its ongoing monitoring work, the CFPB analyzes the narrative text and documents provided by consumers and companies.<sup>27</sup> This analysis provides a more complete understanding of issues and, importantly, a clearer understanding of how companies respond to those issues. Therefore, in addition to summarizing the types of issues identified, this section also briefly discusses topics consumers commonly raised in their complaints.

### 4.1 Credit or consumer reporting

The CFPB received approximately 5,806,800 credit or consumer reporting complaints in 2025. It sent approximately 5,321,400 (92%) of these complaints to companies for review and response, referred 1% to other regulatory agencies, and found 8% to be not actionable. As of March 2, 2026, 0.01% of credit or consumer reporting complaints were pending with the consumer and less than 0.01% were pending with the CFPB.

Companies responded to 99.9% of credit or consumer reporting complaints sent to them for review and response. In 88% of these complaints, consumers reported first attempting to resolve their issue with the company.<sup>28</sup> Companies closed 51% of complaints with an explanation, 40% with non-monetary relief, and 0.02% with monetary relief. They provided an administrative response for 10% of complaints and did

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<sup>26</sup> Throughout this report, some labels have been streamlined to increase readability.

<sup>27</sup> Product and issues summaries, as well as narrative discussions, focus only on those complaints for which the company confirmed a commercial relationship with the consumer and responded with an explanation or relief.

<sup>28</sup> As the CFPB previously discussed, the rates at which consumers report having attempted to resolve their issue with the company differ from those reported by companies. *See, e.g.,* Consumer Fin. Prot. Bureau, *Annual report of consumer and credit reporting complaints: An analysis of complaint responses by Equifax, Experian, TransUnion* at Sec. 2.2 (Dec. 2025), [https://files.consumerfinance.gov/f/documents/cfpb\\_fcr-611e-report\\_2025-12.pdf](https://files.consumerfinance.gov/f/documents/cfpb_fcr-611e-report_2025-12.pdf) (discussing differences in consumers and NCRA's on prior disputes).

not provide a timely response for 0.1% of complaints. As of March 2, 2026, 0.01% of complaints were pending review by the company.

Consumers submitted complaints about consumer reporting agencies (CRAs)—including the three largest nationwide CRAs (Equifax, Experian, and TransUnion; collectively “NCRAs”) and specialty CRAs—and data furnishers.<sup>29</sup> Unlike most other products and services, a consumer’s problem with their credit or consumer report may prompt them to submit multiple complaints (e.g., a complaint about a data furnisher and each NCRA). The complaint form reflects this market feature. Consumers may use one submission process to submit complaints about up to four companies. In 2025, the CFPB received approximately 5,102,800 credit or consumer reporting complaints about the NCRAs.

When submitting credit or consumer reporting complaints, consumers specify whether their complaint is about a credit report or some other personal consumer report (e.g., background checks, employment screening). In 2025, consumers complained about credit reporting more frequently than other personal consumer reports (Figure 7).

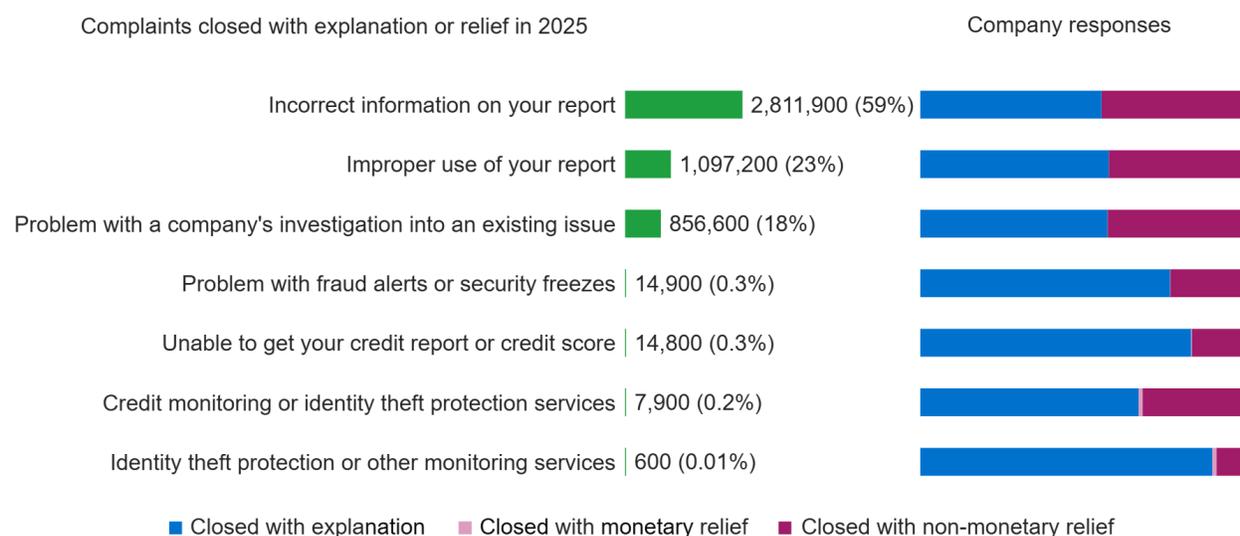
**FIGURE 7: CREDIT OR CONSUMER REPORTING COMPLAINTS BY TYPE OF REPORT AND OUTCOMES**



Consumers also identify the issue that best describes the problem they experienced. The most common issue was *Incorrect information on your report* (Figure 8).

<sup>29</sup> The CFPB publishes an annual list of consumer reporting companies. This list includes nationwide credit reporting companies as well as other companies that focus on certain market areas and consumer segments. See Consumer Fin. Prot. Bureau, List of Consumer Reporting Companies (Jan. 2025), <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list/>.

**FIGURE 8: CREDIT OR CONSUMER REPORTING COMPLAINTS BY ISSUES AND OUTCOMES**



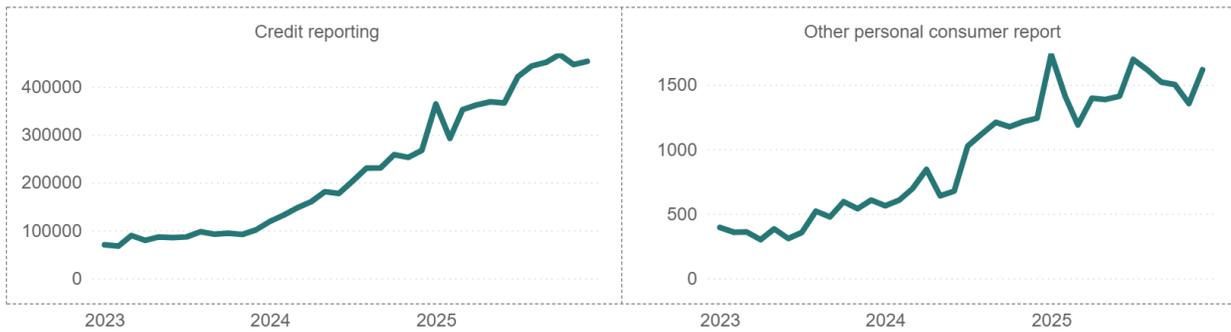
In 2025, complaints about credit or consumer reporting increased 182%, while complaints about other personal consumer reports increased 120%, compared to the monthly average for the prior two years (Figure 9). The Bureau previously described potential factors underlying the increase in complaint volume.<sup>30</sup> For example, the CFPB discussed the increase in third parties using the complaint process, including credit repair organizations and those who offer credit advice online and on social media platforms (so called “influencers” or “FinTok”).<sup>31</sup> The CFPB also described an increase in the number of consumers coming to the Bureau’s process, an increase in the number of complaints submitted in a single session, and an increase in the number of consumers returning to the complaint process. New technologies, such as large language models and autonomous software systems (“AI Agents”) only further complicate this area and create greater demands on government and companies generally.<sup>32</sup> All of these factors continue to remain relevant to the dramatic growth in complaint volume. The CFPB is exploring ways to institute reforms to align the complaint process with the statutory requirements under the Fair Credit Reporting Act (FCRA), increase efficiency, and enhance the utility of the data to the marketplace.

<sup>30</sup> See, e.g., Consumer Fin. Prot. Bureau, *Annual report of credit and consumer reporting complaints* at Sec. 3.1 (Jan. 2022), [https://files.consumerfinance.gov/f/documents/cfpb\\_fcra-611-e\\_report\\_2022-01.pdf](https://files.consumerfinance.gov/f/documents/cfpb_fcra-611-e_report_2022-01.pdf).

<sup>31</sup> See, e.g., Nikita Aggarwal, D. Bondy Valdovinos Kaye & Christopher K. Odinet, *#Fintok and Financial Regulation*, 54 *Ariz. St. L.J.* 1035 (2022) (discussing how social media platforms have become new sites for influencing financial behavior).

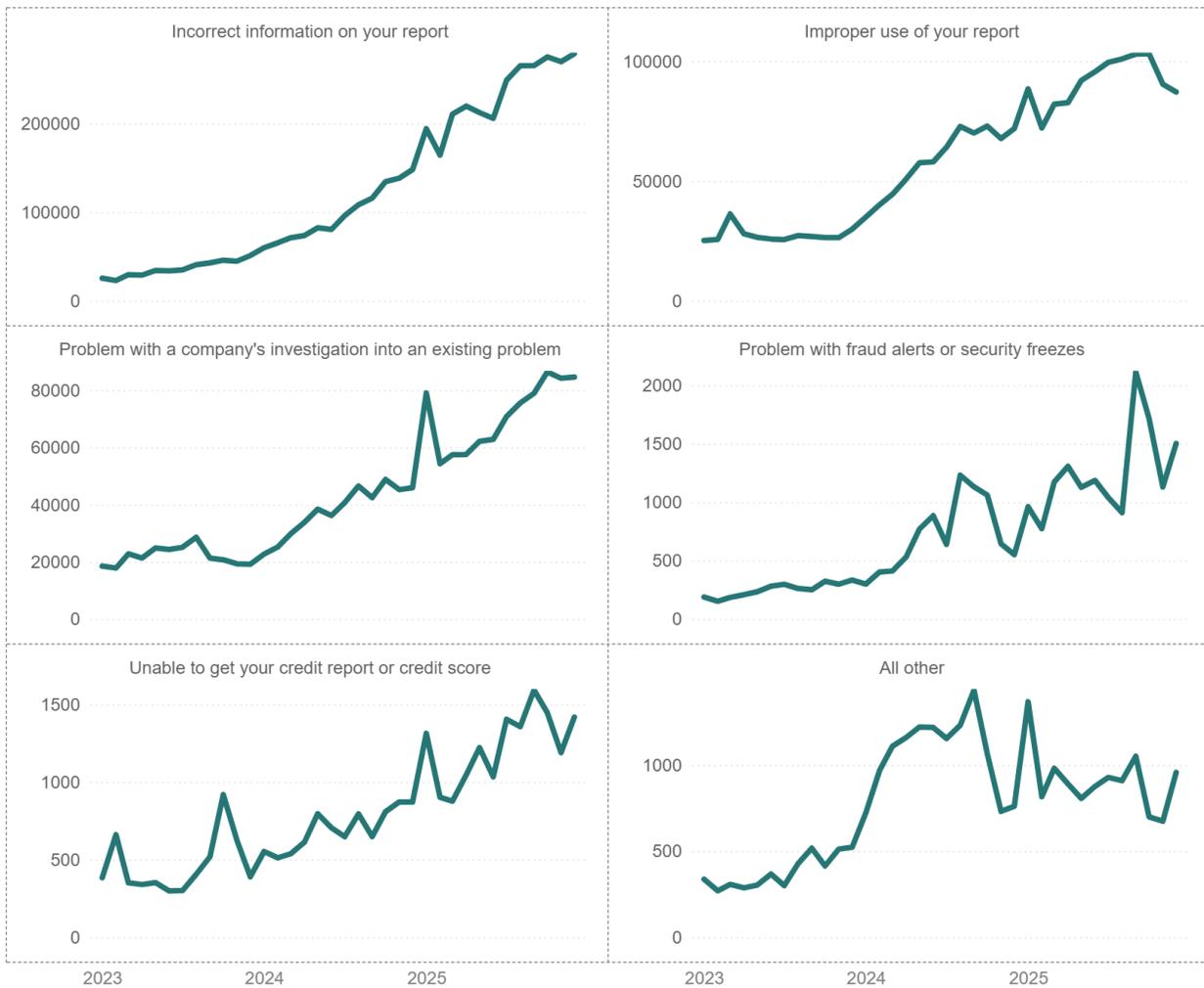
<sup>32</sup> See e.g., Consumer Fin. Prot. Bureau, *Annual report of credit and consumer reporting complaints* (Jan. 2023) at Sec. 4.3, [https://files.consumerfinance.gov/f/documents/cfpb\\_fcra-611-e\\_report\\_2023-01.pdf](https://files.consumerfinance.gov/f/documents/cfpb_fcra-611-e_report_2023-01.pdf).

**FIGURE 9: MONTHLY COMPLAINT VOLUME FOR TYPES OF CREDIT OR CONSUMER REPORTING COMPLAINTS**



In 2025, the monthly average for the top issue, *Incorrect information on your report*, increased 249% compared to the monthly average for the prior two years (Figure 10).

**FIGURE 10: MONTHLY COMPLAINT VOLUME FOR ISSUES OF CREDIT OR CONSUMER REPORTING COMPLAINTS**



The most common complaint was about inaccurate or incomplete information. Consumers reported problems with tradeline information (e.g., account and payment statuses, outstanding balances), public record information (e.g., bankruptcies and legal records), personal information (e.g., addresses, phone numbers), inquiry information (e.g., hard and soft inquiries), and collections (e.g., third-party collections). Consumers reported they were unable to obtain jobs and apartments due to errors on their credit reports. In many of these complaints, consumers assert that the inaccurate information stems from identity theft or fraud. In support of these claims, they cite to or attach police reports or FTC identity theft reports.

In response to complaints about inaccurate or incomplete information, NCRAs generally treated these complaints as a dispute or a block of information request, and they responded by detailing how information was verified, updated, removed, or otherwise not being reported. Other CRAs and furnishers took similar actions or summarized the results of the prior reinvestigation or block request. Some CRAs and furnishers reported that although they attempted to contact the consumer, those attempts were unsuccessful.

The second most common issue was improper use of reports. These complaints were often about information a consumer does not recognize appearing on their report (e.g., credit inquiries) or consumers objecting to the compilation of their personal information, stating that it violates their privacy. CRAs and furnishers took similar actions as they did in complaints about inaccurate information with some providing educational information about what the FCRA permits. Furnishers typically responded that the inquiries were in response to consumers' credit applications, and that they would not delete these inquiries.

Complaints about a company's reinvestigation into an existing issue was another common issue. Consumers described a range of issues, such as problems receiving the results of a reinvestigation, problems about the time it took for a reinvestigation, and claims that CRAs merely accepted the word of furnishers without conducting a thorough review. Many consumers said they had previously attempted to resolve disputes directly with CRAs but that the companies neither validated nor removed disputed information.

## 4.2 Debt collection

The CFPB received approximately 387,400 debt collection complaints in 2025. It sent approximately 304,700 (79%) of them to companies for review and response, referred 15% to other regulatory agencies, and found 6% to be not actionable. As of March 2, 2026, 0.3% of debt collection complaints were pending with the consumer and 0.2% were pending with the CFPB.

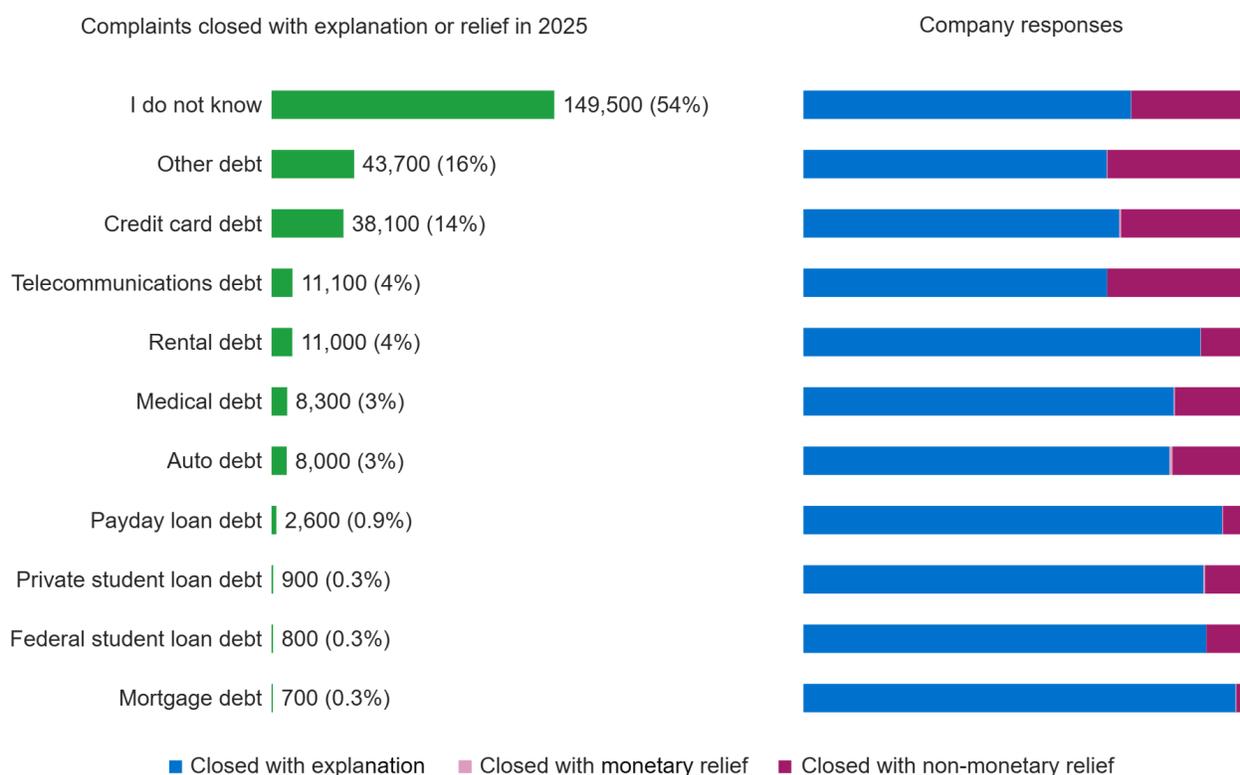
Consumers can submit complaints about creditors collecting their own debts (i.e., first-party collectors) or companies collecting debt on behalf of others, such as creditors or businesses (i.e., third-party collectors).

When the CFPB received debt collection complaints about companies where it was not the primary federal regulator (e.g., a mobile phone or internet service provider) or about depository institutions with less than \$10 billion in assets, it referred the complaints to the appropriate regulatory agency (e.g., FTC or a prudential regulator).

Companies responded to 97% of debt collection complaints sent to them for review and response. In 84% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 66% of complaints with an explanation, 23% with non-monetary relief, and 0.1% with monetary relief. They provided an administrative response for 7% of complaints and did not provide a timely response for 3% of complaints. As of March 2, 2026, 0.1% of complaints were pending review by the company.

Debt collection complaint volume increased in 2025. Complaints about debts consumers did not recognize (*I do not know*) increased 240%, while complaints about *Other debt* increased 111%, compared to the monthly average for the prior two years (Figure 11).

**FIGURE 11: DEBT COLLECTION COMPLAINTS BY TYPE OF DEBT AND OUTCOMES**



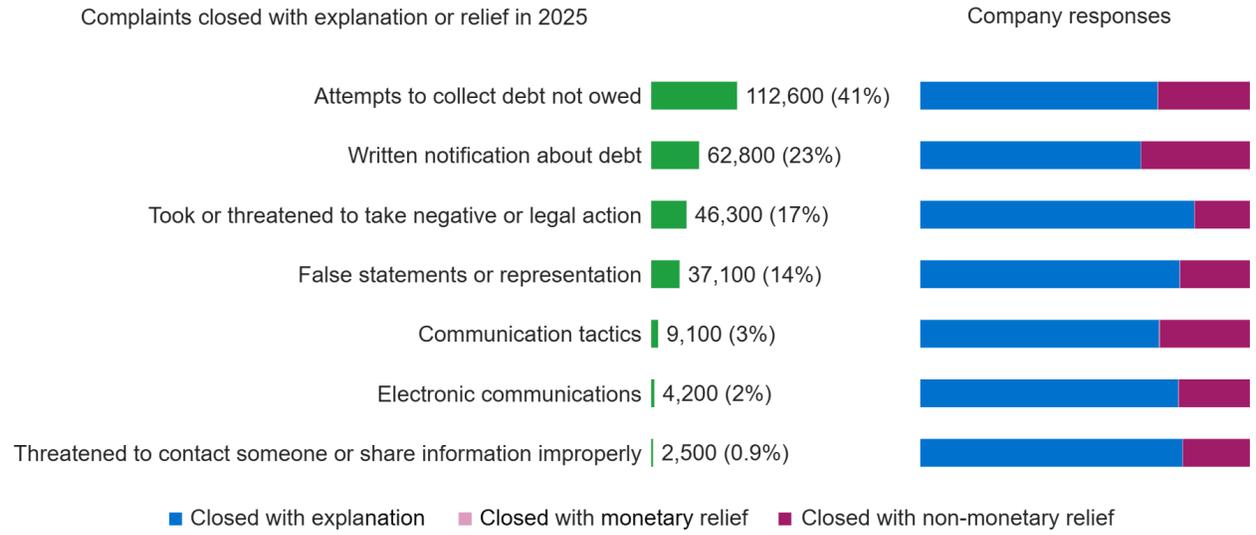
When submitting debt collection complaints, consumers specify the type of debt. For instance, in 2025, *I do not know*, and *Other debt* were the top two most common complaints by type (Figure 12).

**FIGURE 12: MONTHLY COMPLAINT VOLUME FOR TYPES OF DEBT COLLECTION COMPLAINTS**



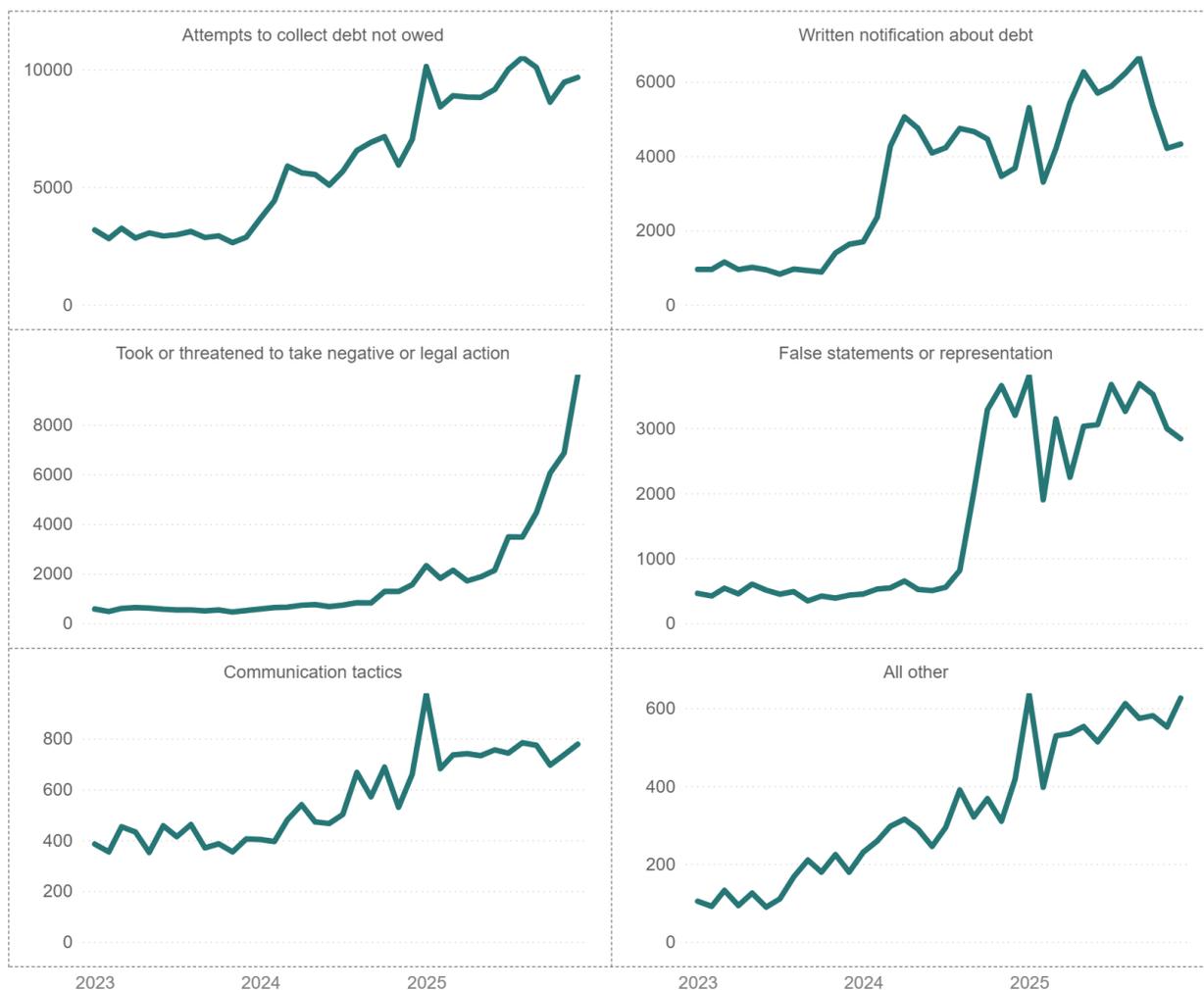
Consumers also identify the issue that best describes the problem they experienced. For example, the most common issue was *Attempts to collect debt not owed* (Figure 13). This has been the predominant issue selected by consumers since the CFPB began accepting debt collection complaints in 2013.

**FIGURE 13: DEBT COLLECTION COMPLAINTS BY ISSUES AND OUTCOMES**



In 2025, the monthly average for the *Attempts to collect debt not owed* issue increased 115% compared to the monthly average for the prior two years (Figure 14).

**FIGURE 14: MONTHLY COMPLAINT VOLUME FOR ISSUES OF DEBT COLLECTION COMPLAINTS**



A principal reason for the observed increase in debt collection complaints is credit reporting. Compared to prior years, in 2025, consumers increasingly complained about collections they did not recognize appearing (or reappearing) on their reports. These consumers often speculated these debts belonged to someone else or were the result of identity theft. Many consumers claimed that debts appearing on their report was an improper or an illegal attempt to collect on a debt for goods or services they did not receive. In many instances, consumers requested that collectors validate the debts and provide the original “wet ink” contracts or other account documentation to substantiate the debt.

Responses to such complaints varied. Some collectors reported closing the account and updating the reported information, whereas other collectors provided verification information (e.g., the name of the original creditor, account statements) and stated that the consumer remained liable for the debt.

Complaints involving written notifications about debt were a common issue. In these complaints, consumers complained that they had not received enough information to verify the debt, stating that

notices contained too little information about the debt they purportedly owed. In many complaints, consumers asked for additional information, including supporting documentation. In response, collectors provided additional information to substantiate the debt, whereas others reported discontinuing collection attempts.

Consumers complained about collection tactics, including calls that they claimed were made too often or outside permitted hours. They often characterized debt collectors' communications as harassing or abusive. Companies maintained that their calling practices conformed with applicable requirements and they frequently reported adding the consumers' phone numbers to their Do Not Call lists.

Consumers also complained that debt collectors would not stop contacting them or their family members despite cease-and-desist requests. Consumers frequently stated that they made these requests both orally and in writing. In response, collectors usually informed consumers that they added their contact information to their Do Not Call lists. In some cases, debt collectors denied that they either violated or ignored prior cease-and-desist requests.

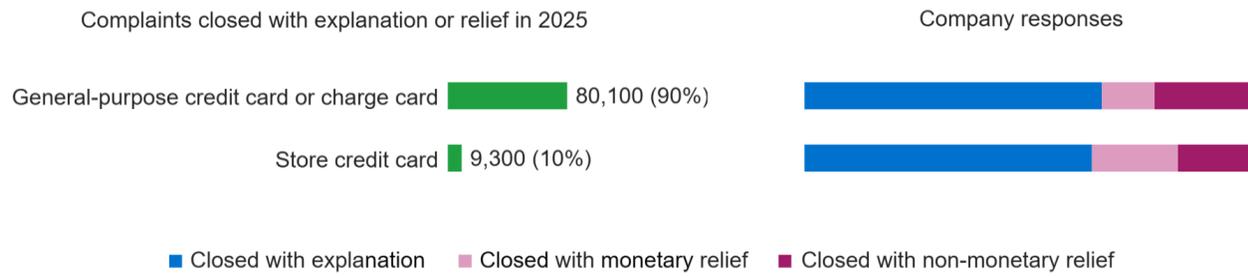
## 4.3 Credit card

The CFPB received approximately 114,100 credit card complaints in 2025. It sent approximately 94,900 (83%) of these complaints to companies for review and response, referred 14% to other regulatory agencies, and found 3% to be not actionable. As of March 2, 2026, 0.06% of credit card complaints were pending with the consumer and 0.02% were pending with the CFPB.

Companies responded to 99.6% of credit card complaints sent to them for review and response. In 93% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 63% of complaints with an explanation, 12% with monetary relief, and 19% with non-monetary relief. They provided an administrative response for 5% of complaints and did not provide a timely response for 0.4% of complaints. As of March 2, 2026, 0.1% of complaints were pending review by the company.

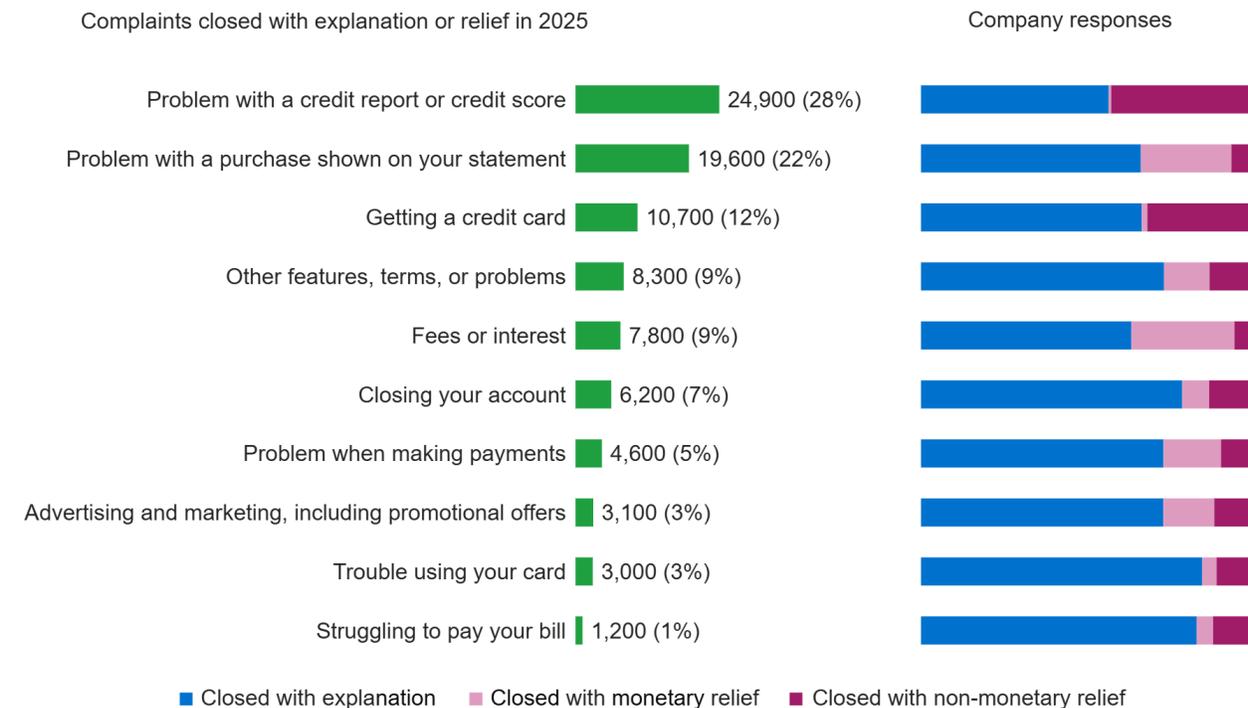
When submitting credit card complaints, consumers specify whether they are complaining about a general-purpose credit card or charge card, or a store credit card. In 2025, consumers complained about general-purpose credit cards or charge cards more frequently than store credit cards (Figure 15).

**FIGURE 15: CREDIT CARD COMPLAINTS BY TYPE AND OUTCOMES**



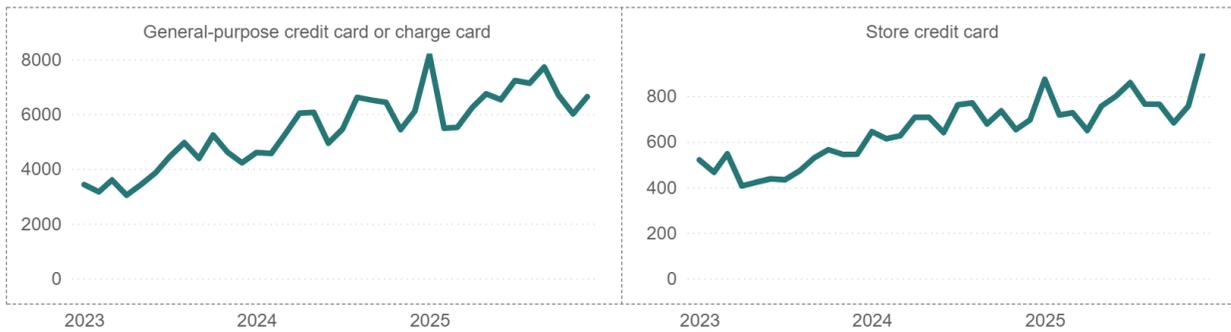
Consumers also identify the issue that best describes the problem they experienced. The most common issue was *Problem with credit report or credit score* (Figure 16).

**FIGURE 16: CREDIT CARD COMPLAINTS BY ISSUES AND OUTCOMES**



Credit card complaint volume increased in 2025. Complaints about general purpose credit cards or charge cards had the greatest change in volume, increasing 38% from the prior two years’ monthly average (Figure 17).

**FIGURE 17: MONTHLY COMPLAINT VOLUME FOR TYPES OF CREDIT CARD COMPLAINTS**



In 2025, the monthly average for the top issue, *Problem with a credit report or credit score*, increased 40% compared to the monthly average for the prior two years (Figure 18).

**FIGURE 18: MONTHLY COMPLAINT VOLUME FOR ISSUES OF CREDIT CARD COMPLAINTS**



The most common complaint was about problems with a credit report or score. Like credit reporting complaints (Sec. 4.1), consumers reported their report included inaccurate account information (e.g., incorrect payment histories, incorrect account balances). They also reported being an identity theft victim and having fraudulently opened accounts included on their report. Companies typically responded by reviewing the account information, including information about the account opening, and verifying whether the furnished information was accurate.

Consumers complained about billing error disputes. They stated billing errors were typically resolved in favor of merchants despite documentation provided in support of their complaint. Some reported that billing errors typically involved merchandise returns not being credited properly, unauthorized charges related to identity theft, and being charged more than receipts showed. Others reported having to contact credit card issuers multiple times to resolve disputes prior to their complaint submission to the Bureau. Some companies investigated consumer dispute claims and settled in favor of consumers after further investigation. In other cases, they clarified the reason for the dispute denial in their responses, or stated no error occurred.

Consumers reported being dissatisfied with customer service interactions. They reported being transferred multiple times to other associates or departments and receiving inconsistent information from company representatives. They experienced extended wait times, disconnected calls, and repeated calls necessary to report issues. Companies typically apologized for challenges consumers experienced with customer service, and some reported that feedback would be sent to the appropriate internal office. In many complaints, however, companies determined that no wrongdoing occurred.

Consumers reported that payments were applied inaccurately or later than expected, resulting in fees, interest, and negative credit reporting. They also reported misapplication of payments such that lower amounts were credited to their accounts or auto payments did not process as expected. In some instances, consumers did not realize late payments were being reported until after they reviewed their credit reports. Companies typically stated late payments did occur and that credit information was accurate. Occasionally they admitted to errors relating to accepting payment from the consumer (e.g., providing an incorrect mailing address for payment).

Consumers reported problems when companies closed their accounts. Some, for example, did not receive payment balances after the closing of their accounts. Others stated that companies did not close their accounts in a timely manner, or that companies charged them additional fees due to the company's own delays. Companies typically explained that accounts were closed based on business concerns unrelated to the consumer's credit worthiness (e.g., suspicious account activity). Accounts often remained closed, and card issuers referred consumers to Customer Agreements for account closure terms.

Consumers reported challenges with receiving promotional benefits as advertised. In many complaints, consumers took issue with provisions in fine print that made receiving and using rewards more challenging. They also expressed concern over the loss of promotional benefits when their accounts were

closed. Companies sometimes responded by providing consumers with expected rewards or promotions and at times were apologetic. In other situations, they justified not delivering anticipated rewards based on program requirements, stating that consumers misunderstood the requirements.

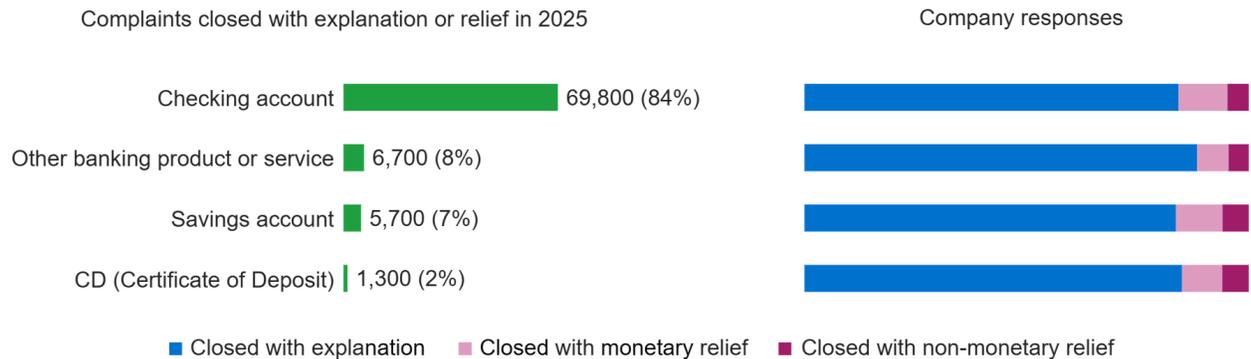
## 4.4 Checking or savings account

The CFPB received approximately 104,200 checking or savings complaints in 2025. It sent 85,400 (82%) of these complaints to companies for review and response, referred 15% to other regulatory agencies, and found 3% to be not actionable. As of March 2, 2026, 0.07% of checking or savings complaints were pending with the consumer and 0.07% were pending with the CFPB.

Companies responded to 99% of checking or savings complaints sent to them for review and response. In 92% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 83% of complaints with an explanation, 10% with monetary relief, and 5% with non-monetary relief. They provided an administrative response for 1% of complaints and did not provide a timely response for 0.7% of complaints. As of March 2, 2026, 0.1% of complaints were pending review by the company.

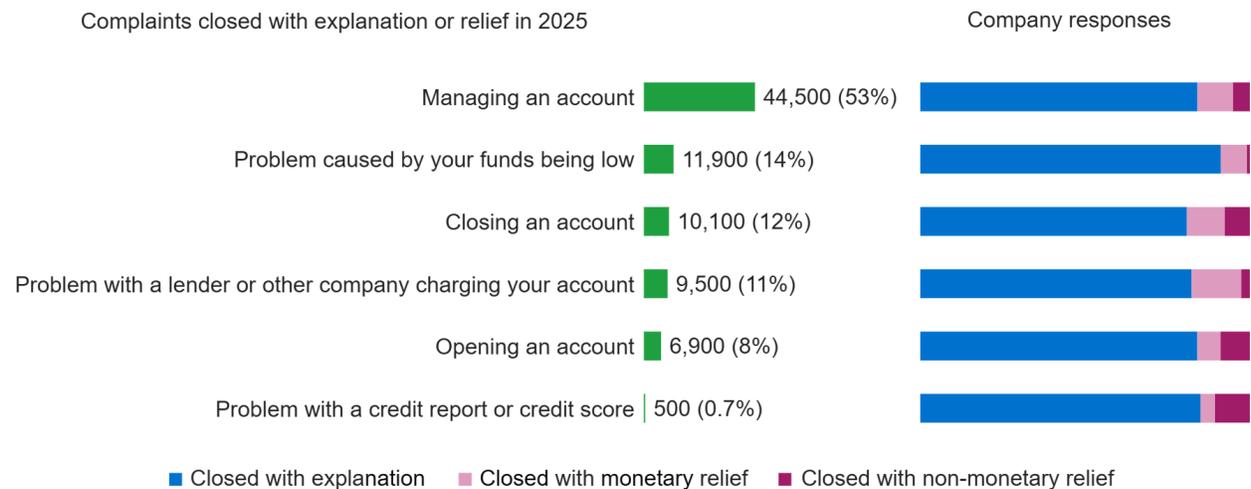
When submitting checking or savings account complaints, consumers specify the type of product. In 2025, *Checking account* was the most complained about product type (Figure 19).

**FIGURE 19: CHECKING OR SAVINGS ACCOUNT COMPLAINTS BY TYPE OF PRODUCT OR SERVICE AND OUTCOMES**



Consumers also identify the issue that best describes the problem they experienced. The most common issue was *Managing an account* (Figure 20).

**FIGURE 20: CHECKING OR SAVINGS ACCOUNT COMPLAINTS BY ISSUES AND OUTCOMES**



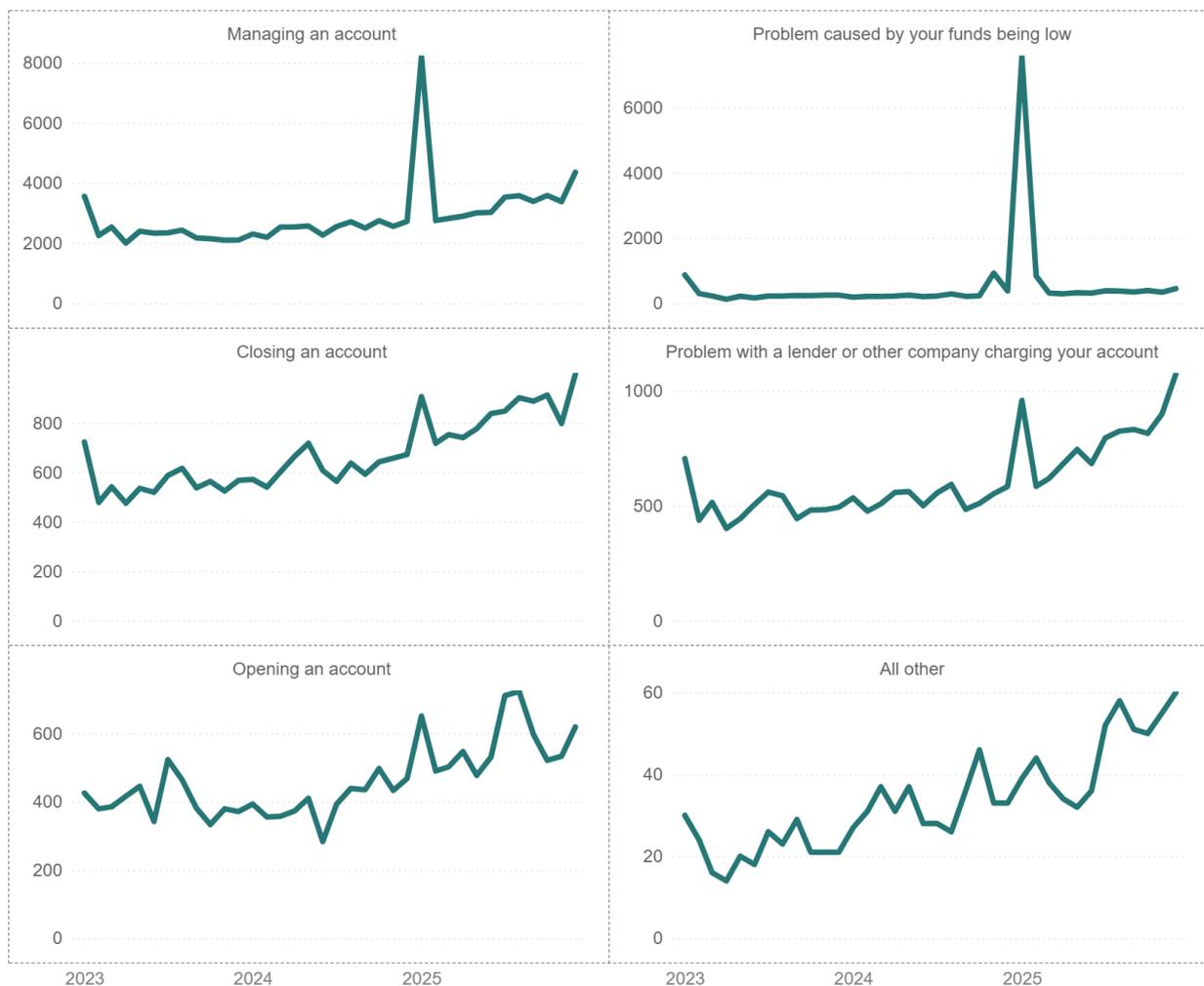
Checking or savings complaint volume increased in 2025. Complaints about checking accounts had the greatest percentage increase in volume, increasing 69% from the prior two years’ monthly average (Figure 21). There was a spike in complaint volume in early 2025 following the announcement of several CFPB enforcement matters.

**FIGURE 21: MONTHLY COMPLAINT VOLUME FOR TYPES OF CHECKING OR SAVINGS ACCOUNT COMPLAINTS**



In 2025, the monthly average for the top issue, *Managing an account*, increased 52% compared to the monthly average for the prior two years. (Figure 22).

**FIGURE 22: MONTHLY COMPLAINT VOLUME FOR ISSUES OF CHECKING OR SAVINGS ACCOUNT COMPLAINTS**



The most common complaint was about deposits and withdrawals. Many of these complaints involve fraudulent—or fraudulently induced—withdrawals. In some instances, fraudulent withdrawals stemmed from lost or stolen debit cards or checks. But in most instances, consumers reported electronic transfers that were executed by—or in response to—a scammer. In response to these complaints, companies reviewed the account for fraudulent activity. In some circumstances, companies found in the consumer’s favor and returned the funds. Often, however, companies denied consumers’ fraud claims. When companies denied these claims, they typically asserted that they found no indicators of fraud. In support of these determinations, companies cited transactions as having been authorized by consumers because of information required to execute the transaction (e.g., account number, account PINs, text confirmations) or because the consumer actively participated in the transaction.

In complaints about deposits, consumers often stated they could not access their funds. In response to these complaints, companies described the conditions that led to the account restriction (e.g., suspicion of

fraudulent activity, new account exceptions, a deposit account garnishment). In support of their responses, companies stated check deposits were subject to review and verification as outlined in Deposit Account Agreements, which also provided the right to decline or prevent any or all transactions to or from an account. They also stated they placed extended holds on deposits as a security measure. Restrictions were removed after reviews were completed, unless the company decided to close the account.

Consumers complained about issues with customer service. They stated they encountered rude and dismissive customer service representatives while seeking assistance. Consumers also said they experienced long hold times on the phone, dropped calls with no return call, and transfers to wrong departments for assistance. When they did reach the right department, consumers reported that agents were unhelpful or provided wrong or conflicting information. In response, companies typically stated that they found no errors when investigating customer service interactions with consumers. They also stated that reviews of account transactions also found no processing errors as transactions were processed as requested.

Consumers reported being charged overdraft fees despite having enough money in their accounts to cover charges. They also reported being charged overdraft fees when deposited funds were on hold and when recurring and disputed transactions were processed. Consumers also mentioned that companies failed to notify them about overdrafts, despite having their contact details. Some who asked for refunds received partial refunds or were informed that there was a cap on refunds annually. In response, companies often replied that overdraft fees were applied according to Deposit Account Agreements and Fee Schedules, stating that fees were valid based on merchant or account information. Companies stated consumers were provided notice when transactions caused their accounts to be overdrawn, or when holds were placed on deposited funds. When notified of the overdrawn status of their accounts, consumers were advised to add more money to their accounts.

## 4.5 Money transfer, money services, and virtual currencies

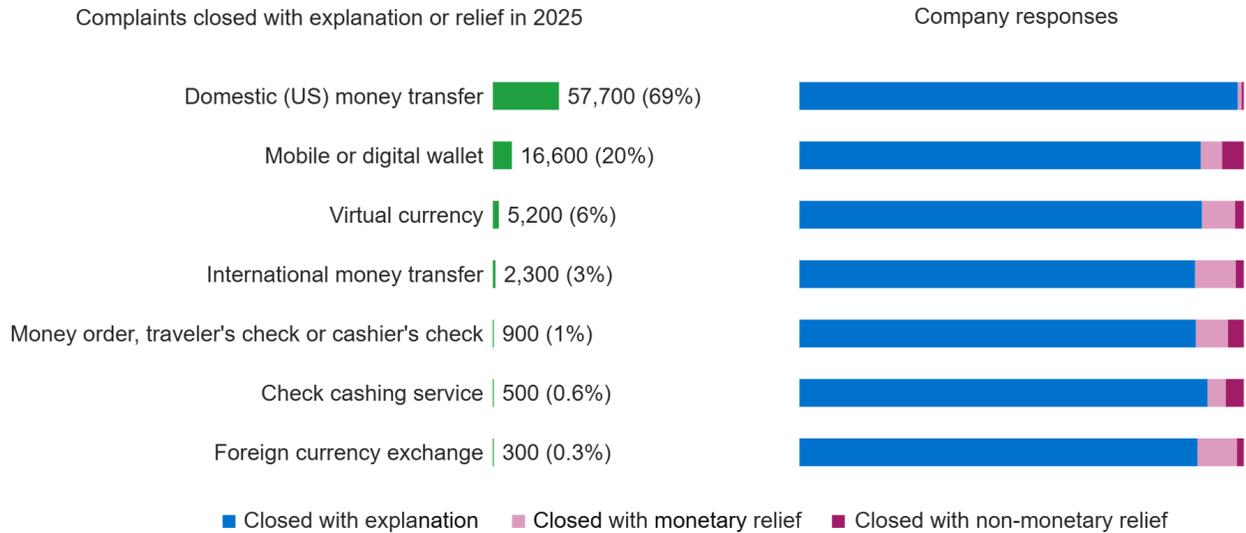
The CFPB received approximately 102,900 money transfer or service, virtual currency (collectively, “money services”) complaints in 2025. It sent approximately 85,100 (or 83%) of these complaints to companies for review and response, referred 15% to other regulatory agencies, and found 2% to be not actionable. As of March 2, 2026, 0.06% of money services complaints were pending with the consumer and 0.2% were pending with the CFPB.

Companies responded to 99% of money services complaints sent to them for review and response. In 96% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 94% of complaints with an explanation, 2% with monetary relief, and 2% with non-monetary relief. They provided an administrative response for 0.5% of complaints and did not provide a

timely response for 1% of complaints. As of March 2, 2026, 0.1% of complaints were pending review by the company.

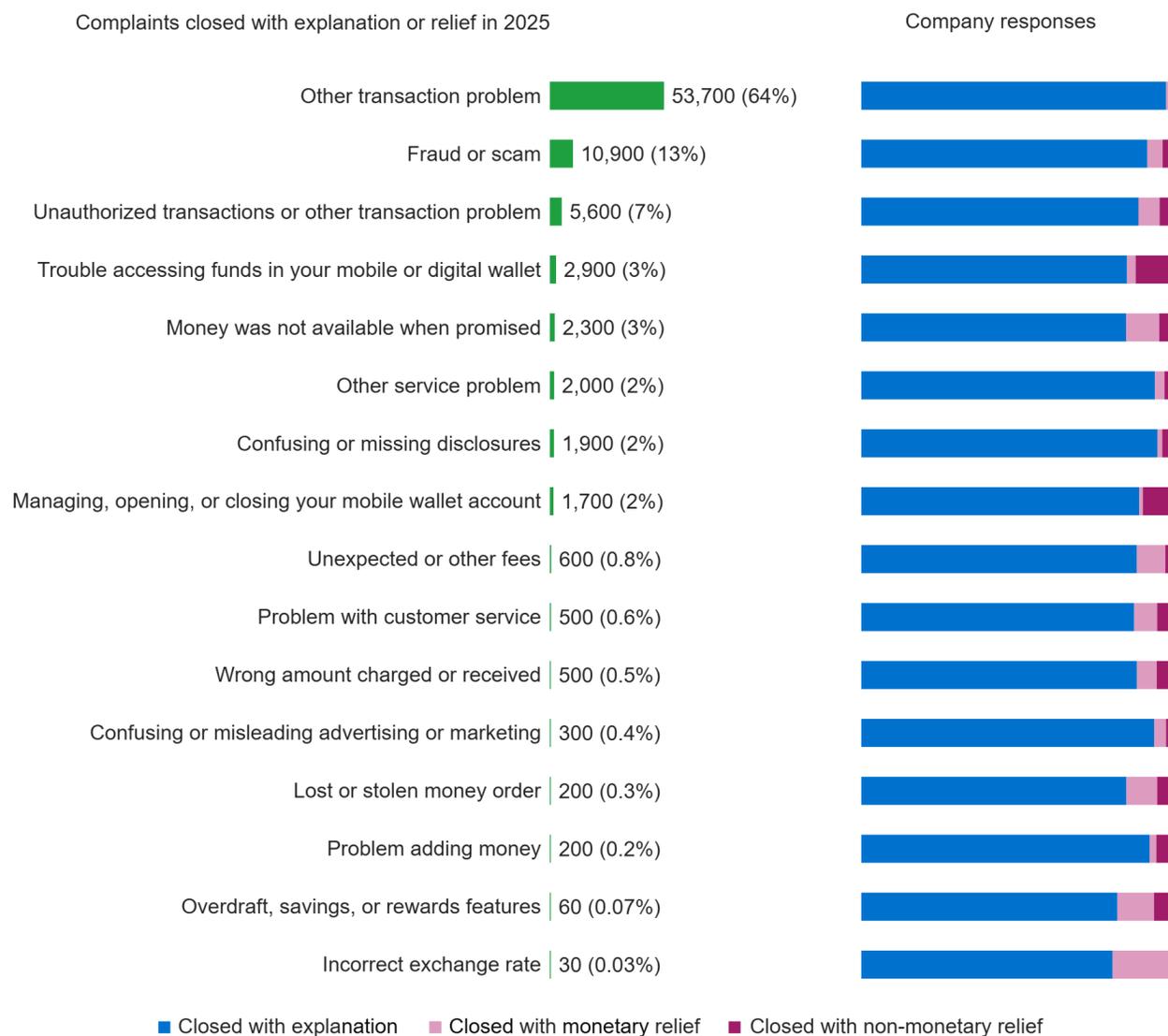
When submitting money services complaints, consumers specify the type of product. In 2025, *Domestic (US) money transfer* was the most complained about type of product (Figure 23).

**FIGURE 23: MONEY SERVICES COMPLAINTS BY TYPE AND OUTCOMES**



Consumers also identify the issue that best describes the problem they experienced. The most common issue was *Other transaction problem* (Figure 24).

**FIGURE 24: MONEY SERVICES COMPLAINTS BY ISSUES AND OUTCOMES**



Money services complaint volume significantly increased in 2025. The monthly average for the top type of product, *Domestic (US) money transfer*, increased 1,317% from the prior two years’ monthly average. *Mobile or digital wallet* increased 202% from the prior two years’ monthly average. *Virtual currency* increased 122% from the prior two years’ monthly average. (Figure 25).

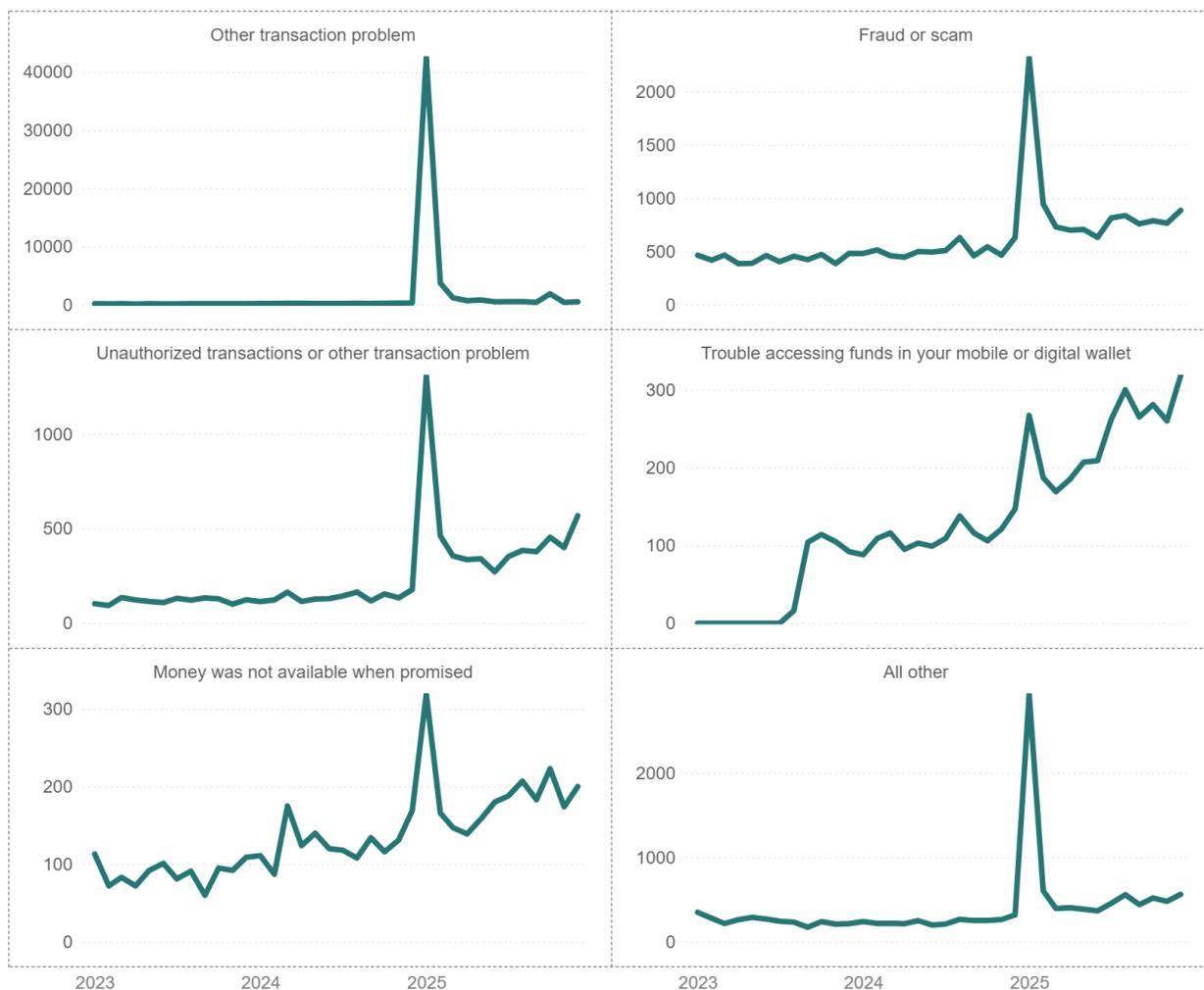
There was a spike in complaint volume in early 2025 following the announcement of several CFPB enforcement matters.

**FIGURE 25: MONTHLY COMPLAINT VOLUME FOR TYPES OF MONEY SERVICES COMPLAINTS**



In 2025, the monthly average for the top issue, *Other transaction problem*, increased 2,029% compared to the monthly average for the prior two years (Figure 26).

**FIGURE 26: MONTHLY COMPLAINT VOLUME FOR ISSUES OF MONEY SERVICES COMPLAINTS**



Like complaints about checking or savings accounts (Sec. 4.4), many complaints concerned fraudulent—or fraudulently induced—transfers. Consumers reported being victims of various scams, including impersonation, fake investments, and fraudulent sales scams. This often led to fraudulent transactions or account takeovers, causing significant financial losses. Consumers often criticized weak security, lack of verification, and company inaction to recover stolen funds. In response, companies often denied liability for losses stemming from scams, citing their terms of service documents and user negligence. They frequently suggested that consumers contact law enforcement or their financial institution. Some acknowledged issues but offered limited assistance or claimed they were unable to reverse fraudulent transfers or recover stolen funds.

Consumers reported problems with accessing or withdrawing funds. Delays in transfers, refunds, and dispute resolutions were a common topic in complaints. Similarly, issues with account freezes, holds, or closures were also common. Consumers often cited poor communication or unclear reasons for holds and reported that these issues caused them significant financial hardship. In response, companies often cited

security concerns, suspected policy violations, or technical issues to justify access delays or restrictions. Some requested additional verification, while others stated they were investigating or unable to reverse transactions.

Consumers reported unresponsive or unhelpful customer service when they contacted companies to resolve an issue, including long wait times, difficulty reaching live agents, and lack of clear explanations for account issues or transaction problems. They expressed frustration with being transferred repeatedly, given inaccurate information, or having their concerns dismissed, often leading to further financial loss or stress. Companies often acknowledged customer service issues and stated they were investigating the issue. Some companies requested further information or documentation. Still others cited user agreements or security protocols to justify their actions. Responses frequently lacked specific solutions or timelines for resolution.

Consumers complained of delays or non-receipt of domestic and international money transfers. Such delays, according to consumers, caused financial hardship. Consumers stated that reasons for delays were unclear, customer service provided conflicting information, and they experienced difficulties in obtaining refunds. Some described companies' actions lacked transparency, and next steps were not clear. In response, companies frequently acknowledged delays, citing technical issues, compliance reviews, or the need for additional verification. They stated they were investigating or that transfers were eventually completed. Some companies provided refund information or requested further documentation, but explanations were sometimes vague or delayed.

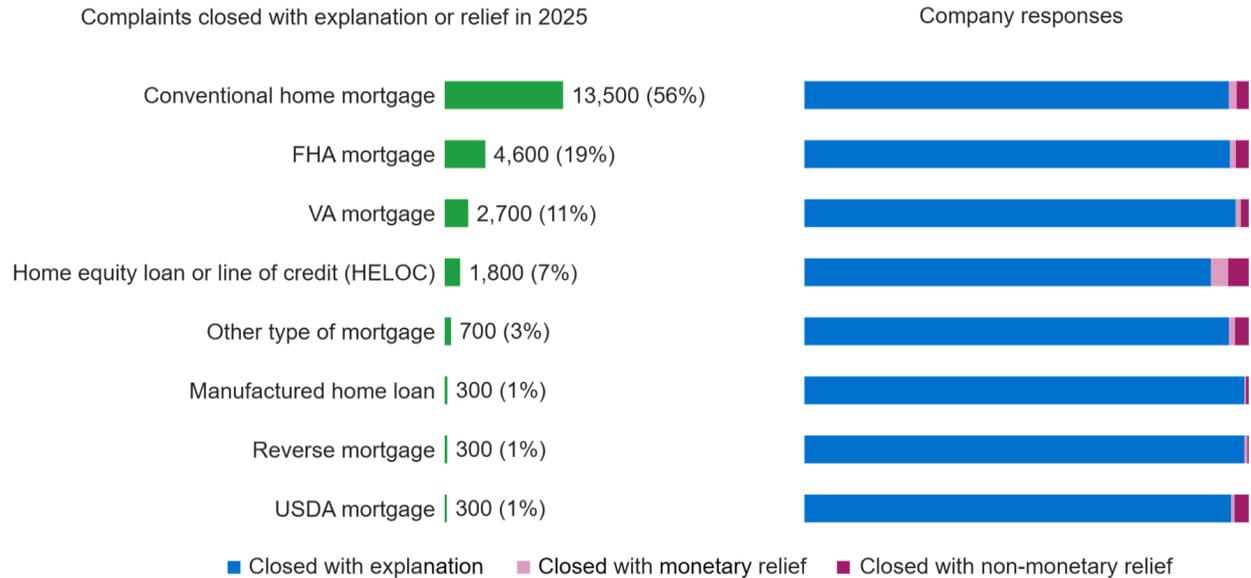
## 4.6 Mortgage

The CFPB received approximately 30,400 mortgage complaints in 2025. It sent 25,300 (83%) of these complaints to companies for review and response, referred 12% to other regulatory agencies, and found 4% to be not actionable. As of March 2, 2026, 0.06% of mortgage complaints were pending with the consumer and 0.6% were pending with the CFPB.

Companies responded to 98% of mortgage complaints sent to them for review and response. In 92% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 91% of complaints with an explanation, 2% with monetary relief, and 3% with non-monetary relief. They provided an administrative response for 3% of complaints and did not provide a timely response for 1% of complaints. As of March 2, 2026, 0.2% of complaints were pending review by the company.

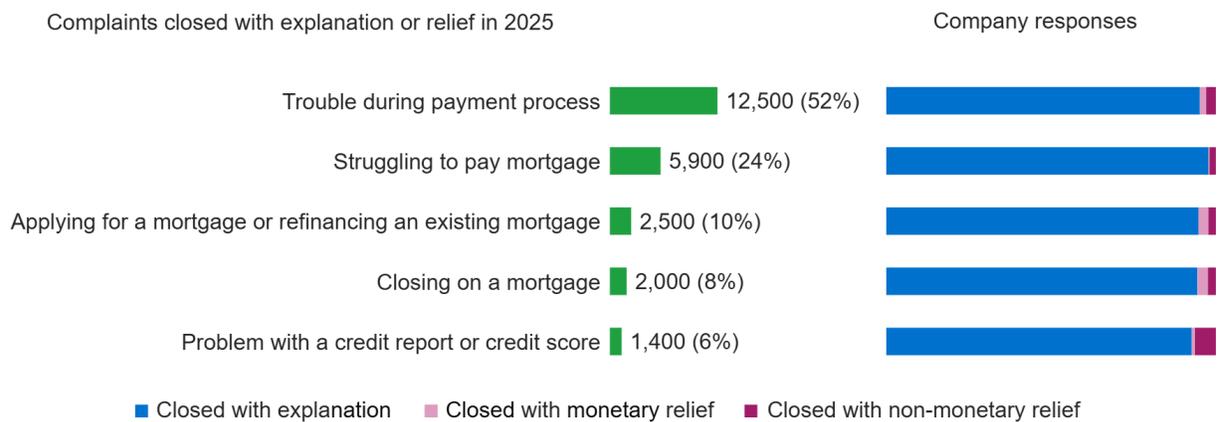
When submitting mortgage complaints, consumers specify the type of mortgage. In 2025, conventional home mortgages were the most complained about mortgage type (Figure 27).

**FIGURE 27: MORTGAGE COMPLAINTS BY TYPE AND OUTCOMES**



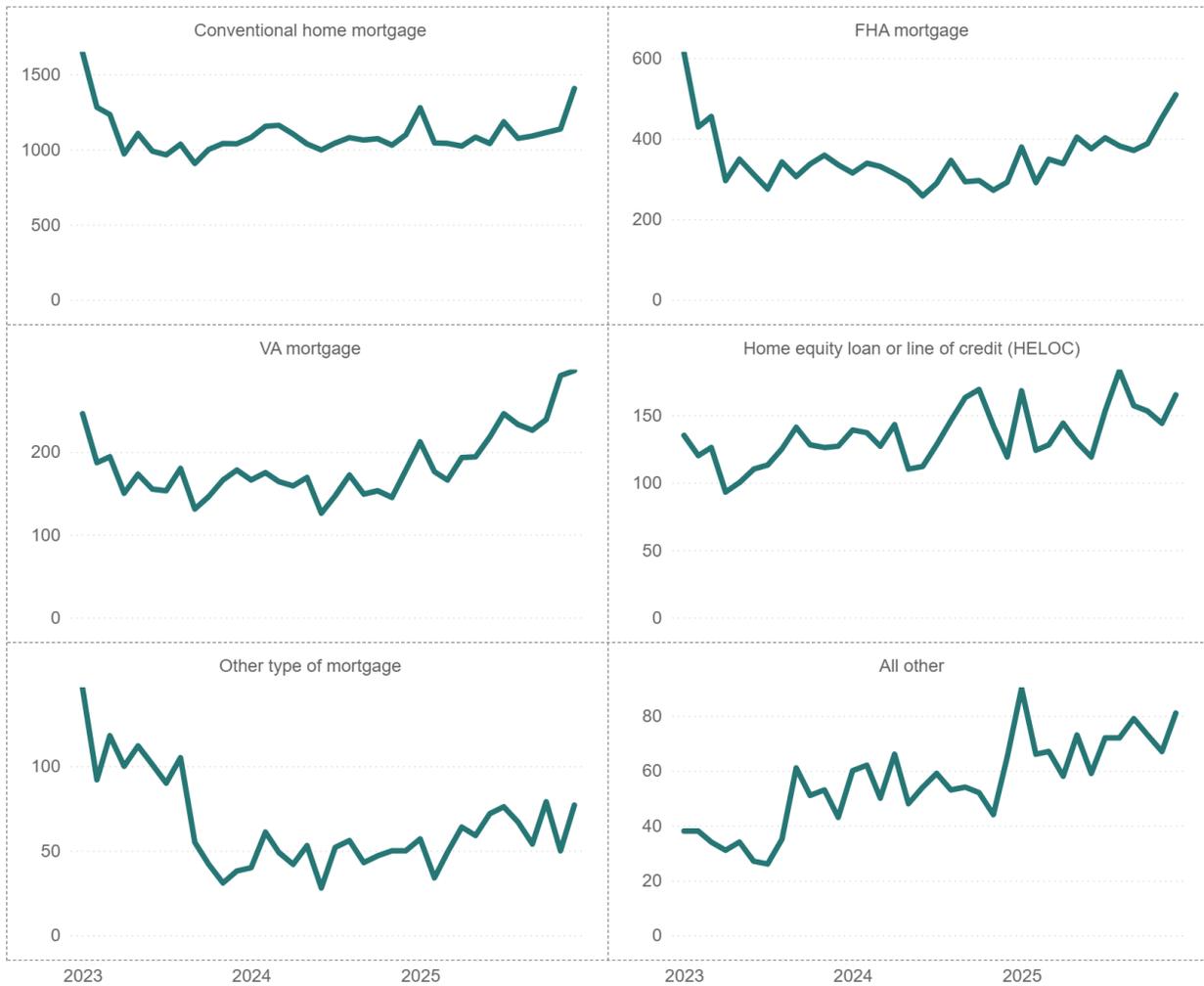
Consumers also identify the issue that best describes the problem they experienced. The most common issue was *Trouble during payment process* (Figure 28).

**FIGURE 28: MORTGAGE COMPLAINTS BY ISSUES AND OUTCOMES**



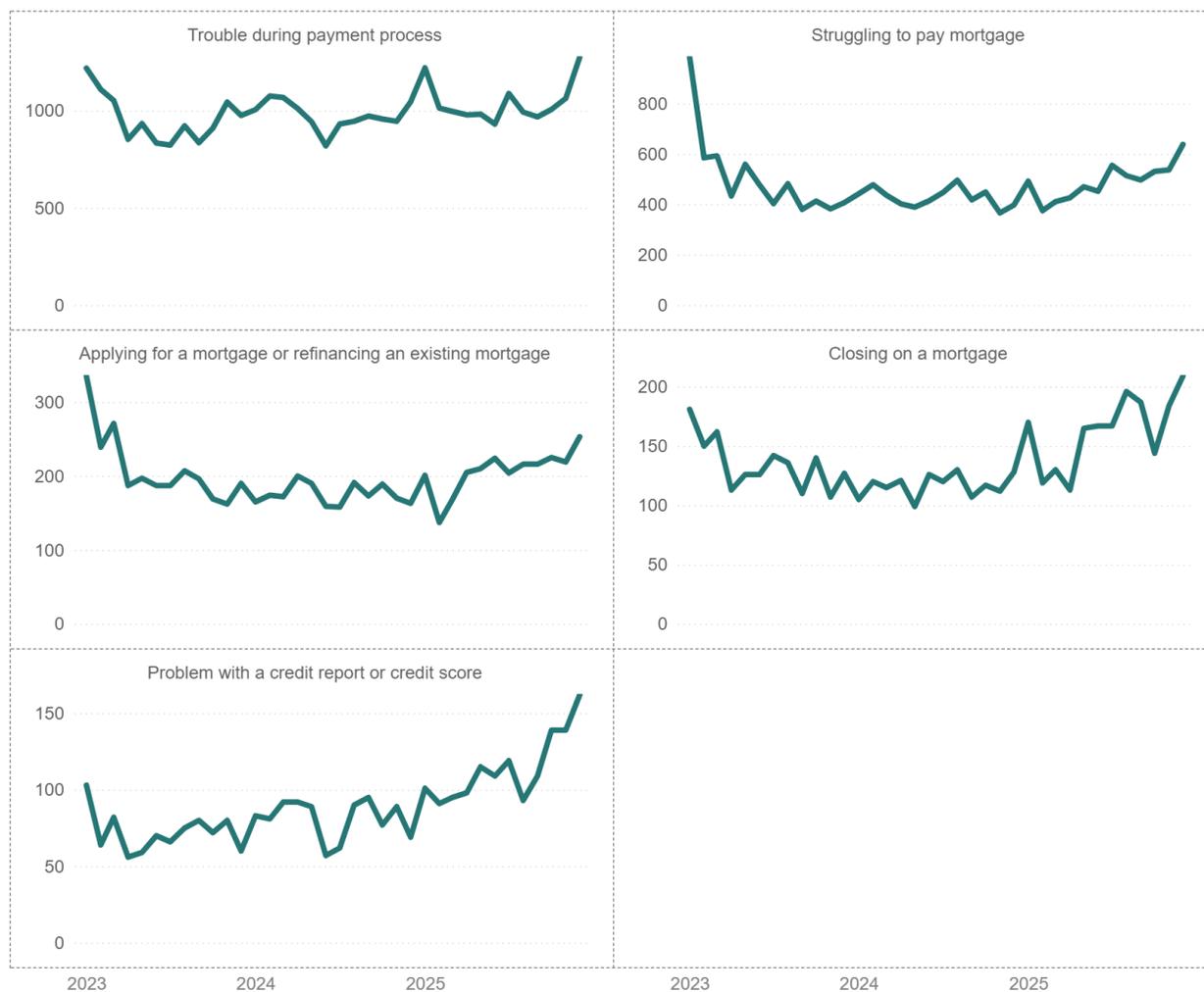
Overall, mortgage complaint volume increased in 2025. The monthly average for VA mortgage complaints increased 36% compared to the monthly average for the prior two years. (Figure 29).

**FIGURE 29: MONTHLY COMPLAINT VOLUME FOR TYPES OF MORTGAGE COMPLAINTS**



In 2025, the monthly average for the top issue, *Trouble during payment process* increased 8% compared to the monthly average for the prior two years (Figure 30).

**FIGURE 30: MONTHLY COMPLAINT VOLUME FOR ISSUES OF MORTGAGE COMPLAINTS**



The most common complaint was about trouble during the payment process. Consumers reported difficulty communicating with companies during the servicing of their loans, stating they were unable to reach servicer representatives, or that calls or emails went unreturned. Others said that they received inaccurate or conflicting information, or that servicer representatives were rude. Common servicing issues involved loss mitigation, payments, and escrow issues. In response, companies often—though not always—acknowledged the issues raised by consumers and apologized for unsatisfactory customer service. They typically provided clear details and explanations in their responses that were not provided to consumers initially in previous communications.

Consumers also reported challenges with payment when exiting forbearance plans, after filing for bankruptcy, or after servicing transfers. Some consumers could not make payments due to cyber incidents, while others experienced delays in receiving payoff amounts or in applying payoff payments. In some responses, servicers admitted to system and other errors and reversed corresponding fees. But in most complaints, companies explained the circumstances around the payment issue. For example,

companies detailed how payments were not received timely, why payments were placed in a suspense account, and the details about the loss mitigation process.

Consumers submitting complaints about loss mitigation often stated that companies delayed reviewing and implementing modifications and deferrals, even after completing trial payment plans. They also reported receiving incorrect or confusing communications about modification options, and about payment amounts and timing after exiting from forbearance plans. Some noted that these problems led to continued delinquency, continuation of the foreclosure process and surprise demands to immediately pay all paused forbearance payments as a lump sum. Companies typically provided details of loss mitigation reviews, including missing documentation, denials, and previously approved modifications. They often stated they needed further documentation to review loss mitigation applications. Some apologized for delays and for representatives providing inaccurate information.

Consumers expressed frustration with having to make repeated attempts to resolve escrow issues, such as late fees or penalties associated with servicers failing to timely disburse property tax or insurance payments. These issues appeared to be especially frequent after servicing transfers. Others expressed surprise that monthly escrow payments increased, sometimes alleging inaccurately calculated escrow analyses. Some company communications reportedly confused consumers over how escrow balances would be handled after forbearance plans ended. Companies typically apologized and paid fees for late tax or insurance payments, frequently attributing delinquencies to third-party vendors, loan boarding, or prior servicers. They usually explained that increased escrow payment amounts resulted from projected shortages, but in some cases admitted to escrow analysis calculation errors.

Consumers reported that companies incorrectly reported their payments as late even though their loans were in a forbearance plan or were in the process of having loans modified after a forbearance plan. Some consumers stated that companies reported timely payments as late. Others noted that new servicers incorrectly furnished negative information after servicing transfers or after consumers had filed for bankruptcy protection. Companies generally reported updating the information reported to CRAs if consumers' loans were in a forbearance plan or if there were delays in implementing loss mitigation options after a forbearance exit. In other instances, companies stated that consumers had missed regular monthly payments, and the information furnished was accurate.

Consumers expressed concern that their servicers began foreclosure proceedings while they were trying to obtain a modification or another home retention plan. Some expressed surprise when receiving foreclosure notifications, while others alleged that companies were improperly engaging in dual tracking. Companies often indicated that they reviewed consumers' loan files and had denied loss mitigation applications because the applications were incomplete, received too close to a scheduled foreclosure date, or the company could not offer an affordable payment plan. Companies sometimes agreed to postpone foreclosure sales if consumers submitted new or missing information as part of loss mitigation reviews.

Consumers frequently reported that representatives were unresponsive during purchase, refinance, and assumption processing. Some consumers indicated that lack of communication from companies increased frustration and led to closing delays. They expressed disappointment about a lack of clarity and transparency throughout the loan application process, along with receiving misleading information from company representatives. Some also expressed dissatisfaction about unwelcome solicitation calls, and practices perceived as deceptive from companies. Companies typically responded that consumer experiences in complaints involved miscommunication. They sometimes refunded fees associated with loan applications. At times, they apologized for the unsatisfactory customer service experience or confusion created by company representatives.

Consumers continued to report lengthy loan application processing times and challenges dealing with unresponsive loan officers, processors, and companies. They also expressed frustration with extensive and repeated document requests, settlement delays, and closings that did not occur. Some consumers also reported loan assumption process delays and said companies failed to establish accurate estimates of the time required to complete the process. Company representatives were reportedly difficult to reach for questions and process updates. Companies sometimes acknowledged delayed processing due to loan officer errors and miscommunication. In other complaints, they attributed delays to loan programs or other unanticipated complexities that became evident during loan processing or underwriting. As for loan assumptions, companies typically said insufficient resources were responsible for processing delays and limited communication with representatives. Companies often apologized for processing, closing, and other service delays.

Consumers expressed dissatisfaction about unexpected changes to loan terms. They were concerned about receiving multiple closing disclosures with different terms than originally discussed or disclosed in loan estimates. Consumers also said loan originators verbally promised interest rates and then increased them in written disclosures. Some consumers thought their interest rates were locked and were surprised about rate increases during the loan application process. Companies told consumers that certain charges and fees could change even after locking the interest rate if adjustments were within allowable limits. They sometimes adjusted the interest rate in favor of consumers, or attributed changes to rate lock expirations, or insisted the changes were appropriate.

Consumers also expressed frustration when lenders denied their applications, especially after they provided extensive documentation or paid appraisal fees after having received assurances that they were qualified and when denials occurred late in the process. Many expressed concerns about not being provided with clear denial reasons. Some disputed appraisal valuations or reported not receiving proper adverse action notices. Companies generally responded that loan denials were appropriate based on investor guidelines. Some companies provided the consumer a copy of the adverse action notice. In response to concerns about an initial approval by loan officers followed by a denial, companies responded that final loan approvals were dependent upon underwriter review of documentation to verify income, assets, liabilities, credit history, and other information.

## 4.7 Vehicle loan or lease

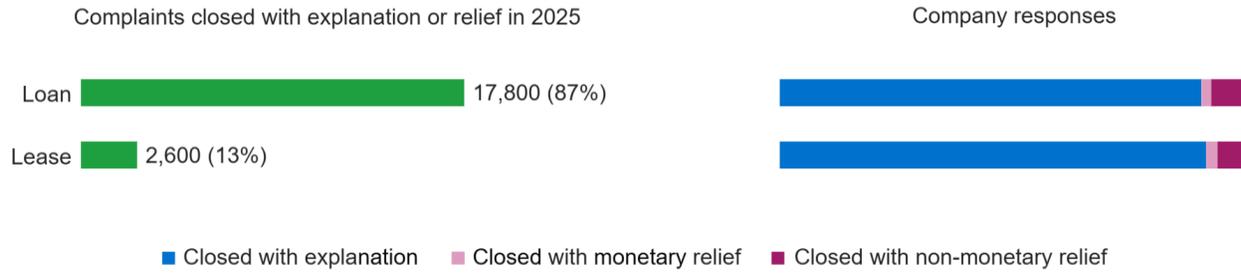
The CFPB received approximately 28,500 vehicle loan or lease complaints in 2025. It sent 21,200 (74%) of them to companies for review and response, referred 21% to other regulatory agencies, and found 4% to be not actionable. As of March 2, 2026, 0.2% of vehicle loan or lease complaints were pending with the consumer and 0.3% were pending with the CFPB.

Some consumers submitted complaints about vehicle dealerships. The Bureau generally does not send such complaints to vehicle dealerships for response unless the dealer retains motor vehicle installment sales contracts (often known as “buy here, pay here” dealers).

Companies responded to 98% of vehicle loan or lease complaints sent to them for review and response. In 88% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 88% of them with an explanation, 2% with monetary relief, and 6% with non-monetary relief. They provided an administrative response for 2% of complaints and did not provide a timely response for 2% of complaints. As of March 2, 2026, 0.2% of complaints were pending review by the company.

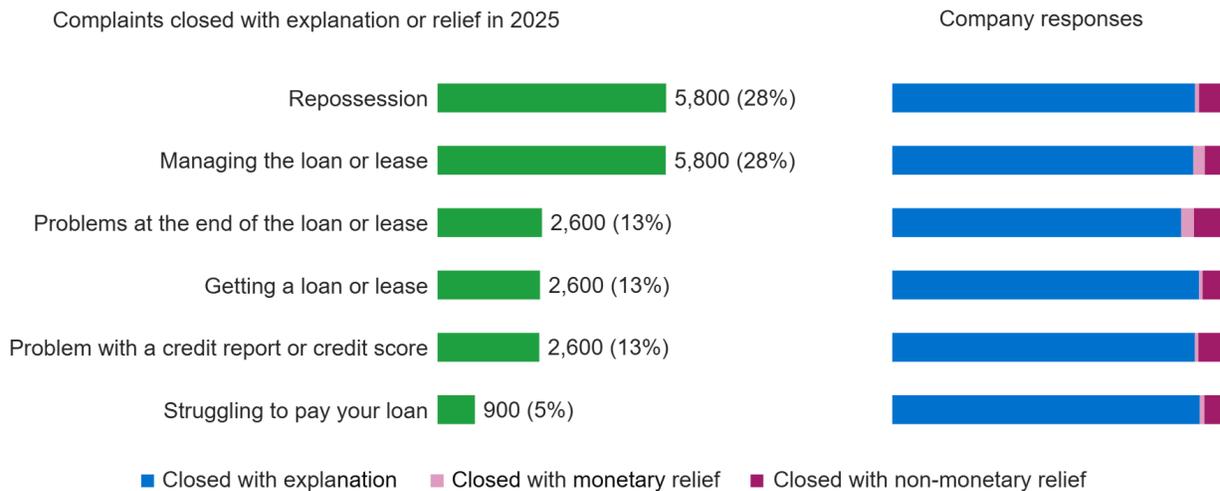
Consumers who submit vehicle loan or lease complaints must specify whether they are complaining about a vehicle loan or lease. In 2025, consumers complained about vehicle loans (87%) more frequently than vehicle leases (13%) (Figure 31).

**FIGURE 31: VEHICLE LOAN OR LEASE COMPLAINTS BY SUB-PRODUCT AND OUTCOMES**



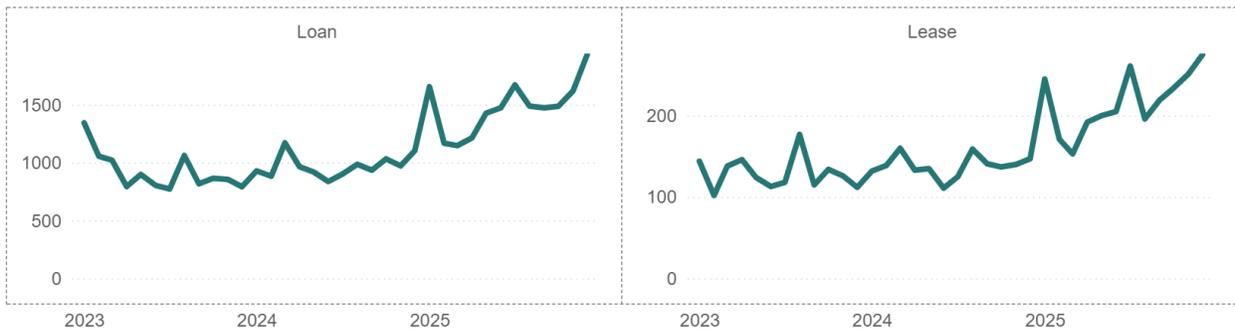
Consumers identify the issue that best describes the problem they experienced. The most common issue was *Repossession* (Figure 32).

**FIGURE 32: VEHICLE LOAN OR LEASE COMPLAINTS BY ISSUES AND OUTCOMES**



Vehicle loan or lease complaints volume increased in 2025. Loan-related complaints increased by 56% compared to the monthly average for the prior two years, while lease-related complaints increased by 62% (Figure 33).

**FIGURE 33: MONTHLY COMPLAINT VOLUME FOR TYPES OF VEHICLE LOAN OR LEASE COMPLAINTS**



In 2025, the monthly average for the top issue, *Repossession*, increased 124% compared to the monthly average for the prior two years. *Managing the loan or lease* increased 40% compared to the monthly average for the prior two years (Figure 34).

**FIGURE 34: MONTHLY COMPLAINT VOLUME FOR ISSUES OF VEHICLE LOAN OR LEASE COMPLAINTS**



The most common complaint was about repossessions and managing the loan or lease. Some consumers reported that companies were unwilling to provide payment assistance after unexpected job losses or illnesses, which often led to vehicle repossessions. Others reported that companies repossessed their vehicle without notice despite automatic payments, proof of insurance, and set payment arrangements. Still others alleged that towing companies damaged their vehicles during repossession, refused to allow them to retrieve personal property from inside the vehicle, or charged a fee to do so. In response, companies stated that they repossessed vehicles consistent with contractual agreement after non-payment or broken payment arrangements. They often stated they provided consumers with all required disclosures prior to repossession and after selling vehicles. They also informed consumers that they would investigate alleged wrongful actions by third-party vendors.

Consumers often disputed vehicle loan account balances, stating that companies had allocated most of their payments toward interest. Others expressed confusion about balances owed after vehicle auction sales and lease terminations. They also reported that companies increased their loan balances after they had received payoff quotes for their loans. In response, companies usually asserted that the stated account balances were accurate and referenced payment histories, late fees, loan extensions, and finance charges when verifying balances. In some instances, companies stated that funds received from insurance were not sufficient to pay off account balances, which sometimes resulted in negative credit reporting and charged off accounts.

Consumers complained about the customer service they received for their vehicle loans. They reported servicers were not responsive to their phone calls and information requests. Some stated they could not access their online accounts to make payments or check account balances. In addition, consumers reported that when calling for assistance their account representatives placed them on hold for long lengths of time, provided inaccurate information, were rude, or provided little help. Companies typically responded with the information consumers requested, such as payment histories, agreements, and explanations about payment processing. They did not typically provide reasons for delayed responses. At times, companies either informed consumers that they resent the requested documents, or referenced responses previously provided to the consumer.

Consumers complained about data furnishing to CRAs. Some consumers stated that lenders reported tradelines and payments as being late when in fact they were on time. Others said that companies reported negative information for cars they no longer had in their possession (e.g., the car had been deemed a total loss; the car was repossessed and sold at auction). Still others stated companies reported incorrect account statuses for accounts in bankruptcy and vehicles redeemed after repossession. Companies typically responded that they reported consumer account information accurately to the CRAs. For those consumers who no longer had their vehicle, companies typically stated consumers were still responsible for payments until the insurance company or the consumer fully paid the account balance.

Consumers reported being victims of identity theft after they discovered unfamiliar auto accounts on their credit report. They alleged that unknown third parties forged their names on loan documents and used their identity to apply for auto loans without consent. Consumers also said companies often refused to cancel and remove auto loans resulting from identity theft. Companies typically responded that they financed vehicle loans after receiving loan applications from dealerships with the consumer's personal identifying information. Companies advised consumers to submit police reports and identity theft affidavits to complete further investigations into identity theft claims. At times, companies informed consumers that they closed their identity theft disputes because the company never received the requested documents to continue the identity theft investigation.

Consumers said that companies delayed sending their vehicle titles and lien releases despite having paid off loan accounts. They also stated that title delays often led to their inability to transfer their vehicle registrations or obtain tags. Companies usually apologized for not meeting consumer expectations. They sometimes attributed title and lien release delays by the state agency responsible for motor vehicle licensing. In most instances, companies stated that they had mailed the consumer's title and released liens as requested. Others, however, responded that remaining account balances prevented the company from providing vehicle titles and lien releases to consumers.

Consumers complained about the closing process. Some alleged that dealerships rushed through the loan closing process, resulting in undisclosed information about loan terms. Some stated dealerships required the purchase of Guaranteed Asset Protection (Gap) insurance and warranties that were not honored when needed. Others stated that monthly payments were higher than they expected. In response, companies typically referred consumers back to dealerships for allegations of deceptive or questionable sales practices. Companies typically asserted that they do not control dealership actions as dealerships are separate entities.

Consumers complained about being denied for a loan or lease. Some asserted that companies wrongfully denied their vehicle loan applications despite their credit worthiness or having a co-signer. Others said companies denied their right to credit under the Equal Credit Opportunity Act (ECOA) by requiring down payments and discriminating against them. Others reported that dealerships and companies failed to provide required disclosures and refused to refund deposits after denying them credit. Companies typically responded that they denied consumer loan applications based on information provided by CRAs and other underwriting factors. Companies typically denied allegations that discrimination played a part in adverse credit decisions. As for down payments or deposits, they usually referred consumers back to dealerships and denied involvement in negotiations between consumers and dealerships. In some responses, companies stated that deposits were not refundable pursuant to purchasing agreements.

## 4.8 Student loan

The CFPB received approximately 23,700 student loan complaints in 2025. It sent 21,500 (91%) of these complaints to companies for review and response, referred 6% to other regulatory agencies, and found 2% to be not actionable. As of March 2, 2026, 0.03% of student loan complaints were pending with the consumer and 0.02% were pending with the CFPB.

Companies responded to 69% of student loan complaints sent to them for review and response. In 77% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 66% of them with an explanation, 0.2% with monetary relief, and 1% with non-monetary relief. They provided an administrative response for 0.4% of complaints. Companies did not provide a timely response—or a response at all—for 31% of complaints.<sup>33</sup> As of March 2, 2026, 1% of complaints were pending review by the company.

When submitting student loan complaints, consumers specify whether they are complaining about a federal student loan or a private student loan. In 2025, consumers complained about federal student loans more frequently than private student loans (see Figure 35).<sup>34</sup>

**FIGURE 35: STUDENT LOAN COMPLAINTS BY TYPE OF LOAN AND OUTCOMES**

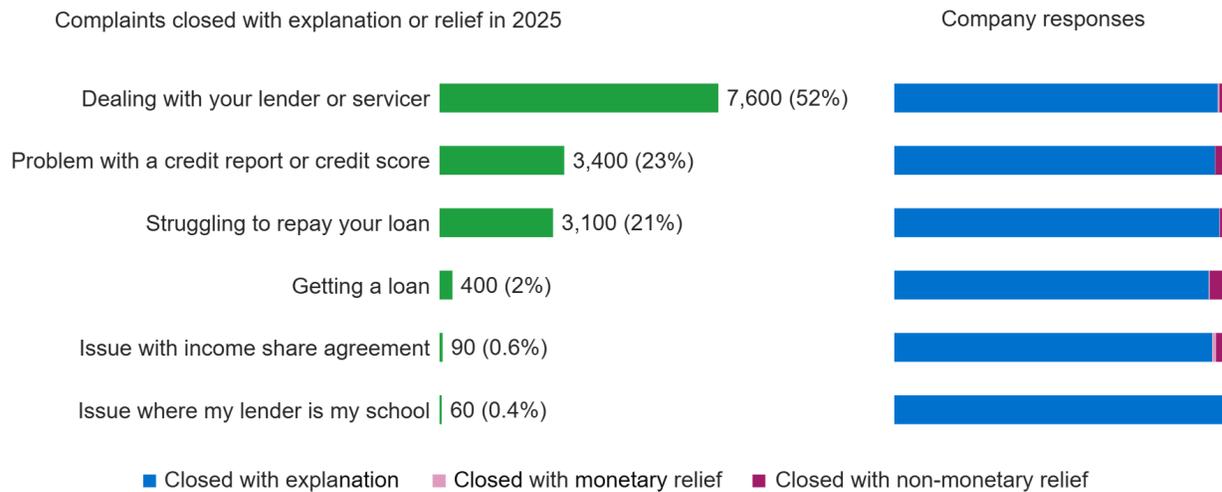


Consumers also identify the issue that best describes the problem they experienced. The most common issue was *Dealing with your lender or servicer* (Figure 36).

<sup>33</sup> In 2025, companies reported that pending litigation over federal student loan repayment programs, as well as changes in student loan servicing, resulted in untimely responses or no responses at all. *See generally*, Consumer Fin. Prot. Bureau, *Annual Report of the CFPB Private Education Student Loan Ombudsman* (Jan. 2026), [https://files.consumerfinance.gov/f/documents/cfpb\\_pelo-annual-report\\_2026-01.pdf](https://files.consumerfinance.gov/f/documents/cfpb_pelo-annual-report_2026-01.pdf) (discussing student loan complaints and untimely responses).

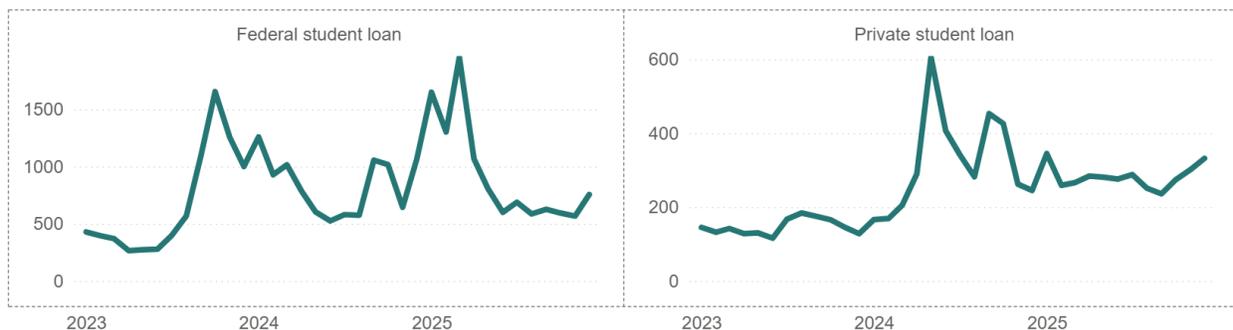
<sup>34</sup> The federal student loan market is much larger than the private student loan market. *See Id.* at Sec. 2 (discussing that the student loan market, which totals approximately \$1.85 trillion, is made up approximately 90% of federal student loans).

**FIGURE 36: STUDENT LOAN COMPLAINTS BY ISSUES AND OUTCOMES**



Student loan complaint volume increased in 2025. Complaints about federal student loans increased 24% while complaints about private student loans increased 21% from the prior two years’ monthly average (Figure 37).

**FIGURE 37: MONTHLY COMPLAINT VOLUME FOR STUDENT LOAN TYPES**



In 2025, the monthly average for the top issue, *Dealing with your lender or servicer*, decreased 12% compared to the monthly average for the prior two years. *Problem with a credit report or credit score* increased 296% and *Struggling to pay your loan* increased 54% (Figure 38).

**FIGURE 38: MONTHLY COMPLAINT VOLUME FOR ISSUES OF STUDENT LOAN COMPLAINTS**



The most common complaint was about dealing with lenders and servicers. Consumers reported their servicers did not provide them with all available repayment options. Others stated servicers delayed processing their request for payment plans and affordable payments. Consumers who were enrolled in the Saving on a Valuable Education (SAVE) Plan reported frustration that their loans were placed in forbearance due to the legal challenges with the SAVE Plan. Many consumers said servicers ignored requests to switch repayment plans or incorrectly placed them in forbearance plans. Servicers responded that litigation with the federal SAVE Plan stopped all implementation of the program and temporarily stopped processing of all other income-dependent repayment (IDR) plans. Federal student loan servicers stated they could not provide a payment arrangement without authorization from the Department of Education.

Consumers reported that their loan servicer delayed crediting payments or applied their payment to the wrong loan. They also reported difficulty with making payments or payments not being credited due to a change in their servicers' servicing platform. Some consumers reported issues with their automatic

payments, including payments not being taken out when they were scheduled or the company continuing to withdraw funds after the loan was paid off. Other consumers reported frustration with past payment plans and deferred interest that resulted in an increase in the amount due and longer repayment period. In response, servicers often provided information about the consumer's payment plan and payment amounts and included past payment history. In some instances, the servicers acknowledged their payment posting errors and made the correction and necessary updates on consumers' credit files.

Consumers reported that companies reported incorrect information to the CRAs or that their loans were reported twice. Consumers said they notified their servicer and the CRAs of the inaccuracies, but the inaccuracies were not fixed. Some reported that companies reported their loans as delinquent without notice or reported a loan that was not theirs. In response, companies typically submitted updates to the CRAs after investigating the consumer's claims. In other instances, companies maintained that the initial reporting was accurate, and changes could not be made. Some servicers responded that loans were transferred to another company, and they were unable to assist with the complaint.

Consumers often reported unsatisfactory interactions with their servicer, including long wait times, conflicting or inaccurate information, or lack of follow-up. Servicers typically apologized for customer service challenges. Some servicers reported they were experiencing escalated demands for assistance, making it difficult to connect with borrowers. One company reported that it extended its hours to accommodate the increased call volume. Some servicers explained that the lack of activity on borrower accounts was due to ongoing litigation involving repayment programs. Several company responses stated that the Department of Education was now servicing certain programs.

Consumers reported turning to third-party companies to help with student loan forgiveness programs because the school they attended was closed for deception, fraud, or failing to provide education services as advertised. They stated they were misled by these third-party companies who promised student loan forgiveness for a fee. In response, the borrower's servicer typically explained that they were not affiliated with the third-party company that was requesting fees for providing payment assistance.

Consumers raised questions and issues about various "borrower defense" claims. In these complaints, borrowers described issues with account access and information, uncertainty as to the status of their claims, and trouble getting information about their pending claims. In response, federal student loan servicers stated they were waiting on an update from the Department of Education for information on Borrower Defense to Repayment claims.

Consumers reported their servicers did not accurately count the number of qualifying payments for loan forgiveness, or delayed processing of their Public Service Loan Forgiveness (PSLF) applications. Some stated their loans were force-placed in forbearance, which negatively impacted their payment count toward the PSLF program. Other consumers reported delays in receiving refunds for payments exceeding 120 days. Federal student loan servicers responded that once they forward a PSLF application to Federal

Student Aid (FSA) they must wait for confirmation to process the loan forgiveness. Servicers also explained that servicing issues for the PSLF Program are managed by the Department of Education.

Consumers reported difficulties in receiving refunds of overpayments from the servicer after the loans were officially discharged or forgiven. Some consumers requested a refund of all money paid on their loans to attend a school that has been closed. Others reported delays in receiving refunds for payments that were misapplied. In response, servicers generally stated the Department of Treasury would issue refund checks, but they were unable to provide an estimated date. In response to some complaints, the company provided an update that the refund was sent to the consumer, which was often months after the initial request was made.

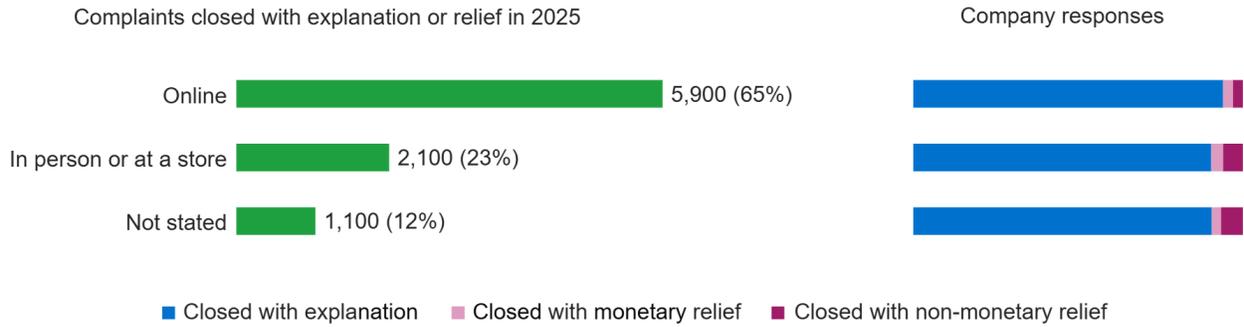
## 4.9 Personal loan

The CFPB received approximately 13,500 personal loan complaints in 2025. It sent approximately 9,700 (or 72%) of these complaints to companies for review and response, referred 23% to other regulatory agencies, and found 4% to be not actionable. As of March 2, 2026, 0.2% of personal loan complaints were pending with the consumer and 1% were pending with the CFPB.

Companies responded to 96% of personal loan complaints sent to them for review and response. In 87% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 86% of complaints with an explanation, 3% with monetary relief, and 4% with non-monetary relief. They provided an administrative response for 2% of complaints and did not provide a timely response for 4% of complaints. As of March 2, 2026, 0.2% of complaints were pending review by the company.

When submitting personal loan complaints, consumers can specify whether they obtained the loan online or at a store (in person). In 2025, consumers complained about personal loans obtained online more than personal loans obtained at a store (Figure 39).

**FIGURE 39: PERSONAL LOAN COMPLAINTS BY LOAN SOURCE AND OUTCOMES**



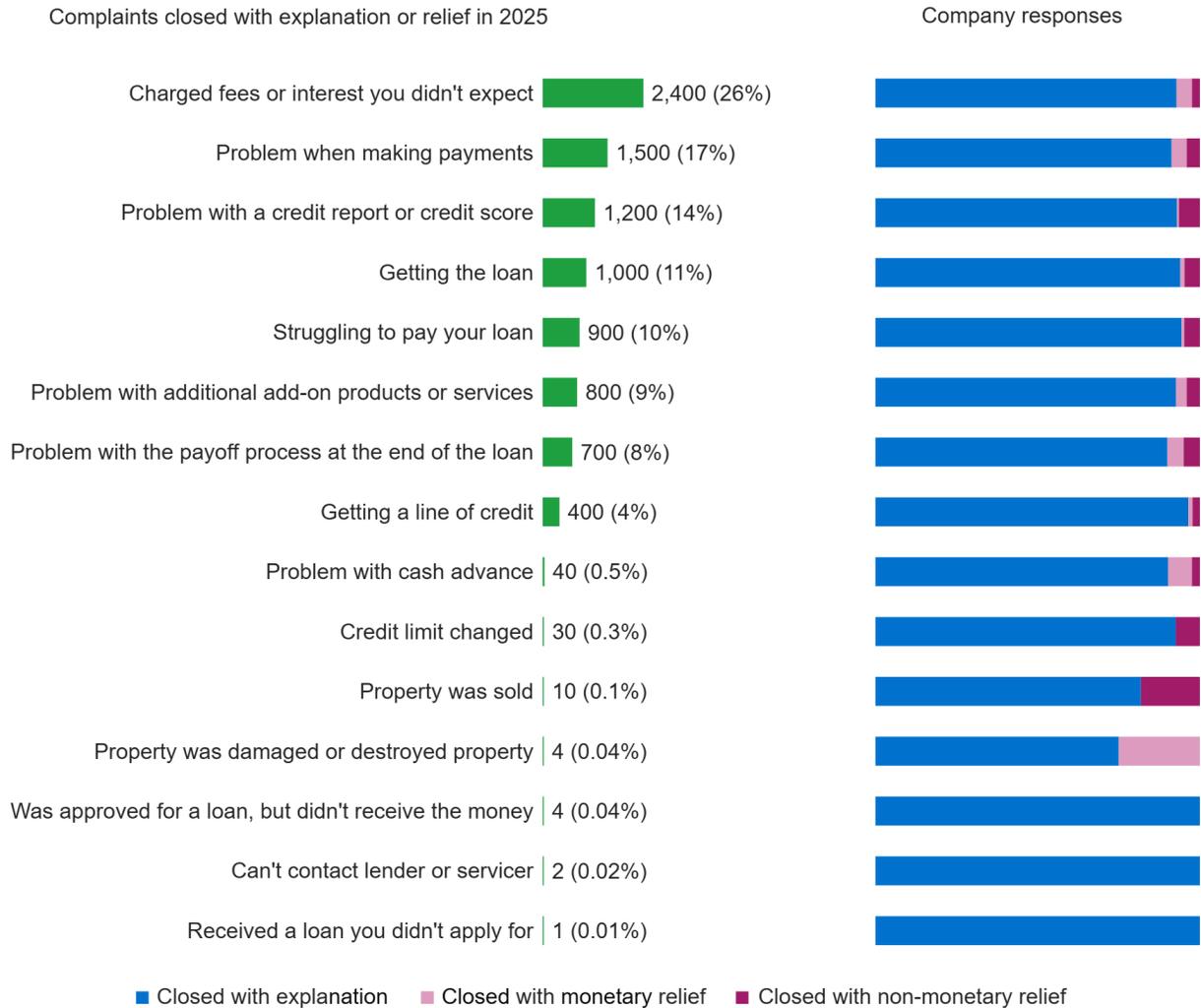
When submitting personal loan complaints, consumers specify the type of product. In 2025, *Installment loans* were the most complained about type of personal loan product (Figure 40).

**FIGURE 40: PERSONAL LOAN COMPLAINTS BY TYPE AND OUTCOMES**



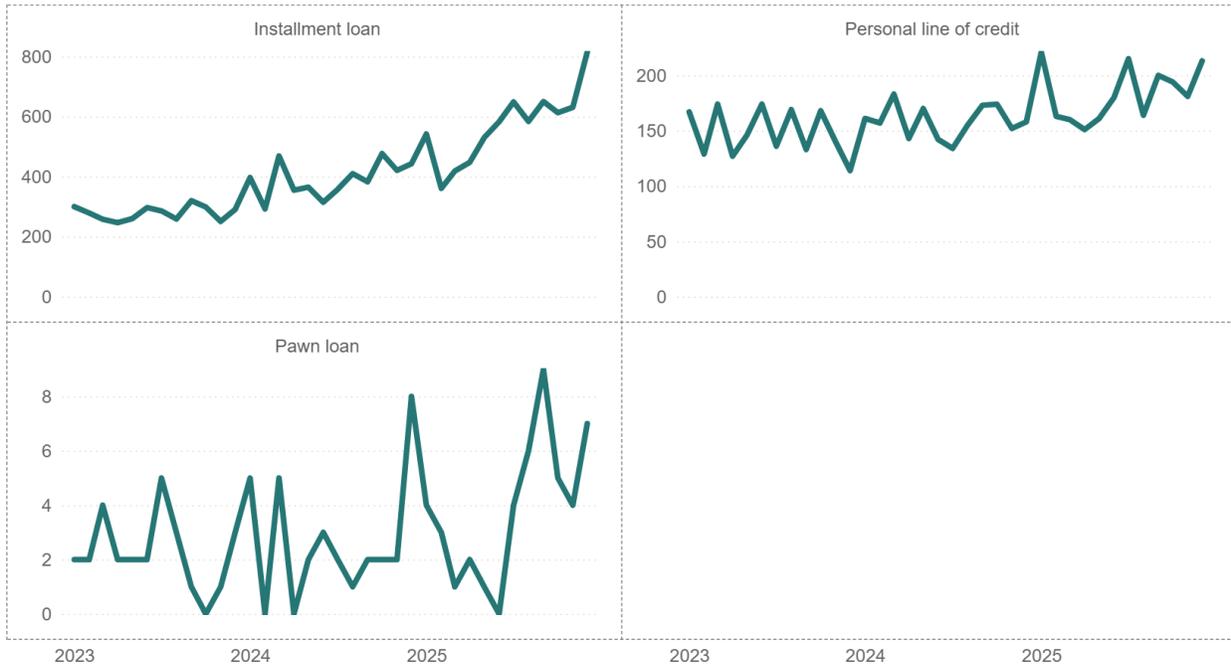
Consumers also identify the issue that best describes the problem they experienced. The most common issue was *Charged fees or interest you didn't expect* (Figure 41).

**FIGURE 41: PERSONAL LOAN COMPLAINTS BY ISSUES AND OUTCOMES**



Personal loan complaint volume increased in 2025. Complaints about installment loans increased 70% from the prior two years' monthly average (Figure 42).

**FIGURE 42: MONTHLY COMPLAINT VOLUME FOR PERSONAL LOAN TYPES**



In 2025, the monthly average for the top issue, *Charged fees or interest you didn't expect*, increased 82% from the prior two years' monthly average (Figure 43).

**FIGURE 43: MONTHLY COMPLAINT VOLUME FOR ISSUES OF PERSONAL LOAN COMPLAINTS**



The most common complaint was about being charged unexpected fees or interest. Consumers reported misleading and predatory sales tactics when they took out their loan, including hidden costs or higher interest rates than were agreed to. They also reported they received unhelpful or incorrect information from company representatives when trying to resolve issues with their small dollar loans. Others reported aggressive or misleading collections of their loans. Companies typically addressed specific account concerns, acknowledged the consumer’s frustration and apologized for unsatisfactory customer service. They typically denied an aggressive or harassing nature in their communications, and they stated loan terms were provided to the consumer during the application process.

Consumers also complained about problems when making payments. They reported making payments that were not applied in a timely fashion or were not applied to the loan. Some reported their payments were applied to fees and interest instead of paying down the principal, which made it difficult to pay down the loan. Others reported issues with revoking scheduled auto-payments or payments not being withdrawn as requested. Companies often responded that they applied payments as of the date received or that payments were

returned by the consumer's depository institution. They explained that interest is typically accrued daily and payments are applied first to interest then principal and fees. Companies occasionally agreed to waive late fees as a courtesy and agreed to cancel the autopayments.

Consumers stated small dollar loan servicers reported incorrect or fraudulent accounts on their credit reports. Some reported accounts appearing on their credit report they did not recognize and did not take out. Others requested accounts removed from their credit report after they settled the account or paid the account in full after the loan was charged off. Companies typically responded that they are required to report accurate information to the CRAs and confirmed information was accurate. In some instances, they acknowledged reporting errors and updated the furnished information. In other instances, they reported that they would remove the negative reporting as a courtesy.

Consumers reported their short-term loans or leases had high or usurious interest rates or fees, making them difficult to pay off. They explained that they did not understand the terms of the loan or lease when they applied. Some reported that the terms were not explained, or the disclosures were not provided until after the loan closed. Others reported frustration that their loan balances increased when they were forced to refinance their loans or that it was taking too long to pay off their loan. In response, companies typically reviewed the terms of the loan and described how the Annual Percentage Rate (APR) was disclosed at origination. Some companies responded that they are wholly owned by a tribe and, therefore, ruled by tribal law and not subject to state laws and licensing.

Consumers also reported issues with merchants or retailers that impacted their Buy-Now-Pay-Later (BNPL), point-of-sale (POS), or solar loans. They reported frustration with having to make payments on goods they did not receive, returned, or otherwise were dissatisfied. Some consumers reported that merchants did not complete the installation of their solar panels, that they were not operating as expected, or that the solar company went out of business, but they were still expected to pay the loan. Companies typically responded that they investigated the merchant dispute. These investigations typically found that the merchant followed its policies or the consumer failed to provide requested information and, therefore, they were still responsible for the payments. In some cases, companies reversed the transaction and refunded the consumer for past payments and in others, companies overturned a prior denial.

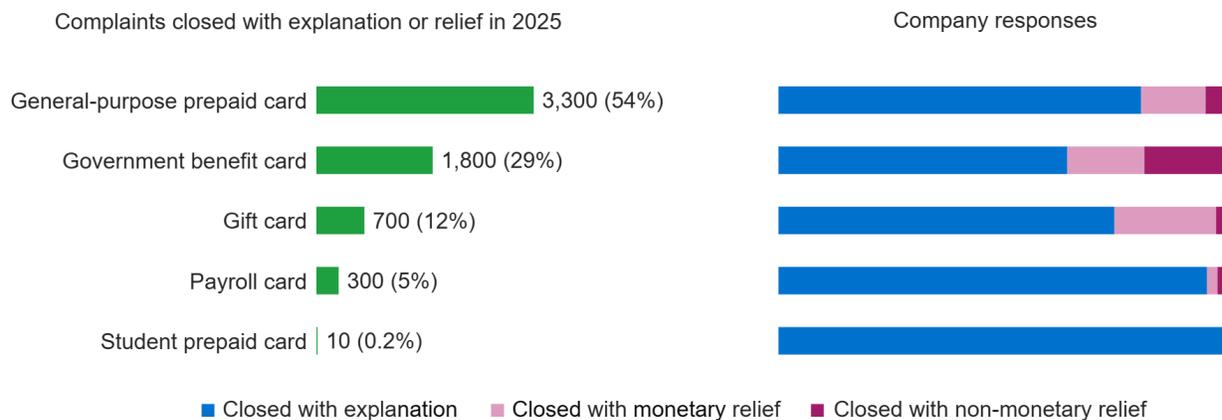
## 4.10 Prepaid card

The CFPB received approximately 10,300 prepaid card complaints in 2025. It sent approximately 6,700 (or 65%) of these complaints to companies for review and response, referred 29% to other regulatory agencies, and found 5% to be not actionable. As of March 2, 2026, 0.2% of prepaid card complaints were pending with the consumer and 0.1% were pending with the CFPB.

Companies responded to 95% of prepaid card complaints sent to them for review and response. In 92% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 71% of them with an explanation, 14% with monetary relief, and 7% with non-monetary relief. They provided an administrative response for 3% of complaints and did not provide a timely response for 5% of complaints. As of March 2, 2026, 0.2% of complaints were pending review by the company.

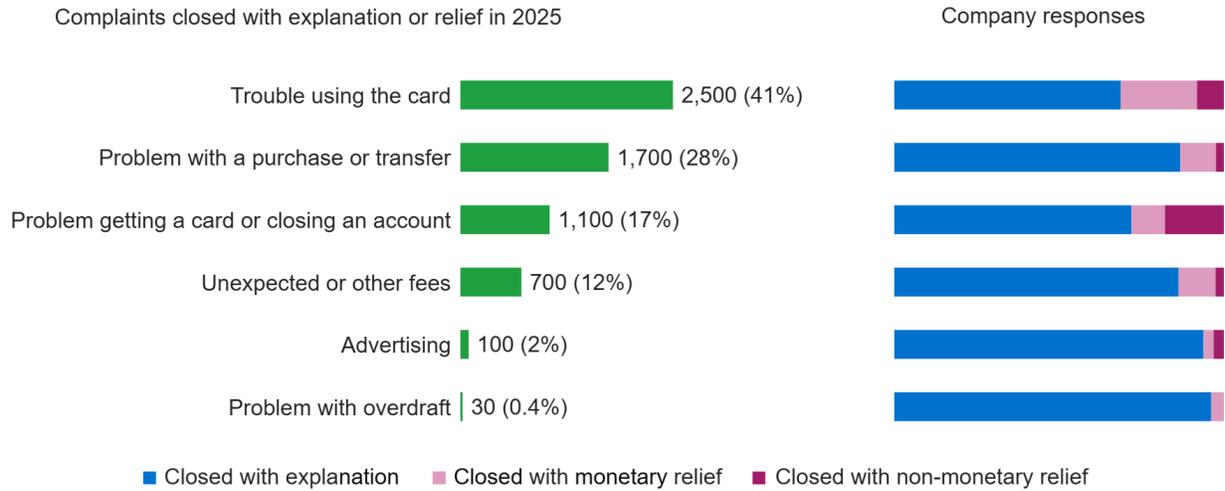
When submitting prepaid card complaints, consumers specify the type of product. In 2025, *General-purpose prepaid card* (54%) and *Government benefit card* (29%) were the most complained about prepaid product type (Figure 44).

**FIGURE 44: PREPAID COMPLAINTS BY TYPE OF CARD AND OUTCOMES**



Consumers also identify the issue that best describes the problem they experienced. The most common issue was *Trouble using the card* (Figure 45).

**FIGURE 45: PREPAID CARD COMPLAINTS BY ISSUES AND OUTCOMES**



Prepaid card complaint volume increased in 2025. Complaints about general-purpose prepaid cards complaints increased 10% from the prior two years' monthly average (Figure 46).

**FIGURE 46: MONTHLY COMPLAINT VOLUME FOR TYPE(S) OF PREPAID CARD COMPLAINTS**



In 2025, the monthly average for the top issue, *Trouble using the card*, decreased 1% compared to the monthly average for the prior two years (Figure 47).

**FIGURE 47: MONTHLY COMPLAINT VOLUME FOR ISSUES OF PREPAID CARD COMPLAINTS**



The most common complaint was about trouble using the card. Consumers complained about challenges activating cards, successfully making purchases, or withdrawing or transferring funds. They reported difficulty reaching representatives to resolve issues and said they were provided minimal information about the cause of frozen access to cards. Others reported problems with identity verification to reactivate or use their cards, including having to send verification documents multiple times. In response, companies typically noted that procedures—designed to ensure the safety and security of funds—resulted in denied transactions and account freezes. They often required verification documents from consumers before releasing funds and explained how consumers could provide them. Once verification steps were completed, companies typically issued new prepaid cards to consumers.

Consumers reported that third parties fraudulently used their prepaid cards to conduct unauthorized transactions. They reported that newly purchased gift cards had low or zero balances the first time they tried to use them. Some reported frustration when trying to reach customer service to dispute transactions and were dissatisfied with company claim denials. Others expressed frustration with freezes placed on

cards following disputed or challenges activating new cards issued due to fraud. Companies often denied disputes when transactions were within the geographic area of normal usage or believed consumers allowed third parties to access their cards. They also explained package tampering at purchase locations resulted in reduced or no funds on new cards and issued replacement cards or sent consumers a check for the missing funds. In some cases, companies approved the consumer disputes, credited accounts for disputed amounts and issued new cards.

Consumers reported frustration trying to resolve prepaid card issues. They had difficulty reaching customer service representatives due to long hold times, phone disconnections, and a lack of follow-up communication. Some reported receiving misleading or conflicting information from representatives about card reactivation status or billing disputes. Others described frustration given the potential consequences of not being able to access the funds for necessities, such as food, rent, and utilities. Companies addressed customer service dissatisfaction by replying with apologetic language about negative experiences. In response to some complaints, they provided times when call volume was typically lower.

Consumers reported funds were taken from their government benefit card through unauthorized and fraudulent transfers and withdrawals. Some reported they could not access funds loaded to their cards and consequently experienced hardships. Companies generally responded that documentation was needed to authenticate the account, no bank errors were identified in account handling, or credits were made final after investigation. When fraud was suspected, a fraud suspension was placed on the account until documentation was received and approved.

## 4.11 Debt or credit management

The CFPB received approximately 7,200 debt or credit management complaints in 2025.<sup>35</sup> It sent approximately 4,400 (or 62%) of these complaints to companies for review and response, referred 27% to other regulatory agencies, and found 8% to be not actionable. As of March 2, 2026, 0.7% of debt or credit management complaints were pending with the consumer and 2% were pending with the CFPB.

Companies responded to 92% of debt or credit management complaints sent to them for review and response. In 80% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 76% of complaints with an explanation, 3% with monetary relief, and 10%

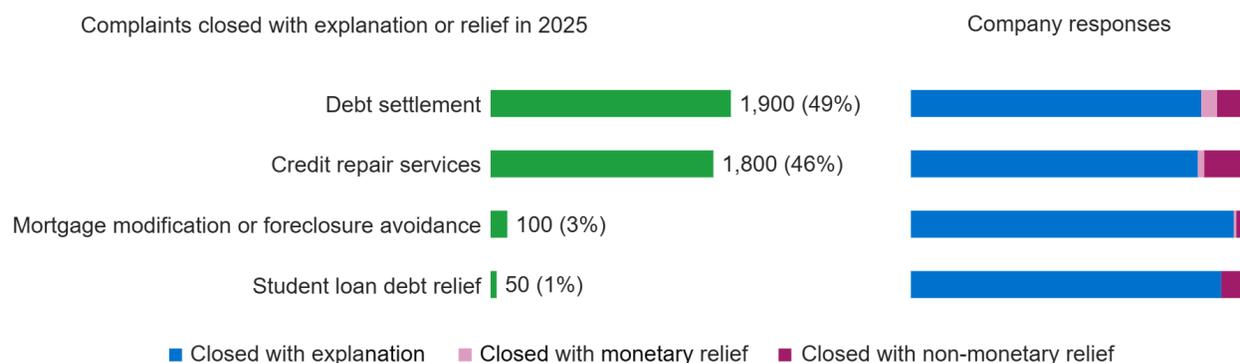
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<sup>35</sup> The CFPB introduced *Debt or credit management* as a new product category in August 2023; however, some of the sub-products comprising this category (e.g., *Credit repair services*) were previously available on the complaint form. See Consumer Fin. Prot. Bureau, *Consumer complaint form product and issue options* (Aug. 2023), [https://files.consumerfinance.gov/f/documents/cfpb\\_consumer\\_complaint\\_form\\_product\\_issue\\_options\\_August\\_2023\\_FINAL.pdf](https://files.consumerfinance.gov/f/documents/cfpb_consumer_complaint_form_product_issue_options_August_2023_FINAL.pdf).

with non-monetary relief. They provided an administrative response for 3% of complaints and did not provide a timely response for 8% of complaints. As of March 2, 2026, 0.3% of complaints were pending review by the company.

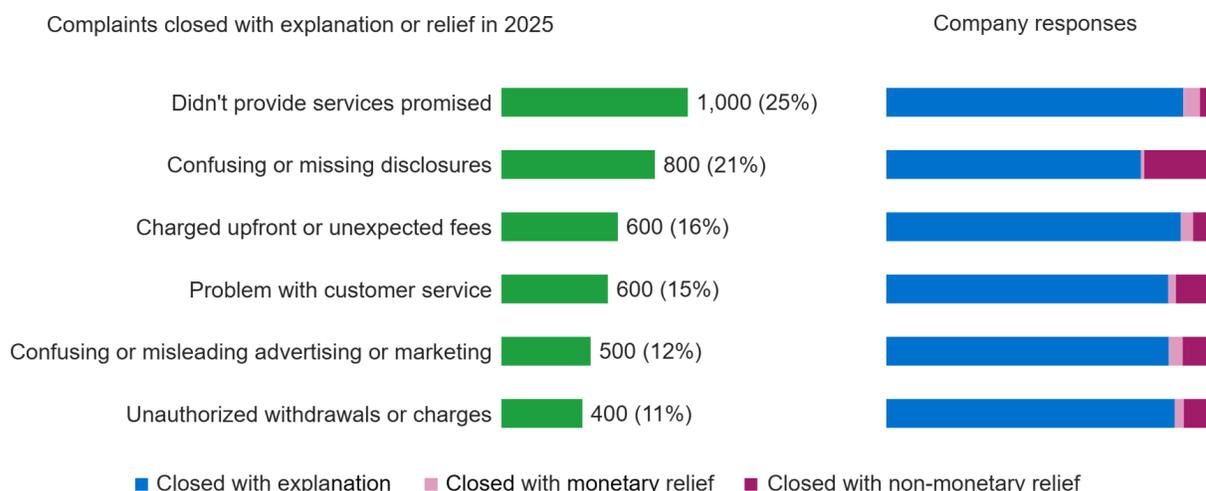
When submitting debt or credit management complaints, consumers specify the type of product. In 2025, *Debt settlement* was the most complained about debt or credit management product type (49%), slightly ahead of *Credit repair services* (46%) (Figure 48).

**FIGURE 48: DEBT OR CREDIT MANAGEMENT COMPLAINTS BY TYPE OF SERVICE AND OUTCOMES**



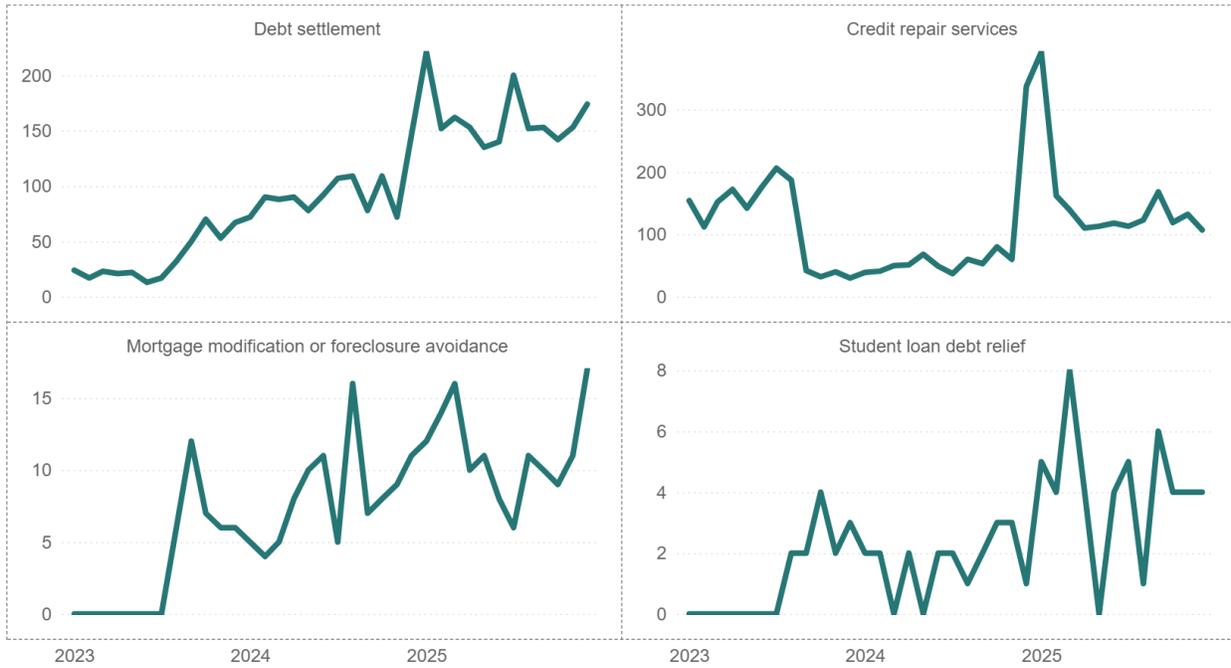
Consumers identify the issue that best describes the problem they experienced. The most common issue was *Didn't provide services promised* (Figure 49).

**FIGURE 49: DEBT OR CREDIT MANAGEMENT COMPLAINTS BY ISSUES AND OUTCOMES**



Debt or credit management complaints volume increased in 2025 (Figure 50).

**FIGURE 50: MONTHLY COMPLAINT VOLUME FOR TYPE(S) OF DEBT OR CREDIT MANAGEMENT COMPLAINTS**



In 2025, the monthly average for the top issue, *Didn't provide services promised*, increased 40% compared to the monthly average for the prior two years (Figure 51).

**FIGURE 51: MONTHLY COMPLAINT VOLUME FOR ISSUES OF DEBT OR CREDIT MANAGEMENT COMPLAINTS**



Consumers submitted debt or credit management complaints about a wide range of products that purport to help them with credit reports and scores. These include debt or credit management companies, websites that provide free credit scores, credit monitoring services, debt settlement services, and new products that are marketed towards improving consumers’ credit scores by crediting them for making regular and on-time utility and other payments.

Consumers indicated they usually engaged a debt management company after seeing an advertisement to eliminate or reduce debt. However, consumers reported that companies did not settle or reduce their debt even after taking payments and fees. Company responses typically did not provide sufficient details to determine what happened on a given consumer’s account. Additionally, companies alleged they provided the promised services to consumers while simultaneously declining to provide refunds in complaint responses.

In some instances, consumers reported that debt settlement companies charged upfront fees before performing any services. In response, companies typically referred consumers to their contracts to cite their fee structures in exchange for services. In some cases, companies reported offering refunds of fees paid as a courtesy.

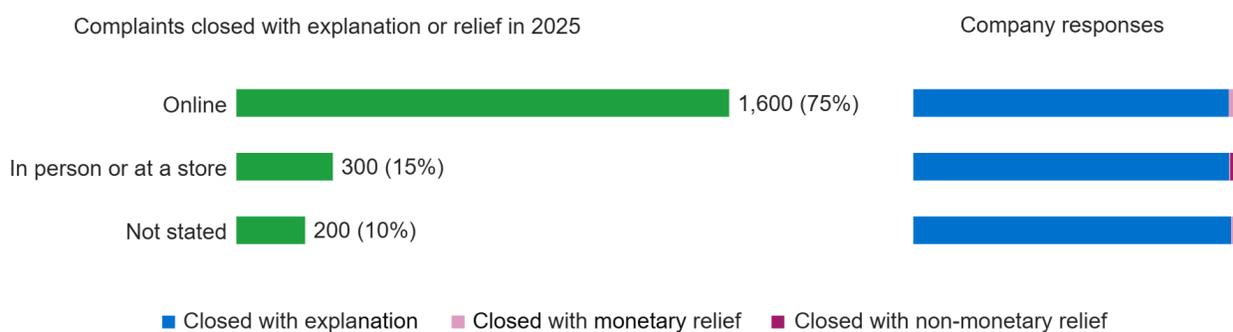
## 4.12 Payday loan

The CFPB received approximately 3,500 payday loan complaints in 2025. It sent approximately 2,400 (or 67%) of these complaints to companies for review and response, referred 26% to other regulatory agencies, and found 4% to be not actionable. As of March 2, 2026, 0.2% of payday loan complaints were pending with the consumer and 2% were pending with the CFPB.

Companies responded to 95% of payday loan complaints sent to them for review and response. In 80% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 86% of complaints with an explanation, 2% with monetary relief, and 2% with non-monetary relief. They provided an administrative response for 5% of complaints and did not provide a timely response for 5% of complaints. As of March 2, 2026, 0.1% of complaints were pending review by the company.

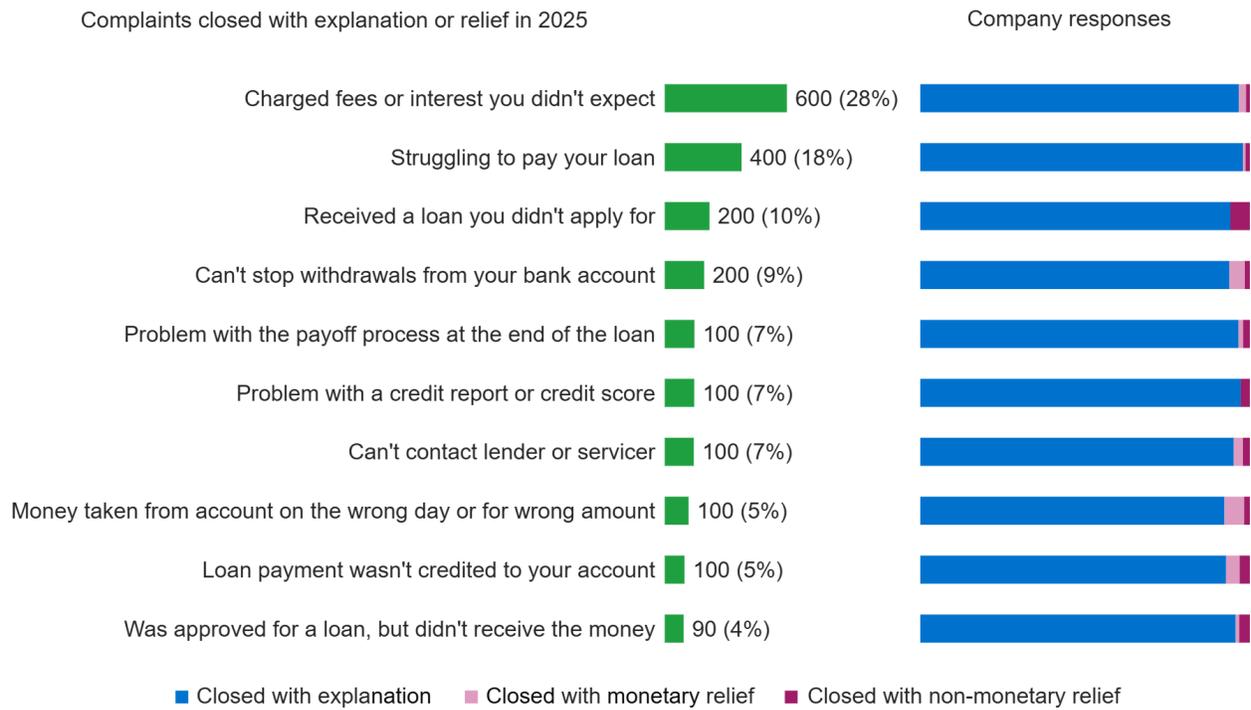
When submitting payday loan complaints, consumers can specify whether they obtained the loan online or at a store (in person). In 2025, consumers complained about payday loans obtained online more than payday loans obtained at a store (Figure 52).

**FIGURE 52: PAYDAY LOAN COMPLAINTS BY LOAN SOURCE AND OUTCOMES**



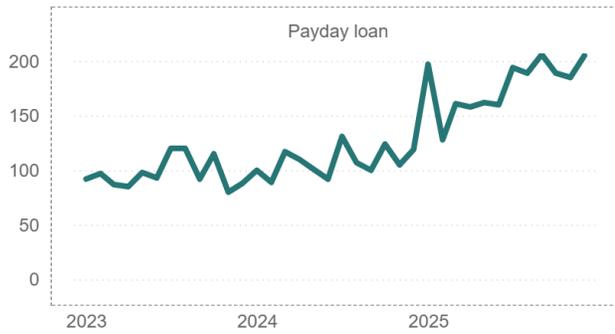
Consumers also identify the issue that best describes the problem they experienced. The most common issue was *Charged fees or interest you didn't expect* (Figure 53).

**FIGURE 53: PAYDAY LOAN COMPLAINTS BY ISSUES AND OUTCOMES**



Payday loan complaint volume increased in 73% from the prior two years' monthly average in 2025 (Figure 54).

**FIGURE 54: MONTHLY COMPLAINT VOLUME FOR PAYDAY LOAN COMPLAINTS**



In 2025, the monthly average for the top issue, *Charged fees or interest you didn't expect*, increased 89% compared to the monthly average for the prior two years (Figure 55).

**FIGURE 55: MONTHLY COMPLAINT VOLUME FOR ISSUES OF PAYDAY LOAN COMPLAINTS**



In their complaints, consumers often stated that they did not realize until after taking out the loan how high the interest rate was, or that they were being charged fees or interest they did not expect. In some cases, borrowers stated that none or very little of their loan payments had gone toward the principal. Consumers sometimes also stated that they felt the company's practices were predatory or violated state laws. In their responses, companies often emphasized that all relevant information had been disclosed as required when the loan was taken. In addition, companies generally explained how interest was calculated and how payments were applied, maintaining that payments had been applied correctly. Some companies also stated that they were owned by sovereign tribes and as such were not subject to regulation by states.

Some consumers stated that they had received a loan for which they did not apply. In some instances, companies responded by asking the consumer to submit further information to pursue an identity theft claim. In other instances, they stated that the loan was valid and would not be canceled.

## 4.13 Title loan

The CFPB received approximately 1,100 title loan complaints in 2025. It sent approximately 890 (or 79%) of them to companies for review and response, referred 16% to other regulatory agencies, and found 4% to be not actionable. As of March 2, 2026, less than 0.01% of title loan complaints were pending with the consumer and 0.9% were pending with the CFPB.

Companies responded to 97% of title loan complaints sent to them for review and response. In 91% of these complaints, consumers reported first attempting to resolve their issue with the company. Companies closed 88% of them with an explanation, 2% with monetary relief, and 6% with non-monetary relief. They provided an administrative response for 0.8% of complaints and did not provide a timely response for 3% of complaints. As of March 2, 2026, 0.1% of complaints were pending review by the company.

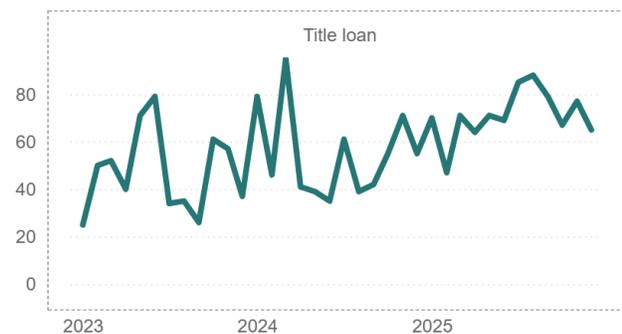
When submitting title loan complaints, consumers identify the issue that best describes the problem they experienced. The most common issue was *Charged fees or interest you didn't expect* (Figure 56).

**FIGURE 56: TITLE LOAN COMPLAINTS BY ISSUES AND OUTCOMES**



Title loan complaint volume increased in 39% from the prior two years' monthly average in 2025 (Figure 57).

**FIGURE 57: MONTHLY COMPLAINT VOLUME FOR TITLE LOAN COMPLAINTS**



In 2025, the monthly average for the top issue, *Charged fees or interest you didn't expect*, increased 21% compared to the monthly average for the prior two years (Figure 58).

**FIGURE 58: MONTHLY COMPLAINT VOLUME FOR ISSUES OF TITLE LOAN COMPLAINTS**



Similar to complaints about personal loans and payday loans, consumers complaining about title loans mentioned being charged fees or interest they did not expect. They expressed confusion that they still owed large balances despite having made many payments. In response, companies often reiterated the terms of the loan and explained that the amount due was correctly calculated. In other instances, companies explained that consumers had refinanced their original loan, which changed the terms of the loan and extended the repayment period.

Consumers also complained about vehicles being repossessed. In response, companies sometimes stated that consumers had not made the agreed-upon payments on time. In other cases, companies explained that the repossession had been the result of not meeting other terms of the loan agreement, such as failing to provide the vehicle title to the lender.

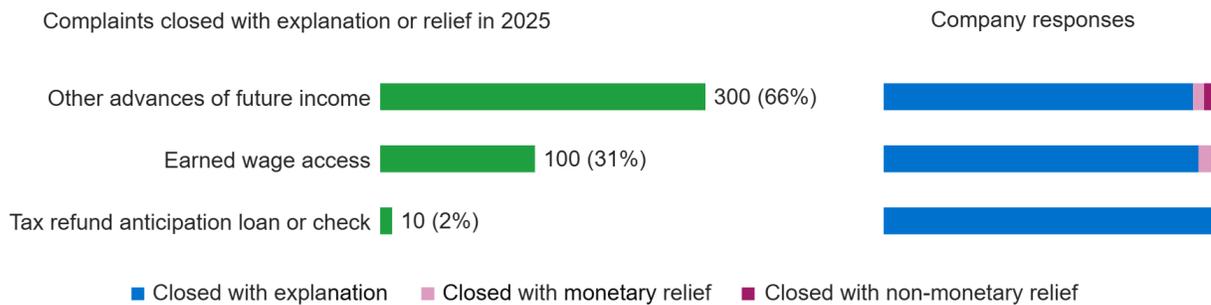
## 4.14 Deposit advance

The CFPB received approximately 900 deposit advance complaints in 2025. It sent approximately 460 (or 51%) of these complaints to companies for review and response, referred 36% to other regulatory agencies, and found 9% to be not actionable. As of March 2, 2026, 0.6% of deposit advance complaints were pending with the consumer and 3% were pending with the CFPB.

Companies responded to 92% of deposit advance complaints sent to them for review and response. In 86% of deposit advance complaints with closure responses in 2025, consumers reported first attempting to resolve their issue with the company. Companies closed 84% of complaints with an explanation, 3% with monetary relief, and 2% with non-monetary relief. They provided an administrative response for 3% of complaints and did not provide a timely response for 8% of complaints. As of March 2, 2026, less than 0.01% of complaints were pending review by the company.

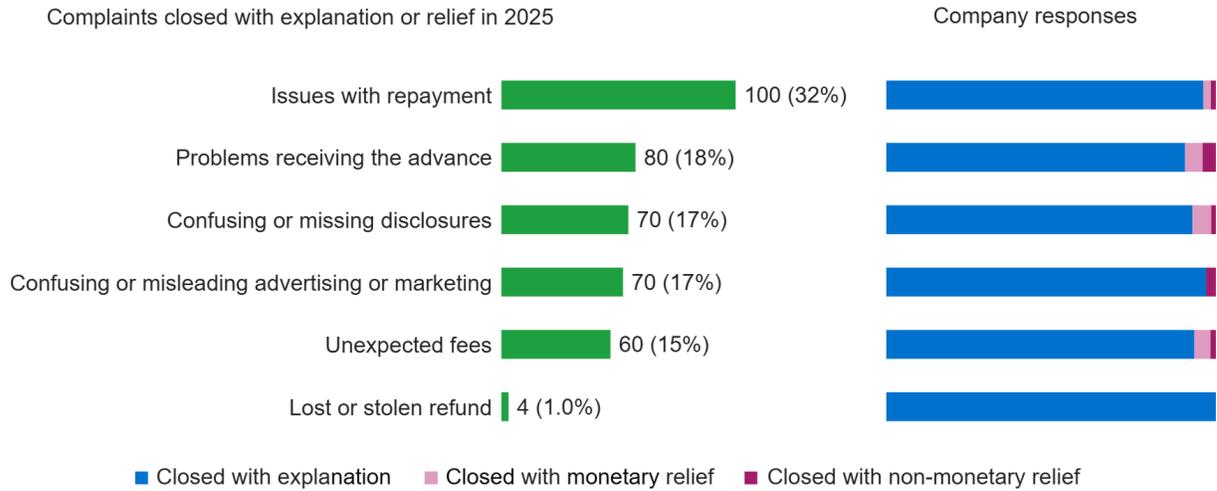
When submitting deposit advance complaints, consumers specify the type of product. In 2025, *Other advances of future income* was the most complained about deposit advance product type (Figure 59).

**FIGURE 59:** DEPOSIT ADVANCE COMPLAINTS BY SUB-PRODUCT AND OUTCOMES



Consumers also identify the issue that best describes the problem they experienced. The most common issue was *Issues with repayment* (Figure 60).

**FIGURE 60: DEPOSIT ADVANCE COMPLAINTS BY ISSUES AND OUTCOMES**



The most common complaint was about repayment issues. Consumers reported being charged unexpected fees and being charged for services after cancellation. Some complained about high interest rates in their deposit advances. In their responses, companies typically agreed to cancel the user’s account and refund the fees as a courtesy. Some companies respond that, as wholly owned tribal entities, they were permitted to charge such rates.

## 5. Improvements to the complaint process

In 2025, the Bureau received more than 6.6 million complaints. It sent more than 5.9 million complaints to more than 4,000 companies for review and response. It is important to highlight that 2025 is the latest in a series of years with unprecedentedly high complaint volumes. For example, the Bureau received approximately 1,657,600 complaints in 2023 and 3,187,900 complaints in 2024. These year-over-year increases are driven almost entirely by a dramatic growth in credit or consumer reporting complaints. That number has continued its upward trend to more than 5.8 million in 2025—a 3,654 percent increase when compared to 2019.

These increases coincide with emerging technologies, such as large language models and autonomous software systems (“AI Agents”) that empower bad actors to flood the system with duplicative and spurious submissions. This has made it harder for the Bureau and companies to address authentic grievances made by actual consumers. Further, fraudulent complaints frustrate the CFPB’s ability to use this information to monitor risk in financial markets, assess risk at companies, and prioritize agency action.

The CFPB has begun taking steps to improve the complaint process and to align it with statutory requirements, including the Fair Credit Reporting Act (FCRA). When Congress created the CFPB, it designated “collecting, investigating, and responding to consumer complaints” as one of its primary functions. Simultaneously, the Bureau was given authority over the statutory requirements of the FCRA, and its implementing regulation, Regulation V. The CFPB’s current leadership is committed to properly carrying out both statutory obligations by guarding against those who use the complaint system to circumvent the FCRA dispute process. No longer will the Bureau have a complaint system that undermines the statutorily established credit dispute procedures under FCRA. To this end, the CFPB has updated its complaint process to direct consumers to first file an inaccuracy or incompleteness dispute with consumer reporting agencies before submitting a complaint to the CFPB. The Bureau will continue to improve the integrity of the system by implementing new authentication measures that root out malignant actors and fraudulent complaints. By doing so, the Bureau will meet its statutory obligations and ensure that consumers remain at the center of its policymaking efforts.

# Appendix

**TABLE 1: TOTAL COMPLAINTS BY CONSUMER’S LOCATION AND PRODUCT IN 2025**

<b>Consumer’s Location</b>	<b>Checking or savings</b>	<b>Credit card</b>	<b>Credit or consumer reporting</b>	<b>Debt collection</b>	<b>Debt or credit management</b>	<b>Deposit advance</b>	<b>Money transfer or service, virtual currency</b>	<b>Mortgage</b>	<b>Payday loan</b>	<b>Personal loan</b>	<b>Prepaid card</b>	<b>Student loan</b>	<b>Title loan</b>	<b>Vehicle loan or lease</b>	<b>Grand Total</b>
<b>Alabama</b>	1,510	1,196	159,811	7,302	157	10	2,021	450	76	247	133	340	33	495	173,791
<b>Alaska</b>	130	114	2,440	246	9	2	91	55	1	19	9	23	2	33	3,176
<b>American Samoa</b>	2		193				3								198
<b>Arizona</b>	2,061	2,272	88,414	9,959	134	21	1,757	649	69	343	226	436	52	605	107,018
<b>Arkansas</b>	735	691	40,548	3,813	67	10	886	201	31	95	89	140	5	214	47,532
<b>California</b>	13,292	14,879	526,151	32,970	706	123	10,698	3,693	413	1,536	1,842	2,258	98	2,956	611,712
<b>Colorado</b>	1,502	1,567	32,945	3,047	95	13	1,096	595	50	229	151	446	11	379	42,139
<b>Connecticut</b>	1,022	1,245	35,309	2,891	67	3	809	322	18	94	113	305	5	249	42,461
<b>Delaware</b>	429	614	25,159	1,698	27	5	390	143	18	47	39	116	11	125	28,825
<b>District of Columbia</b>	524	435	17,961	940	24	1	345	128	12	49	44	161	1	96	20,723
<b>Federated Micronesia</b>	1										1				2
<b>Florida</b>	9,898	11,023	885,562	42,419	699	95	8,095	3,332	294	1,417	627	1,798	101	3,294	968,755
<b>Georgia</b>	5,999	4,870	462,641	30,719	418	46	6,350	1,672	147	721	424	1,397	91	2,190	517,731
<b>Guam</b>	12	5	112	8	2		9	2				2		5	157

<b>Consumer's Location</b>	<b>Checking or savings</b>	<b>Credit card</b>	<b>Credit or consumer reporting</b>	<b>Debt collection</b>	<b>Debt or credit management</b>	<b>Deposit advance</b>	<b>Money transfer or service, virtual currency</b>	<b>Mortgage</b>	<b>Payday loan</b>	<b>Personal loan</b>	<b>Prepaid card</b>	<b>Student loan</b>	<b>Title loan</b>	<b>Vehicle loan or lease</b>	<b>Grand Total</b>
<b>Hawaii</b>	230	301	8,335	509	15	7	197	94	14	34	22	56		40	9,855
<b>Idaho</b>	252	294	3,875	770	15	5	168	129	12	56	37	89	8	66	5,779
<b>Illinois</b>	4,138	4,654	253,042	13,814	237	23	7,191	1,111	114	459	331	983	38	1,127	287,288
<b>Indiana</b>	1,241	1,421	63,844	5,179	97	16	1,796	366	63	203	169	403	14	469	75,294
<b>Iowa</b>	396	395	8,842	962	36	3	458	138	24	54	57	162	5	121	11,656
<b>Kansas</b>	454	457	11,935	1,366	37	7	409	162	35	78	43	149	10	124	15,269
<b>Kentucky</b>	773	649	21,443	2,295	68	9	845	269	60	117	134	225	6	231	27,127
<b>Louisiana</b>	1,461	1,406	144,911	8,466	117	19	1,886	501	69	276	153	367	21	562	160,232
<b>Maine</b>	159	226	2,272	304	6		101	106	9	25	18	78		31	3,336
<b>Maryland</b>	2,593	2,545	146,078	8,235	159	16	2,118	900	81	286	191	659	17	713	164,618
<b>Massachusetts</b>	1,708	2,085	71,029	3,726	168	8	1,242	467	58	188	203	545	6	373	81,820
<b>Michigan</b>	2,802	2,327	123,192	9,446	179	27	3,034	710	100	371	288	820	28	821	144,163
<b>Minnesota</b>	1,088	1,028	23,102	2,715	67	7	979	322	39	103	109	339	6	215	30,122
<b>Mississippi</b>	838	636	113,185	3,900	98	11	1,569	203	54	172	103	221	15	285	121,293
<b>Missouri</b>	1,300	1,643	58,969	5,863	98	18	1,421	411	72	232	184	366	19	477	71,089
<b>Montana</b>	167	161	1,966	301	13	2	110	61	3	18	17	61	1	55	2,937
<b>Nebraska</b>	277	305	7,559	811	16	3	238	98	8	44	42	96	1	66	9,566
<b>Nevada</b>	1,497	1,461	73,092	4,931	104	14	1,334	295	60	179	177	231	16	422	83,824
<b>New Hampshire</b>	244	324	4,186	506	11	2	146	125	7	25	38	94	3	61	5,773

<b>Consumer's Location</b>	<b>Checking or savings</b>	<b>Credit card</b>	<b>Credit or consumer reporting</b>	<b>Debt collection</b>	<b>Debt or credit management</b>	<b>Deposit advance</b>	<b>Money transfer or service, virtual currency</b>	<b>Mortgage</b>	<b>Payday loan</b>	<b>Personal loan</b>	<b>Prepaid card</b>	<b>Student loan</b>	<b>Title loan</b>	<b>Vehicle loan or lease</b>	<b>Grand Total</b>
<b>New Jersey</b>	3,274	3,804	177,068	9,205	223	16	2,626	974	113	379	313	801	22	881	199,727
<b>New Mexico</b>	363	413	7,957	1,036	30	4	329	150	14	56	53	80	6	100	10,596
<b>New York</b>	7,608	8,158	317,655	15,358	379	48	6,474	1,447	65	598	695	1,493	19	1,353	361,406
<b>North Carolina</b>	3,564	3,558	207,675	15,261	204	31	3,730	1,094	82	421	293	813	27	972	237,751
<b>North Dakota</b>	100	80	2,936	437	5	2	84	17	2	10	16	24	1	25	3,741
<b>Northern Mariana Islands</b>	2		37	5			1				1				46
<b>Ohio</b>	2,831	2,485	112,597	9,028	209	26	2,669	747	165	436	289	732	31	871	133,135
<b>Oklahoma</b>	751	621	21,646	2,846	63	8	802	243	48	145	104	168	5	228	27,686
<b>Oregon</b>	901	871	11,307	1,982	36	4	638	287	31	115	104	309	8	191	16,799
<b>Palau</b>	1		6												7
<b>Pennsylvania</b>	3,766	3,778	198,516	13,188	295	34	2,960	1,029	81	417	306	1,015	34	955	226,394
<b>Puerto Rico</b>	117	237	25,401	343	22		98	49	5	28	8	45	3	77	26,436
<b>Rhode Island</b>	231	492	13,199	883	23	4	200	92	17	27	28	86	2	52	15,337
<b>South Carolina</b>	1,898	1,388	136,056	9,296	194	16	2,446	623	69	329	159	424	37	585	153,535
<b>South Dakota</b>	96	100	1,428	243	11		81	37	11	19	12	34		34	2,107
<b>Tennessee</b>	1,815	1,567	81,839	7,313	194	19	2,223	611	91	302	179	444	41	550	97,205
<b>Texas</b>	10,255	15,060	857,692	69,946	790	84	10,881	2,957	414	1,524	878	2,006	189	3,070	975,801
<b>U.S. - Armed Forces Americas</b>		3	62	4			3	2							74

<b>Consumer's Location</b>	<b>Checking or savings</b>	<b>Credit card</b>	<b>Credit or consumer reporting</b>	<b>Debt collection</b>	<b>Debt or credit management</b>	<b>Deposit advance</b>	<b>Money transfer or service, virtual currency</b>	<b>Mortgage</b>	<b>Payday loan</b>	<b>Personal loan</b>	<b>Prepaid card</b>	<b>Student loan</b>	<b>Title loan</b>	<b>Vehicle loan or lease</b>	<b>Grand Total</b>
<b>U.S. - Armed Forces Europe</b>	46	46	608	97	3		21	8		1	1	10	1	11	853
<b>U.S. - Armed Forces Middle East</b>	1	1	160				1	1			1	1			166
<b>U.S. - Armed Forces Pacific</b>	42	34	257	32	1		22	6		1	1	5		4	405
<b>U.S. Minor Outlying Islands</b>	8	4	175	19			14	2	1		2			3	228
<b>U.S. Virgin Islands</b>	1,151	867	6,559	1,133	65	11	2,947	101	65	100	137	70	7	77	13,300
<b>Unspecified</b>	13	15	1,796	69			9	2		1		11		1	1,917
<b>Utah</b>	513	583	14,687	1,456	65	5	392	248	35	110	60	173	8	134	18,474
<b>Vermont</b>	82	96	963	103	4	2	43	38		5	10	31		15	1,393
<b>Virginia</b>	3,059	4,561	105,441	9,842	180	26	2,584	912	60	380	226	654	34	694	128,685
<b>Washington</b>	1,727	1,927	41,053	3,964	101	13	1,292	594	76	218	217	437	9	308	51,974
<b>West Virginia</b>	313	979	4,535	1,353	13	5	278	89	1	36	43	98	1	71	7,815
<b>Wisconsin</b>	869	1,066	38,508	2,639	101	15	1,114	309	50	142	105	337	16	289	45,567
<b>Wyoming</b>	95	78	922	232	7		137	37	6	15	11	20		27	1,587
<b>Grand Total<sup>36</sup></b>	104,227	114,101	5,806,844	387,424	7,164	899	102,891	30,416	3,513	13,532	10,266	23,687	1,125	28,478	6,635,408

<sup>36</sup> Total column includes approximately 800 complaints where no specific consumer financial product was selected by consumers.

**TABLE 2: TOTAL MONETARY RELIEF BY CONSUMER'S LOCATION AND PRODUCT IN 2025<sup>37</sup>**

Consumer's Location	Checking or savings	Credit card	Credit or consumer reporting	Debt collection	Debt or credit management	Deposit advance	Money transfer or service, virtual currency	Mortgage	Payday loan	Personal loan	Prepaid card	Student loan	Title loan	Vehicle loan or lease	Grand Total
Alabama	\$224,441	\$145,954	\$59,857	\$19,367	\$174		\$15,044	\$4,567		\$642	\$3,062	\$322	\$225	\$35,322	\$508,976
Alaska	\$125,218	\$25,158	\$35				\$2,693	\$2,996					\$1,172	\$100	\$157,371
Arizona	\$1,643,397	\$373,360	\$9,212	\$18,930	\$1,335	\$50	\$461,323	\$11,712	\$289	\$16,583	\$6,802	\$10,599	\$4,448	\$30,597	\$2,588,637
Arkansas	\$454,799	\$45,013	\$20,192	\$559	\$45		\$6,762	\$2,307		\$155	\$1,996	\$35	\$438	\$8,054	\$540,356
California	\$10,751,022	\$3,042,934	\$147,965	\$101,545	\$17,907	\$131	\$3,369,267	\$226,385	\$1,132	\$76,087	\$280,774	\$41,037	\$312	\$175,933	\$18,232,431
Colorado	\$561,446	\$323,744	\$40,059	\$16,900	\$2,203	\$100	\$618,103	\$13,334	\$374	\$643	\$1,792	\$3,653		\$3,990	\$1,586,341
Connecticut	\$1,267,849	\$400,698	\$15,354	\$31,163	\$107		\$220,392	\$9,413		\$59	\$17,067			\$14,526	\$1,976,629
Delaware	\$36,378	\$38,815	\$6,899	\$2,409			\$48,744			\$642	\$250			\$100	\$134,238
District of Columbia	\$216,571	\$55,965	\$21,280				\$3,652			\$4,622	\$1,198	\$3,920		\$1,890	\$309,098
Florida	\$6,650,899	\$3,513,569	\$186,350	\$41,988	\$13,473		\$1,734,749	\$391,518	\$3,475	\$33,648	\$40,265	\$5,795	\$12,057	\$180,913	\$12,808,701
Georgia	\$1,374,193	\$736,062	\$352,636	\$48,090	\$9,128		\$259,362	\$27,164	\$708	\$18,443	\$25,174	\$25,331	\$100	\$83,874	\$2,960,267
Guam	\$2,864														\$2,864
Hawaii	\$891,789	\$97,661	\$2,001	\$602			\$10,287	\$4,991		\$60,000	\$509			\$58	\$1,067,898
Idaho	\$83,061	\$68,450	\$372	\$359	\$16,349		\$23,459	\$1,171			\$401	\$1,028			\$194,651

<sup>37</sup> The monetary relief reported is the company-provided monetary relief amounts to consumers. These amounts are company reported and have not been verified.

<b>Consumer's Location</b>	<b>Checking or savings</b>	<b>Credit card</b>	<b>Credit or consumer reporting</b>	<b>Debt collection</b>	<b>Debt or credit management</b>	<b>Deposit advance</b>	<b>Money transfer or service, virtual currency</b>	<b>Mortgage</b>	<b>Payday loan</b>	<b>Personal loan</b>	<b>Prepaid card</b>	<b>Student loan</b>	<b>Title loan</b>	<b>Vehicle loan or lease</b>	<b>Grand Total</b>
<b>Illinois</b>	\$1,512,861	\$887,016	\$54,402	\$8,905	\$897	\$48	\$162,510	\$38,192	\$4,308	\$22,615	\$17,465	\$106,884		\$69,438	\$2,885,538
<b>Indiana</b>	\$192,565	\$122,536	\$26,261	\$22,903	\$7,866	\$500	\$31,435	\$784	\$574	\$9,072	\$6,975	\$300		\$9,248	\$431,019
<b>Iowa</b>	\$23,100	\$77,574	\$726	\$985			\$28,985			\$1,143	\$1,883	\$2,890		\$14,036	\$151,321
<b>Kansas</b>	\$215,172	\$108,996	\$4,950	\$3,712	\$132		\$115,767	\$3,488		\$1,442	\$3,065			\$37,864	\$494,586
<b>Kentucky</b>	\$115,057	\$86,289	\$36,106	\$5,846	\$6,487		\$49,905	\$13,882			\$4,279			\$22,035	\$339,887
<b>Louisiana</b>	\$106,798	\$241,762	\$29,195	\$67,041	\$1		\$25,547	\$5,531		\$40,769	\$10,335			\$26,390	\$553,368
<b>Maine</b>	\$178,113	\$101,509		\$411			\$4,388	\$21,510						\$198	\$306,129
<b>Maryland</b>	\$2,749,561	\$317,739	\$51,060	\$26,085	\$17,021		\$733,147	\$15,887	\$35	\$1,602	\$8,312	\$3,389		\$49,861	\$3,973,699
<b>Massachusetts</b>	\$1,667,458	\$1,115,148	\$5,449	\$2,532	\$6,519		\$326,024	\$55,439	\$430	\$3,328	\$12,181	\$18,356		\$20,922	\$3,233,786
<b>Michigan</b>	\$876,670	\$223,239	\$82,655	\$50,398	\$7,692	\$15	\$187,109	\$6,246	\$171	\$10,171	\$18,949	\$2,737	\$3,614	\$63,772	\$1,533,438
<b>Minnesota</b>	\$121,638	\$238,712	\$1,094	\$9,759			\$381,809	\$100	\$8	\$29	\$4,764	\$254		\$25	\$758,191
<b>Mississippi</b>	\$51,125	\$9,167	\$27,866	\$46,319	\$262		\$5,575	\$872		\$3,199	\$971	\$1,050	\$180	\$34,632	\$181,219
<b>Missouri</b>	\$347,808	\$163,455	\$28,466	\$26,078	\$6,496		\$583,510	\$19,504	\$164	\$788	\$11,629			\$22,550	\$1,210,447
<b>Montana</b>	\$59,997	\$8,385	\$93				\$13,128	\$293		\$6,971	\$2,485			\$5,055	\$96,407
<b>Nebraska</b>	\$90,580	\$33,531			\$12,597		\$2,080	\$2,112		\$506	\$67			\$7,012	\$148,485
<b>Nevada</b>	\$593,986	\$317,996	\$2,254	\$39,802	\$759		\$101,516	\$823	\$20	\$1,679	\$18,540	\$675	\$177	\$10,130	\$1,088,356
<b>New Hampshire</b>	\$1,407,293	\$90,860		\$7,626			\$15,761	\$745			\$245			\$2,127	\$1,524,658
<b>New Jersey</b>	\$2,304,753	\$765,121	\$137,425	\$103,791	\$9,177		\$174,606	\$8,732	\$609	\$14,099	\$17,822	\$2,925		\$24,775	\$3,563,834

<b>Consumer's Location</b>	<b>Checking or savings</b>	<b>Credit card</b>	<b>Credit or consumer reporting</b>	<b>Debt collection</b>	<b>Debt or credit management</b>	<b>Deposit advance</b>	<b>Money transfer or service, virtual currency</b>	<b>Mortgage</b>	<b>Payday loan</b>	<b>Personal loan</b>	<b>Prepaid card</b>	<b>Student loan</b>	<b>Title loan</b>	<b>Vehicle loan or lease</b>	<b>Grand Total</b>
<b>New Mexico</b>	\$87,422	\$76,194	\$10,692	\$40		\$10	\$2,655	\$690			\$2,456			\$1,656	\$181,814
<b>New York</b>	\$7,661,089	\$1,435,385	\$108,842	\$34,013	\$4,821		\$1,153,146	\$55,295		\$43,551	\$43,741	\$45,472	\$631	\$96,895	\$10,682,880
<b>North Carolina</b>	\$1,110,722	\$507,016	\$77,776	\$50,086	\$13,455	\$71	\$382,115	\$33,026	\$1,749	\$7,126	\$22,380			\$77,091	\$2,282,613
<b>North Dakota</b>	\$717	\$24,542	\$229	\$113			\$3,000				\$70				\$28,671
<b>Northern Mariana Islands</b>	\$480														\$480
<b>Ohio</b>	\$884,382	\$410,519	\$62,347	\$10,402	\$501	\$45	\$701,742	\$20,445	\$70	\$78,281	\$12,276	\$1,736	\$43	\$90,405	\$2,273,194
<b>Oklahoma</b>	\$293,443	\$126,900	\$18,108	\$26,325	\$3,991		\$47,707	\$900	\$519	\$1,039	\$2,896	\$394		\$42,110	\$564,331
<b>Oregon</b>	\$113,750	\$271,565	\$254	\$21,788	\$1,220		\$136,833	\$4,565	\$40	\$3,974	\$3,745	\$436		\$1,511	\$559,681
<b>Pennsylvania</b>	\$960,067	\$436,870	\$71,809	\$70,411	\$8,239	\$35	\$1,088,818	\$17,569	\$607	\$3,878	\$15,179	\$2,357		\$123,679	\$2,799,516
<b>Puerto Rico</b>	\$4,391	\$96,576	\$228				\$14,985	\$2,414						\$1,391	\$119,985
<b>Rhode Island</b>	\$106,774	\$36,338	\$717				\$4,417				\$814			\$15	\$149,074
<b>South Carolina</b>	\$219,060	\$265,923	\$8,640	\$14,338	\$7,693		\$626,841	\$14,246	\$900	\$3,527	\$24,237	\$11,951		\$628	\$1,197,983
<b>South Dakota</b>	\$664	\$17,425		\$1,851			\$1,500	\$5,319		\$2,622	\$1,710	\$15,126		\$370	\$46,587
<b>Tennessee</b>	\$391,093	\$224,183	\$46,579	\$18,803	\$9,995		\$113,048	\$5,073	\$235	\$57,745	\$3,541	\$32		\$13,932	\$884,259
<b>Texas</b>	\$5,723,918	\$1,493,153	\$233,968	\$137,504	\$37,707	\$25,524	\$771,891	\$42,960	\$1,596	\$94,061	\$51,657	\$24,850	\$1,554	\$109,843	\$8,750,187
<b>U.S. - Armed Forces Americas</b>		\$29													\$29
<b>U.S. - Armed Forces Europe</b>	\$22,802	\$28,708					\$73,786								\$125,297
<b>U.S.- Armed Forces Pacific</b>	\$138,526	\$8,375	\$65				\$14,999								\$161,965

Consumer's Location	Checking or savings	Credit card	Credit or consumer reporting	Debt collection	Debt or credit management	Deposit advance	Money transfer or service, virtual currency	Mortgage	Payday loan	Personal loan	Prepaid card	Student loan	Title loan	Vehicle loan or lease	Grand Total
U.S. Minor Outlying Islands														\$50	\$50
U.S. Virgin Islands	\$1,065						\$4,646								\$5,711
Unspecified	\$1,744,842	\$82,167	\$54	\$868			\$573,397	\$2,091			\$423				\$2,403,844
Utah	\$589,436	\$158,344	\$6,249	\$6,356			\$27,945	\$42,442		\$12,427	\$21,200			\$364	\$864,764
Vermont	\$4,186	\$18,149	\$90				\$6,900	\$12,585			\$25				\$41,935
Virginia	\$1,423,394	\$482,627	\$61,147	\$5,600	\$23,254		\$208,021	\$14,103		\$12,086	\$7,433	\$3,382	\$521	\$13,096	\$2,254,665
Washington	\$994,116	\$594,860	\$9,323	\$4,839	\$1,631		\$171,238	\$13,865		\$7,125	\$19,939	\$4,838	\$119	\$2,208	\$1,824,102
West Virginia	\$22,196	\$25,077	\$34,131	\$75			\$4,440	\$1,800	\$680		\$1,952			\$5,558	\$95,909
Wisconsin	\$275,215	\$138,433	\$2,223	\$7,829	\$1,038	\$10	\$502,028			\$588	\$1,826	\$1,157		\$6,927	\$937,274
Wyoming	\$49,482	\$1,554	\$12				\$550			\$25		\$647			\$52,270
<b>Grand Total</b>	\$59,721,693	\$20,737,332	\$2,103,702	\$1,115,346	\$250,173	\$26,539	\$16,353,289	\$1,179,086	\$18,692	\$656,991	\$756,753	\$343,557	\$25,593	\$1,543,154	\$104,831,899