

# United States

## 33,984

Complaints received  
in 2018

## 133,591

Complaints received  
Jul. 2011 - Dec. 2018

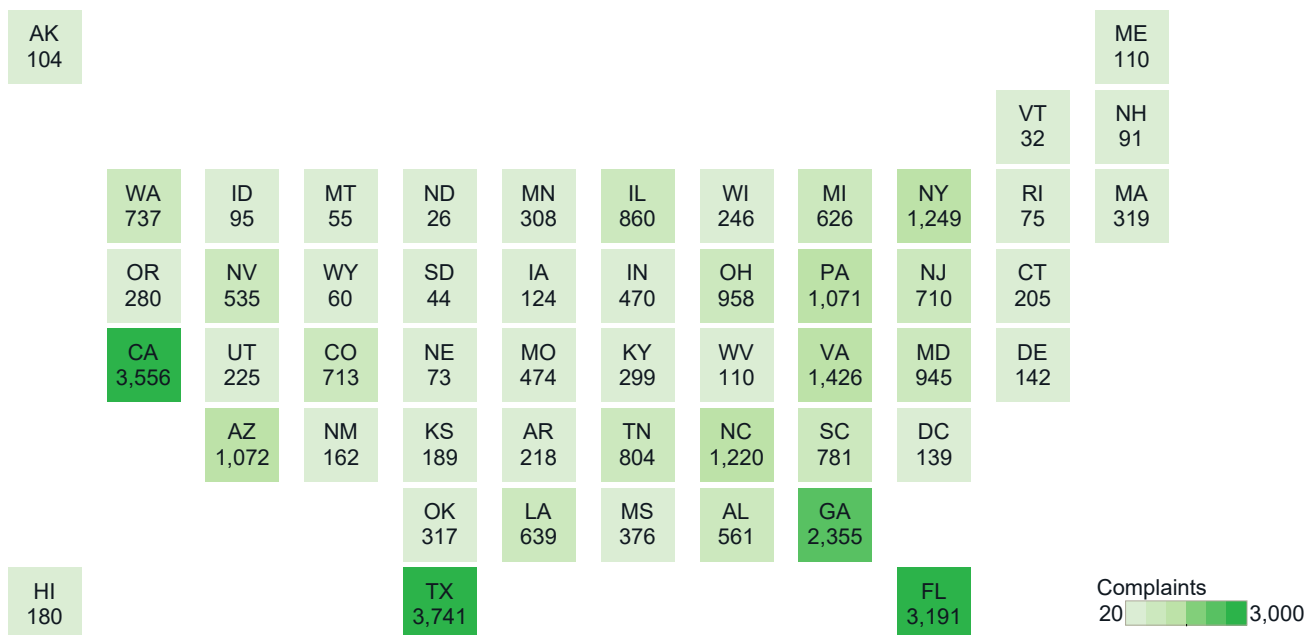
## +12%

Complaints received in  
2018 vs. 2017

### TOP 5 PRODUCTS BY VOLUME IN 2018

	SM Complaints	Product % ■ SM ■ Non-SM	Top issue reported by SMs by product
Credit or consumer reporting	12,966	<div> <div>38%</div> <div>38%</div> </div>	Incorrect information on your report (6,977) 54%
Debt collection	8,825	<div> <div>26%</div> <div>25%</div> </div>	Attempts to collect debt not owed (3,495) 40%
Mortgage	3,557	<div> <div>10%</div> <div>9%</div> </div>	Trouble during payment process (1,596) 45%
Credit card	2,716	<div> <div>8%</div> <div>9%</div> </div>	Problem with a purchase shown on your statement (717) 26%
Checking or savings	1,904	<div> <div>6%</div> <div>8%</div> </div>	Managing an account (1,099) 58%

### COMPLAINT VOLUME BY STATE IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Alaska

104

Complaints received  
in 2018

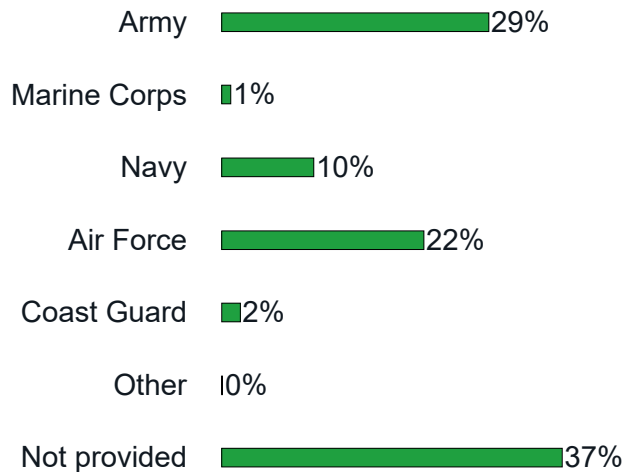
+63%

Complaints received  
2018 vs. 2017

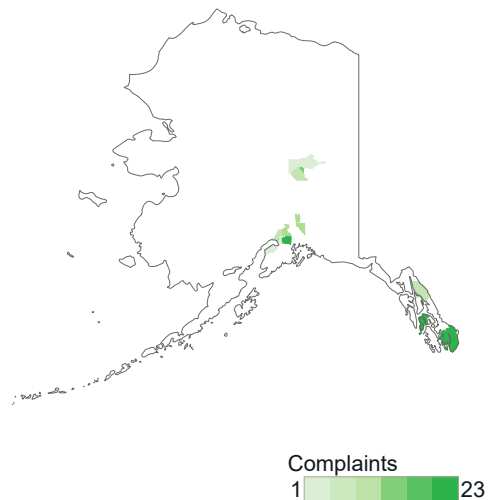
### TOP 5 PRODUCTS BY VOLUME IN 2018

	AK SM complaints	Product % in AK ■ SM ■ Non-SM	Top issue reported by AK SMs by product
Debt collection	44	42% 25%	Attempts to collect debt not owed 52% (23)
Credit or consumer reporting	33	32% 32%	Incorrect information on your report 58% (19)
Mortgage	8	8% 11%	Struggling to pay mortgage 50% (4)
Credit card	5	5% 11%	Problem when making payments 40% (2)
Money transfer or service, virtual currency	4	4% 4%	Money was not available when promised 25% (1)

### BRANCH OF SERVICE % IN 2018



### AK SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Alabama

561

Complaints received  
in 2018

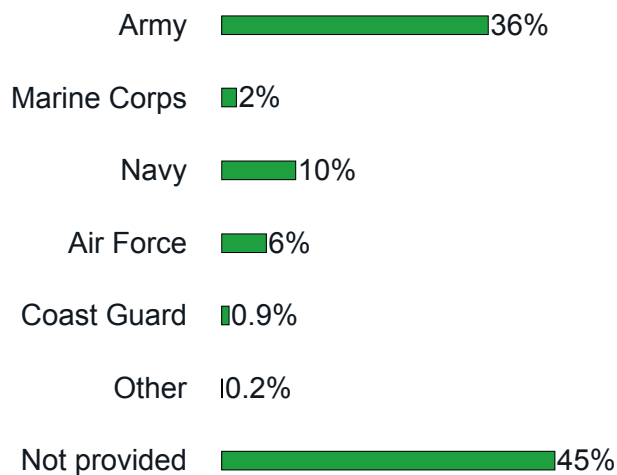
+9%

Complaints received  
2018 vs. 2017

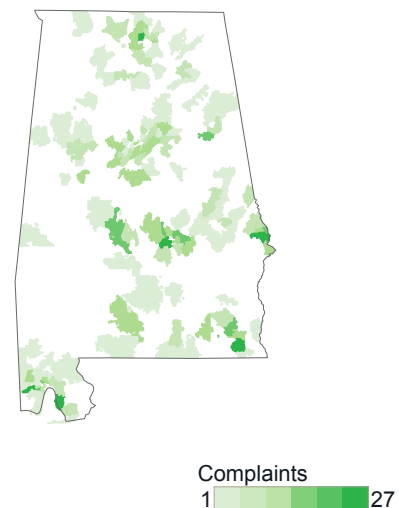
### TOP 5 PRODUCTS BY VOLUME IN 2018

	AL SM complaints	Product % in AL ■ SM ■ Non-SM	Top issue reported by AL SMs by product
Credit or consumer reporting	203	<div> <div>36%</div> <div>45%</div> </div>	Incorrect information on your report 40% (81)
Debt collection	167	<div> <div>30%</div> <div>25%</div> </div>	Attempts to collect debt not owed 40% (67)
Credit card	45	<div> <div>8%</div> <div>6%</div> </div>	Closing your account 24% (11)
Mortgage	43	<div> <div>8%</div> <div>7%</div> </div>	Trouble during payment process 37% (16)
Checking or savings	25	<div> <div>4%</div> <div>5%</div> </div>	Managing an account 64% (16)

### BRANCH OF SERVICE % IN 2018



### AL SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Arkansas

218

Complaints received  
in 2018

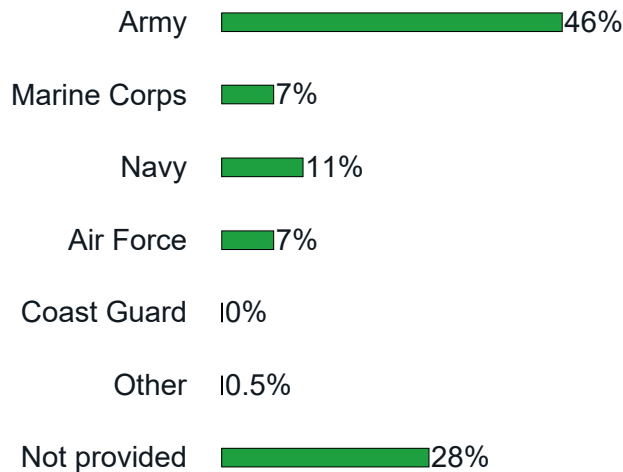
0%

Complaints received  
2018 vs. 2017

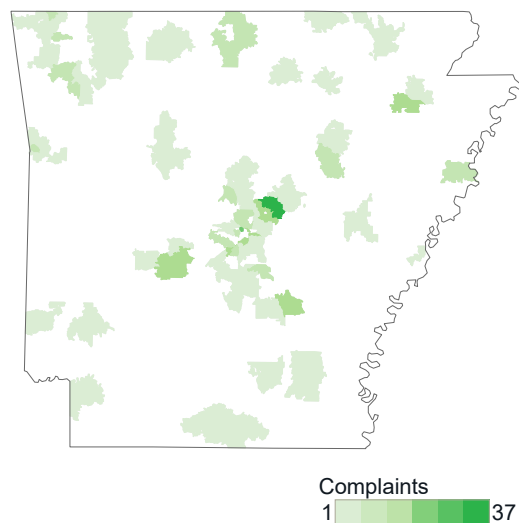
### TOP 5 PRODUCTS BY VOLUME IN 2018

	AR SM complaints	Product % in AR ■ SM ■ Non-SM	Top issue reported by AR SMs by product
Credit or consumer reporting	109	50% 43%	Incorrect information on your report 46% (50)
Debt collection	50	23% 30%	Attempts to collect debt not owed 38% (19)
Credit card	21	10% 6%	Problem with a purchase shown on your statement 43% (9)
Mortgage	11	5% 6%	Trouble during payment process 45% (5)
Checking or savings	7	3% 5%	Managing an account 57% (4)

### BRANCH OF SERVICE % IN 2018



### AR SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Arizona

1,072

Complaints received  
in 2018

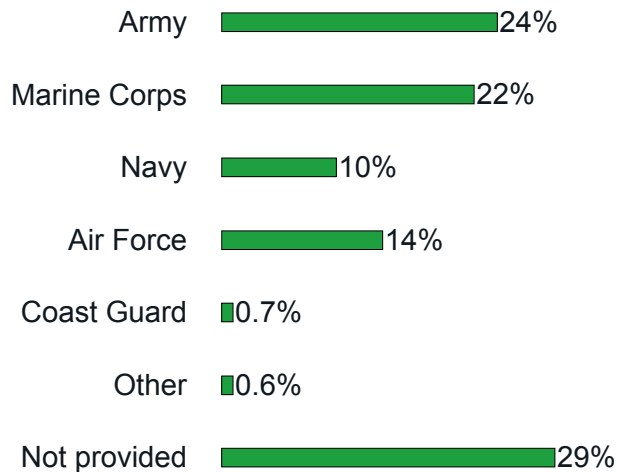
+22%

Complaints received  
2018 vs. 2017

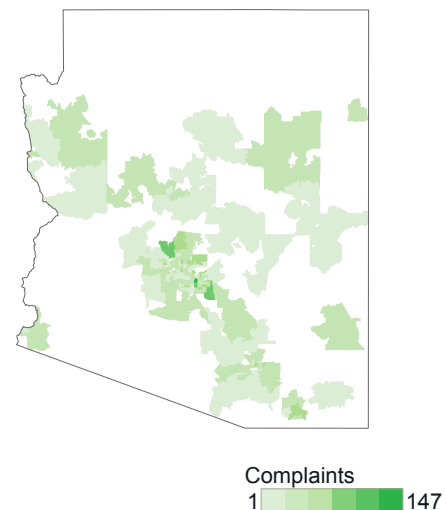
### TOP 5 PRODUCTS BY VOLUME IN 2018

	AZ SM complaints	Product % in AZ ■ SM    □ Non-SM	Top issue reported by AZ SMs by product
Credit or consumer reporting	468	<div> <div style="width: 44%;">44%</div> <div style="width: 32%;">32%</div> </div>	Incorrect information on your report 70% (329)
Debt collection	241	<div> <div style="width: 22%;">22%</div> <div style="width: 31%;">31%</div> </div>	Attempts to collect debt not owed 39% (95)
Mortgage	97	<div> <div style="width: 9%;">9%</div> <div style="width: 8%;">8%</div> </div>	Trouble during payment process 43% (42)
Credit card	76	<div> <div style="width: 7%;">7%</div> <div style="width: 8%;">8%</div> </div>	Fees or interest 21% (16)
Checking or savings	54	<div> <div style="width: 5%;">5%</div> <div style="width: 8%;">8%</div> </div>	Managing an account 37% (20)

### BRANCH OF SERVICE % IN 2018



### AZ SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## California

3,556

Complaints received  
in 2018

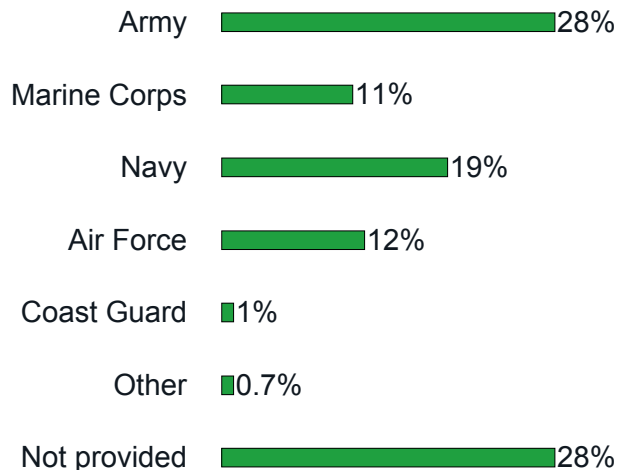
+15%

Complaints received  
2018 vs. 2017

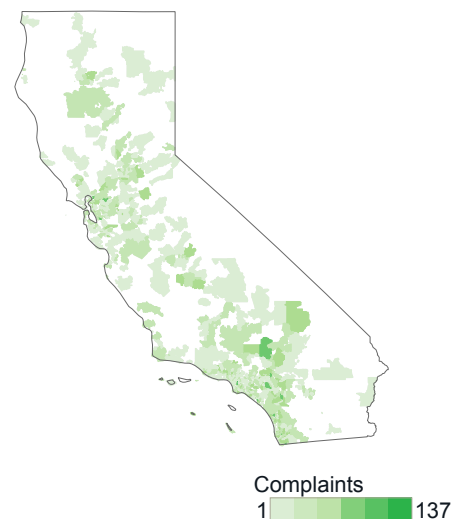
### TOP 5 PRODUCTS BY VOLUME IN 2018

	CA SM complaints	Product % in CA ■ SM ■ Non-SM	Top issue reported by CA SMs by product
Credit or consumer reporting	1,231	35% 37%	Incorrect information on your report 47% (576)
Debt collection	893	25% 22%	Attempts to collect debt not owed 41% (367)
Mortgage	384	11% 10%	Trouble during payment process 41% (159)
Credit card	371	10% 10%	Problem with a purchase shown on your statement 36% (132)
Checking or savings	238	7% 9%	Managing an account 61% (146)

### BRANCH OF SERVICE % IN 2018



### CA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Colorado

713

Complaints received  
in 2018

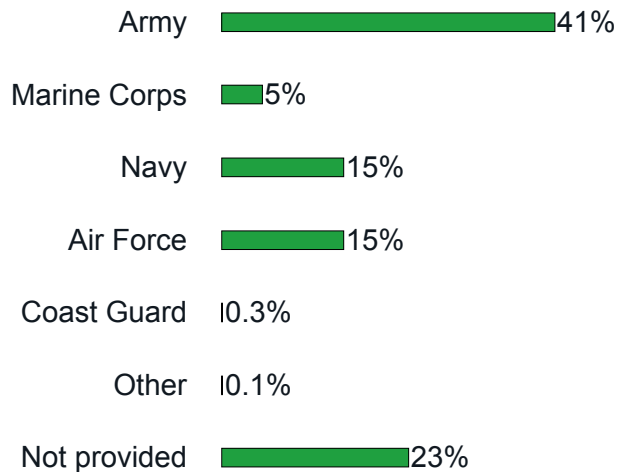
+21%

Complaints received  
2018 vs. 2017

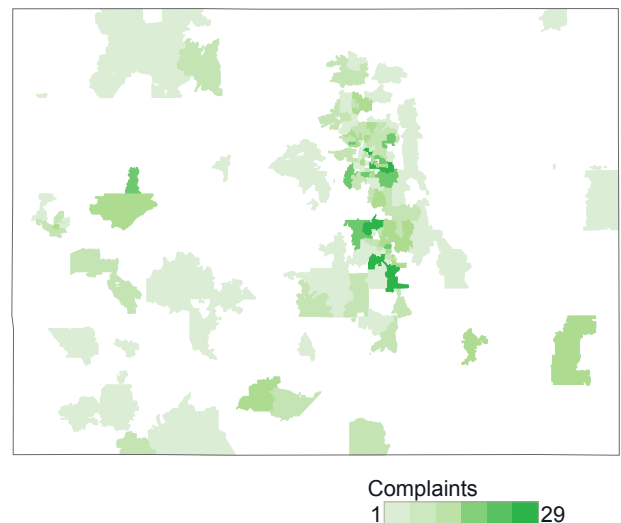
### TOP 5 PRODUCTS BY VOLUME IN 2018

	CO SM complaints	Product % in CO ■ SM ■ Non-SM	Top issue reported by CO SMs by product
Credit or consumer reporting	264	37% 30%	Incorrect information on your report 48% (127)
Debt collection	178	25% 24%	Attempts to collect debt not owed 36% (64)
Mortgage	86	12% 11%	Trouble during payment process 50% (43)
Credit card	65	9% 11%	Problem with a purchase shown on your statement 26% (17)
Checking or savings	35	5% 9%	Managing an account 43% (15)

### BRANCH OF SERVICE % IN 2018



### CO SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# Connecticut

## 205

Complaints received  
in 2018

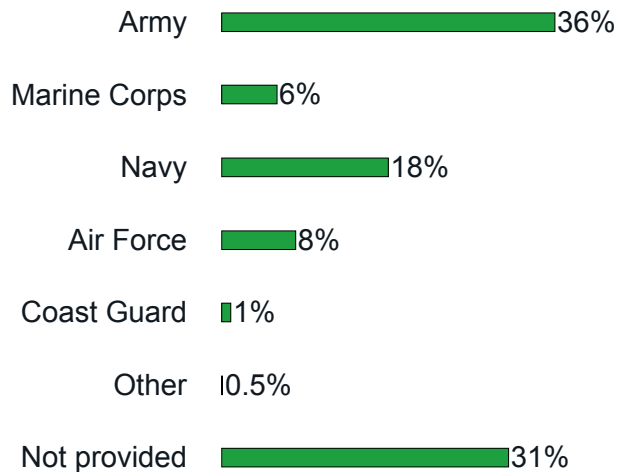
## +4%

Complaints received  
2018 vs. 2017

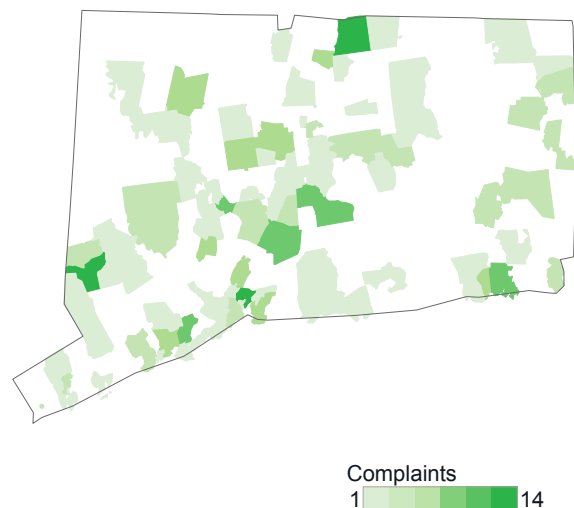
### TOP 5 PRODUCTS BY VOLUME IN 2018

	CT SM complaints	Product % in CT ■ SM    □ Non-SM	Top issue reported by CT SMs by product
Credit or consumer reporting	72	<div> <div>35%</div> <div>26%</div> </div>	Incorrect information on your report 57% (41)
Debt collection	36	<div> <div>18%</div> <div>21%</div> </div>	Attempts to collect debt not owed 28% (10)
Mortgage	32	<div> <div>16%</div> <div>13%</div> </div>	Trouble during payment process 50% (16)
Credit card	26	<div> <div>13%</div> <div>13%</div> </div>	Problem with a purchase shown on your statement 31% (8)
Checking or savings	20	<div> <div>10%</div> <div>12%</div> </div>	Managing an account 70% (14)

### BRANCH OF SERVICE % IN 2018



### CT SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.



# District of Columbia

139

Complaints received  
in 2018

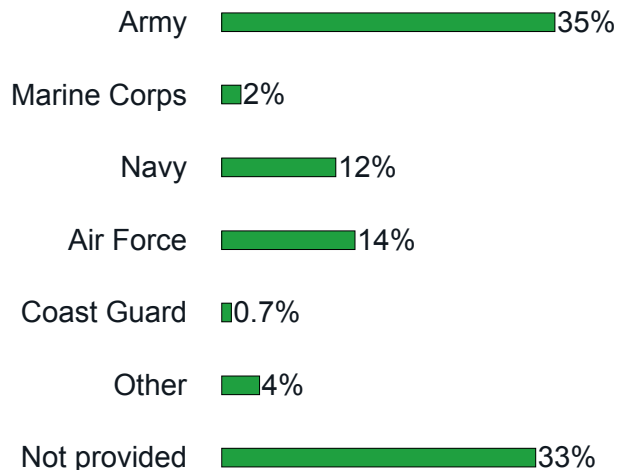
+21%

Complaints received  
2018 vs. 2017

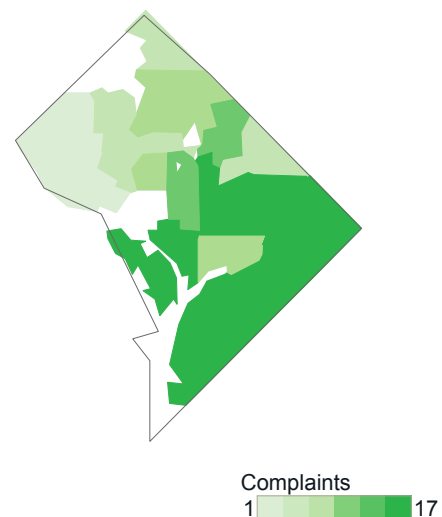
## TOP 5 PRODUCTS BY VOLUME IN 2018

	DC SM complaints	Product % in DC ■ SM ■ Non-SM	Top issue reported by DC SMs by product
Credit or consumer reporting	58	<div> <div>42%</div> <div>34%</div> </div>	Improper use of your report 34% (20)
Debt collection	27	<div> <div>19%</div> <div>23%</div> </div>	Attempts to collect debt not owed 48% (13)
Checking or savings	16	<div> <div>12%</div> <div>10%</div> </div>	Managing an account 69% (11)
Credit card	14	<div> <div>10%</div> <div>11%</div> </div>	Problem with a purchase shown on your statement 29% (4)
Student loan	9	<div> <div>6%</div> <div>6%</div> </div>	Dealing with your lender or servicer 67% (6)

## BRANCH OF SERVICE % IN 2018



## DC SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# Delaware

## 142

Complaints received  
in 2018

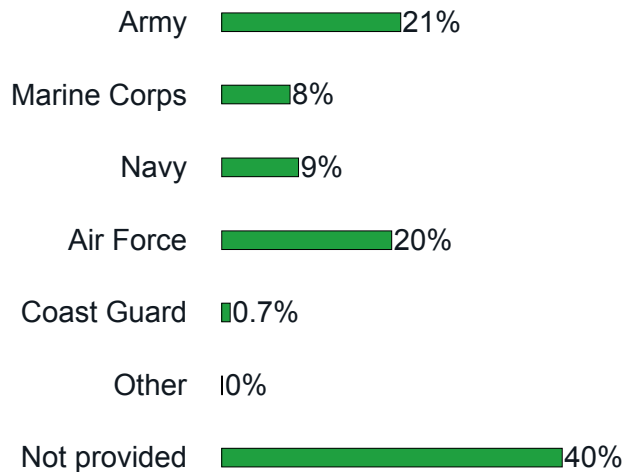
## +17%

Complaints received  
2018 vs. 2017

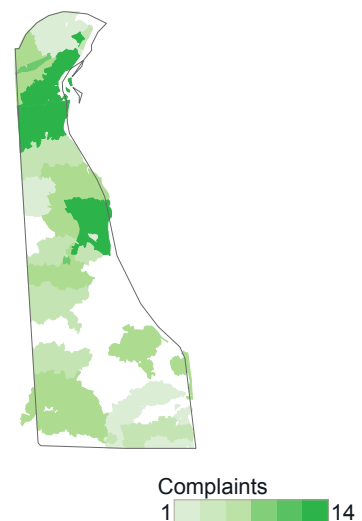
### TOP 5 PRODUCTS BY VOLUME IN 2018

	DE SM complaints	Product % in DE ■ SM ■ Non-SM	Top issue reported by DE SMs by product
Credit or consumer reporting	40	<div> <div>28%</div> <div>37%</div> </div>	Incorrect information on your report 55% (22)
Debt collection	36	<div> <div>25%</div> <div>20%</div> </div>	Attempts to collect debt not owed 47% (17)
Credit card	24	<div> <div>17%</div> <div>12%</div> </div>	Fees or interest 38% (9)
Checking or savings	12	<div> <div>8%</div> <div>8%</div> </div>	Managing an account 50% (6)
Mortgage	12	<div> <div>8%</div> <div>11%</div> </div>	Trouble during payment process 58% (7)

### BRANCH OF SERVICE % IN 2018



### DE SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Florida

3,191

Complaints received  
in 2018

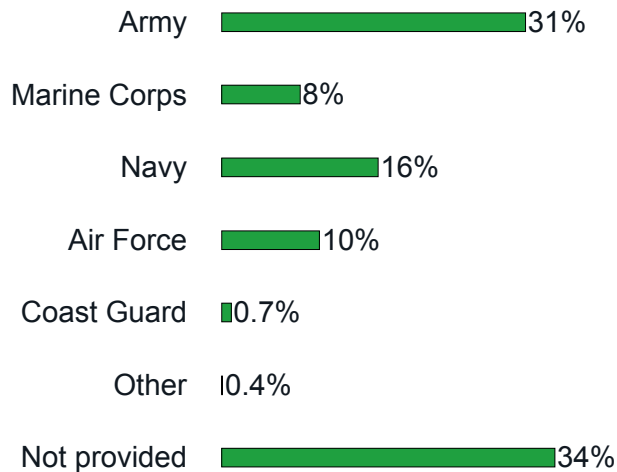
+18%

Complaints received  
2018 vs. 2017

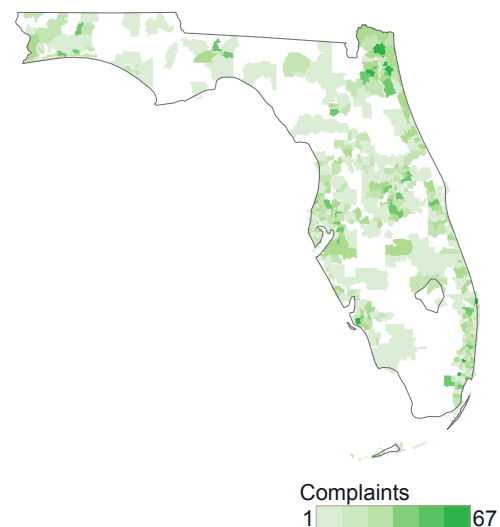
### TOP 5 PRODUCTS BY VOLUME IN 2018

	FL SM complaints	Product % in FL ■ SM ■ Non-SM	Top issue reported by FL SMs by product
Credit or consumer reporting	1,198	<div> <div>38%</div> <div>44%</div> </div>	Incorrect information on your report 52% (623)
Debt collection	855	<div> <div>27%</div> <div>24%</div> </div>	Attempts to collect debt not owed 38% (328)
Mortgage	328	<div> <div>10%</div> <div>9%</div> </div>	Trouble during payment process 48% (156)
Credit card	233	<div> <div>7%</div> <div>8%</div> </div>	Problem with a purchase shown on your statement 28% (65)
Checking or savings	232	<div> <div>7%</div> <div>7%</div> </div>	Managing an account 53% (123)

### BRANCH OF SERVICE % IN 2018



### FL SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Georgia

2,355

Complaints received  
in 2018

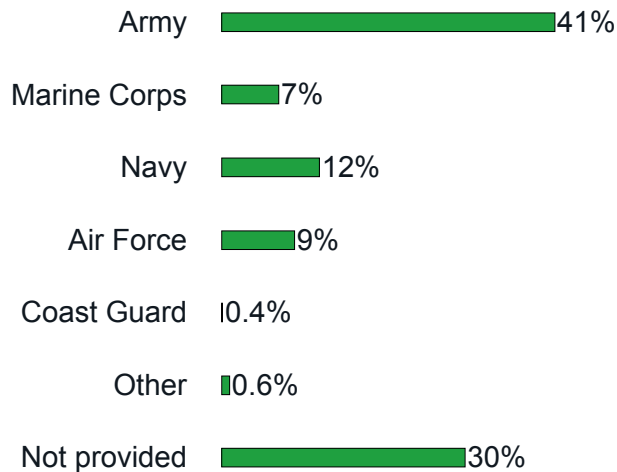
+4%

Complaints received  
2018 vs. 2017

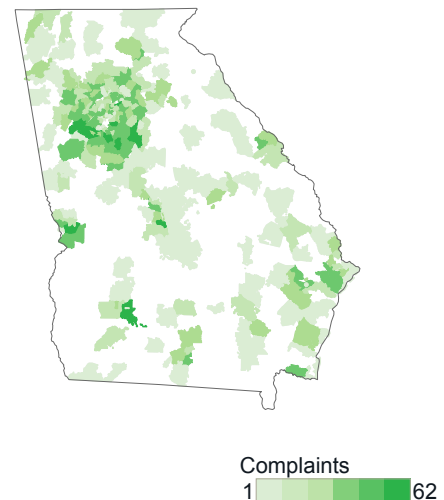
### TOP 5 PRODUCTS BY VOLUME IN 2018

	GA SM complaints	Product % in GA ■ SM ■ Non-SM	Top issue reported by GA SMs by product
Credit or consumer reporting	1,124	<div> <div>48%</div> <div>49%</div> </div>	Incorrect information on your report 56% (633)
Debt collection	557	<div> <div>24%</div> <div>24%</div> </div>	Attempts to collect debt not owed 46% (257)
Mortgage	215	<div> <div>9%</div> <div>7%</div> </div>	Struggling to pay mortgage 41% (88)
Credit card	118	<div> <div>5%</div> <div>5%</div> </div>	Problem with a purchase shown on your statement 19% (23)
Checking or savings	103	<div> <div>4%</div> <div>6%</div> </div>	Managing an account 51% (53)

### BRANCH OF SERVICE % IN 2018



### GA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Hawaii

180

Complaints received  
in 2018

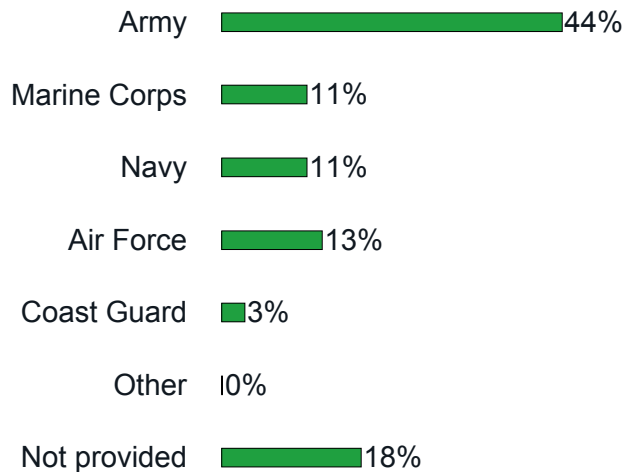
+15%

Complaints received  
2018 vs. 2017

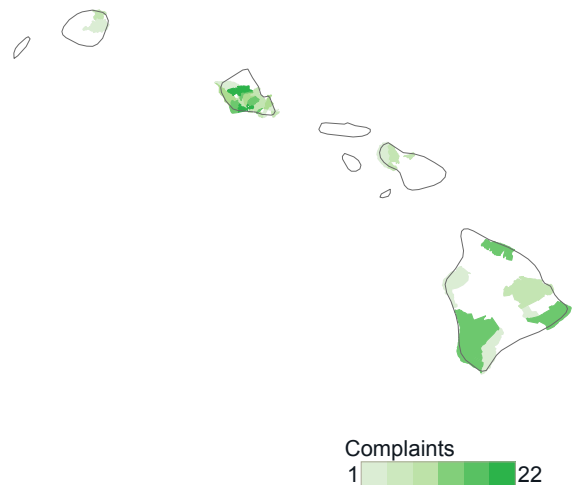
### TOP 5 PRODUCTS BY VOLUME IN 2018

	HI SM complaints	Product % in HI ■ SM ■ Non-SM	Top issue reported by HI SMs by product
Credit or consumer reporting	76	42% 45%	Incorrect information on your report 61% (46)
Debt collection	42	23% 19%	Attempts to collect debt not owed 29% (12)
Mortgage	20	11% 9%	Trouble during payment process 65% (13)
Credit card	8	4% 11%	Problem with a purchase shown on your statement 63% (5)
Checking or savings	7	4% 7%	Managing an account 71% (5)

### BRANCH OF SERVICE % IN 2018



### HI SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Iowa

124

Complaints received  
in 2018

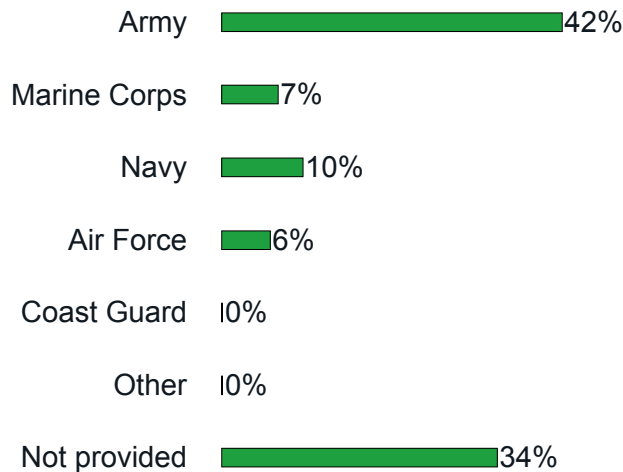
-11%

Complaints received  
2018 vs. 2017

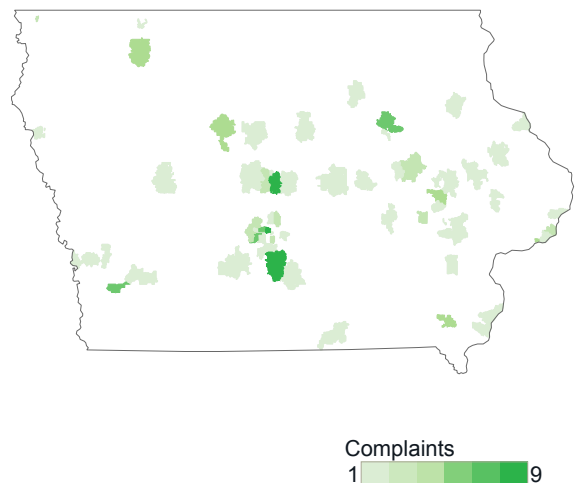
### TOP 5 PRODUCTS BY VOLUME IN 2018

	IA SM complaints	Product % in IA ■ SM ■ Non-SM	Top issue reported by IA SMs by product
Debt collection	36	<div> <div>29%</div> <div>33%</div> </div>	Communication tactics 33% (12)
Credit or consumer reporting	34	<div> <div>27%</div> <div>25%</div> </div>	Incorrect information on your report 47% (16)
Mortgage	19	<div> <div>15%</div> <div>9%</div> </div>	Trouble during payment process 68% (13)
Credit card	11	<div> <div>9%</div> <div>10%</div> </div>	Other features, terms, or problems 45% (5)
Student loan	8	<div> <div>6%</div> <div>5%</div> </div>	Dealing with your lender or servicer 100% (8)

### BRANCH OF SERVICE % IN 2018



### IA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Idaho

95

Complaints received  
in 2018

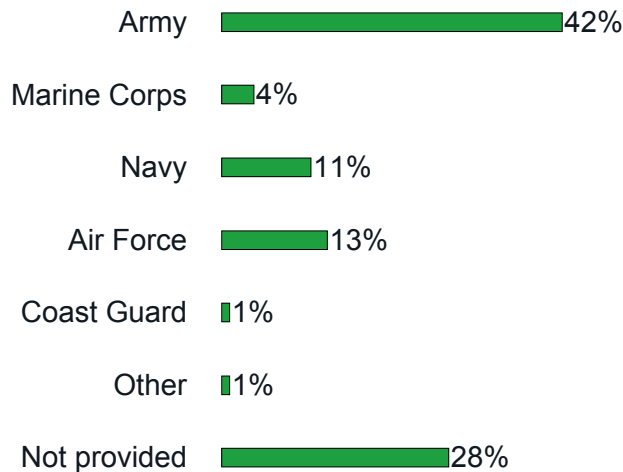
-1%

Complaints received  
2018 vs. 2017

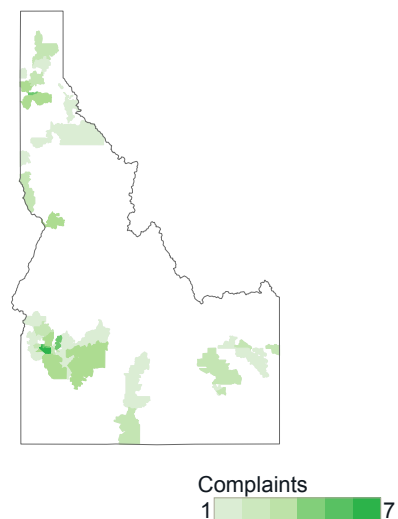
### TOP 5 PRODUCTS BY VOLUME IN 2018

	ID SM complaints	Product % in ID ■ SM ■ Non-SM	Top issue reported by ID SMs by product
Debt collection	28	<div> <div>29%</div> <div>28%</div> </div>	Attempts to collect debt not owed 50% (14)
Credit or consumer reporting	20	<div> <div>21%</div> <div>27%</div> </div>	Incorrect information on your report 40% (8)
Mortgage	14	<div> <div>15%</div> <div>9%</div> </div>	Trouble during payment process 64% (9)
Credit card	13	<div> <div>14%</div> <div>11%</div> </div>	Advertising and marketing, including promotional offers 31% (4)
Student loan	7	<div> <div>7%</div> <div>8%</div> </div>	Dealing with your lender or servicer 71% (5)

### BRANCH OF SERVICE % IN 2018



### ID SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

## COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Illinois

860

Complaints received  
in 2018

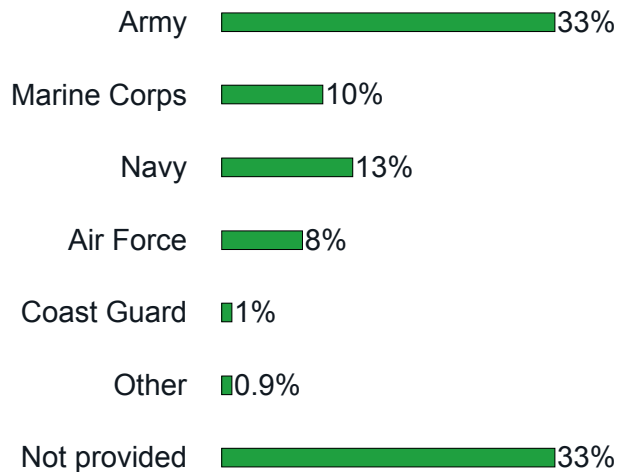
+5%

Complaints received  
2018 vs. 2017

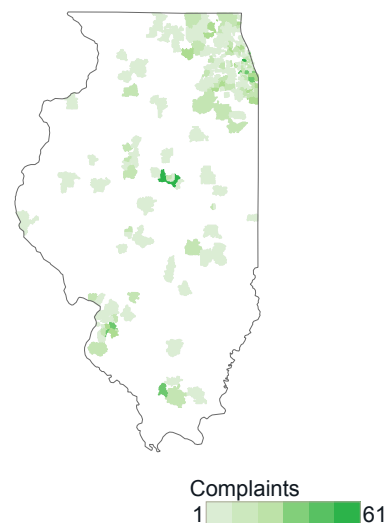
### TOP 5 PRODUCTS BY VOLUME IN 2018

	IL SM complaints	Product % in IL ■ SM ■ Non-SM	Top issue reported by IL SMs by product
Credit or consumer reporting	393	<div> <div>46%</div> <div>46%</div> </div>	Incorrect information on your report 41% (160)
Debt collection	196	<div> <div>23%</div> <div>22%</div> </div>	Attempts to collect debt not owed 44% (87)
Mortgage	78	<div> <div>9%</div> <div>7%</div> </div>	Trouble during payment process 41% (32)
Credit card	61	<div> <div>7%</div> <div>7%</div> </div>	Problem with a purchase shown on your statement 25% (15)
Checking or savings	50	<div> <div>6%</div> <div>8%</div> </div>	Managing an account 48% (24)

### BRANCH OF SERVICE % IN 2018



### IL SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.



# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Indiana

470

Complaints received  
in 2018

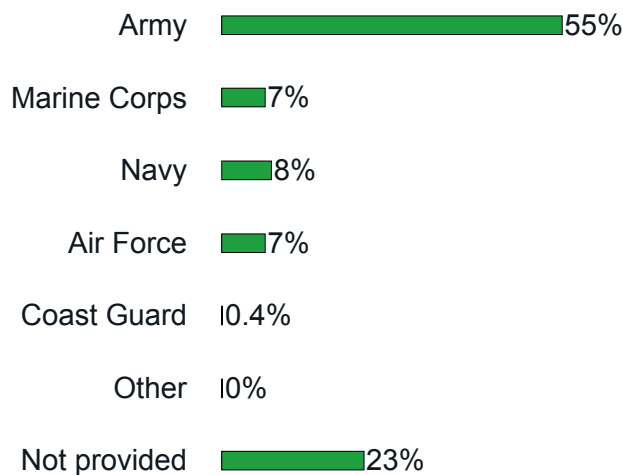
+17%

Complaints received  
2018 vs. 2017

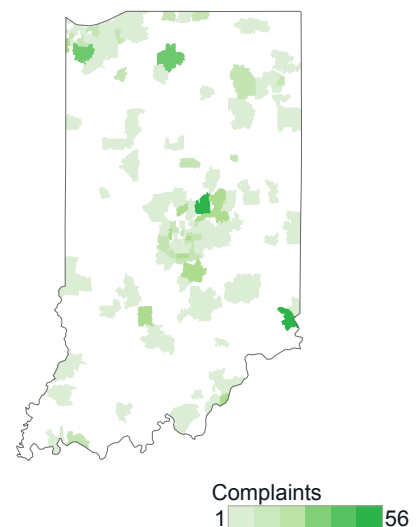
### TOP 5 PRODUCTS BY VOLUME IN 2018

	IN SM complaints	Product % in IN ■ SM ■ Non-SM	Top issue reported by IN SMs by product
Credit or consumer reporting	211	45% 33%	Incorrect information on your report 55% (117)
Debt collection	123	26% 29%	Attempts to collect debt not owed 47% (58)
Credit card	42	9% 8%	Problem with a purchase shown on your statement 33% (14)
Mortgage	38	8% 8%	Struggling to pay mortgage 32% (12)
Checking or savings	17	4% 7%	Managing an account 47% (8)

### BRANCH OF SERVICE % IN 2018



### IN SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Kansas

189

Complaints received  
in 2018

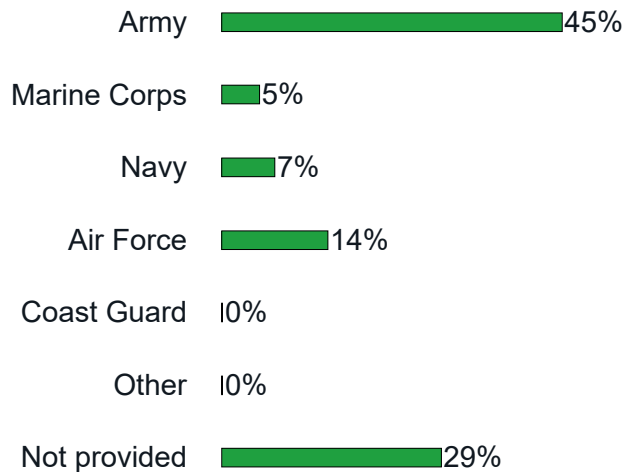
-19%

Complaints received  
2018 vs. 2017

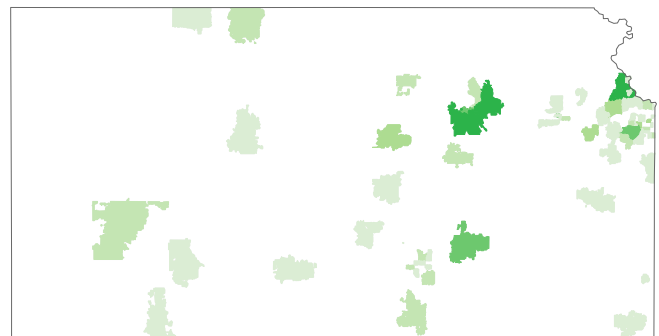
### TOP 5 PRODUCTS BY VOLUME IN 2018

	KS SM complaints	Product % in KS ■ SM ■ Non-SM	Top issue reported by KS SMs by product
Credit or consumer reporting	75	40% 29%	Incorrect information on your report 39% (29)
Debt collection	54	29% 34%	Attempts to collect debt not owed 37% (20)
Credit card	19	10% 8%	Problem with a purchase shown on your statement 37% (7)
Mortgage	17	9% 6%	Trouble during payment process 47% (8)
Money transfer or service, virtual currency	6	3% 2%	Fraud or scam 67% (4)

### BRANCH OF SERVICE % IN 2018



### KS SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 24

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Kentucky

299

Complaints received  
in 2018

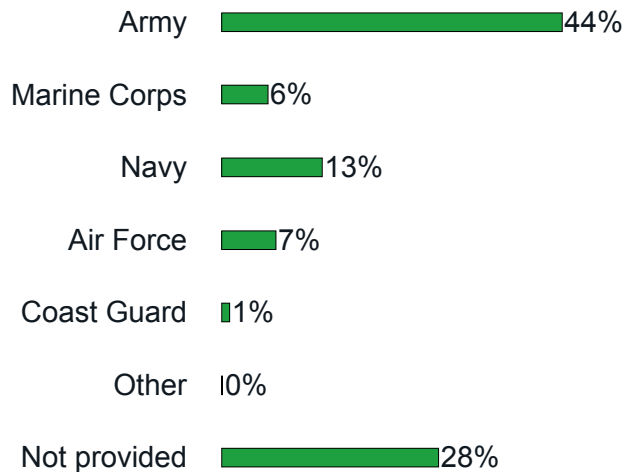
-11%

Complaints received  
2018 vs. 2017

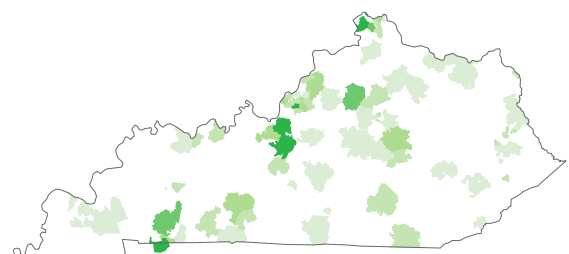
### TOP 5 PRODUCTS BY VOLUME IN 2018

	KY SM complaints	Product % in KY ■ SM ■ Non-SM	Top issue reported by KY SMs by product
Credit or consumer reporting	119	40% 33%	Incorrect information on your report 61% (73)
Debt collection	84	28% 32%	Attempts to collect debt not owed 52% (44)
Mortgage	25	8% 7%	Trouble during payment process 64% (16)
Student loan	18	6% 5%	Dealing with your lender or servicer 56% (10)
Credit card	17	6% 8%	Closing your account 24% (4)

### BRANCH OF SERVICE % IN 2018



### KY SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 20

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Louisiana

639

Complaints received  
in 2018

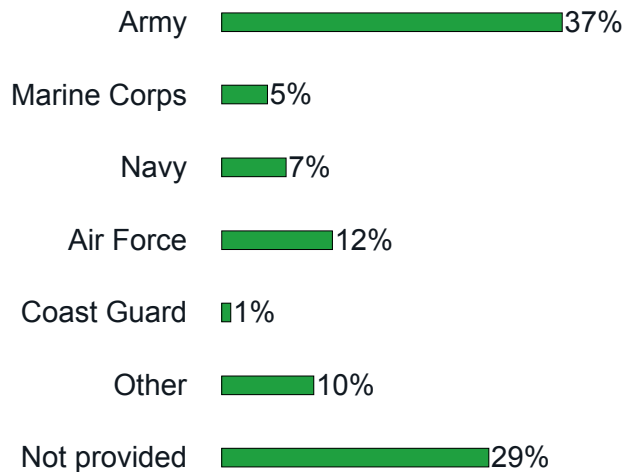
+48%

Complaints received  
2018 vs. 2017

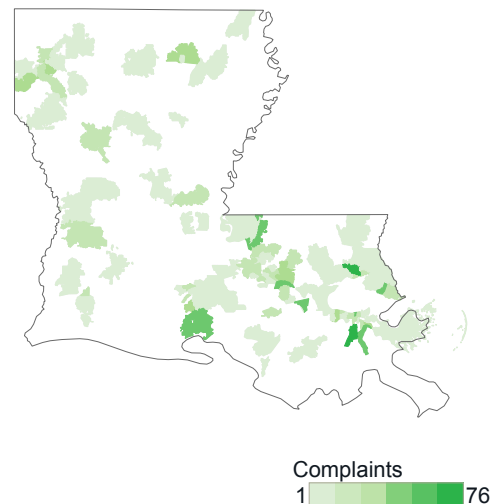
### TOP 5 PRODUCTS BY VOLUME IN 2018

	LA SM complaints	Product % in LA ■ SM ■ Non-SM	Top issue reported by LA SMs by product
Credit or consumer reporting	316	49% 43%	Incorrect information on your report 50% (157)
Debt collection	118	18% 29%	Attempts to collect debt not owed 47% (55)
Mortgage	73	11% 8%	Struggling to pay mortgage 33% (24)
Credit card	38	6% 5%	Fees or interest 24% (9)
Checking or savings	27	4% 5%	Managing an account 67% (18)

### BRANCH OF SERVICE % IN 2018



### LA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# Massachusetts

319

Complaints received  
in 2018

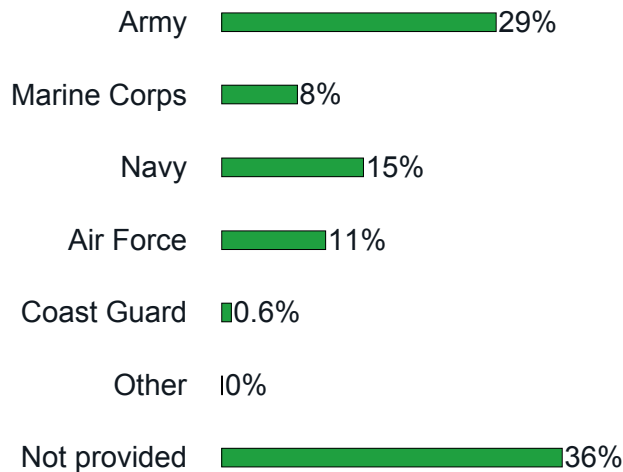
+10%

Complaints received  
2018 vs. 2017

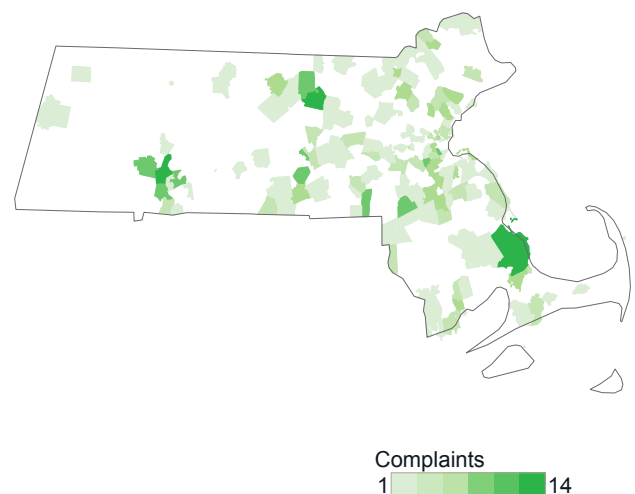
## TOP 5 PRODUCTS BY VOLUME IN 2018

	MA SM complaints	Product % in MA ■ SM ■ Non-SM	Top issue reported by MA SMs by product
Debt collection	76	<div> <div>24%</div> <div>21%</div> </div>	Attempts to collect debt not owed 39% (30)
Credit or consumer reporting	74	<div> <div>23%</div> <div>28%</div> </div>	Incorrect information on your report 61% (45)
Mortgage	48	<div> <div>15%</div> <div>14%</div> </div>	Trouble during payment process 42% (20)
Credit card	41	<div> <div>13%</div> <div>13%</div> </div>	Problem with a purchase shown on your statement 32% (13)
Checking or savings	25	<div> <div>8%</div> <div>10%</div> </div>	Managing an account 64% (16)

## BRANCH OF SERVICE % IN 2018



## MA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Maryland

945

Complaints received  
in 2018

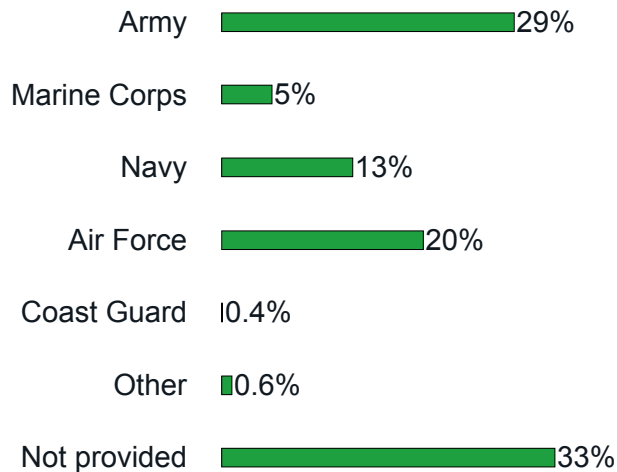
-3%

Complaints received  
2018 vs. 2017

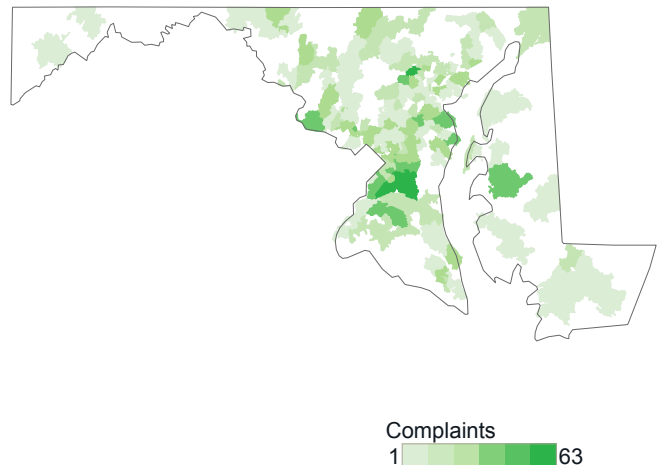
### TOP 5 PRODUCTS BY VOLUME IN 2018

	MD SM complaints	Product % in MD ■ SM ■ Non-SM	Top issue reported by MD SMs by product
Credit or consumer reporting	364	39% 34%	Incorrect information on your report 46% (167)
Debt collection	216	23% 23%	Attempts to collect debt not owed 44% (95)
Mortgage	123	13% 12%	Trouble during payment process 54% (67)
Checking or savings	64	7% 8%	Managing an account 59% (38)
Credit card	58	6% 9%	Fees or interest 26% (15)

### BRANCH OF SERVICE % IN 2018



### MD SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Maine

110

Complaints received  
in 2018

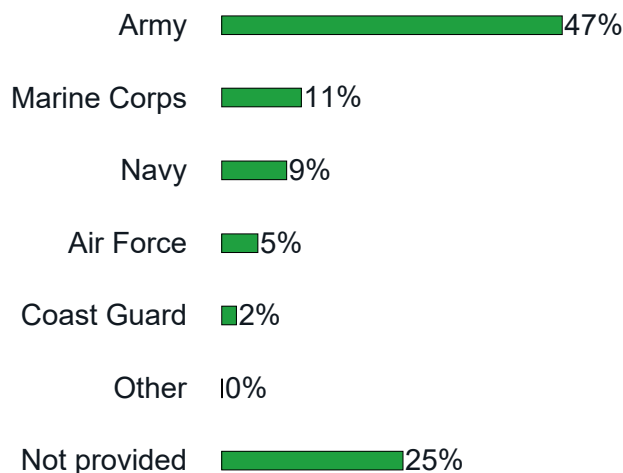
-1%

Complaints received  
2018 vs. 2017

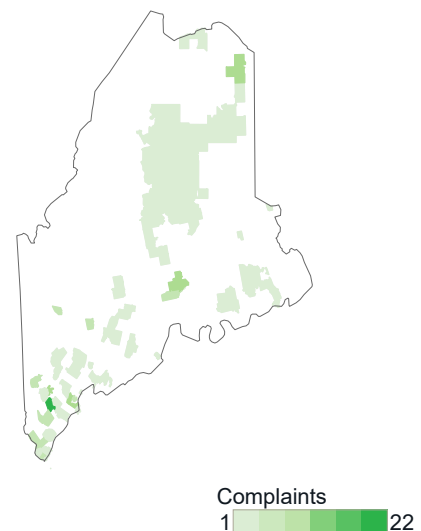
### TOP 5 PRODUCTS BY VOLUME IN 2018

	ME SM complaints	Product % in ME ■ SM ■ Non-SM	Top issue reported by ME SMs by product
Debt collection	43	<div> <div>39%</div> <div>29%</div> </div>	Took or threatened to take negative or legal action 33% (14)
Credit or consumer reporting	21	<div> <div>19%</div> <div>20%</div> </div>	Problem with a credit reporting company's investigation into an existing problem 48% (10)
Credit card	11	<div> <div>10%</div> <div>16%</div> </div>	Closing your account 27% (3)
Checking or savings	10	<div> <div>9%</div> <div>7%</div> </div>	Managing an account 90% (9)
Mortgage	8	<div> <div>7%</div> <div>13%</div> </div>	Applying for a mortgage or refinancing an existing mortgage 38% (3)

### BRANCH OF SERVICE % IN 2018



### ME SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Michigan

626

Complaints received  
in 2018

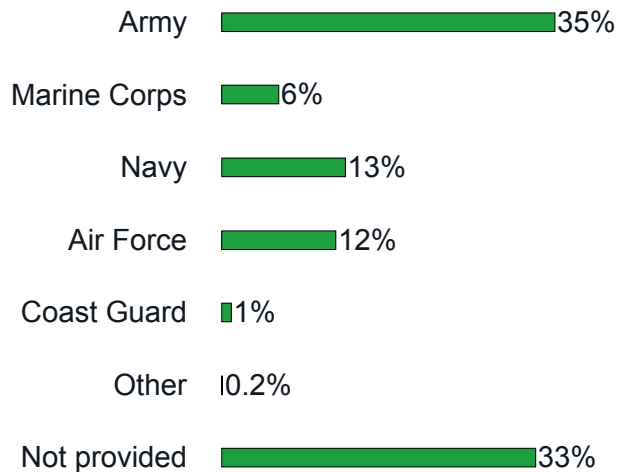
+11%

Complaints received  
2018 vs. 2017

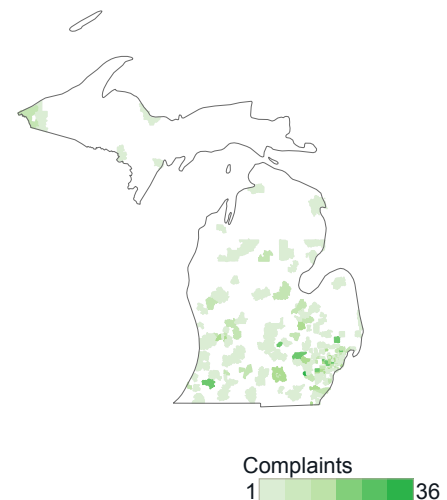
### TOP 5 PRODUCTS BY VOLUME IN 2018

	MI SM complaints	Product % in MI ■ SM ■ Non-SM	Top issue reported by MI SMs by product
Credit or consumer reporting	216	<div> <div>35%</div> <div>37%</div> </div>	Incorrect information on your report 53% (115)
Debt collection	205	<div> <div>33%</div> <div>27%</div> </div>	Attempts to collect debt not owed 43% (89)
Credit card	55	<div> <div>9%</div> <div>9%</div> </div>	Problem with a purchase shown on your statement 25% (14)
Mortgage	44	<div> <div>7%</div> <div>7%</div> </div>	Trouble during payment process 45% (20)
Checking or savings	36	<div> <div>6%</div> <div>7%</div> </div>	Managing an account 50% (18)

### BRANCH OF SERVICE % IN 2018



### MI SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.



# Minnesota

## 308

Complaints received  
in 2018

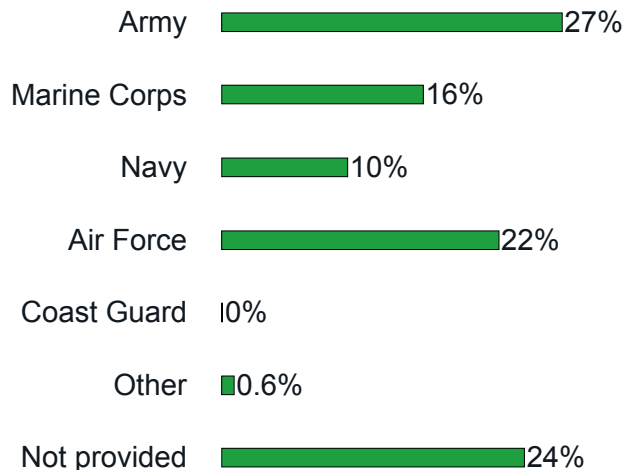
## -17%

Complaints received  
2018 vs. 2017

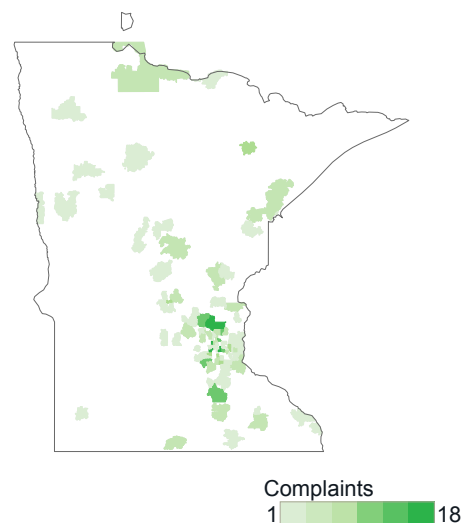
### TOP 5 PRODUCTS BY VOLUME IN 2018

	MN SM complaints	Product % in MN ■ SM    □ Non-SM	Top issue reported by MN SMs by product
Credit or consumer reporting	140	<div> <div style="width: 45%;">45%</div> <div style="width: 26%;">26%</div> </div>	Incorrect information on your report 54% (76)
Debt collection	57	<div> <div style="width: 19%;">19%</div> <div style="width: 23%;">23%</div> </div>	Attempts to collect debt not owed 35% (20)
Credit card	39	<div> <div style="width: 13%;">13%</div> <div style="width: 13%;">13%</div> </div>	Problem with a purchase shown on your statement 33% (13)
Checking or savings	19	<div> <div style="width: 6%;">6%</div> <div style="width: 10%;">10%</div> </div>	Managing an account 53% (10)
Mortgage	19	<div> <div style="width: 6%;">6%</div> <div style="width: 10%;">10%</div> </div>	Trouble during payment process 79% (15)

### BRANCH OF SERVICE % IN 2018



### MN SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Missouri

474

Complaints received  
in 2018

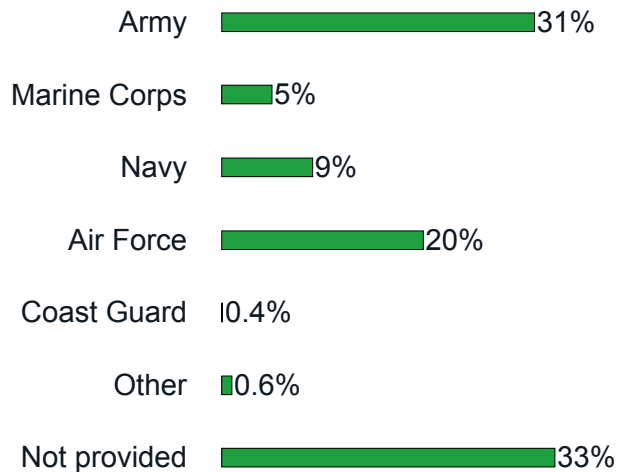
+14%

Complaints received  
2018 vs. 2017

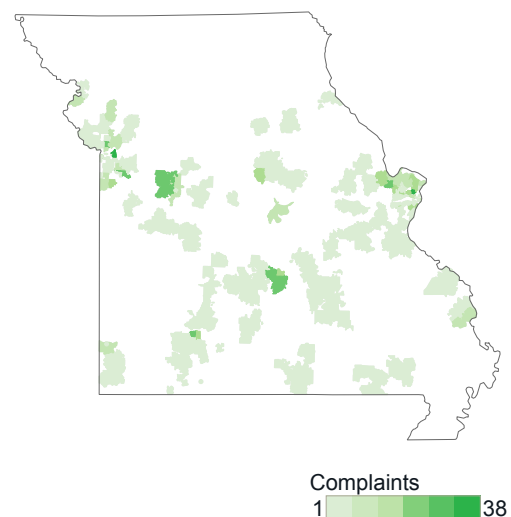
### TOP 5 PRODUCTS BY VOLUME IN 2018

	MO SM complaints	Product % in MO ■ SM    □ Non-SM	Top issue reported by MO SMs by product
Debt collection	179	<div> <div style="width: 38%;">38%</div> <div style="width: 26%;">26%</div> </div>	Attempts to collect debt not owed 32% (58)
Credit or consumer reporting	156	<div> <div style="width: 33%;">33%</div> <div style="width: 42%;">42%</div> </div>	Incorrect information on your report 45% (70)
Mortgage	35	<div> <div style="width: 7%;">7%</div> <div style="width: 7%;">7%</div> </div>	Trouble during payment process 40% (14)
Credit card	34	<div> <div style="width: 7%;">7%</div> <div style="width: 7%;">7%</div> </div>	Fees or interest 29% (10)
Checking or savings	17	<div> <div style="width: 4%;">4%</div> <div style="width: 6%;">6%</div> </div>	Managing an account 71% (12)

### BRANCH OF SERVICE % IN 2018



### MO SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Mississippi

376

Complaints received  
in 2018

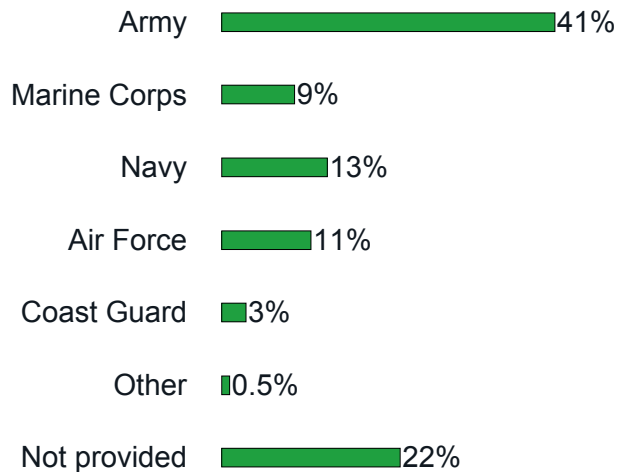
+47%

Complaints received  
2018 vs. 2017

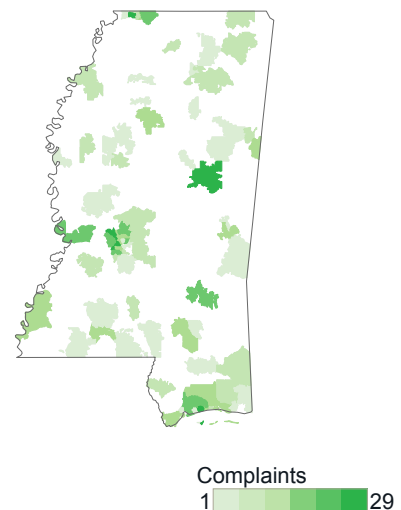
### TOP 5 PRODUCTS BY VOLUME IN 2018

	MS SM complaints	Product % in MS ■ SM ■ Non-SM	Top issue reported by MS SMs by product
Credit or consumer reporting	164	<div> <div>44%</div> <div>54%</div> </div>	Incorrect information on your report 42% (69)
Debt collection	109	<div> <div>29%</div> <div>21%</div> </div>	Attempts to collect debt not owed 38% (41)
Mortgage	36	<div> <div>10%</div> <div>5%</div> </div>	Trouble during payment process 44% (16)
Checking or savings	18	<div> <div>5%</div> <div>3%</div> </div>	Managing an account 50% (9)
Credit card	18	<div> <div>5%</div> <div>5%</div> </div>	Fees or interest 22% (4)

### BRANCH OF SERVICE % IN 2018



### MS SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Montana

55

Complaints received  
in 2018

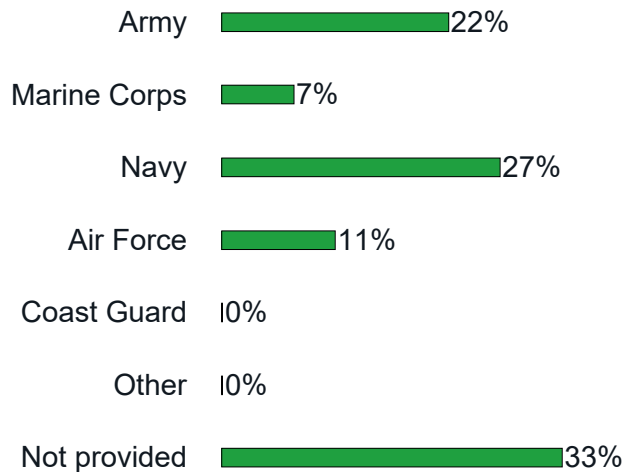
-28%

Complaints received  
2018 vs. 2017

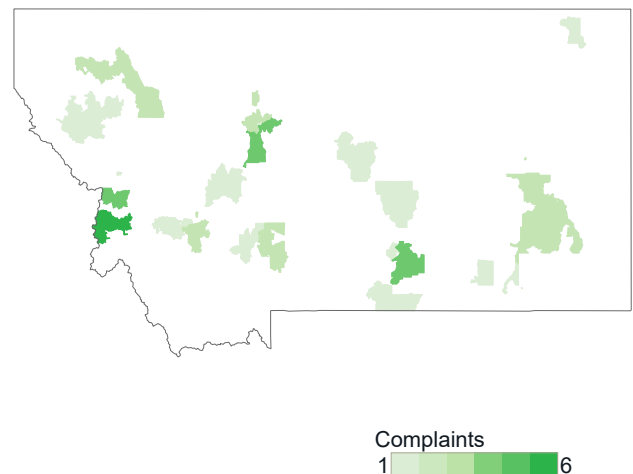
### TOP 5 PRODUCTS BY VOLUME IN 2018

	MT SM complaints	Product % in MT ■ SM ■ Non-SM	Top issue reported by MT SMs by product
Debt collection	26	47% 29%	Attempts to collect debt not owed 58% (15)
Credit card	9	16% 8%	Problem with a purchase shown on your statement 33% (3)
Credit or consumer reporting	8	15% 28%	Problem with a credit reporting company's investigation into an existing problem 63% (5)
Mortgage	5	9% 10%	Applying for a mortgage or refinancing an existing mortgage 40% (2)
Vehicle loan or lease	4	7% 3%	Managing the loan or lease 50% (2)

### BRANCH OF SERVICE % IN 2018



### MT SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## North Carolina

1,220

Complaints received  
in 2018

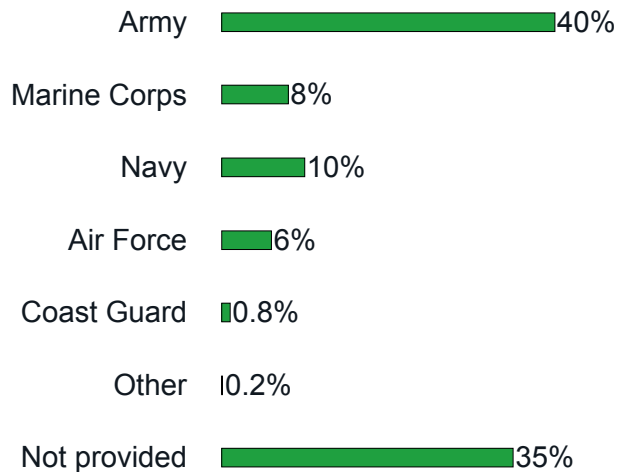
-1%

Complaints received  
2018 vs. 2017

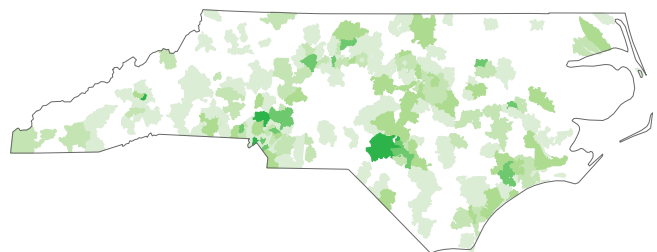
### TOP 5 PRODUCTS BY VOLUME IN 2018

	NC SM complaints	Product % in NC ■ SM ■ Non-SM	Top issue reported by NC SMs by product
Credit or consumer reporting	497	<div> <div>41%</div> <div>51%</div> </div>	Incorrect information on your report 61% (303)
Debt collection	287	<div> <div>24%</div> <div>22%</div> </div>	Attempts to collect debt not owed 43% (122)
Mortgage	123	<div> <div>10%</div> <div>7%</div> </div>	Struggling to pay mortgage 40% (49)
Credit card	107	<div> <div>9%</div> <div>6%</div> </div>	Problem with a purchase shown on your statement 23% (25)
Checking or savings	56	<div> <div>5%</div> <div>6%</div> </div>	Managing an account 54% (30)

### BRANCH OF SERVICE % IN 2018



### NC SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 55

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# North Dakota

## 26

Complaints received  
in 2018

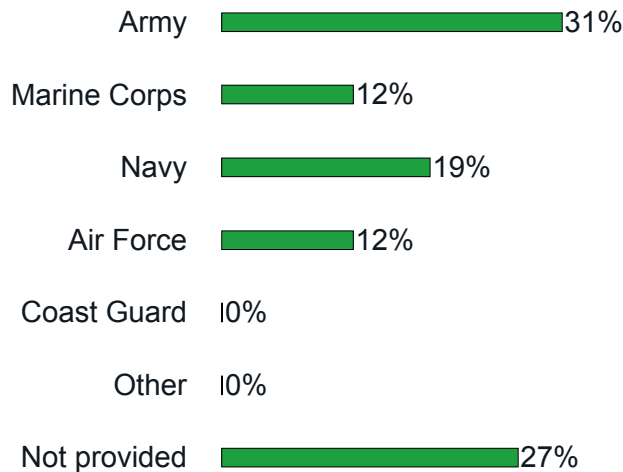
## -84%

Complaints received  
2018 vs. 2017

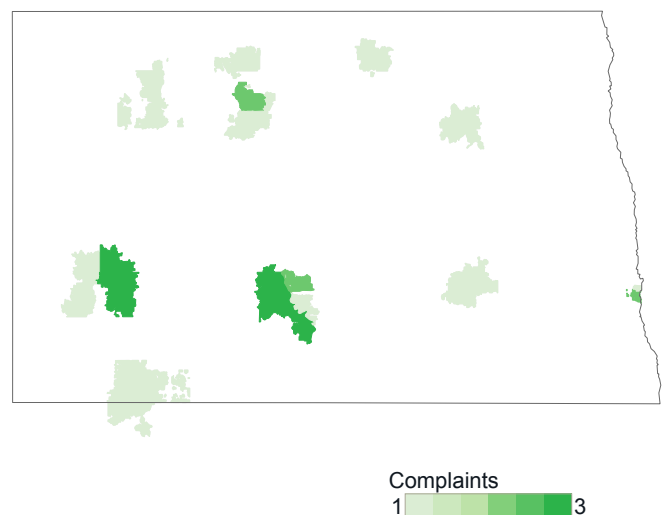
### TOP 5 PRODUCTS BY VOLUME IN 2018

	ND SM complaints	Product % in ND ■ SM ■ Non-SM	Top issue reported by ND SMs by product
Credit or consumer reporting	6	<div> <div>23%</div> <div>30%</div> </div>	Incorrect information on your report 83% (5)
Student loan	6	<div> <div>23%</div> <div>5%</div> </div>	Dealing with your lender or servicer 67% (4)
Debt collection	5	<div> <div>19%</div> <div>41%</div> </div>	Written notification about debt 60% (3)
Credit card	3	<div> <div>12%</div> <div>9%</div> </div>	Getting a credit card 33% (1)
Mortgage	3	<div> <div>12%</div> <div>5%</div> </div>	Trouble during payment process 67% (2)

### BRANCH OF SERVICE % IN 2018



### ND SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Nebraska

73

Complaints received  
in 2018

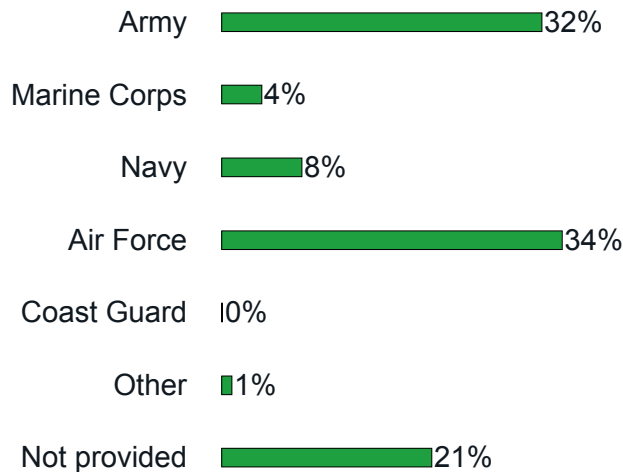
-39%

Complaints received  
2018 vs. 2017

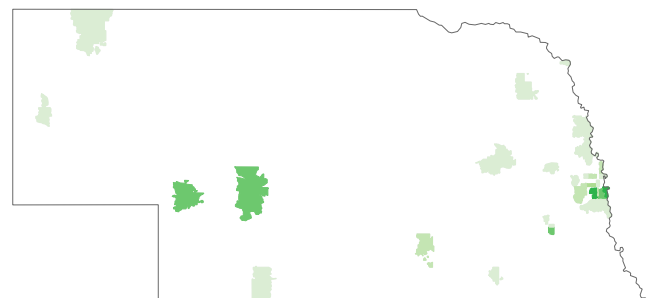
### TOP 5 PRODUCTS BY VOLUME IN 2018

	NE SM complaints	Product % in NE ■ SM ■ Non-SM	Top issue reported by NE SMs by product
Debt collection	26	<div> <div>36%</div> <div>25%</div> </div>	Attempts to collect debt not owed 23% (6)
Credit or consumer reporting	11	<div> <div>15%</div> <div>26%</div> </div>	Incorrect information on your report 55% (6)
Mortgage	11	<div> <div>15%</div> <div>9%</div> </div>	Trouble during payment process 45% (5)
Credit card	6	<div> <div>8%</div> <div>13%</div> </div>	Problem with a purchase shown on your statement 50% (3)
Checking or savings	5	<div> <div>7%</div> <div>8%</div> </div>	Confusing or missing disclosures 40% (2)

### BRANCH OF SERVICE % IN 2018



### NE SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 7

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# New Hampshire

91

Complaints received  
in 2018

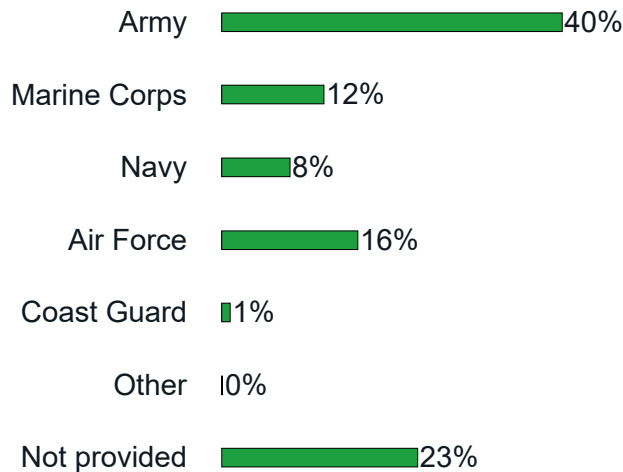
+30%

Complaints received  
2018 vs. 2017

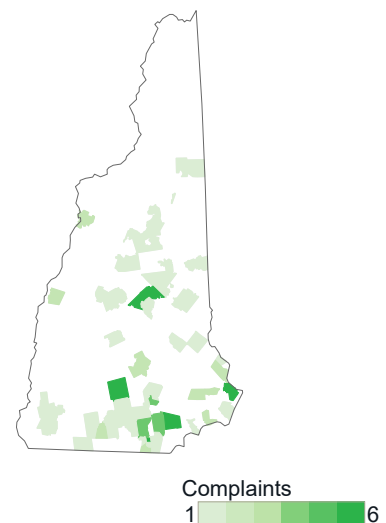
## TOP 5 PRODUCTS BY VOLUME IN 2018

	NH SM complaints	Product % in NH ■ SM ■ Non-SM	Top issue reported by NH SMs by product
Debt collection	30	<div> <div>33%</div> <div>22%</div> </div>	Attempts to collect debt not owed 43% (13)
Credit or consumer reporting	22	<div> <div>24%</div> <div>24%</div> </div>	Incorrect information on your report 68% (15)
Credit card	12	<div> <div>13%</div> <div>12%</div> </div>	Fees or interest 33% (4)
Mortgage	11	<div> <div>12%</div> <div>16%</div> </div>	Trouble during payment process 55% (6)
Checking or savings	5	<div> <div>5%</div> <div>8%</div> </div>	Problem with a lender or other company charging your account 80% (4)

## BRANCH OF SERVICE % IN 2018



## NH SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.



# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## New Jersey

710

Complaints received  
in 2018

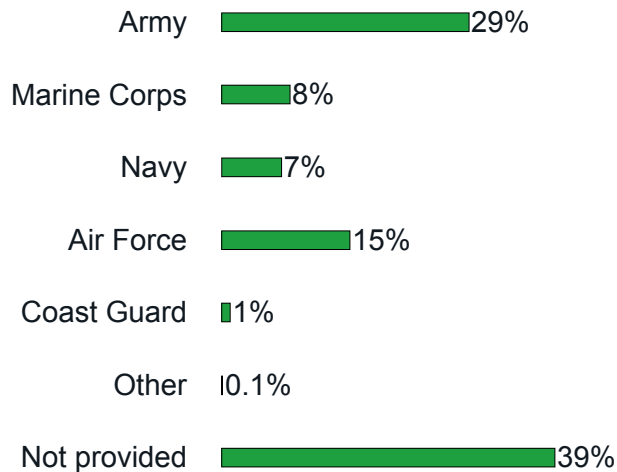
+20%

Complaints received  
2018 vs. 2017

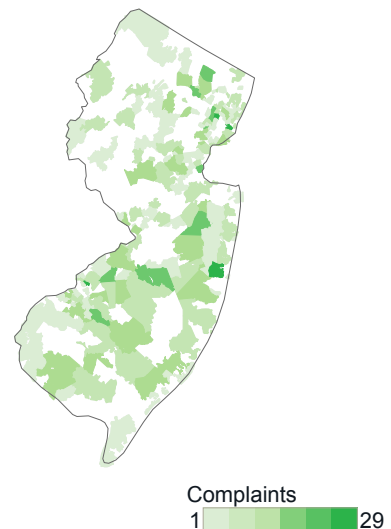
### TOP 5 PRODUCTS BY VOLUME IN 2018

	NJ SM complaints	Product % in NJ ■ SM ■ Non-SM	Top issue reported by NJ SMs by product
Credit or consumer reporting	241	<div> <div>34%</div> <div>36%</div> </div>	Incorrect information on your report 65% (157)
Debt collection	181	<div> <div>25%</div> <div>22%</div> </div>	Attempts to collect debt not owed 34% (61)
Mortgage	108	<div> <div>15%</div> <div>13%</div> </div>	Trouble during payment process 48% (52)
Credit card	67	<div> <div>9%</div> <div>10%</div> </div>	Problem with a purchase shown on your statement 18% (12)
Checking or savings	40	<div> <div>6%</div> <div>9%</div> </div>	Managing an account 73% (29)

### BRANCH OF SERVICE % IN 2018



### NJ SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# New Mexico

## 162

Complaints received  
in 2018

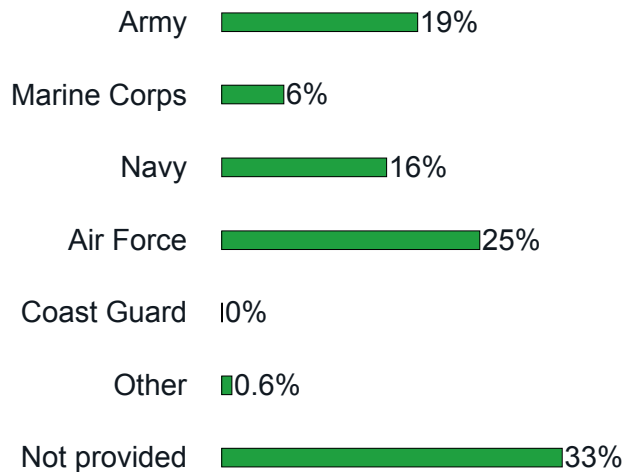
## -20%

Complaints received  
2018 vs. 2017

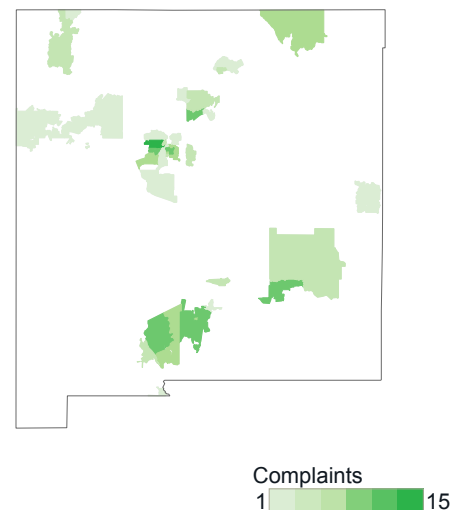
### TOP 5 PRODUCTS BY VOLUME IN 2018

	NM SM complaints	Product % in NM ■ SM    □ Non-SM	Top issue reported by NM SMs by product
Debt collection	54	<div> <div style="width: 33%;">33%</div> <div style="width: 27%;">27%</div> </div>	Attempts to collect debt not owed 39% (21)
Credit or consumer reporting	35	<div> <div style="width: 22%;">22%</div> <div style="width: 38%;">38%</div> </div>	Incorrect information on your report 60% (21)
Checking or savings	19	<div> <div style="width: 12%;">12%</div> <div style="width: 6%;">6%</div> </div>	Managing an account 53% (10)
Mortgage	19	<div> <div style="width: 12%;">12%</div> <div style="width: 10%;">10%</div> </div>	Trouble during payment process 47% (9)
Credit card	16	<div> <div style="width: 10%;">10%</div> <div style="width: 8%;">8%</div> </div>	Fees or interest 31% (5)

### BRANCH OF SERVICE % IN 2018



### NM SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Nevada

535

Complaints received  
in 2018

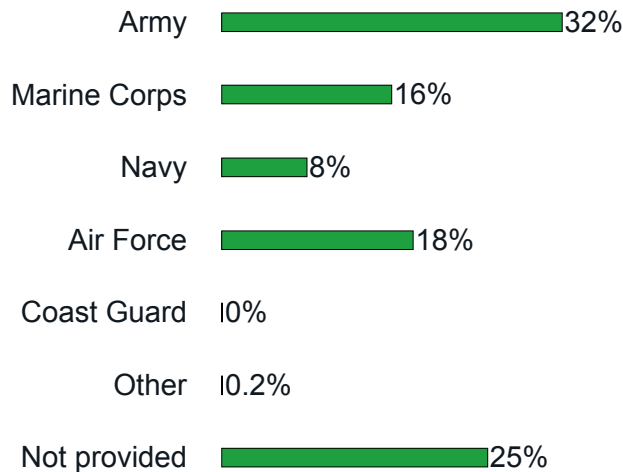
+19%

Complaints received  
2018 vs. 2017

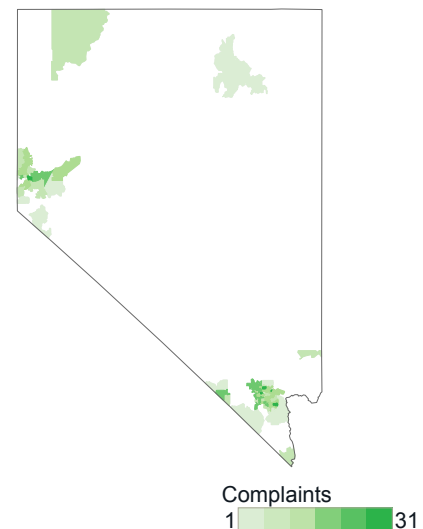
### TOP 5 PRODUCTS BY VOLUME IN 2018

	NV SM complaints	Product % in NV ■ SM ■ Non-SM	Top issue reported by NV SMs by product
Credit or consumer reporting	194	<div> <div>36%</div> <div>39%</div> </div>	Incorrect information on your report 53% (103)
Debt collection	145	<div> <div>27%</div> <div>25%</div> </div>	Attempts to collect debt not owed 44% (64)
Mortgage	75	<div> <div>14%</div> <div>7%</div> </div>	Trouble during payment process 53% (40)
Credit card	46	<div> <div>9%</div> <div>9%</div> </div>	Fees or interest 26% (12)
Checking or savings	29	<div> <div>5%</div> <div>9%</div> </div>	Managing an account 48% (14)

### BRANCH OF SERVICE % IN 2018



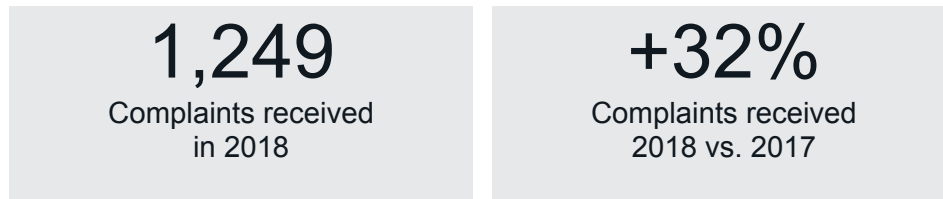
### NV SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

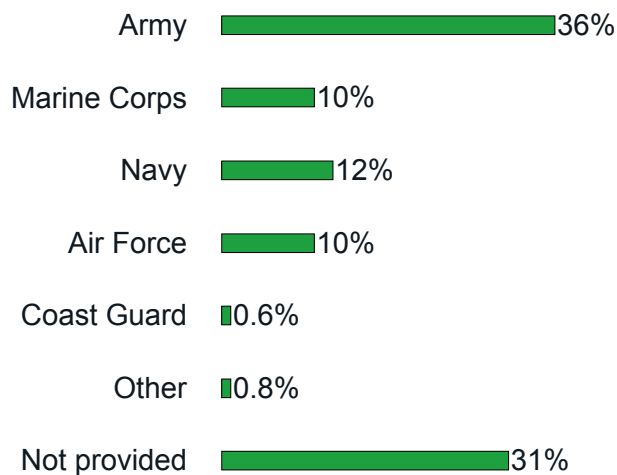
## New York



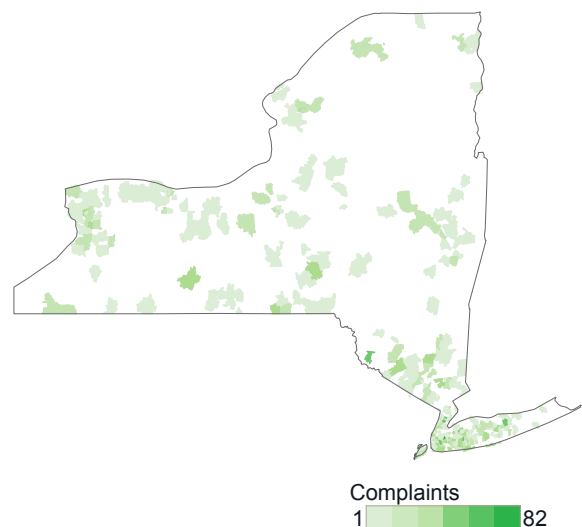
### TOP 5 PRODUCTS BY VOLUME IN 2018

	NY SM complaints	Product % in NY ■ SM    □ Non-SM	Top issue reported by NY SMs by product
Credit or consumer reporting	549	<div> <div>44%</div> <div>37%</div> </div>	Incorrect information on your report 70% (384)
Debt collection	242	<div> <div>19%</div> <div>21%</div> </div>	Attempts to collect debt not owed 43% (104)
Mortgage	192	<div> <div>15%</div> <div>9%</div> </div>	Struggling to pay mortgage 60% (115)
Credit card	82	<div> <div>7%</div> <div>12%</div> </div>	Problem with a purchase shown on your statement 18% (15)
Checking or savings	72	<div> <div>6%</div> <div>11%</div> </div>	Managing an account 63% (45)

### BRANCH OF SERVICE % IN 2018



### NY SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Ohio

958

Complaints received  
in 2018

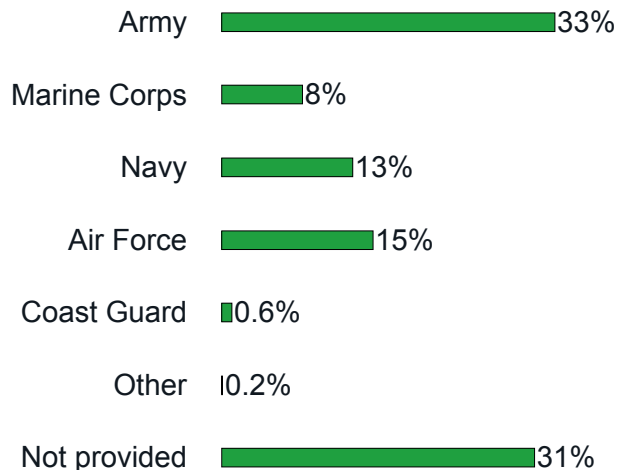
+1%

Complaints received  
2018 vs. 2017

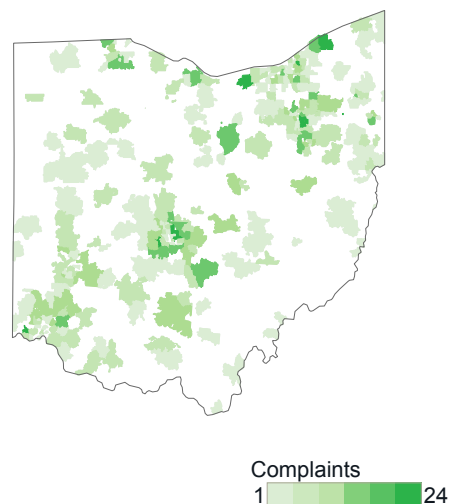
### TOP 5 PRODUCTS BY VOLUME IN 2018

	OH SM complaints	Product % in OH ■ SM    □ Non-SM	Top issue reported by OH SMs by product
Credit or consumer reporting	284	<div> <div style="width: 30%;">30%</div> <div style="width: 35%;">35%</div> </div>	Incorrect information on your report 49% (139)
Debt collection	248	<div> <div style="width: 26%;">26%</div> <div style="width: 27%;">27%</div> </div>	Attempts to collect debt not owed 35% (86)
Credit card	108	<div> <div style="width: 11%;">11%</div> <div style="width: 10%;">10%</div> </div>	Problem with a purchase shown on your statement 25% (27)
Mortgage	75	<div> <div style="width: 8%;">8%</div> <div style="width: 7%;">7%</div> </div>	Trouble during payment process 49% (37)
Payday loan	59	<div> <div style="width: 6%;">6%</div> <div style="width: 1%;">1%</div> </div>	Struggling to pay your loan 78% (46)

### BRANCH OF SERVICE % IN 2018



### OH SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Oklahoma

317

Complaints received  
in 2018

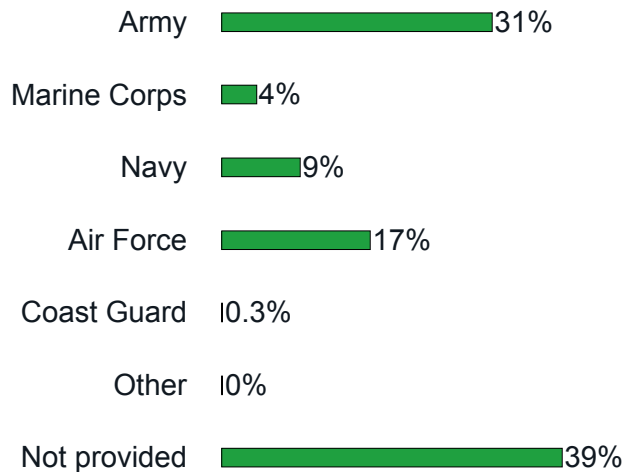
+17%

Complaints received  
2018 vs. 2017

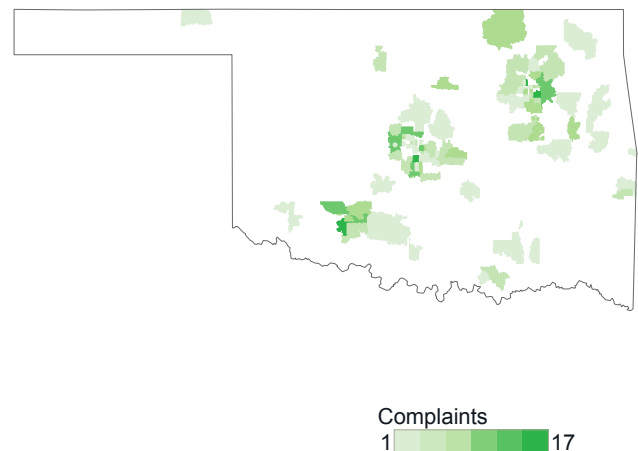
### TOP 5 PRODUCTS BY VOLUME IN 2018

	OK SM complaints	Product % in OK ■ SM    □ Non-SM	Top issue reported by OK SMs by product
Debt collection	110	<div> <div>35%</div> <div>32%</div> </div>	Attempts to collect debt not owed 34% (37)
Credit or consumer reporting	103	<div> <div>32%</div> <div>29%</div> </div>	Incorrect information on your report 51% (53)
Credit card	27	<div> <div>9%</div> <div>9%</div> </div>	Closing your account 26% (7)
Mortgage	22	<div> <div>7%</div> <div>9%</div> </div>	Trouble during payment process 59% (13)
Student loan	13	<div> <div>4%</div> <div>4%</div> </div>	Dealing with your lender or servicer 46% (6)

### BRANCH OF SERVICE % IN 2018



### OK SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Oregon

280

Complaints received  
in 2018

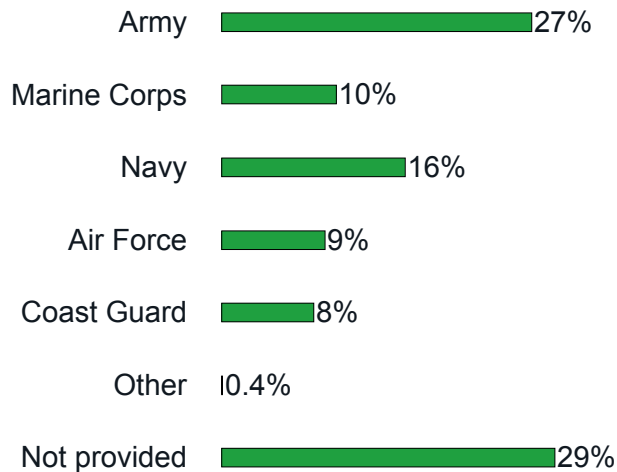
-12%

Complaints received  
2018 vs. 2017

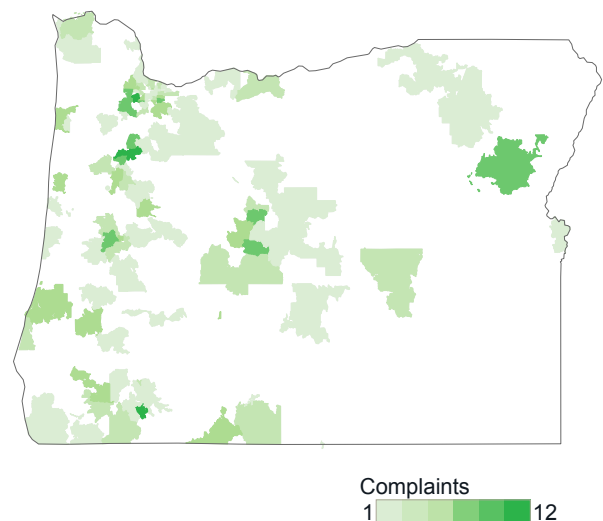
### TOP 5 PRODUCTS BY VOLUME IN 2018

	OR SM complaints	Product % in OR ■ SM ■ Non-SM	Top issue reported by OR SMs by product
Debt collection	91	<div> <div>33%</div> <div>27%</div> </div>	Attempts to collect debt not owed 34% (31)
Credit or consumer reporting	65	<div> <div>23%</div> <div>25%</div> </div>	Incorrect information on your report 51% (33)
Mortgage	45	<div> <div>16%</div> <div>11%</div> </div>	Trouble during payment process 64% (29)
Checking or savings	22	<div> <div>8%</div> <div>9%</div> </div>	Managing an account 55% (12)
Credit card	22	<div> <div>8%</div> <div>14%</div> </div>	Other features, terms, or problems 27% (6)

### BRANCH OF SERVICE % IN 2018



### OR SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# Pennsylvania

## 1,071

Complaints received  
in 2018

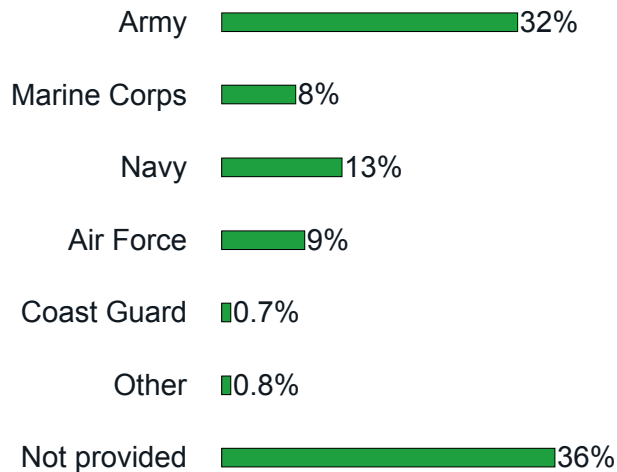
## +40%

Complaints received  
2018 vs. 2017

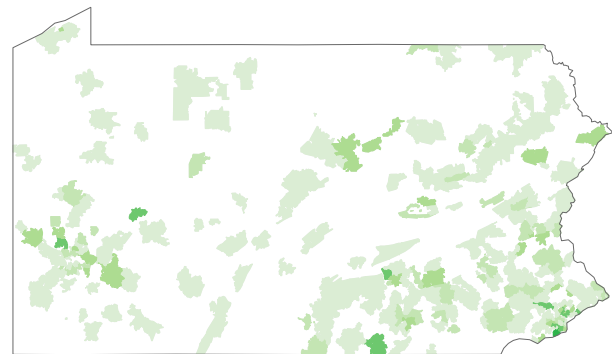
### TOP 5 PRODUCTS BY VOLUME IN 2018

	PA SM complaints	Product % in PA ■ SM    □ Non-SM	Top issue reported by PA SMs by product
Credit or consumer reporting	402	<div> <div>38%</div> <div>37%</div> </div>	Incorrect information on your report 65% (263)
Debt collection	255	<div> <div>24%</div> <div>23%</div> </div>	Attempts to collect debt not owed 35% (88)
Mortgage	156	<div> <div>15%</div> <div>9%</div> </div>	Struggling to pay mortgage 53% (82)
Credit card	76	<div> <div>7%</div> <div>9%</div> </div>	Problem with a purchase shown on your statement 36% (27)
Checking or savings	69	<div> <div>6%</div> <div>9%</div> </div>	Managing an account 64% (44)

### BRANCH OF SERVICE % IN 2018



### PA SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 54

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.



# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Rhode Island

75

Complaints received  
in 2018

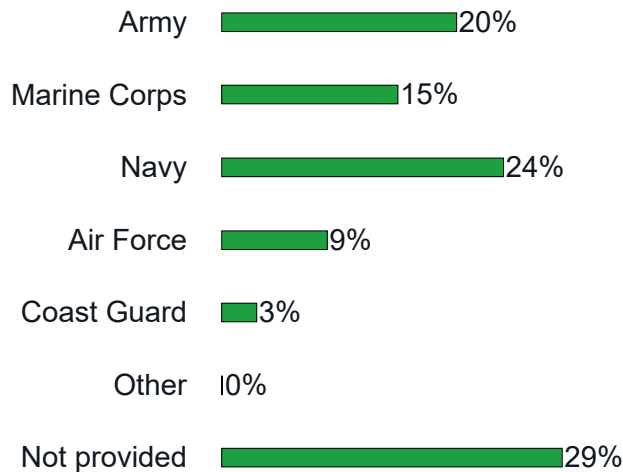
-18%

Complaints received  
2018 vs. 2017

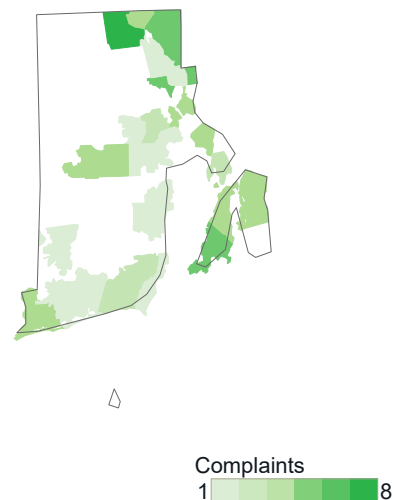
### TOP 5 PRODUCTS BY VOLUME IN 2018

	RI SM complaints	Product % in RI ■ SM ■ Non-SM	Top issue reported by RI SMs by product
Debt collection	28	<div> <div>37%</div> <div>22%</div> </div>	Attempts to collect debt not owed 43% (12)
Credit or consumer reporting	10	<div> <div>13%</div> <div>30%</div> </div>	Problem with a credit reporting company's investigation into an existing problem 50% (5)
Mortgage	9	<div> <div>12%</div> <div>12%</div> </div>	Struggling to pay mortgage 56% (5)
Student loan	8	<div> <div>11%</div> <div>3%</div> </div>	Dealing with your lender or servicer 100% (8)
Credit card	6	<div> <div>8%</div> <div>13%</div> </div>	Fees or interest 33% (2)

### BRANCH OF SERVICE % IN 2018



### RI SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# South Carolina

## 781

Complaints received  
in 2018

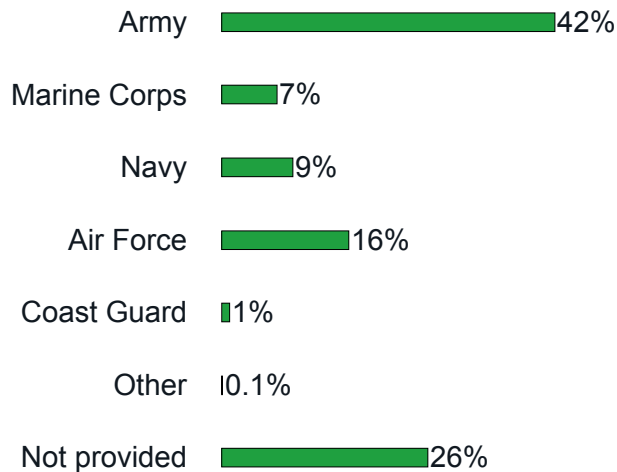
## +10%

Complaints received  
2018 vs. 2017

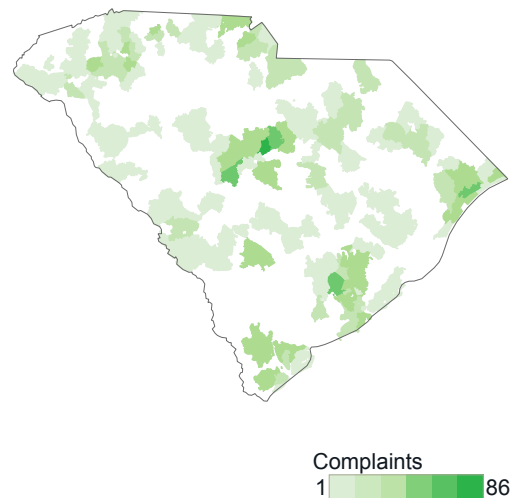
### TOP 5 PRODUCTS BY VOLUME IN 2018

	SC SM complaints	Product % in SC ■ SM    □ Non-SM	Top issue reported by SC SMs by product
Credit or consumer reporting	366	<div> <div style="width: 47%;">47%</div> <div style="width: 49%;">49%</div> </div>	Incorrect information on your report 59% (217)
Debt collection	178	<div> <div style="width: 23%;">23%</div> <div style="width: 25%;">25%</div> </div>	Attempts to collect debt not owed 39% (70)
Mortgage	69	<div> <div style="width: 9%;">9%</div> <div style="width: 7%;">7%</div> </div>	Trouble during payment process 74% (51)
Credit card	45	<div> <div style="width: 6%;">6%</div> <div style="width: 5%;">5%</div> </div>	Problem with a purchase shown on your statement 29% (13)
Checking or savings	34	<div> <div style="width: 4%;">4%</div> <div style="width: 4%;">4%</div> </div>	Managing an account 65% (22)

### BRANCH OF SERVICE % IN 2018



### SC SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## South Dakota

44

Complaints received  
in 2018

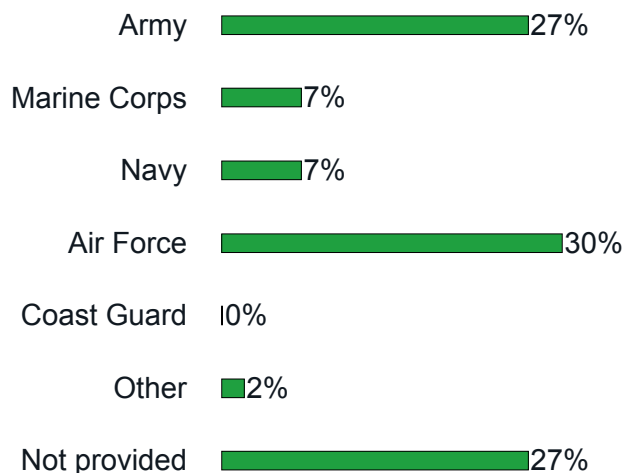
-14%

Complaints received  
2018 vs. 2017

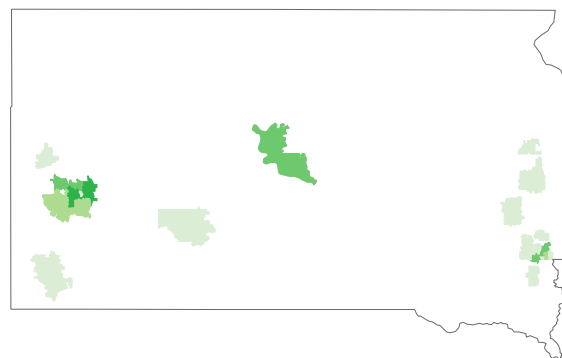
### TOP 5 PRODUCTS BY VOLUME IN 2018

	SD SM complaints	Product % in SD ■ SM ■ Non-SM	Top issue reported by SD SMs by product
Debt collection	15	<div> <div>34%</div> <div>35%</div> </div>	Written notification about debt 27% (4)
Vehicle loan or lease	9	<div> <div>20%</div> <div>5%</div> </div>	Managing the loan or lease 44% (4)
Credit or consumer reporting	8	<div> <div>18%</div> <div>21%</div> </div>	Improper use of your report 50% (4)
Checking or savings	5	<div> <div>11%</div> <div>10%</div> </div>	Managing an account 60% (3)
Credit card	3	<div> <div>7%</div> <div>8%</div> </div>	Other features, terms, or problems 67% (2)

### BRANCH OF SERVICE % IN 2018



### SD SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 4

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Tennessee

804

Complaints received  
in 2018

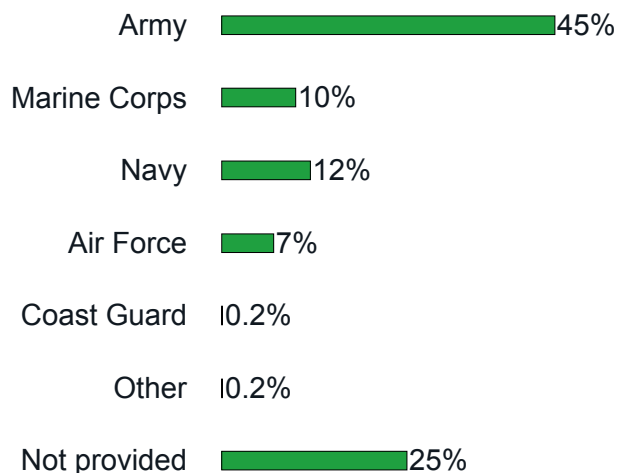
+24%

Complaints received  
2018 vs. 2017

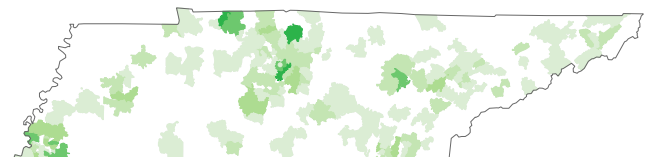
### TOP 5 PRODUCTS BY VOLUME IN 2018

	TN SM complaints	Product % in TN ■ SM ■ Non-SM	Top issue reported by TN SMs by product
Credit or consumer reporting	348	<div> <div>43%</div> <div>42%</div> </div>	Incorrect information on your report 63% (218)
Debt collection	229	<div> <div>28%</div> <div>25%</div> </div>	Attempts to collect debt not owed 36% (82)
Mortgage	76	<div> <div>9%</div> <div>9%</div> </div>	Trouble during payment process 49% (37)
Credit card	48	<div> <div>6%</div> <div>6%</div> </div>	Problem with a purchase shown on your statement 25% (12)
Student loan	21	<div> <div>3%</div> <div>3%</div> </div>	Dealing with your lender or servicer 62% (13)

### BRANCH OF SERVICE % IN 2018



### TN SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 68

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Texas

**3,741**

Complaints received  
in 2018

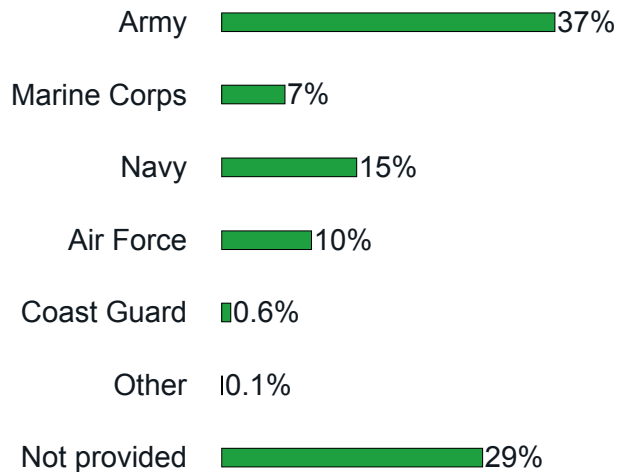
**+21%**

Complaints received  
2018 vs. 2017

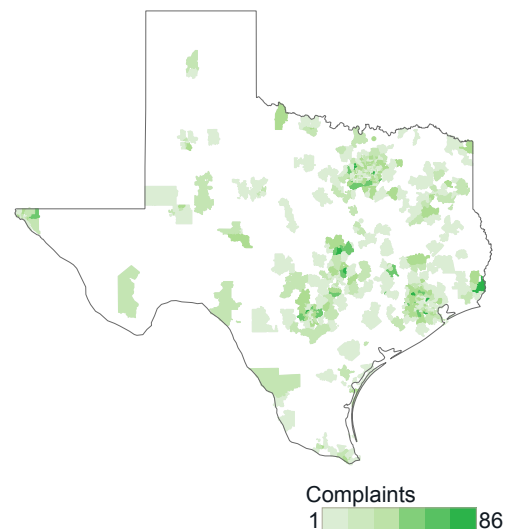
### TOP 5 PRODUCTS BY VOLUME IN 2018

	TX SM complaints	Product % in TX ■ SM    □ Non-SM	Top issue reported by TX SMs by product
Credit or consumer reporting	1,510	<div> <div style="width: 40%;">40%</div> <div style="width: 40%;">40%</div> </div>	Incorrect information on your report 49% (742)
Debt collection	1,109	<div> <div style="width: 30%;">30%</div> <div style="width: 32%;">32%</div> </div>	Attempts to collect debt not owed 39% (435)
Mortgage	330	<div> <div style="width: 9%;">9%</div> <div style="width: 6%;">6%</div> </div>	Trouble during payment process 52% (170)
Credit card	241	<div> <div style="width: 6%;">6%</div> <div style="width: 7%;">7%</div> </div>	Problem with a purchase shown on your statement 29% (70)
Checking or savings	166	<div> <div style="width: 4%;">4%</div> <div style="width: 6%;">6%</div> </div>	Managing an account 58% (97)

### BRANCH OF SERVICE % IN 2018



### TX SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

## COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Utah

225

Complaints received  
in 2018

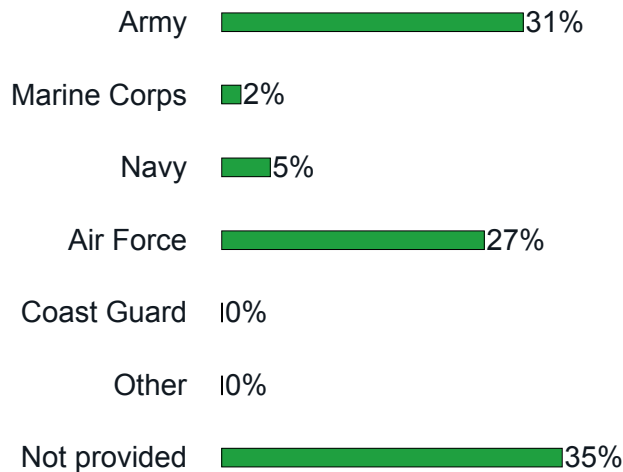
+49%

Complaints received  
2018 vs. 2017

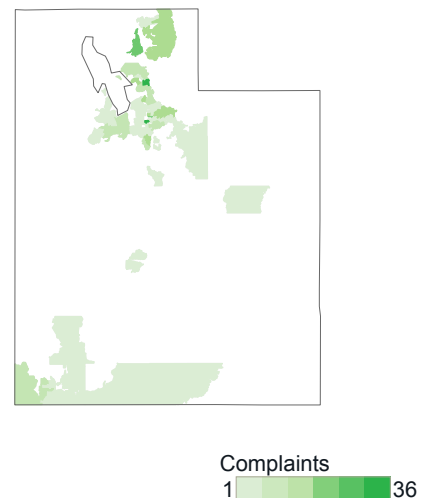
### TOP 5 PRODUCTS BY VOLUME IN 2018

	UT SM complaints	Product % in UT ■ SM ■ Non-SM	Top issue reported by UT SMs by product
Credit or consumer reporting	77	<div> <div>34%</div> <div>48%</div> </div>	Incorrect information on your report 58% (45)
Debt collection	66	<div> <div>29%</div> <div>25%</div> </div>	Attempts to collect debt not owed 59% (39)
Mortgage	25	<div> <div>11%</div> <div>6%</div> </div>	Trouble during payment process 44% (11)
Credit card	17	<div> <div>8%</div> <div>7%</div> </div>	Getting a credit card 24% (4)
Checking or savings	13	<div> <div>6%</div> <div>5%</div> </div>	Managing an account 62% (8)

### BRANCH OF SERVICE % IN 2018



### UT SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Virginia

1,426

Complaints received  
in 2018

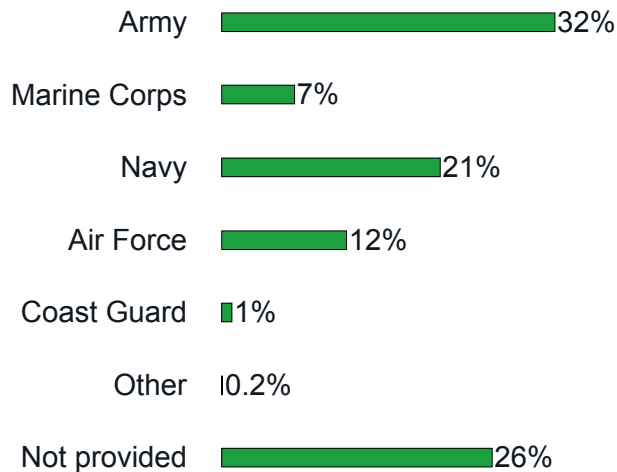
+8%

Complaints received  
2018 vs. 2017

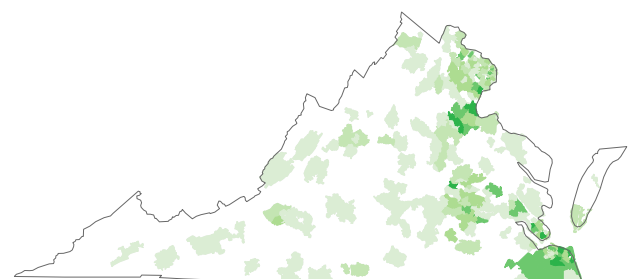
### TOP 5 PRODUCTS BY VOLUME IN 2018

	VA SM complaints	Product % in VA ■ SM ■ Non-SM	Top issue reported by VA SMs by product
Credit or consumer reporting	458	32% 31%	Incorrect information on your report 57% (263)
Debt collection	381	27% 26%	Attempts to collect debt not owed 37% (140)
Mortgage	178	12% 10%	Trouble during payment process 52% (92)
Credit card	125	9% 10%	Problem with a purchase shown on your statement 22% (27)
Checking or savings	80	6% 9%	Managing an account 68% (54)

### BRANCH OF SERVICE % IN 2018



### VA SM COMPLAINTS BY ZIP IN 2018



Complaints  
1 44

"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Vermont

32

Complaints received  
in 2018

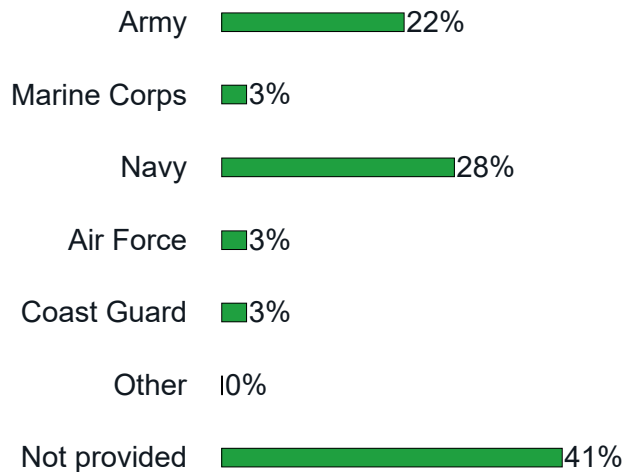
-20%

Complaints received  
2018 vs. 2017

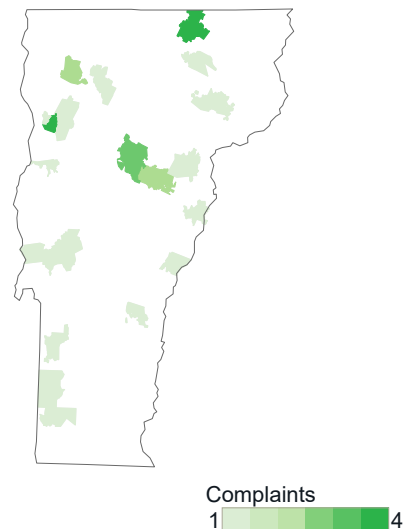
### TOP 5 PRODUCTS BY VOLUME IN 2018

	VT SM complaints	Product % in VT ■ SM ■ Non-SM	Top issue reported by VT SMs by product
Credit or consumer reporting	14	44% 20%	Incorrect information on your report 64% (9)
Mortgage	6	19% 15%	Trouble during payment process 50% (3)
Debt collection	5	16% 14%	Threatened to contact someone or share information improperly 40% (2)
Credit card	2	6% 17%	Other features, terms, or problems 50% (1)
Checking or savings	1	3% 11%	Closing an account 100% (1)

### BRANCH OF SERVICE % IN 2018



### VT SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.



# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Washington

737

Complaints received  
in 2018

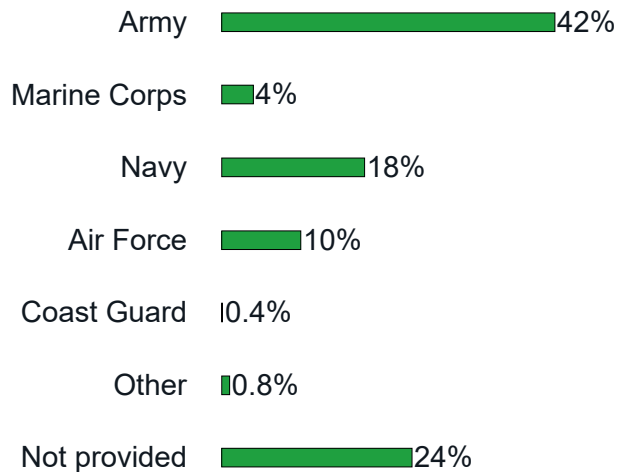
0%

Complaints received  
2018 vs. 2017

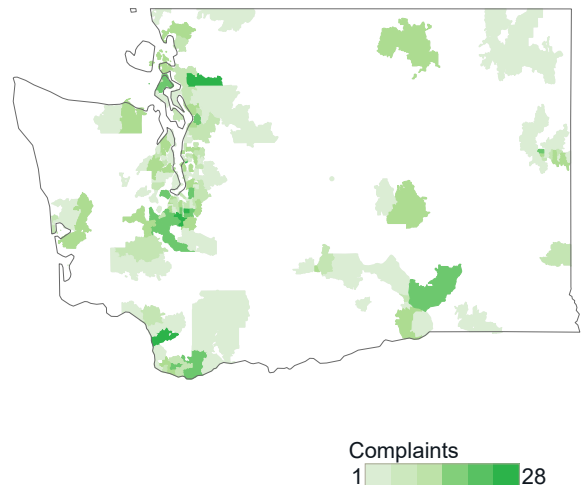
### TOP 5 PRODUCTS BY VOLUME IN 2018

	WA SM complaints	Product % in WA ■ SM ■ Non-SM	Top issue reported by WA SMs by product
Credit or consumer reporting	243	33% 28%	Incorrect information on your report 52% (127)
Debt collection	203	28% 23%	Attempts to collect debt not owed 38% (77)
Mortgage	80	11% 13%	Trouble during payment process 39% (31)
Credit card	76	10% 11%	Problem with a purchase shown on your statement 24% (18)
Checking or savings	45	6% 9%	Managing an account 49% (22)

### BRANCH OF SERVICE % IN 2018



### WA SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn how we handle complaints.

## COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

# Wisconsin

246

Complaints received  
in 2018

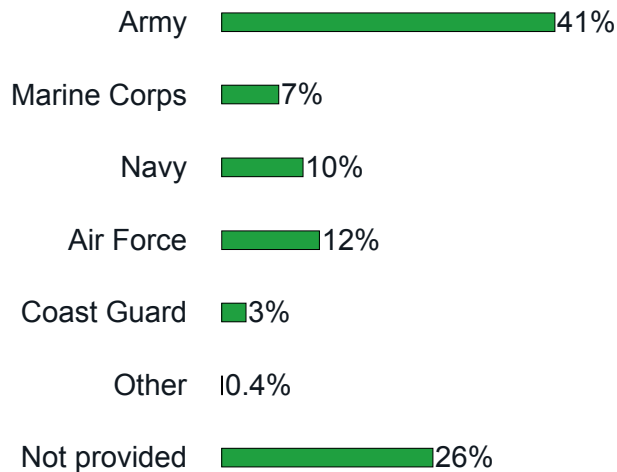
-6%

Complaints received  
2018 vs. 2017

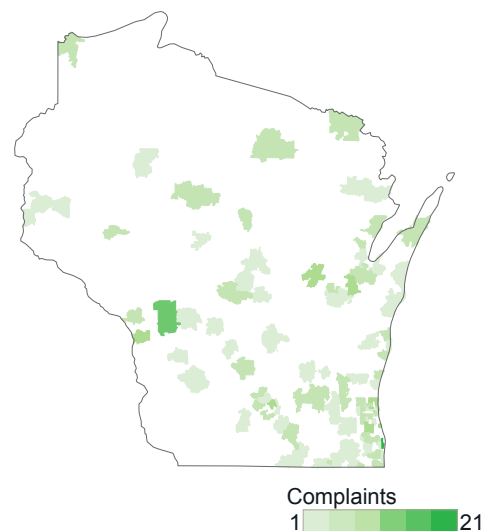
### TOP 5 PRODUCTS BY VOLUME IN 2018

	WI SM complaints	Product % in WI ■ SM ■ Non-SM	Top issue reported by WI SMs by product
Credit or consumer reporting	85	<div> <div>35%</div> <div>33%</div> </div>	Incorrect information on your report 60% (51)
Debt collection	64	<div> <div>26%</div> <div>26%</div> </div>	Attempts to collect debt not owed 28% (18)
Credit card	26	<div> <div>11%</div> <div>11%</div> </div>	Problem with a purchase shown on your statement 19% (5)
Mortgage	26	<div> <div>11%</div> <div>9%</div> </div>	Trouble during payment process 54% (14)
Student loan	13	<div> <div>5%</div> <div>4%</div> </div>	Dealing with your lender or servicer 62% (8)

### BRANCH OF SERVICE % IN 2018



### WI SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## West Virginia

110

Complaints received  
in 2018

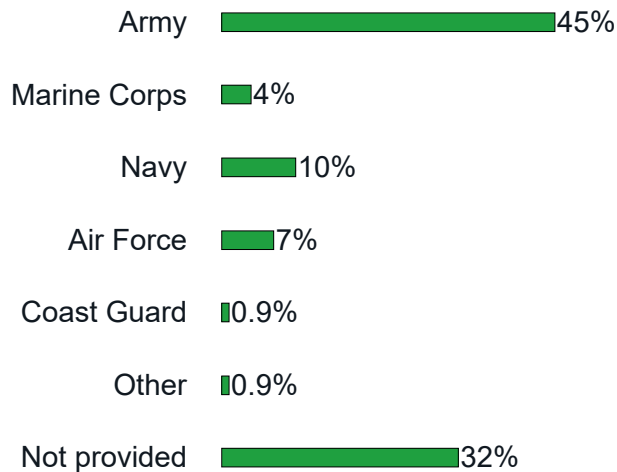
-1%

Complaints received  
2018 vs. 2017

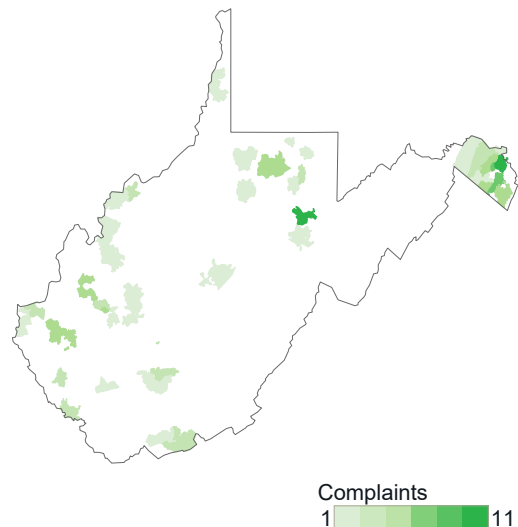
### TOP 5 PRODUCTS BY VOLUME IN 2018

	WV SM complaints	Product % in WV ■ SM ■ Non-SM	Top issue reported by WV SMs by product
Credit or consumer reporting	37	<div> <div>34%</div> <div>28%</div> </div>	Incorrect information on your report 70% (26)
Debt collection	32	<div> <div>29%</div> <div>27%</div> </div>	Attempts to collect debt not owed 31% (10)
Checking or savings	10	<div> <div>9%</div> <div>8%</div> </div>	Managing an account 70% (7)
Mortgage	9	<div> <div>8%</div> <div>7%</div> </div>	Trouble during payment process 89% (8)
Credit card	6	<div> <div>5%</div> <div>12%</div> </div>	Problem with a purchase shown on your statement 83% (5)

### BRANCH OF SERVICE % IN 2018



### WV SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.

# COMPLAINTS SUBMITTED BY SERVICEMEMBERS, VETERANS, AND THEIR FAMILIES ("SM")

## Wyoming

60

Complaints received  
in 2018

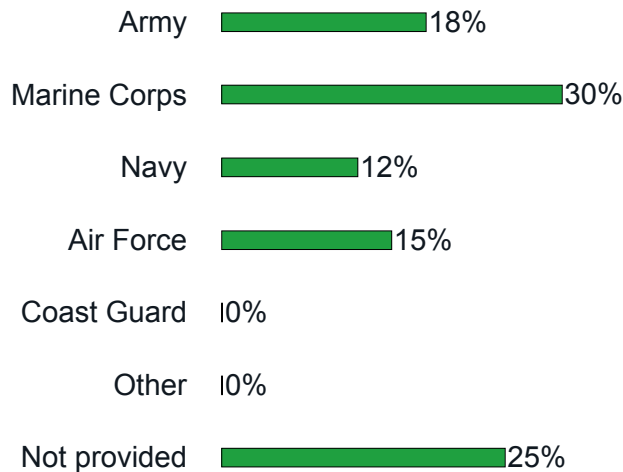
+100%

Complaints received  
2018 vs. 2017

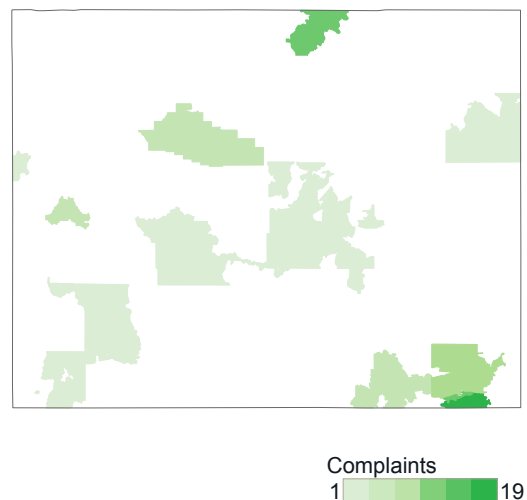
### TOP 5 PRODUCTS BY VOLUME IN 2018

	WY SM complaints	Product % in WY ■ SM ■ Non-SM	Top issue reported by WY SMs by product
Debt collection	31	52% 25%	Attempts to collect debt not owed 52% (16)
Mortgage	9	15% 16%	Trouble during payment process 67% (6)
Credit or consumer reporting	8	13% 16%	Incorrect information on your report 88% (7)
Checking or savings	6	10% 8%	Managing an account 67% (4)
Credit card	4	7% 13%	Advertising and marketing, including promotional offers 25% (1)

### BRANCH OF SERVICE % IN 2018



### WY SM COMPLAINTS BY ZIP IN 2018



"SM" refers to consumers who self-identified as a servicemember, veteran or their family; "Non-SM" refers to consumers who did not self-identify as a servicemember, veteran or their family. "Other" branch of service includes NOAA and public health service. The complaint map includes data for geocoded ZIP codes. \*This report uses dynamic data as of January 2, 2019 and may differ slightly from other public reports. Please see the appendix for report definitions and visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) to learn how we handle complaints.