

Consumer complaint form product and issue options

This document lists the products, sub-products, issues, and sub-issues available on the consumer complaint form beginning October 29, 2026.



Consumer Financial
Protection Bureau

Table of contents

This table of contents lists the products and sub-products available on the consumer complaint form beginning October 29, 2026. To view issue and sub-issue options, navigate to the product or sub-product pages listed below.

- Overview 1**
 - Summary of changes 1
 - Key and definitions 1
- Checking or savings account 2**
 - Certificate of Deposit (CD) 2
 - Checking account 3
 - Other banking product or service 3
 - Savings account 3
 - General-purpose credit card or charge card 5
 - Store credit card 5
- Credit reporting or other personal consumer reports 7**
 - Credit reporting 7
 - Other personal consumer reports 9
- Debt collection 10**
 - Auto debt 10
 - Credit card debt 10
 - Federal student loan debt 10
 - Medical debt 10
 - Mortgage debt 10
 - Payday loan debt 10
 - Private student loan debt 10
 - Rental debt 10

Telecommunications debt	10
Other debt	10
I do not know	10
Debt or credit management	12
Credit repair services	12
Debt settlement	13
Mortgage modification or foreclosure avoidance	14
Student loan debt relief	15
Money transfer, virtual currency, or money service	16
Domestic (US) money transfer	16
International money transfer	16
Virtual currency	16
Check cashing service	17
Foreign currency exchange	18
Mobile or digital wallet	19
Money order, traveler's check or cashier's check	20
Mortgage	21
Conventional home mortgage	21
FHA mortgage	21
Home equity loan or line of credit (HELOC)	21
Manufactured home loan	21
Reverse mortgage	21
USDA mortgage	21
VA mortgage	21
Other type of mortgage	21
Payday loan, title loan, personal loan, or advance loan	23
Installment loan	23

Payday loan	24
Pawn loan	25
Personal line of credit	26
Title loan	27
Earned wage access	28
Tax refund anticipation loan or check	29
Other advances of future income	30
Prepaid card	31
General-purpose prepaid card	31
Gift card	31
Government benefit card	31
Payroll card	31
Student prepaid card	31
Student loan	33
Federal student loan	33
Private student loan	35
Vehicle loan or lease	37
Loan	37
Lease	39
Appendix: Added values	41
Checking or savings account	41
Credit card	41

Overview

The following pages detail the products, sub-products, issues, and sub-issues available for consumers beginning October 29, 2026.

The [Consumer Complaint Database](#) shows each consumer’s original product, sub-product, issue, and sub-issue selections consistent with the options available on the form at the time the consumer submitted the complaint.

For a condensed list of the October 2026 changes to the form, including additions by product, [go to the Appendix](#). For a list of products, sub-products, issues, and sub-issues for complaints from August 24, 2023 through October 28, 2026, [view the 2023 update to product and issue options](#).

Summary of changes

- Added “Debanking” under “Checking or savings account” product
- Added “Debanking” under “Credit card” product

Key and definitions

The following key can be used to understand the type of changes and where they occurred.

Type of change	Definition
ADDED	Added a new value that was not previously on the form
REVISED	An existing value’s wording changed
MOVED	An existing value was moved to a new place on the form (e.g., an existing sub-product is under a newly split product)
SPLIT	An existing value was split from another value but is not new on the form
REMOVED	A value that no longer exists on the form

Checking or savings account

SUB-PRODUCT

Certificate of Deposit (CD)

Issue	Sub-issue
Debanking (ADDED)	<ul style="list-style-type: none">▪ There are no sub-issues
Opening an account	<ul style="list-style-type: none">▪ Unable to open an account▪ Account opened without my consent or knowledge▪ Didn't receive terms that were advertised▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities)
Managing an account <i>(deposits, withdrawals, errors, problem accessing account, fees)</i>	<ul style="list-style-type: none">▪ Deposits or withdrawals (availability or access to deposited funds, account freezes, transaction holds)▪ Banking errors (interest rate calculations, errors crediting account)▪ Problem accessing account (online or mobile access, receiving the periodic billing statement)▪ Problem with fees or penalties▪ Problem with renewal▪ Funds not handled or disbursed as instructed
Closing an account	<ul style="list-style-type: none">▪ Can't close your account▪ Company closed your account▪ Fees charged for closing account▪ Funds not received from closed account
Problem with credit report or credit score*	<ul style="list-style-type: none">▪ There are no sub-issues

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Checking or savings account

SUB-PRODUCTS

Checking account

(debit card, ATM card, checks)

Other banking product or service

Savings account

Issue	Sub-issue
Debanking (ADDED)	<ul style="list-style-type: none">▪ There are no sub-issues
Opening an account	<ul style="list-style-type: none">▪ Unable to open an account▪ Account opened without my consent or knowledge▪ Didn't receive terms that were advertised▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities)
Managing an account <i>(deposits, withdrawals, errors, problem accessing account, fees)</i>	<ul style="list-style-type: none">▪ Deposits and withdrawals (access deposited funds, account freezes, garnishments, transaction holds)▪ Problem making or receiving payments (bill pay, mobile or online payments, bank offsets, transaction holds)▪ Banking errors (interest rate calculations, errors crediting account)▪ Cashing a check▪ Problem using a debit or ATM card (unauthorized card use, fees, disputed transaction)▪ Funds not handled or disbursed as instructed▪ Problem accessing account (online or mobile access, receiving the periodic billing statement)▪ Fee problem
Closing an account	<ul style="list-style-type: none">▪ Can't close your account▪ Company closed your account▪ Fees charged for closing account▪ Funds not received from closed account

Checking or savings account

(Sub-products continue from previous page)

Issue	Sub-issue
Problem caused by your funds being low <i>(overdraft and other fees)</i>	<ul style="list-style-type: none">▪ Overdrafts and overdraft fees▪ Non-sufficient funds and associated fees▪ Late or other fees▪ Bounced checks or returned payments
Problem with a lender or other company charging your account	<ul style="list-style-type: none">▪ Transaction was not authorized▪ Can't stop withdrawals from your account▪ Money was taken from your account on the wrong day or for the wrong amount
Problem with credit report or credit score*	<ul style="list-style-type: none">▪ There are no sub-issues

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Credit card

SUB-PRODUCTS

General-purpose credit card or charge card

(can use anywhere credit cards are accepted)

Store credit card

(can only use at a specific store or chain of stores)

Issue	Sub-issue
Debanking (ADDED)	<ul style="list-style-type: none">▪ There are no sub-issues
Getting a credit card <i>(problem during application process, opened without my knowledge, replacement card)</i>	<ul style="list-style-type: none">▪ Application denied▪ Delay in processing application▪ Sent card you never applied for▪ Card opened without my consent or knowledge▪ Problem getting a working replacement card
Advertising and marketing, including promotional offers <i>(confusing or misleading advertising, didn't receive advertised interest rate)</i>	<ul style="list-style-type: none">▪ Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised)▪ Confusing or misleading advertising about the credit card (terms weren't clear, couldn't find important information on the disclosure)
Trouble using your card <i>(making purchases, credit limit)</i>	<ul style="list-style-type: none">▪ Can't use card to make purchases▪ Credit card company won't increase or decrease your credit limit▪ Account sold or transferred to another company
Fees or interest	<ul style="list-style-type: none">▪ Unexpected increase in interest rate▪ Charged too much interest▪ Problem with fees (late fee, over limit fee, annual fee, balance transfer fee, cash advance fee, application fee)

Credit card

(Sub-products continue from previous page)

Issue	Sub-issue
Problem with a purchase shown on your statement (<i>billing dispute, transaction issue</i>)	<ul style="list-style-type: none">▪ Card was charged for something you did not purchase with the card (charges made without your permission)▪ Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process)▪ Overcharged for something you did purchase with the card
Problem when making payments	<ul style="list-style-type: none">▪ Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through)▪ You never received your bill or did not know a payment was due
Struggling to pay your bill (<i>bankruptcy, forbearance</i>)	<ul style="list-style-type: none">▪ Filed for bankruptcy▪ Problem lowering your monthly payments▪ Credit card company won't work with you while you're going through financial hardship (won't negotiate lower fees, lower interest rate, lower monthly payment, or postpone payments)
Closing your account	<ul style="list-style-type: none">▪ Can't close your account▪ Company closed your account
Other features, terms, or problems (<i>rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues</i>)	<ul style="list-style-type: none">▪ Problem with rewards from credit card (miles, points, cash back)▪ Credit card company forcing arbitration▪ Problem with customer service▪ Add-on products and services (credit monitoring, disability insurance, card protection)▪ Privacy issues▪ Problem with convenience check▪ Problem with cash advances▪ Problem with balance transfer▪ Other problem
Problem with credit report or credit score*	<ul style="list-style-type: none">▪ There are no sub-issues

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Credit reporting or other personal consumer reports

SUB-PRODUCT

Credit reporting

Issue	Sub-issue
Incorrect information on your report <i>(account or personal information incorrect, information not mine)</i>	<ul style="list-style-type: none">▪ Information belongs to someone else (identity theft, error)▪ Information is missing that should be on the report (address, missing credit card or loan)▪ Account information incorrect (loan balance, payment amount)▪ Account status incorrect (showing open account as closed, showing delinquent account when it's not)▪ Personal information incorrect (wrong date of birth, address, or name)▪ Public record information inaccurate (bankruptcy, judgment, liens, criminal record)▪ Old information reappears or never goes away
Problem with a company's investigation into an existing problem	<ul style="list-style-type: none">▪ Investigation took more than 30 days▪ Was not notified of investigation status or results▪ Their investigation did not fix an error on your report▪ Difficulty submitting a dispute or getting information about a dispute over the phone▪ Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)
Improper use of your report <i>(shared without consent, credit inquiries from unknown sources)</i>	<ul style="list-style-type: none">▪ Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law)▪ Received unsolicited financial product or insurance offers after opting out▪ Report provided to employer without your written authorization▪ Credit inquiries on your report that you don't recognize
Unable to get your credit report or credit score	<ul style="list-style-type: none">▪ Problem getting your free annual credit report▪ Other problem getting your report or credit score

Credit reporting or other personal consumer reports

(Sub-products continue from previous page)

Issue	Sub-issue
Credit monitoring or identity theft protection services <i>(billing dispute, unwanted marketing, problem canceling account)</i>	<ul style="list-style-type: none">▪ Problem canceling credit monitoring or identify theft protection service▪ Billing dispute for services▪ Received unwanted marketing or advertising▪ Problem with product or service terms changing▪ Didn't receive services that were advertised
Problem with fraud alerts or security freezes <i>(initial 90-day, trouble placing or extending a freeze, extended, active duty)</i>	<ul style="list-style-type: none">▪ There are no sub-issues

Credit reporting or other personal consumer reports

SUB-PRODUCT

Other personal consumer reports

(background checks, employment, or tenant screening)

Issue	Sub-issue
Incorrect information on your report <i>(account information incorrect, information not mine, personal information incorrect)</i>	<ul style="list-style-type: none">▪ Information belongs to someone else (identity theft, error)▪ Information that should be on the report is missing (address, personal information)▪ Information is incorrect (employer names, rental history dates, account history)▪ Personal information incorrect (wrong date of birth, address)▪ Public record information inaccurate (bankruptcy, judgment, lien, criminal record)▪ Old information reappears or never goes away
Problem with a company's investigation into an existing issue	<ul style="list-style-type: none">▪ Investigation took more than 30 days▪ Was not notified of investigation status or results▪ Their investigation did not fix an error on your report▪ Difficulty submitting a dispute or getting information about a dispute over the phone▪ Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)
Improper use of your report <i>(shared without consent, credit inquiries from unknown sources)</i>	<ul style="list-style-type: none">▪ Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law)▪ Received unsolicited financial product or insurance offers after opting out▪ Report provided to employer without your written authorization
Identity theft protection or other monitoring services <i>(billing dispute, unwanted marketing, problem canceling account)</i>	<ul style="list-style-type: none">▪ Problem canceling credit monitoring or identity theft protection service▪ Billing dispute for services▪ Received unwanted marketing or advertising▪ Problem with product or service terms changing▪ Didn't receive services that were advertised

Debt collection

SUB-PRODUCTS

Auto debt

Credit card debt

Federal student loan debt

Medical debt

Mortgage debt

Payday loan debt

Private student loan debt

Rental debt

(a debt collector trying to collect for a landlord or property manager)

Telecommunications debt

(a debt collector trying to collect for a telecom bill, such as an internet, cable, or phone bill)

Other debt

(such as health club membership, utilities)

I do not know

Issue	Sub-issue
Communication tactics <i>(repeated phone calls, used abusive language)</i>	<ul style="list-style-type: none">▪ Frequent or repeated calls▪ Called before 8am or after 9pm▪ Used obscene, profane, or other abusive language▪ You told them to stop contacting you, but they keep trying
Attempts to collect debt not owed <i>(debt was paid, discharged in bankruptcy, result of identity theft, was owed by a deceased family member)</i>	<ul style="list-style-type: none">▪ Debt was already discharged in bankruptcy and is no longer owed▪ Debt was result of identity theft▪ Debt was paid▪ Debt is not yours

Debt collection

(Sub-products continue from previous page)

Issue	Sub-issue
Written notification about debt (<i>didn't receive, didn't know you could dispute debt</i>)	<ul style="list-style-type: none">▪ Didn't receive notice of right to dispute▪ Didn't receive enough information to verify debt▪ Notification didn't disclose it was an attempt to collect a debt
False statements or representation (<i>trying to collect wrong amount, impersonated lawyer or government official</i>)	<ul style="list-style-type: none">▪ Attempted to collect wrong amount▪ Impersonated attorney, law enforcement, or government official▪ Indicated you were committing crime by not paying debt▪ Told you not to respond to a lawsuit they filed against you (which could mean you lose the lawsuit by default)
Threatened to contact someone or share information improperly (<i>contacted employer, contacted you after you asked them not to</i>)	<ul style="list-style-type: none">▪ Contacted you after you asked them to stop▪ Contacted your employer▪ Contacted you instead of your attorney▪ Talked to a third-party about your debt (commanding officer, relative, neighbor, landlord)
Took or threatened to take negative or legal action (<i>threatened to sue, arrest you, seize property, deport you, collect exempt funds, damage your credit</i>)	<ul style="list-style-type: none">▪ Threatened to arrest you or take you to jail if you do not pay▪ Threatened to sue you for very old debt▪ Sued you without properly notifying you of lawsuit▪ Sued you in a state where you do not live or did not sign for the debt▪ Threatened or suggested your credit would be damaged▪ Collected or attempted to collect exempt funds (Social Security, disability benefits)▪ Seized or attempted to seize your property▪ Threatened to turn you in to immigration or deport you
Electronic communications (<i>text message, email, social media</i>)	<ul style="list-style-type: none">▪ Frequent or repeated messages▪ Contacted before 8 am or after 9 pm▪ You told them to stop contacting you, but they keep trying▪ Used obscene, profane, or other abusive language

Debt or credit management

SUB-PRODUCT

Credit repair services

(services for improving your credit scores)

Issue	Sub-issue
Confusing or misleading advertising or marketing	There are no sub-issues
Problem with customer service	There are no sub-issues
Confusing or missing disclosures <i>(including the fine print that explains rights and responsibilities)</i>	There are no sub-issues
Charged up-front or unexpected fees	There are no sub-issues
Didn't provide services promised	There are no sub-issues

Debt or credit management

SUB-PRODUCT

Debt settlement

(services for reducing your debt balance on things like credit cards or medical debt)

Issue	Sub-issue
Confusing or misleading advertising or marketing	There are no sub-issues
Problem with customer service	There are no sub-issues
Confusing or missing disclosure <i>(including the fine print that explains rights and responsibilities)</i>	There are no sub-issues
Charged up-front or unexpected fees	There are no sub-issues
Didn't provide services promised	There are no sub-issues
Unauthorized withdrawals or charges	There are no sub-issues

Debt or credit management

SUB-PRODUCT

Mortgage modification or foreclosure avoidance

(services for negotiating with your mortgage servicer)

Issue	Sub-issue
Confusing or misleading advertising or marketing	There are no sub-issues
Problem with customer service	There are no sub-issues
Confusing or missing disclosures <i>(including the fine print that explains rights and responsibilities)</i>	There are no sub-issues
Charged up-front or unexpected fees	There are no sub-issues
Didn't provide services promised	There are no sub-issues
Unauthorized withdrawals or charges	There are no sub-issues

Debt or credit management

SUB-PRODUCT

Student loan debt relief

(services for reducing or eliminating your student loans)

Issue	Sub-issue
Confusing or misleading advertising or marketing <i>(including misrepresenting affiliation with my student loan servicer or the Department of Education or misrepresenting amount of payment reduction or forgiveness)</i>	There are no sub-issues
Confusing or missing disclosures <i>(including the fine print that explains rights and responsibilities)</i>	There are no sub-issues
Charged up-front or unexpected fees	There are no sub-issues
Didn't provide services promised	There are no sub-issues
Unauthorized withdrawals or charges	There are no sub-issues

Money transfer, virtual currency, or money service

SUB-PRODUCT

Domestic (US) money transfer

International money transfer

(remittance)

Virtual currency

(service to transfer, track, store, and send money over the internet)

Issue	Sub-issue
Money was not available when promised	There are no sub-issues
Wrong amount charged or received <i>(transfer amounts, fees, exchange rates, taxes)</i>	There are no sub-issues
Confusing or missing disclosures <i>(including the fine print that explains rights and responsibilities)</i>	There are no sub-issues
Other transaction problem <i>(unauthorized transaction, cancellation, refund)</i>	There are no sub-issues
Other service problem <i>(advertising or marketing, pricing, privacy)</i>	There are no sub-issues
Unexpected or other fees	There are no sub-issues
Fraud or scam	There are no sub-issues

Money transfer, virtual currency, or money service

SUB-PRODUCT

Check cashing service

(a company that cashes a check for a fee)

Issue	Sub-issue
Confusing or misleading advertising or marketing	There are no sub-issues
Problem with customer service	There are no sub-issues
Confusing or missing disclosures <i>(including the fine print that explains rights and responsibilities)</i>	There are no sub-issues
Unexpected or other fees	There are no sub-issues
Fraud or scam	There are no sub-issues

Money transfer, virtual currency, or money service

SUB-PRODUCT

Foreign currency exchange

(transactions that convert money from one country's currency to another's)

Issue	Sub-issue
Confusing or misleading advertising or marketing	There are no sub-issues
Incorrect exchange rate	There are no sub-issues
Problem with customer service	There are no sub-issues
Confusing or missing disclosures <i>(including the fine print that explains rights and responsibilities)</i>	There are no sub-issues
Unexpected or other fees	There are no sub-issues
Fraud or scam	There are no sub-issues

Money transfer, virtual currency, or money service

SUB-PRODUCT

Mobile or digital wallet

(online or digital account used to send payments or make purchases from a digital device like a smartphone or computer)

Issue	Sub-issue
Managing, opening, or closing your mobile wallet account	There are no sub-issues
Unauthorized transactions or other transaction problem	There are no sub-issues
Problem adding money	There are no sub-issues
Trouble accessing funds in your mobile or digital wallet	There are no sub-issues
Overdraft, savings, or rewards features	There are no sub-issues
Confusing or misleading advertising or marketing	There are no sub-issues
Confusing or missing disclosures <i>(including the fine print that explains rights and responsibilities)</i>	There are no sub-issues
Unexpected or other fees	There are no sub-issues
Fraud or scam	There are no sub-issues

Money transfer, virtual currency, or money service

SUB-PRODUCT

Money order, traveler's check or cashier's check

(a check with guaranteed funds from a bank or other financial institution)

Issue	Sub-issue
Confusing or misleading advertising or marketing	There are no sub-issues
Lost or stolen money order	There are no sub-issues
Problem with customer service	There are no sub-issues
Confusing or missing disclosures <i>(including the fine print that explains rights and responsibilities)</i>	There are no sub-issues
Unexpected or other fees	There are no sub-issues
Fraud or scam	There are no sub-issues

Mortgage

SUB-PRODUCTS

Conventional home mortgage

(this covers most mortgage loans that are not an FHA, VA, or USDA loan)

FHA mortgage

(the Federal Housing Administration (FHA), insures the loan so a lender can offer a loan with more flexible standards)

Home equity loan or line of credit (HELOC)

(a loan or line of credit that allows you to borrow money using the equity in your home as collateral)

Manufactured home loan

(loans for a mobile or manufactured home, including chattel loans)

Reverse mortgage

(a Home Equity Conversion Mortgage (HECM), the most common type of reverse mortgage, is a special type of home loan for homeowners who are 62 and older)

USDA mortgage

(loans from the Department of Agriculture focused on rural areas)

VA mortgage

(loans from the Department of Veterans Affairs (VA) for servicemembers, veterans, and their families)

Other type of mortgage

(such as Property Assessed Clean Energy (PACE), equity share, rent-to-own, etc.)

Issue	Sub-issue
Applying for a mortgage or refinancing an existing mortgage <i>(application, credit decision, underwriting)</i>	<ul style="list-style-type: none">▪ Changes in loan terms during the application process▪ Negative impact of inaccurate appraisal▪ Confusing or misleading advertising or marketing▪ Loan estimate or other related disclosures▪ Application denials▪ Fees or costs during the application process▪ Delays in the application process▪ Trying to communicate with the company to fix an issue with the application process

Mortgage

(Sub-products continue from previous page)

Issue	Sub-issue
Closing on a mortgage <i>(closing process, confusing or missing disclosures, cost)</i>	<ul style="list-style-type: none"> ▪ Changes in loan terms during or after closing ▪ Closing disclosure or other related disclosures ▪ Fees or costs after closing ▪ Delays with the closing process ▪ Trying to communicate with the company to fix an issue with the loan closing ▪ Setting up an escrow account for taxes and insurance
Trouble during payment process <i>(Managing your loan, issues such as making payments, escrow accounts, and paying off your loan)</i>	<ul style="list-style-type: none"> ▪ Escrow, taxes, or insurance ▪ Loan sold or transferred to another company ▪ Private mortgage insurance (PMI) ▪ Payment process (payment not applied fast enough, not applied in a way you expected, did not go through) ▪ Fees charged ▪ Interest rate ▪ Paying off the loan ▪ Lien release ▪ Trying to communicate with the company to fix an issue while managing or servicing your loan
Struggling to pay mortgage <i>(issues when your loan is or is about to become delinquent such as loan modification, foreclosure, forbearance)</i>	<ul style="list-style-type: none"> ▪ Applying for or obtaining a modification, forbearance plan, short sale, or deed-in-lieu (problem lowering your monthly payment) ▪ An existing modification, forbearance plan, short sale, or other loss mitigation relief ▪ Foreclosure ▪ Trying to communicate with the company to fix an issue related to modification, forbearance, short sale, deed-in-lieu, bankruptcy, or foreclosure
Problem with credit report or credit score*	<ul style="list-style-type: none"> ▪ There are no sub-issues

* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

Payday loan, title loan, personal loan, or advance loan

SUB-PRODUCT

Installment loan

(loan due in multiple installments, such as consolidation, point of sale, buy now pay later, rent-to-own, and medical procedure loans)

Issue	Sub-issue
Getting the loan <i>(confusing advertising or marketing, credit denied)</i>	There are no sub-issues
Problem when making payments <i>(billing, privacy issues)</i>	There are no sub-issues
Struggling to pay your loan <i>(payment plan, repossession, bankruptcy)</i>	There are no sub-issues
Problem with the payoff process at the end of the loan <i>(refinancing, extending loan)</i>	There are no sub-issues
Charged fees or interest you didn't expect	There are no sub-issues
Problem with additional add-on products or services	There are no sub-issues
Problem with credit report or credit score*	There are no sub-issues

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Payday loan, title loan, personal loan, or advance loan

SUB-PRODUCT

Payday loan

(short-term loan, typically due on paydays)

Issue	Sub-issue
Charged fees or interest you didn't expect	There are no sub-issues
Can't stop withdrawals from your bank account	There are no sub-issues
Received a loan you didn't apply for	There are no sub-issues
Was approved for a loan, but didn't receive the money	There are no sub-issues
Money was taken from your bank account on the wrong day or for the wrong amount	There are no sub-issues
Loan payment wasn't credited to your account	There are no sub-issues
Can't contact lender or servicer	There are no sub-issues
Struggling to pay your loan <i>(payment plan, repossession, bankruptcy)</i>	There are no sub-issues
Problem with the payoff process at the end of the loan <i>(refinancing, extending loan)</i>	There are no sub-issues
Problem with credit report or credit score*	There are no sub-issues

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Payday loan, title loan, personal loan, or advance loan

SUB-PRODUCT

Pawn loan

(a cash loan obtained by temporarily trading an item of value; the item is returned when the loan, interest, and fees are paid)

Issue	Sub-issue
Charged fees or interest you didn't expect	There are no sub-issues
Received a loan you didn't apply for	There are no sub-issues
Was approved for a loan, but didn't receive the money	There are no sub-issues
Can't contact lender or servicer	There are no sub-issues
Property was sold	There are no sub-issues
Property was damaged or destroyed property	There are no sub-issues
Problem with credit report or credit score*	There are no sub-issues

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Payday loan, title loan, personal loan, or advance loan

SUB-PRODUCT

Personal line of credit

(usually offered with a credit limit, that you can access from time to time, with scheduled payments)

Issue	Sub-issue
Getting a line of credit <i>(confusing advertising or marketing, credit denied)</i>	There are no sub-issues
Problem when making payments <i>(billing, privacy issues)</i>	There are no sub-issues
Struggling to pay your loan <i>(payment plan, repossession, bankruptcy)</i>	There are no sub-issues
Problem with the payoff process at the end of the loan <i>(refinancing, extending loan)</i>	There are no sub-issues
Charged fees or interest you didn't expect	There are no sub-issues
Problem with additional add-on products or services	There are no sub-issues
Problem with cash advance	There are no sub-issues
Credit limit changed	There are no sub-issues
Problem with credit report or credit score*	There are no sub-issues

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Payday loan, title loan, personal loan, or advance loan

SUB-PRODUCT

Title loan

(a cash loan obtained by temporarily trading the title of a vehicle; the title is returned when the loan, interest, and fees are paid)

Issue	Sub-issue
Charged fees or interest you didn't expect	There are no sub-issues
Can't stop withdrawals from your bank account	There are no sub-issues
Received a loan you didn't apply for	There are no sub-issues
Was approved for a loan, but didn't receive money	There are no sub-issues
Money was taken from your bank account on the wrong day or for the wrong amount	There are no sub-issues
Loan payment wasn't credited to your account	There are no sub-issues
Can't contact lender or servicer	There are no sub-issues
Struggling to pay your loan <i>(payment plan, repossession, bankruptcy)</i>	There are no sub-issues
Problem with the payoff process at the end of the loan <i>(refinancing, extending loan)</i>	There are no sub-issues
Vehicle was repossessed or sold the vehicle	There are no sub-issues
Vehicle was damaged or destroyed the vehicle	There are no sub-issues
Problem with credit report or credit score*	There are no sub-issues

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Payday loan, title loan, personal loan, or advance loan

SUB-PRODUCT

Earned wage access

Issue	Sub-issue
Confusing or misleading advertising or marketing	There are no sub-issues
Confusing or missing disclosures	There are no sub-issues
Unexpected fees	There are no sub-issues
Problems receiving the advance	There are no sub-issues
Issues with repayment	There are no sub-issues

Payday loan, title loan, personal loan, or advance loan

SUB-PRODUCT

Tax refund anticipation loan or check

(paid to you by a bank or a company in the amount of your expected tax refund)

Issue	Sub-issue
Confusing or misleading advertising or marketing	There are no sub-issues
Confusing or missing disclosures	There are no sub-issues
Unexpected fees	There are no sub-issues
Problems receiving the advance	There are no sub-issues
Issues with repayment	There are no sub-issues
Lost or stolen refund	There are no sub-issues
Problem with customer service	There are no sub-issues

Payday loan, title loan, personal loan, or advance loan

SUB-PRODUCT

Other advances of future income

(payouts from a legal settlement, inheritance proceeds, pension payments, or payments from a victim compensation fund, etc.)

Issue	Sub-issue
Confusing or misleading advertising or marketing	There are no sub-issues
Confusing or missing disclosures	There are no sub-issues
Unexpected fees	There are no sub-issues
Problems receiving the advance	There are no sub-issues
Issues with repayment	There are no sub-issues

Prepaid card

SUB-PRODUCTS

General-purpose prepaid card

(can use anywhere; often sold at stores)

Gift card

(can use at a particular store or chain of stores)

Government benefit card

(used to access government benefits or funds such as unemployment insurance, Social Security, child support, or release funds)

Payroll card

(provided by your employer to receive your salary or wages)

Student prepaid card

(prepaid card that is linked to your school account or student ID that may be used to pay for books, meals or tuition)

Issue	Sub-issue
Problem getting a card or closing an account	<ul style="list-style-type: none">▪ Trouble getting, activating, or registering a card▪ Trouble closing card (includes problem getting the remaining balance on the card)▪ Trouble getting a working replacement card▪ Don't want a card provided by your employer or the government
Unexpected or other fees	<ul style="list-style-type: none">▪ There are no sub-issues
Problem with a purchase or transfer	<ul style="list-style-type: none">▪ Charged for a purchase or transfer you did not make with the card (charges made without your permission)▪ Overcharged for a purchase or transfer you did make with the card▪ Card company isn't resolving a dispute about a purchase or transfer

Prepaid card

(Sub-products continue from previous page)

Issue	Sub-issue
Trouble using the card	<ul style="list-style-type: none">▪ Trouble getting information about the card (balance, terms)▪ Trouble using the card to spend money in a store or online▪ Trouble using the card to pay a bill▪ Trouble using the card to send money to another person (friend, relative)▪ Problem with a check written from your prepaid card account▪ Problem using the card to withdraw money from an ATM▪ Problem with direct deposit▪ Problem adding money
Problem with overdraft	<ul style="list-style-type: none">▪ Was signed up for overdraft on card, but don't want to be▪ Overdraft charges
Advertising	<ul style="list-style-type: none">▪ Confusing or misleading advertising about the card▪ Changes in terms from what was offered or advertised

Student loan

SUB-PRODUCT

Federal student loan

(loans made by the federal government, such as Direct Consolidation, Direct Subsidized Stafford, Direct Unsubsidized Stafford, Parent PLUS, Graduate PLUS, Federal Family Educational Loan FFEL, and Perkins loans)

Issue	Sub-issue
Getting a loan* <i>(denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, opened without my knowledge)</i>	<ul style="list-style-type: none">▪ There are no sub-issues
Dealing with your lender or servicer <i>(making payments, getting information about your loan, managing your account)</i>	<ul style="list-style-type: none">▪ Trouble with how payments are being handled▪ Don't agree with the fees charged▪ Received bad information about your loan (incorrect, incomplete, or inaccurate information)▪ Need information about your loan balance or loan terms▪ Keep getting calls about your loan▪ Problem with customer service▪ Co-signer (release, communications)

* If a consumer selects this issue, they are informed that their complaint cannot be processed and must contact the Department of Education. This value will not appear in the Consumer Complaint Database.

Student loan

(Sub-products continue from previous page)

Issue	Sub-issue
Struggling to repay your loan (payment plan, deferment, forbearance, forgiveness, bankruptcy)	<ul style="list-style-type: none">▪ Problem lowering your monthly payments▪ Can't temporarily delay making payments (deferment, forbearance)▪ Can't get other flexible options for repaying your loan▪ Problem with your payment plan (such as Standard payment plan, Graduated payment plan, Pay As You Earn, Revised Pay As you Earn, Income-based repayment, Income-contingent repayment)▪ Problem with forgiveness, cancellation, or discharge (Such as public service loan forgiveness (PSLF), teacher loan forgiveness, bankruptcy, disability, borrower defense to repayment)▪ Bankruptcy
Problem with credit report or credit score*	<ul style="list-style-type: none">▪ There are no sub-issues

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Student loan

SUB-PRODUCT

Private student loan

(Non-federal loans made by a lender such as a bank, credit union, state-affiliated lender, school, or other company, such as fixed or variable rate private student loans, money owed to your school, or income shared agreement)

Issue	Sub-issue
Getting a loan <i>(denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, opened without my knowledge)</i>	<ul style="list-style-type: none">▪ Denied loan▪ Qualified for a better loan than the one offered▪ Confusing or misleading advertising▪ Problem with the interest rate▪ Problem with signing the paperwork▪ Loan opened without my consent or knowledge▪ Changes in terms mid-deal or after closing▪ High pressure sales tactics or recruiting▪ Issues with financial aid services
Dealing with your lender or servicer <i>(making payments, getting information about your loan, managing your account)</i>	<ul style="list-style-type: none">▪ Trouble with how payments are being handled▪ Don't agree with the fees charged▪ Received bad information about your loan (incorrect, incomplete, or inaccurate information)▪ Need information about your loan balance or loan terms▪ Keep getting calls about your loan▪ Problem with customer service▪ Co-signer (release, communications)
Struggling to repay your loan <i>(payment plan, deferment, forbearance, bankruptcy)</i>	<ul style="list-style-type: none">▪ Problem lowering your monthly payments▪ Can't temporarily delay making payments (deferment, forbearance)▪ Can't get other flexible options for repaying your loan▪ Bankruptcy

Student loan

(Sub-product continued from previous page)

Issue	Sub-issue
Issue where my lender is my school <i>(institutional loans or fees, transcript or diploma withheld)</i>	<ul style="list-style-type: none">▪ Issues with fees connected to the loan▪ Cannot graduate, receive diploma, or get transcript due to money owed
Issue with income share agreement <i>(credit products where consumers finance their education in exchange for payments based on a percentage of their income)</i>	<ul style="list-style-type: none">▪ Marketing or disclosure issues▪ Payment issues▪ Billing or statement issues (such as fees)▪ Dealing with provider of income share agreement
Problem with credit report or credit score*	<ul style="list-style-type: none">▪ There are no sub-issues

* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

Vehicle loan or lease

SUB-PRODUCT

Loan

Issue	Sub-issue
Getting a loan or lease <i>(denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge)</i>	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing▪ High-pressure sales tactics▪ Credit denial▪ Problem with additional add-on products or services purchased with the loan (pressured to buy products you did not want)▪ Changes in terms mid-deal or after closing▪ Problem with signing the paperwork▪ Problem with a trade-in▪ Loan opened without my consent or knowledge▪ Did not receive car title
Managing the loan or lease <i>(billing, extra fees, transferring loan, additional products related to the loan)</i>	<ul style="list-style-type: none">▪ Billing problem (payments are not applied correctly, incorrect information on statement)▪ Problem with fees charged▪ Problem with the interest rate▪ Loan sold or transferred to another company▪ Problem with additional products or services purchased with the loan (never received benefit or unable to cancel)
Struggling to pay your loan <i>(payment plan, bankruptcy)</i>	<ul style="list-style-type: none">▪ Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances)▪ Problem after you declared or threatened to declare bankruptcy
Problems at the end of the loan or lease <i>(title, refinancing, extending a lease)</i>	<ul style="list-style-type: none">▪ Problem with paying off the loan▪ Problem related to refinancing▪ Unable to receive car title or other problem after the loan is paid off▪ Problem while selling or giving up the vehicle

Vehicle loan or lease

(Sub-product continued from previous page)

Issue	Sub-issue
Repossession	<ul style="list-style-type: none">▪ Lender trying to repossess or disable the vehicle▪ Loan balance remaining after the vehicle is repossessed and sold▪ Notice to repossess▪ Company explaining amount owed▪ Company communicating payment assistance or payment extension options▪ Voluntary repossession▪ Damage caused or loss of personal items in vehicle during the actual repossession▪ Account reinstatement or redemption after repossession▪ Deficiency balance after repossession
Problem with credit report or credit score*	<ul style="list-style-type: none">▪ There are no sub-issues

* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product.

Vehicle loan or lease

SUB-PRODUCT

Lease

Issue	Sub-issue
Getting a loan or lease <i>(denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge)</i>	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing▪ High-pressure sales tactics▪ Credit denial▪ Problem with additional add-on products or services purchased with the loan▪ Changes in terms mid-deal or after closing▪ Problem with signing the paperwork▪ Problem with a trade-in▪ Loan opened without my consent or knowledge
Managing the loan or lease <i>(billing, extra fees, transferring loan, additional products related to the loan)</i>	<ul style="list-style-type: none">▪ Billing problem (payments are not applied correctly, incorrect information on statement)▪ Problem with fees charged▪ Problem with the interest rate▪ Loan sold or transferred to another company▪ Problem with additional products or services purchased with the loan (GAP insurance, extended warranty)
Struggling to pay your loan <i>(payment plan, bankruptcy)</i>	<ul style="list-style-type: none">▪ Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances)▪ Problem after you declared or threatened to declare bankruptcy

Vehicle loan or lease

(Sub-product continued from previous page)

Issue	Sub-issue
Problems at the end of the loan or lease (title, refinancing, extending a lease)	<ul style="list-style-type: none">▪ Problem with paying off the loan▪ Problem related to refinancing▪ Unable to receive car title or other problem after the loan is paid off▪ Problem while selling or giving up the vehicle▪ Termination fees or other problem when ending the lease early▪ Problem when attempting to purchase vehicle at the end of the lease▪ Problem extending the lease▪ Excess mileage, damage, or wear fees, or other problem after the lease is finished
Repossession	<ul style="list-style-type: none">▪ Lender trying to repossess or disable the vehicle▪ Loan balance remaining after the vehicle is repossessed and sold▪ Notice to repossess▪ Company explaining amount owed▪ Company communicating payment assistance or payment extension options▪ Voluntary repossession▪ Damage caused or loss of personal items in vehicle during the actual repossession▪ Account reinstatement or redemption after repossession▪ Deficiency balance after repossession
Problem with credit report or credit score*	<ul style="list-style-type: none">▪ There are no sub-issues

* Selecting “Problem with credit report or credit score” will take the consumer to the credit reporting product

Appendix: Added values

This supplemental section provides a single, condensed list of all values marked as added by product in the body of the document.

PRODUCT

Checking or savings account

- Sub-products: None
- Issues: Debanking
- Sub-issues: None

PRODUCT

Credit card

- Sub-products: None
- Issues: Debanking
- Sub-issues: None