

October 2017

50 state snapshot of Servicemember complaints

A nationwide look at complaints

United States

91,482

Complaints handled
since 2011

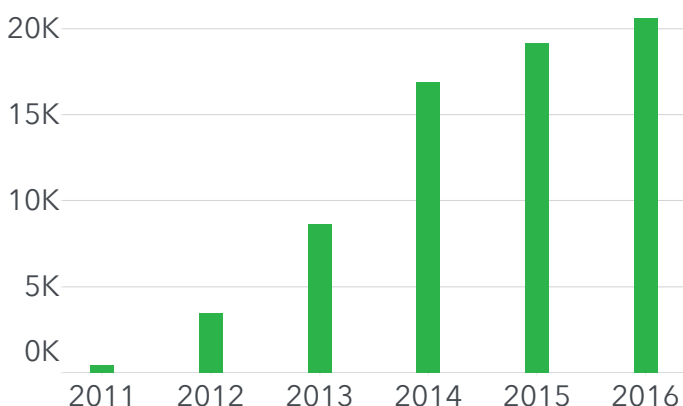
+8%

Complaints handled in
2016 than 2015

97%

Timely company
responses since 2011

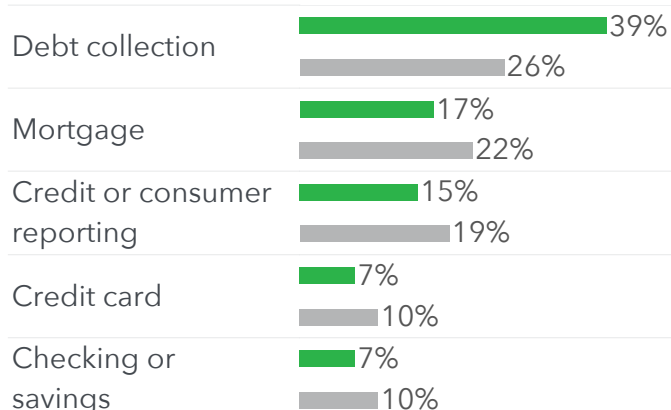
YEARLY COMPLAINT VOLUME
2011 - 2016



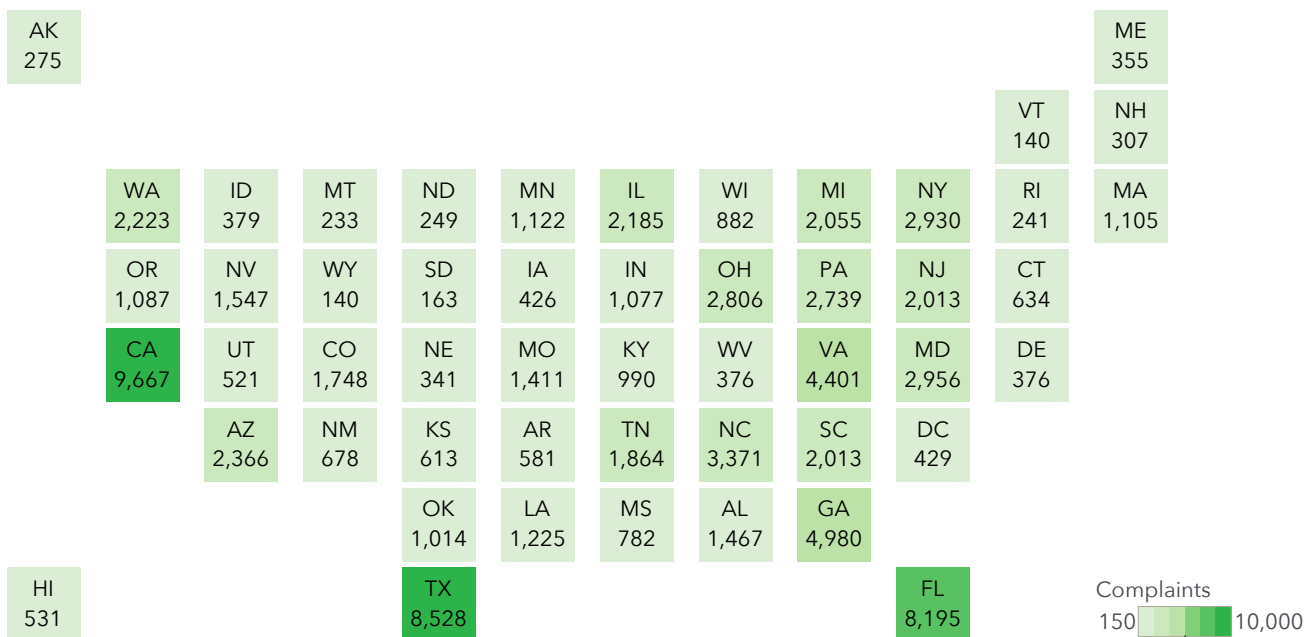
TOP 5 PRODUCTS BY VOLUME

■ SM

■ Non-SM



COMPLAINT VOLUME BY STATE



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Alaska

275

Complaints handled
since 2011

91,482

US complaints handled
since 2011

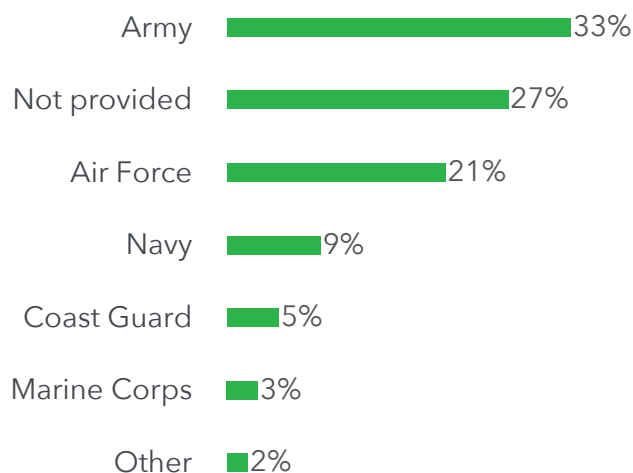
98%

Timely company
responses since 2011

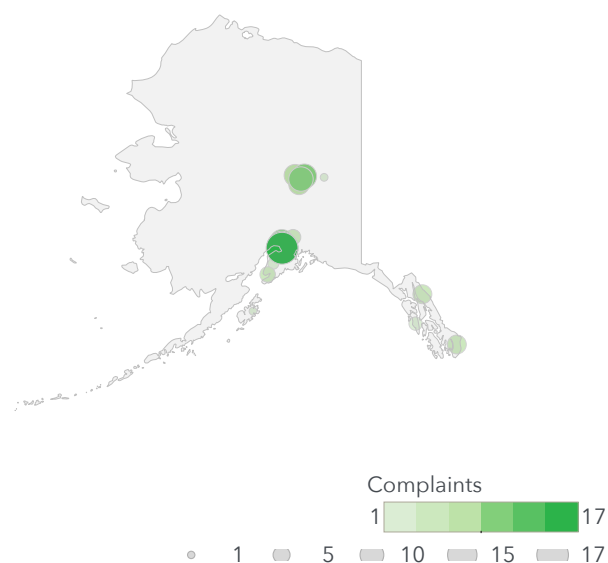
TOP 5 PRODUCTS BY VOLUME

| | AK SM complaints | Product % in AK ■ SM ■ Non-SM | Top issue reported by AK SMs by product |
|---------------------------------|---------------------|----------------------------------|--|
| Debt collection | 120 | 44% 31% | Attempts to collect debt not owed 42% (50) |
| Credit or consumer reporting | 45 | 16% 16% | Incorrect information on your report 58% (26) |
| Mortgage | 38 | 14% 16% | Trouble during payment process 37% (14) |
| Credit card | 26 | 9% 13% | Problem with a purchase shown on your statement 27% (7) |
| Checking or savings | 13 | 5% 9% | Managing an account 77% (10) |

BRANCH OF SERVICE %



AK SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Alabama

1,467

Complaints handled
since 2011

91,482

US complaints handled
since 2011

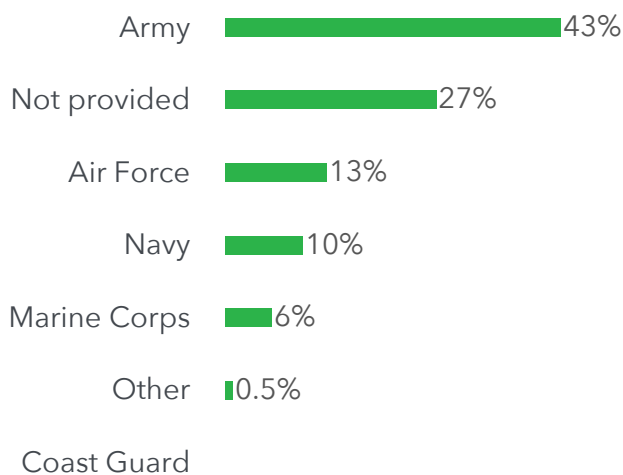
97%

Timely company
responses since 2011

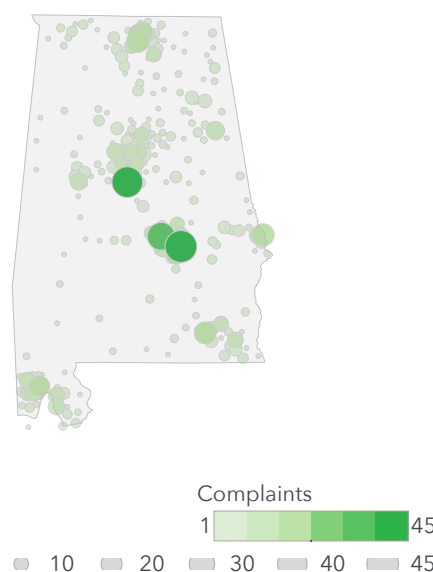
TOP 5 PRODUCTS BY VOLUME

| | AL SM complaints | Product % in AL ■ SM ■ Non-SM | Top issue reported by AL SMs by product |
|---------------------------------|---------------------|----------------------------------|---|
| Debt collection | 590 | 40% 30% | Attempts to collect debt not owed 41% (239) |
| Credit or consumer reporting | 245 | 17% 23% | Incorrect information on your report 60% (147) |
| Mortgage | 174 | 12% 16% | Struggling to pay mortgage 38% (66) |
| Checking or savings | 124 | 8% 8% | Managing an account 78% (97) |
| Credit card | 72 | 5% 7% | Other features, terms, or problems 22% (16) |

BRANCH OF SERVICE %



AL SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Arkansas

581

Complaints handled since 2011

91,482

US complaints handled since 2011

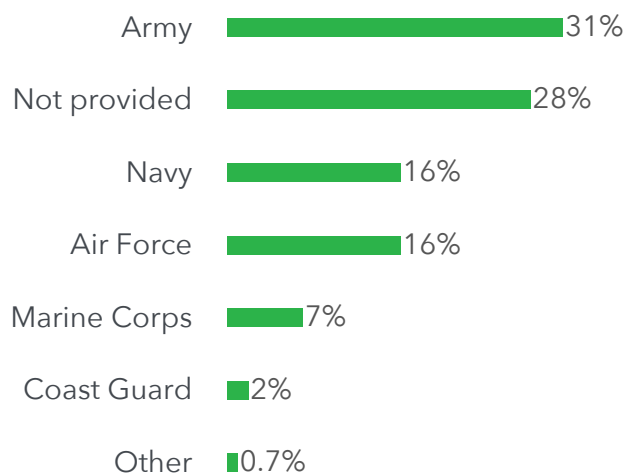
97%

Timely company responses since 2011

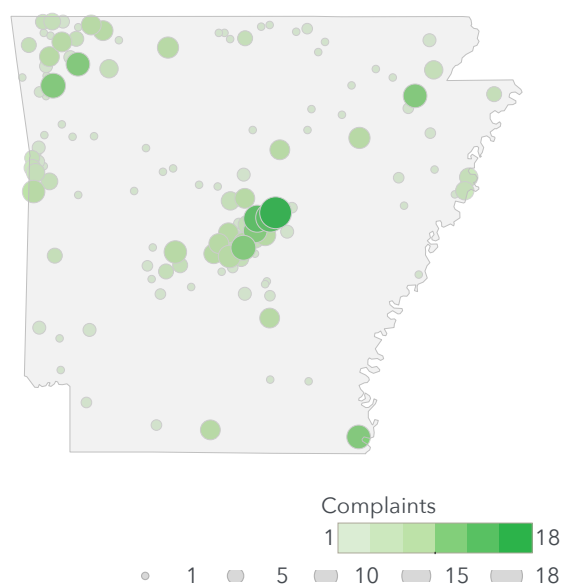
TOP 5 PRODUCTS BY VOLUME

| | AR SM complaints | Product % in AR ■ SM ■ Non-SM | Top issue reported by AR SMs by product |
|------------------------------|------------------|--|--|
| Debt collection | 229 | <div> <div>39%</div> <div>29%</div> </div> | Attempts to collect debt not owed 52% (120) |
| Credit or consumer reporting | 93 | <div> <div>16%</div> <div>23%</div> </div> | Incorrect information on your report 59% (55) |
| Mortgage | 86 | <div> <div>15%</div> <div>16%</div> </div> | Struggling to pay mortgage 45% (39) |
| Credit card | 51 | <div> <div>9%</div> <div>9%</div> </div> | Problem with a purchase shown on your statement 22% (11) |
| Checking or savings | 41 | <div> <div>7%</div> <div>9%</div> </div> | Managing an account 93% (38) |

BRANCH OF SERVICE %



AR SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Arizona

2,366

Complaints handled since 2011

91,482

US complaints handled since 2011

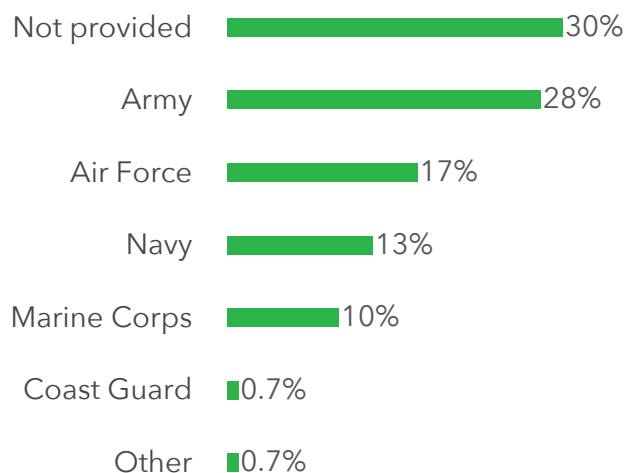
97%

Timely company responses since 2011

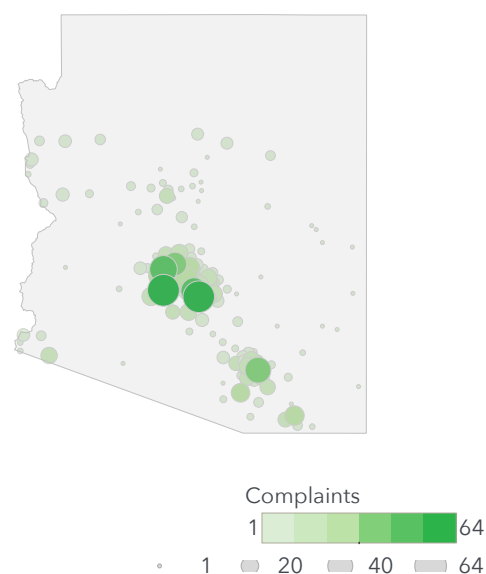
TOP 5 PRODUCTS BY VOLUME

| | AZ SM complaints | Product % in AZ ■ SM ■ Non-SM | Top issue reported by AZ SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 909 | 38% 28% | Attempts to collect debt not owed 44% (401) |
| Mortgage | 496 | 21% 23% | Struggling to pay mortgage 50% (250) |
| Credit or consumer reporting | 318 | 13% 17% | Incorrect information on your report 52% (164) |
| Checking or savings | 163 | 7% 10% | Managing an account 87% (142) |
| Credit card | 151 | 6% 10% | Other features, terms, or problems 26% (40) |

BRANCH OF SERVICE %



AZ SM COMPLAINTS BY ZIP



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California

9,667

Complaints handled since 2011

91,482

US complaints handled since 2011

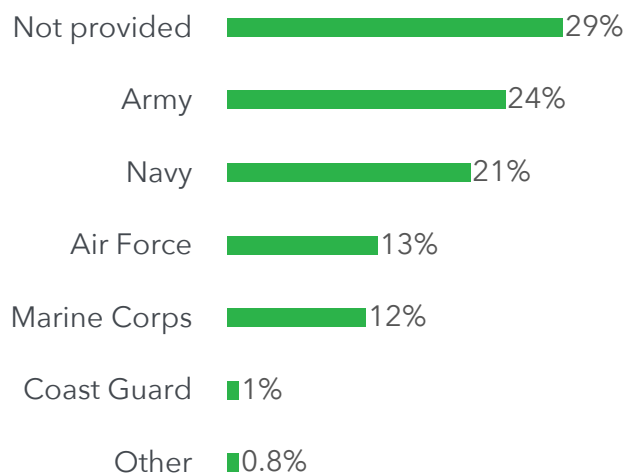
96%

Timely company responses since 2011

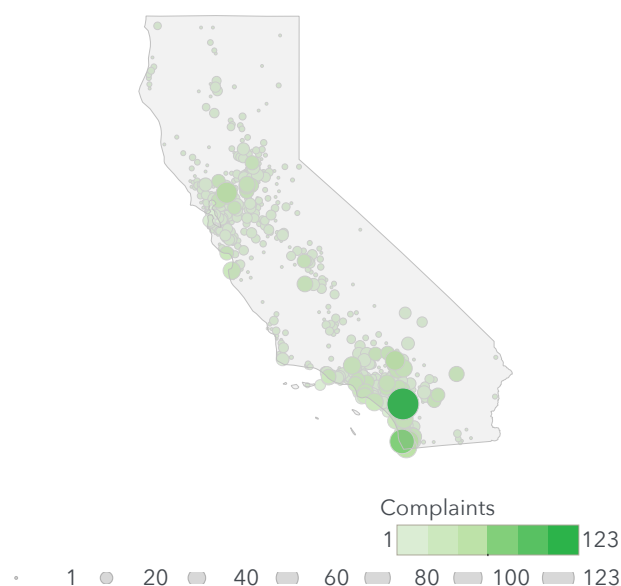
TOP 5 PRODUCTS BY VOLUME

| | CA SM complaints | Product % in CA ■ SM ■ Non-SM | Top issue reported by CA SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 3,728 | 39% SM, 24% Non-SM | Attempts to collect debt not owed 43% (1,605) |
| Mortgage | 1,787 | 18% SM, 28% Non-SM | Struggling to pay mortgage 49% (881) |
| Credit or consumer reporting | 1,384 | 14% SM, 18% Non-SM | Incorrect information on your report 59% (818) |
| Checking or savings | 762 | 8% SM, 9% Non-SM | Managing an account 89% (678) |
| Credit card | 703 | 7% SM, 10% Non-SM | Other features, terms, or problems 21% (147) |

BRANCH OF SERVICE %



CA SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Colorado

1,748

Complaints handled since 2011

91,482

US complaints handled since 2011

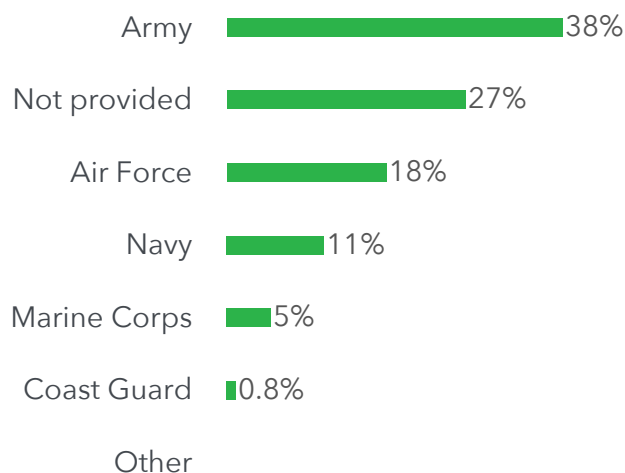
96%

Timely company responses since 2011

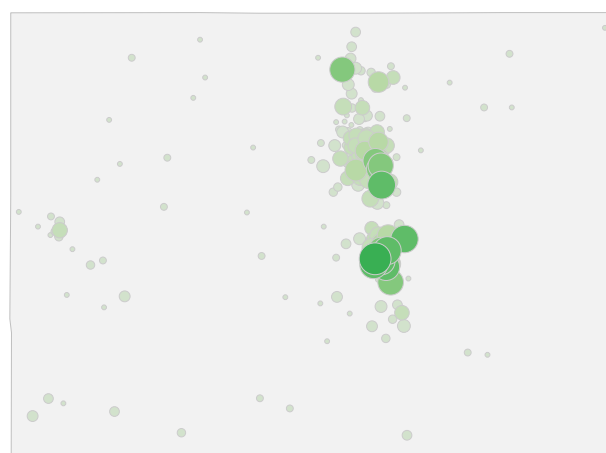
TOP 5 PRODUCTS BY VOLUME

| | CO SM complaints | Product % in CO ■ SM ■ Non-SM | Top issue reported by CO SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 766 | 44% 26% | Attempts to collect debt not owed 40% (310) |
| Mortgage | 329 | 19% 23% | Struggling to pay mortgage 39% (127) |
| Credit or consumer reporting | 218 | 12% 19% | Incorrect information on your report 70% (152) |
| Credit card | 118 | 7% 11% | Other features, terms, or problems 28% (33) |
| Checking or savings | 97 | 6% 9% | Managing an account 84% (81) |

BRANCH OF SERVICE %



CO SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Connecticut

634

Complaints handled since 2011

91,482

US complaints handled since 2011

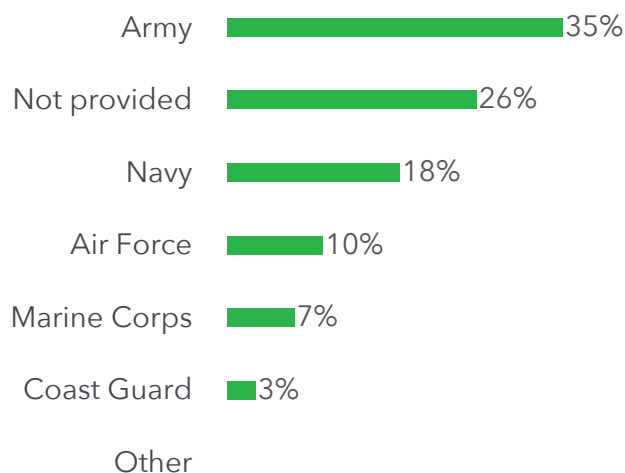
98%

Timely company responses since 2011

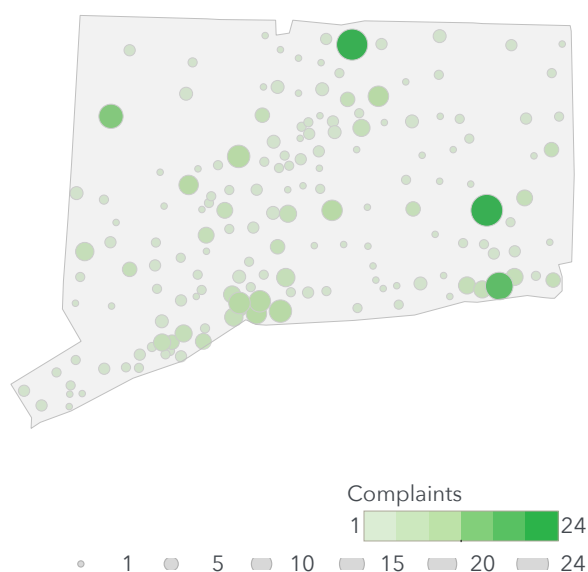
TOP 5 PRODUCTS BY VOLUME

| | CT SM complaints | Product % in CT ■ SM ■ Non-SM | Top issue reported by CT SMs by product |
|------------------------------|------------------|----------------------------------|---|
| Debt collection | 230 | 36% 21% | Attempts to collect debt not owed 38% (88) |
| Mortgage | 99 | 16% 24% | Struggling to pay mortgage 49% (49) |
| Credit or consumer reporting | 93 | 15% 17% | Incorrect information on your report 61% (57) |
| Credit card | 65 | 10% 13% | Other features, terms, or problems 34% (22) |
| Checking or savings | 51 | 8% 12% | Managing an account 88% (45) |

BRANCH OF SERVICE %



CT SM COMPLAINTS BY ZIP



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District of Columbia

429

Complaints handled since 2011

91,482

US complaints handled since 2011

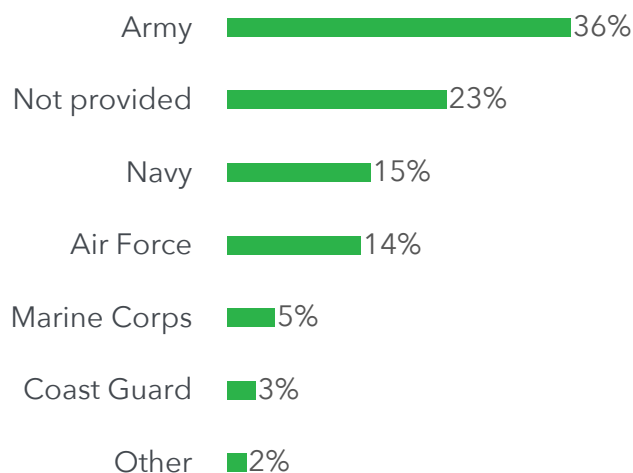
96%

Timely company responses since 2011

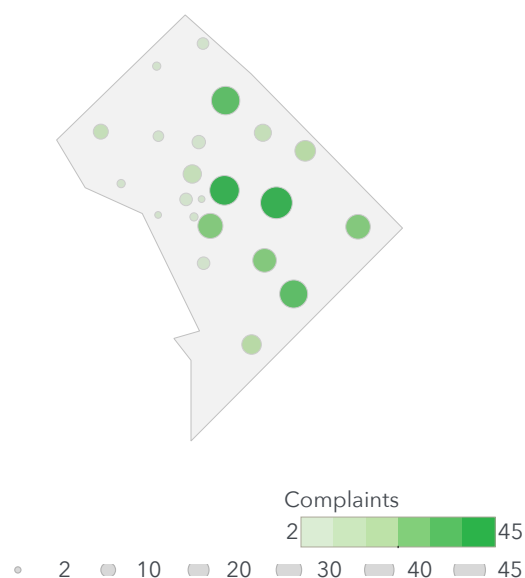
TOP 5 PRODUCTS BY VOLUME

| | DC SM complaints | Product % in DC ■ SM ■ Non-SM | Top issue reported by DC SMs by product |
|------------------------------|------------------|----------------------------------|---|
| Debt collection | 134 | 31% 23% | Attempts to collect debt not owed 47% (63) |
| Credit or consumer reporting | 66 | 15% 16% | Incorrect information on your report 74% (49) |
| Mortgage | 64 | 15% 20% | Struggling to pay mortgage 38% (24) |
| Checking or savings | 50 | 12% 13% | Managing an account 86% (43) |
| Credit card | 37 | 9% 12% | Other features, terms, or problems 32% (12) |

BRANCH OF SERVICE %



DC SM COMPLAINTS BY ZIP



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Delaware

376

Complaints handled since 2011

91,482

US complaints handled since 2011

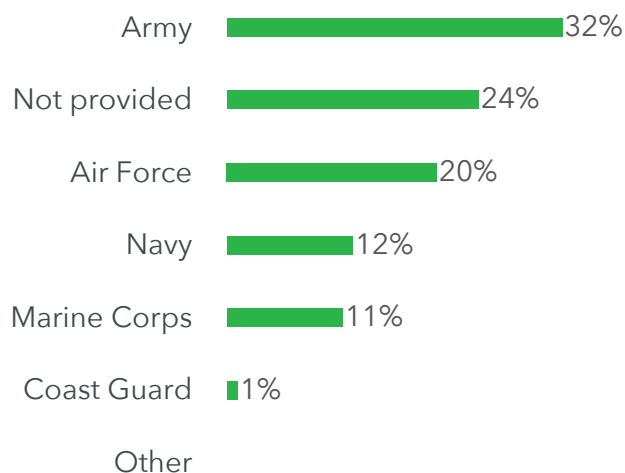
98%

Timely company responses since 2011

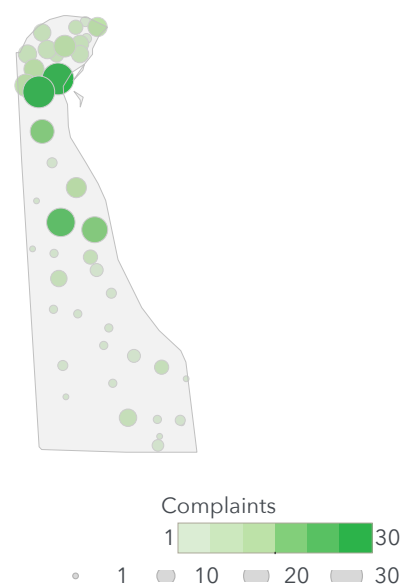
TOP 5 PRODUCTS BY VOLUME

| | DE SM complaints | Product % in DE ■ SM ■ Non-SM | Top issue reported by DE SMs by product |
|------------------------------|------------------|--|---|
| Debt collection | 128 | <div> <div>34%</div> <div>27%</div> </div> | Attempts to collect debt not owed 46% (59) |
| Mortgage | 68 | <div> <div>18%</div> <div>20%</div> </div> | Struggling to pay mortgage 41% (28) |
| Checking or savings | 43 | <div> <div>11%</div> <div>11%</div> </div> | Managing an account 88% (38) |
| Credit card | 38 | <div> <div>10%</div> <div>12%</div> </div> | Other features, terms, or problems 24% (9) |
| Credit or consumer reporting | 34 | <div> <div>9%</div> <div>17%</div> </div> | Incorrect information on your report 59% (20) |

BRANCH OF SERVICE %



DE SM COMPLAINTS BY ZIP



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Florida

8,195

Complaints handled since 2011

91,482

US complaints handled since 2011

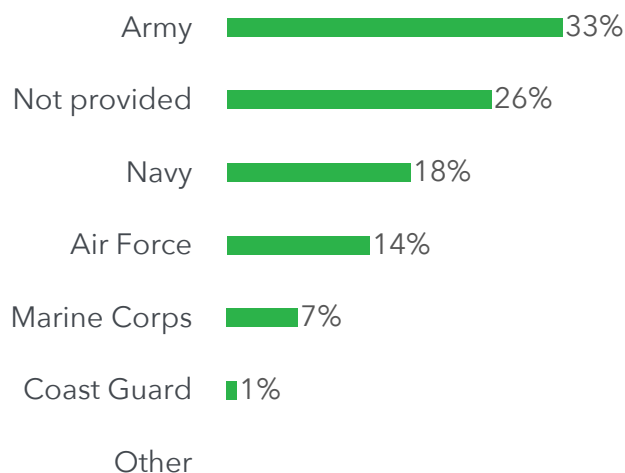
97%

Timely company responses since 2011

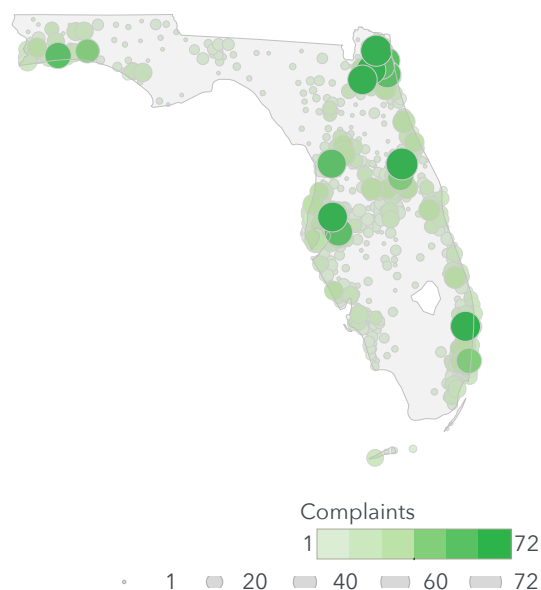
TOP 5 PRODUCTS BY VOLUME

| | FL SM complaints | Product % in FL ■ SM ■ Non-SM | Top issue reported by FL SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 3,340 | 41% SM, 25% Non-SM | Attempts to collect debt not owed 46% (1,540) |
| Mortgage | 1,470 | 18% SM, 25% Non-SM | Struggling to pay mortgage 48% (703) |
| Credit or consumer reporting | 1,273 | 16% SM, 23% Non-SM | Incorrect information on your report 63% (808) |
| Credit card | 566 | 7% SM, 9% Non-SM | Other features, terms, or problems 28% (161) |
| Checking or savings | 538 | 7% SM, 9% Non-SM | Managing an account 86% (465) |

BRANCH OF SERVICE %



FL SM COMPLAINTS BY ZIP



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Georgia

4,980

Complaints handled
since 2011

91,482

US complaints handled
since 2011

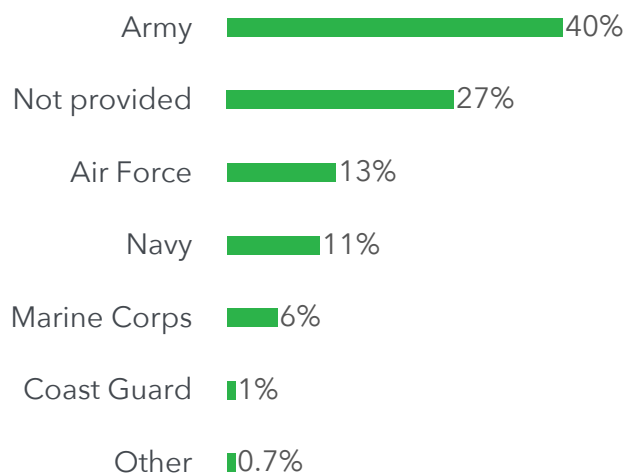
97%

Timely company
responses since 2011

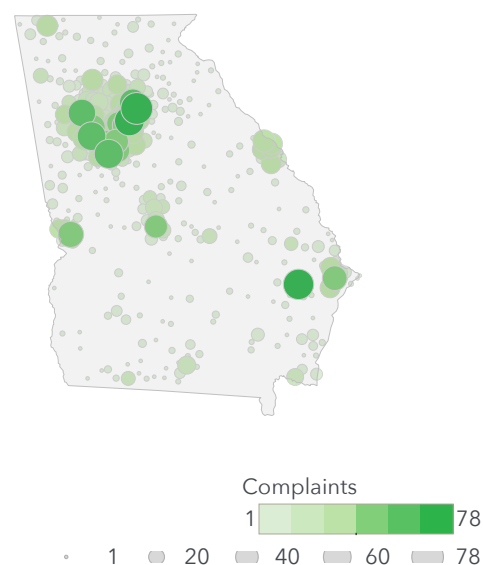
TOP 5 PRODUCTS BY VOLUME

| | GA SM complaints | Product % in GA ■ SM ■ Non-SM | Top issue reported by GA SMs by product |
|---------------------------------|---------------------|----------------------------------|---|
| Debt collection | 1,820 | 37% 24% | Attempts to collect debt not owed 43% (782) |
| Credit or consumer reporting | 998 | 20% 24% | Incorrect information on your report 64% (642) |
| Mortgage | 833 | 17% 25% | Struggling to pay mortgage 41% (345) |
| Checking or savings | 328 | 7% 8% | Managing an account 87% (284) |
| Credit card | 312 | 6% 7% | Other features, terms, or problems 23% (71) |

BRANCH OF SERVICE %



GA SM COMPLAINTS BY ZIP



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Hawaii

531

Complaints handled
since 2011

91,482

US complaints handled
since 2011

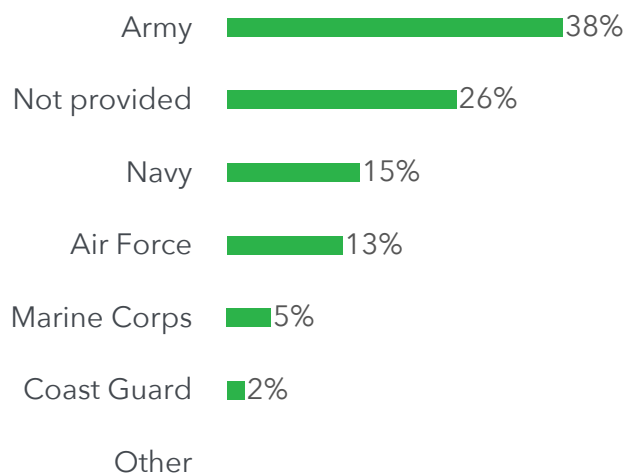
97%

Timely company
responses since 2011

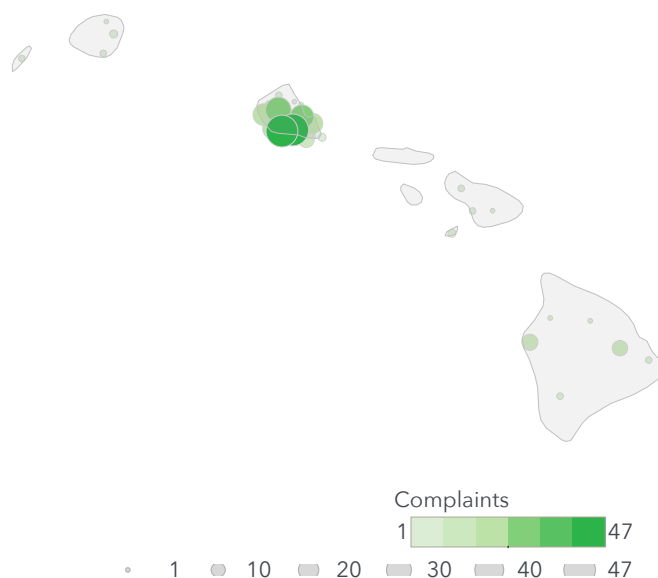
TOP 5 PRODUCTS BY VOLUME

| | HI SM complaints | Product % in HI ■ SM ■ Non-SM | Top issue reported by HI SMs by product |
|---------------------------------|---------------------|----------------------------------|--|
| Debt collection | 181 | 34% 25% | Attempts to collect debt not owed 48% (86) |
| Mortgage | 103 | 19% 29% | Trouble during payment process 41% (42) |
| Credit or consumer reporting | 82 | 15% 17% | Incorrect information on your report 59% (48) |
| Credit card | 63 | 12% 12% | Other features, terms, or problems 27% (17) |
| Checking or savings | 25 | 5% 8% | Managing an account 88% (22) |

BRANCH OF SERVICE %



HI SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

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

Iowa

426

Complaints handled
since 2011

91,482

US complaints handled
since 2011

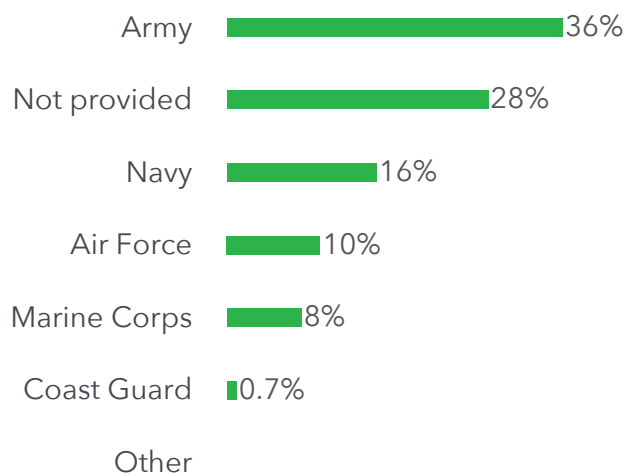
96%

Timely company
responses since 2011

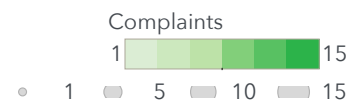
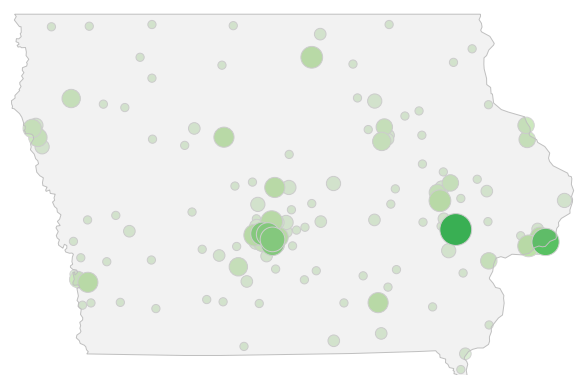
TOP 5 PRODUCTS BY VOLUME

| | IA SM complaints | Product % in IA ■ SM ■ Non-SM | Top issue reported by IA SMs by product |
|---------------------------------|---------------------|----------------------------------|--|
| Debt collection | 188 | 44% 32% | Attempts to collect debt not owed 41% (78) |
| Credit or consumer reporting | 61 | 14% 19% | Incorrect information on your report 56% (34) |
| Mortgage | 56 | 13% 14% | Struggling to pay mortgage 46% (26) |
| Credit card | 32 | 8% 11% | Other features, terms, or problems 25% (8) |
| Checking or savings | 24 | 6% 8% | Managing an account 92% (22) |

BRANCH OF SERVICE %



IA SM COMPLAINTS BY ZIP



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

Idaho

379

Complaints handled
since 2011

91,482

US complaints handled
since 2011

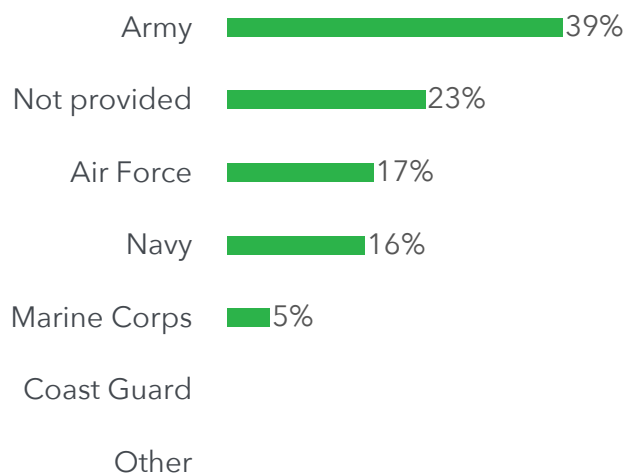
96%

Timely company
responses since 2011

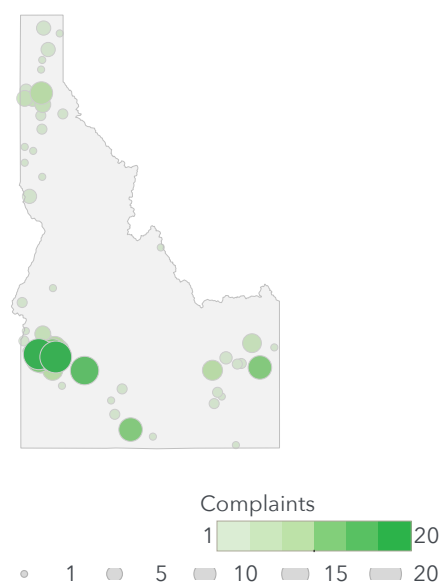
TOP 5 PRODUCTS BY VOLUME

| | ID SM complaints | Product % in ID ■ SM ■ Non-SM | Top issue reported by ID SMs by product |
|---------------------------------|---------------------|----------------------------------|--|
| Debt collection | 192 | 51% 34% | Attempts to collect debt not owed 48% (92) |
| Mortgage | 70 | 18% 18% | Trouble during payment process 40% (28) |
| Credit or consumer reporting | 25 | 7% 19% | Incorrect information on your report 52% (13) |
| Credit card | 24 | 6% 11% | Fees or interest 21% (5) |
| Checking or savings | 18 | 5% 7% | Managing an account 94% (17) |

BRANCH OF SERVICE %



ID SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Illinois

2,185

Complaints handled since 2011

91,482

US complaints handled since 2011

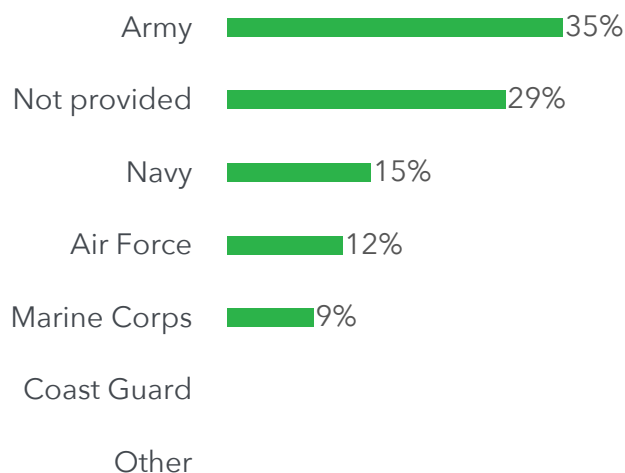
96%

Timely company responses since 2011

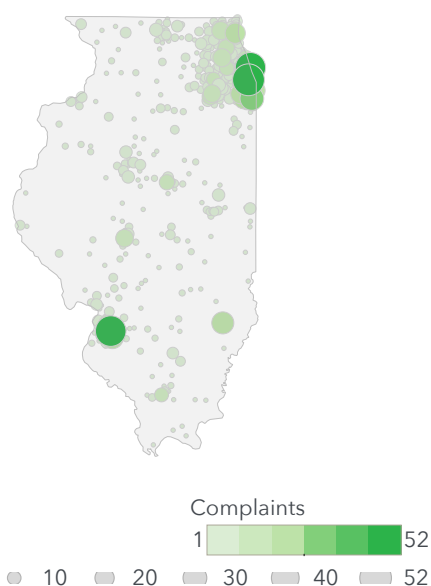
TOP 5 PRODUCTS BY VOLUME

| | IL SM complaints | Product % in IL ■ SM ■ Non-SM | Top issue reported by IL SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 797 | 36% SM, 25% Non-SM | Attempts to collect debt not owed 42% (332) |
| Mortgage | 397 | 18% SM, 22% Non-SM | Struggling to pay mortgage 47% (185) |
| Credit or consumer reporting | 350 | 16% SM, 21% Non-SM | Incorrect information on your report 56% (197) |
| Checking or savings | 181 | 8% SM, 11% Non-SM | Managing an account 88% (160) |
| Credit card | 161 | 7% SM, 10% Non-SM | Other features, terms, or problems 24% (38) |

BRANCH OF SERVICE %



IL SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Indiana

1,077

Complaints handled since 2011

91,482

US complaints handled since 2011

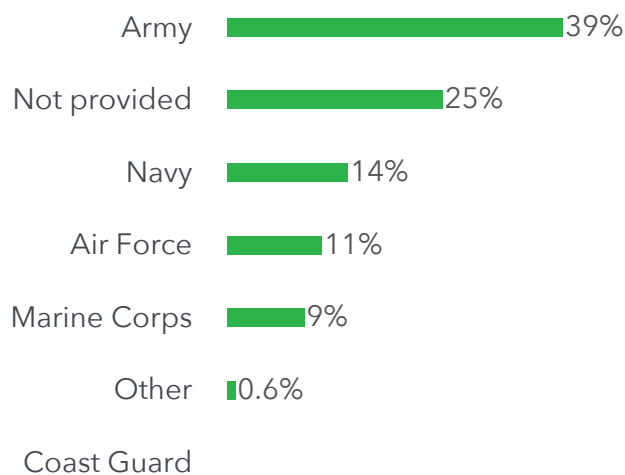
95%

Timely company responses since 2011

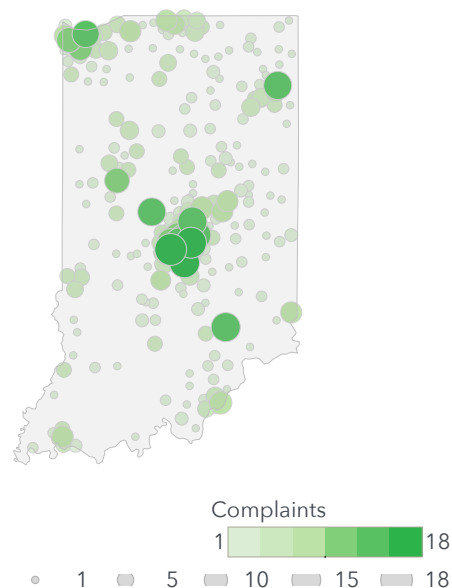
TOP 5 PRODUCTS BY VOLUME

| | IN SM complaints | Product % in IN ■ SM ■ Non-SM | Top issue reported by IN SMs by product |
|------------------------------|------------------|----------------------------------|---|
| Debt collection | 467 | 43% 30% | Attempts to collect debt not owed 40% (187) |
| Mortgage | 163 | 15% 17% | Struggling to pay mortgage 42% (68) |
| Credit or consumer reporting | 136 | 13% 19% | Incorrect information on your report 48% (65) |
| Checking or savings | 63 | 6% 9% | Managing an account 86% (54) |
| Credit card | 51 | 5% 9% | Other features, terms, or problems 31% (16) |

BRANCH OF SERVICE %



IN SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Kansas

613

Complaints handled since 2011

91,482

US complaints handled since 2011

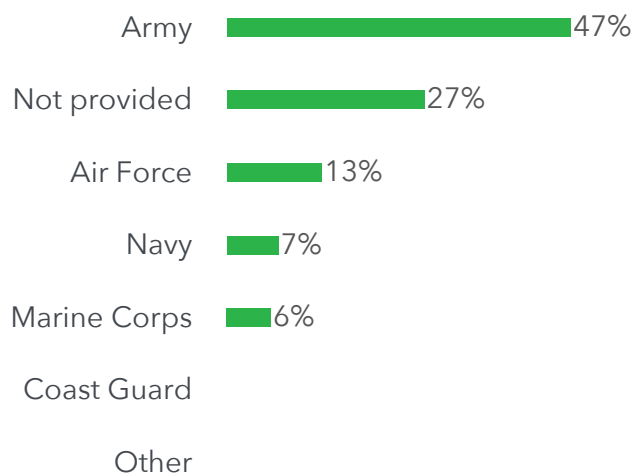
96%

Timely company responses since 2011

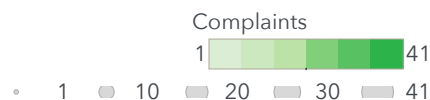
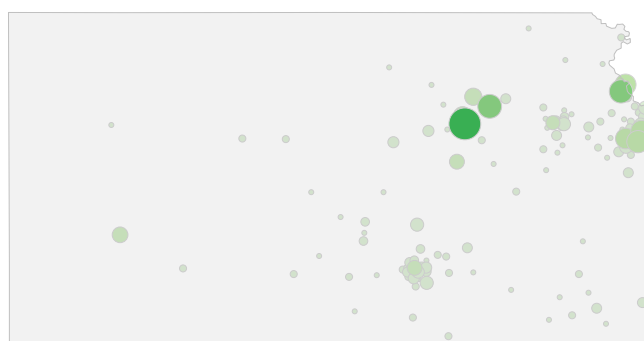
TOP 5 PRODUCTS BY VOLUME

| | KS SM complaints | Product % in KS ■ SM ■ Non-SM | Top issue reported by KS SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 251 | 41% 33% | Attempts to collect debt not owed 39% (97) |
| Credit or consumer reporting | 92 | 15% 18% | Incorrect information on your report 70% (64) |
| Mortgage | 87 | 14% 15% | Struggling to pay mortgage 47% (41) |
| Credit card | 49 | 8% 11% | Problem with a purchase shown on your statement 22% (11) |
| Checking or savings | 26 | 4% 9% | Managing an account 96% (25) |

BRANCH OF SERVICE %



KS SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Kentucky

990

Complaints handled
since 2011

91,482

US complaints handled
since 2011

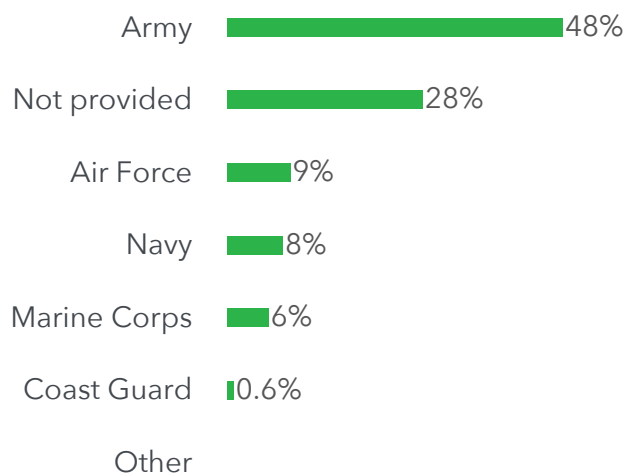
96%

Timely company
responses since 2011

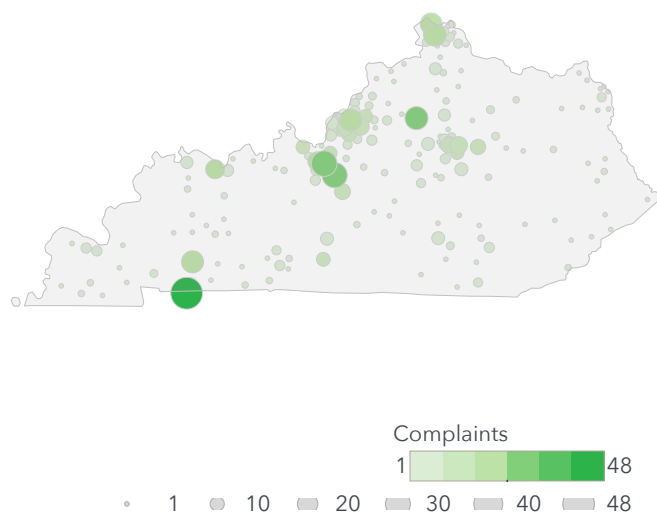
TOP 5 PRODUCTS BY VOLUME

| | KY SM complaints | Product % in KY ■ SM ■ Non-SM | Top issue reported by KY SMs by product |
|---------------------------------|---------------------|----------------------------------|---|
| Debt collection | 444 | 45% 33% | Attempts to collect debt not owed 35% (155) |
| Credit or consumer reporting | 161 | 16% 20% | Incorrect information on your report 63% (102) |
| Mortgage | 137 | 14% 16% | Struggling to pay mortgage 39% (53) |
| Credit card | 71 | 7% 8% | Other features, terms, or problems 28% (20) |
| Checking or savings | 48 | 5% 8% | Managing an account 85% (41) |

BRANCH OF SERVICE %



KY SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Louisiana

1,225

Complaints handled since 2011

91,482

US complaints handled since 2011

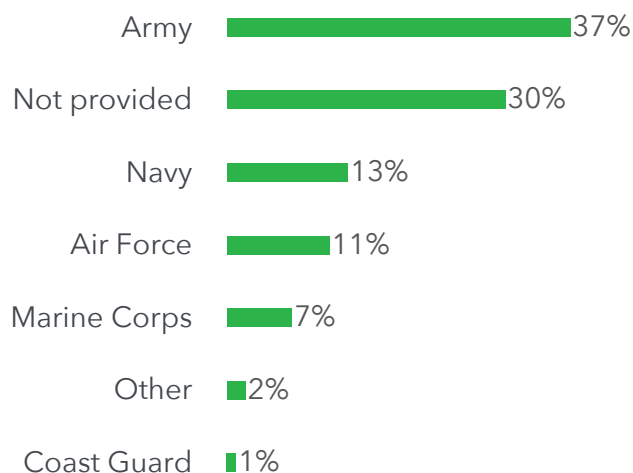
96%

Timely company responses since 2011

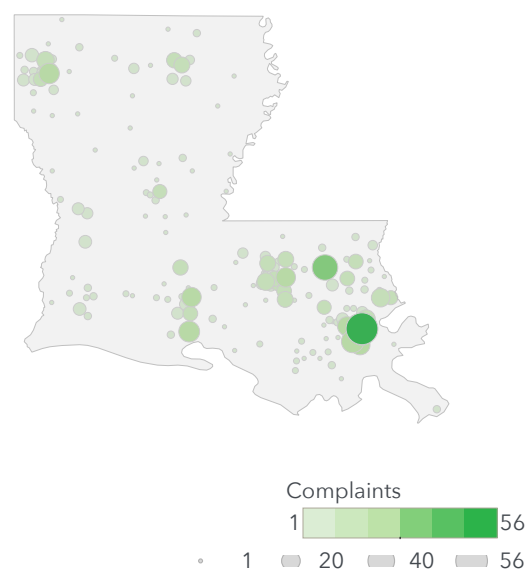
TOP 5 PRODUCTS BY VOLUME

| | LA SM complaints | Product % in LA ■ SM ■ Non-SM | Top issue reported by LA SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 477 | 39% SM, 33% Non-SM | Attempts to collect debt not owed 46% (218) |
| Credit or consumer reporting | 245 | 20% SM, 23% Non-SM | Incorrect information on your report 63% (154) |
| Mortgage | 196 | 16% SM, 17% Non-SM | Struggling to pay mortgage 35% (69) |
| Checking or savings | 78 | 6% SM, 7% Non-SM | Managing an account 85% (66) |
| Credit card | 55 | 4% SM, 7% Non-SM | Other features, terms, or problems 22% (12) |

BRANCH OF SERVICE %



LA SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Massachusetts

1,105

Complaints handled since 2011

91,482

US complaints handled since 2011

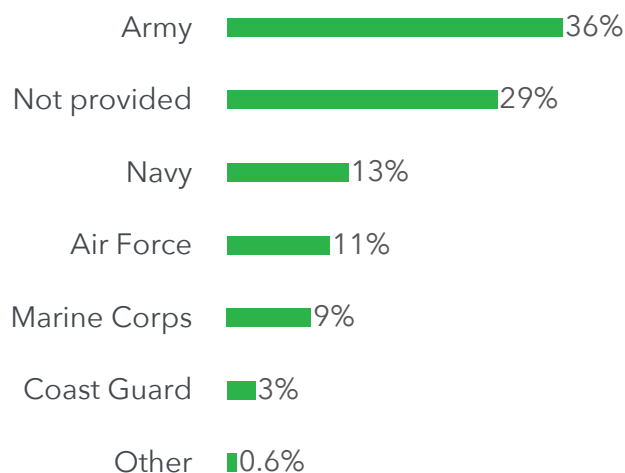
97%

Timely company responses since 2011

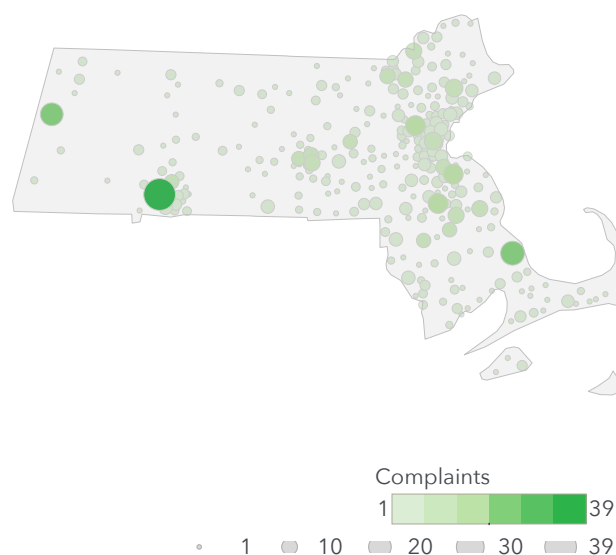
TOP 5 PRODUCTS BY VOLUME

| | MA SM complaints | Product % in MA ■ SM ■ Non-SM | Top issue reported by MA SMs by product |
|------------------------------|------------------|----------------------------------|---|
| Debt collection | 395 | 36% 19% | Attempts to collect debt not owed 45% (178) |
| Mortgage | 199 | 18% 25% | Struggling to pay mortgage 45% (89) |
| Credit card | 119 | 11% 14% | Other features, terms, or problems 23% (27) |
| Credit or consumer reporting | 118 | 11% 15% | Incorrect information on your report 64% (76) |
| Checking or savings | 112 | 10% 13% | Managing an account 88% (99) |

BRANCH OF SERVICE %



MA SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Maryland

2,956

Complaints handled since 2011

91,482

US complaints handled since 2011

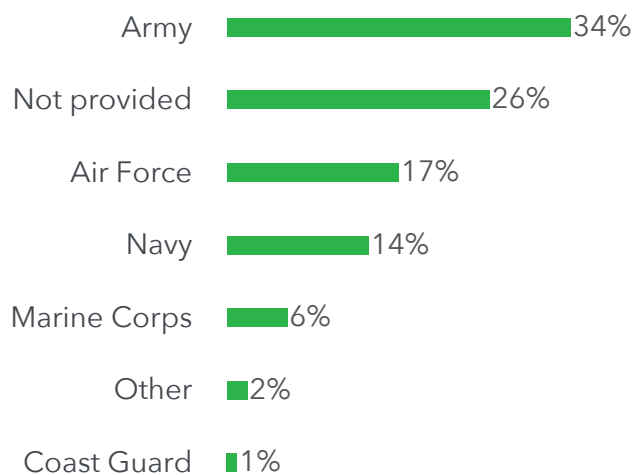
97%

Timely company responses since 2011

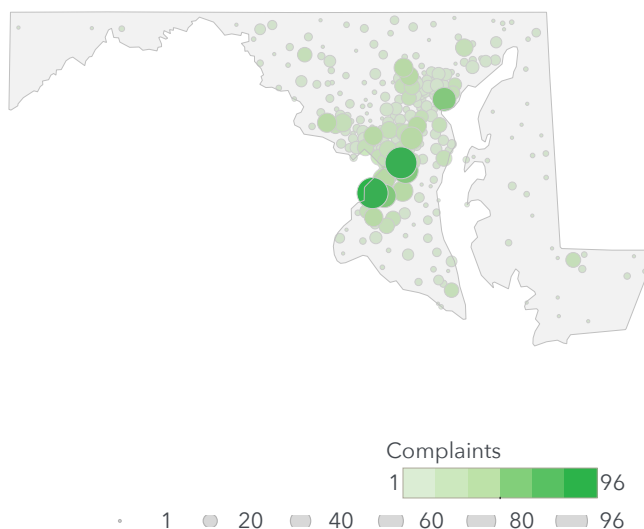
TOP 5 PRODUCTS BY VOLUME

| | MD SM complaints | Product % in MD ■ SM ■ Non-SM | Top issue reported by MD SMs by product |
|------------------------------|------------------|--|--|
| Debt collection | 1,029 | <div> <div>35%</div> <div>23%</div> </div> | Attempts to collect debt not owed 49% (503) |
| Mortgage | 671 | <div> <div>23%</div> <div>28%</div> </div> | Struggling to pay mortgage 42% (283) |
| Credit or consumer reporting | 400 | <div> <div>14%</div> <div>17%</div> </div> | Incorrect information on your report 69% (275) |
| Checking or savings | 238 | <div> <div>8%</div> <div>10%</div> </div> | Managing an account 87% (208) |
| Credit card | 177 | <div> <div>6%</div> <div>10%</div> </div> | Other features, terms, or problems 24% (43) |

BRANCH OF SERVICE %



MD SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Maine

355

Complaints handled since 2011

91,482

US complaints handled since 2011

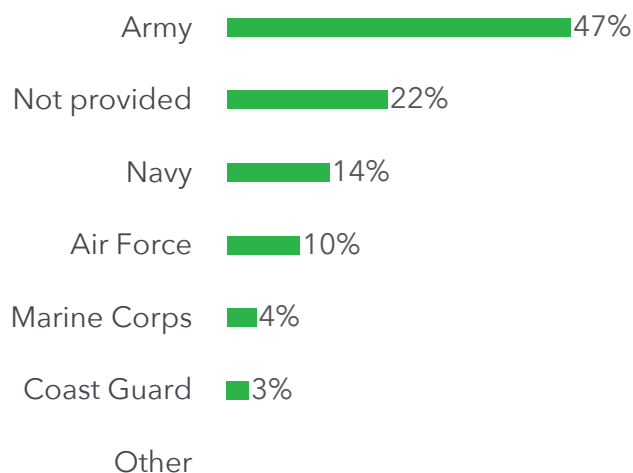
96%

Timely company responses since 2011

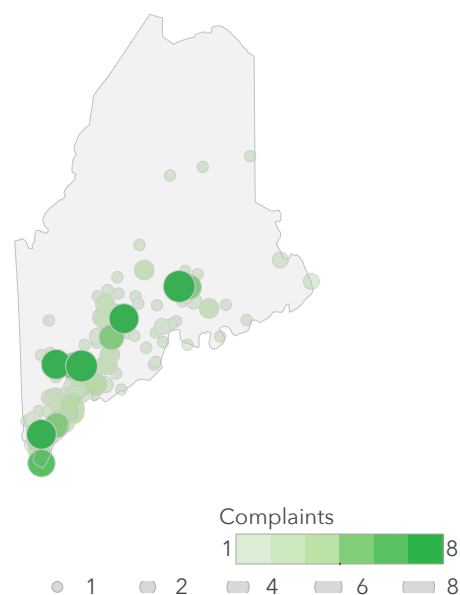
TOP 5 PRODUCTS BY VOLUME

| | ME SM complaints | Product % in ME ■ SM ■ Non-SM | Top issue reported by ME SMs by product |
|------------------------------|------------------|----------------------------------|---|
| Debt collection | 148 | 42% 24% | Attempts to collect debt not owed 36% (54) |
| Mortgage | 69 | 19% 24% | Struggling to pay mortgage 51% (35) |
| Credit card | 33 | 9% 15% | Problem with a purchase shown on your statement 27% (9) |
| Credit or consumer reporting | 29 | 8% 14% | Incorrect information on your report 55% (16) |
| Checking or savings | 19 | 5% 9% | Managing an account 84% (16) |

BRANCH OF SERVICE %



ME SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Michigan

2,055

Complaints handled since 2011

91,482

US complaints handled since 2011

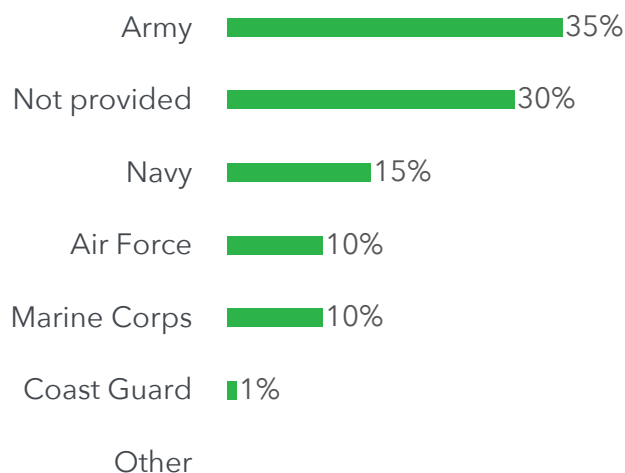
97%

Timely company responses since 2011

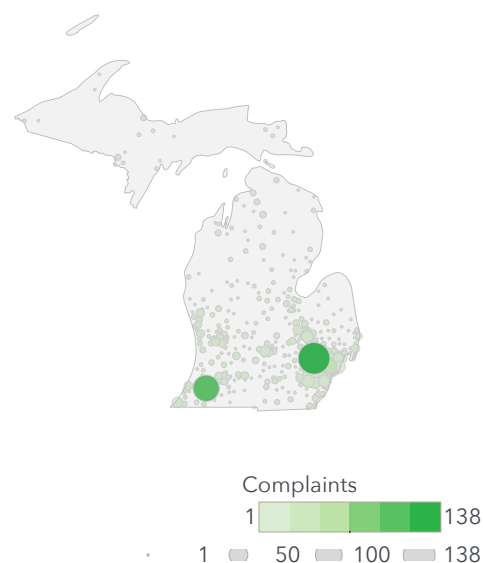
TOP 5 PRODUCTS BY VOLUME

| | MI SM complaints | Product % in MI ■ SM ■ Non-SM | Top issue reported by MI SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 787 | 38% 26% | Attempts to collect debt not owed 42% (327) |
| Mortgage | 480 | 23% 25% | Struggling to pay mortgage 63% (300) |
| Credit or consumer reporting | 222 | 11% 17% | Incorrect information on your report 64% (143) |
| Credit card | 165 | 8% 9% | Other features, terms, or problems 30% (49) |
| Checking or savings | 120 | 6% 9% | Managing an account 83% (99) |

BRANCH OF SERVICE %



MI SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Minnesota

1,122

Complaints handled since 2011

91,482

US complaints handled since 2011

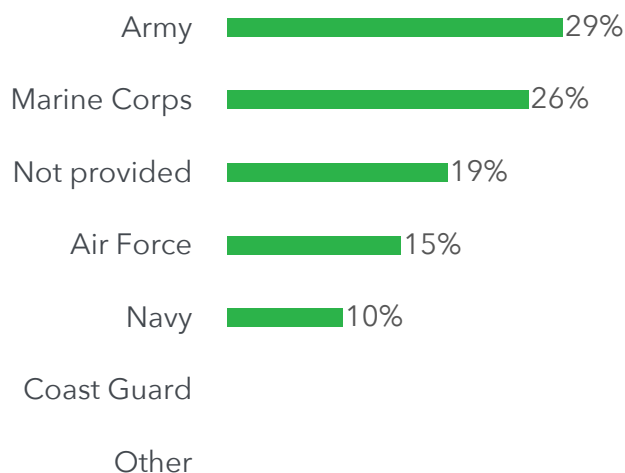
96%

Timely company responses since 2011

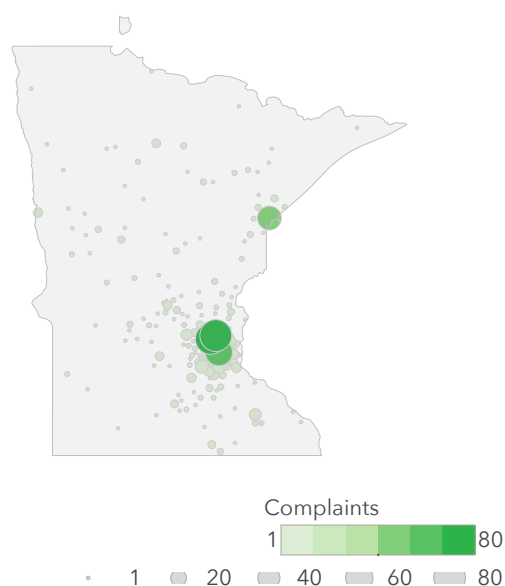
TOP 5 PRODUCTS BY VOLUME

| | MN SM complaints | Product % in MN ■ SM ■ Non-SM | Top issue reported by MN SMs by product |
|------------------------------|------------------|--|--|
| Debt collection | 349 | <div> <div>31%</div> <div>24%</div> </div> | Attempts to collect debt not owed 50% (174) |
| Credit or consumer reporting | 322 | <div> <div>29%</div> <div>15%</div> </div> | Incorrect information on your report 74% (238) |
| Mortgage | 131 | <div> <div>12%</div> <div>24%</div> </div> | Struggling to pay mortgage 44% (57) |
| Credit card | 98 | <div> <div>9%</div> <div>12%</div> </div> | Problem with a purchase shown on your statement 27% (26) |
| Checking or savings | 81 | <div> <div>7%</div> <div>11%</div> </div> | Managing an account 88% (71) |

BRANCH OF SERVICE %



MN SM COMPLAINTS BY ZIP



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Missouri

1,411

Complaints handled since 2011

91,482

US complaints handled since 2011

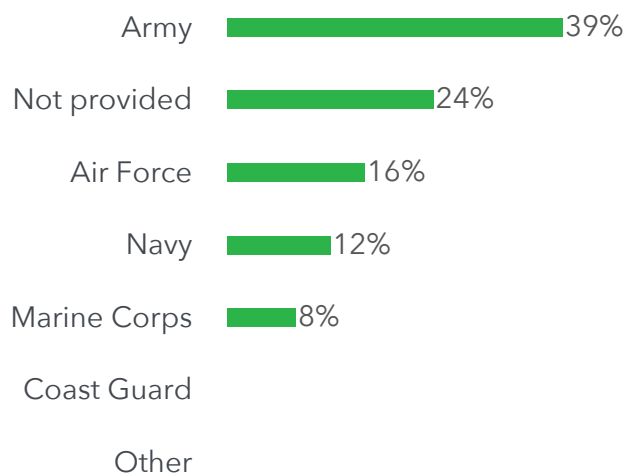
97%

Timely company responses since 2011

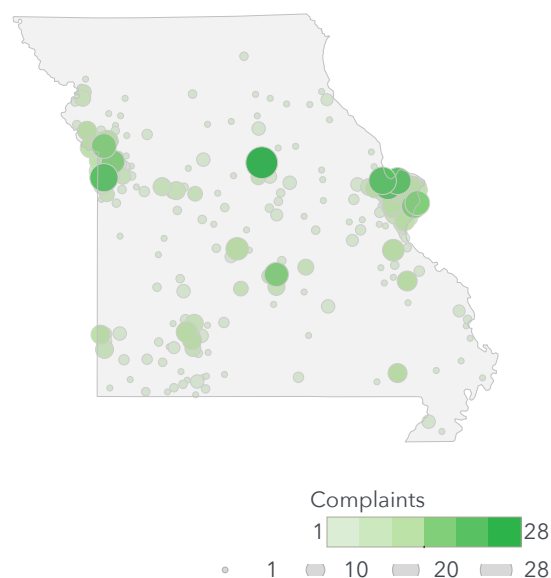
TOP 5 PRODUCTS BY VOLUME

| | MO SM complaints | Product % in MO ■ SM ■ Non-SM | Top issue reported by MO SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 621 | 44% 29% | Attempts to collect debt not owed 38% (237) |
| Mortgage | 221 | 16% 21% | Struggling to pay mortgage 48% (105) |
| Credit or consumer reporting | 156 | 11% 18% | Incorrect information on your report 67% (104) |
| Checking or savings | 96 | 7% 8% | Managing an account 91% (87) |
| Credit card | 89 | 6% 9% | Problem with a purchase shown on your statement 26% (23) |

BRANCH OF SERVICE %



MO SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Mississippi

782

Complaints handled since 2011

91,482

US complaints handled since 2011

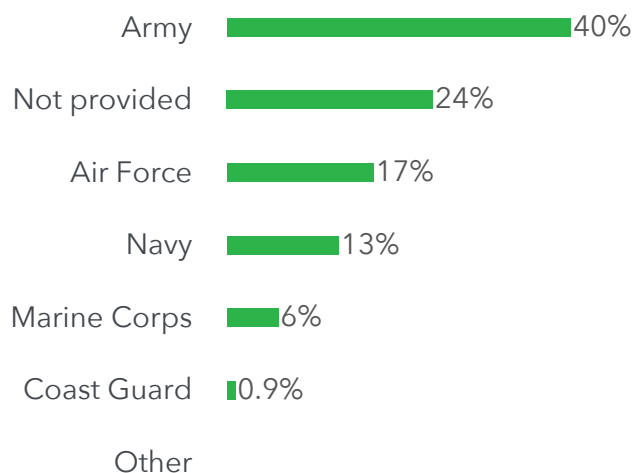
96%

Timely company responses since 2011

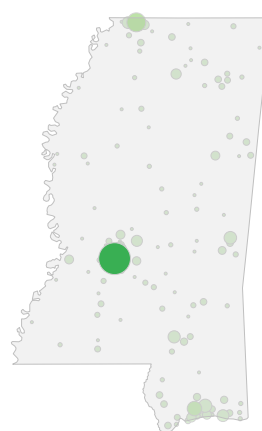
TOP 5 PRODUCTS BY VOLUME

| | MS SM complaints | Product % in MS ■ SM ■ Non-SM | Top issue reported by MS SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 320 | 41% 32% | Attempts to collect debt not owed 37% (119) |
| Credit or consumer reporting | 114 | 15% 22% | Incorrect information on your report 61% (69) |
| Mortgage | 104 | 13% 16% | Trouble during payment process 44% (46) |
| Checking or savings | 66 | 8% 8% | Managing an account 91% (60) |
| Credit card | 48 | 6% 7% | Problem with a purchase shown on your statement 27% (13) |

BRANCH OF SERVICE %



MS SM COMPLAINTS BY ZIP



Complaints

1 116

1 20 40 60 80 100 116

"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Montana

233

Complaints handled since 2011

91,482

US complaints handled since 2011

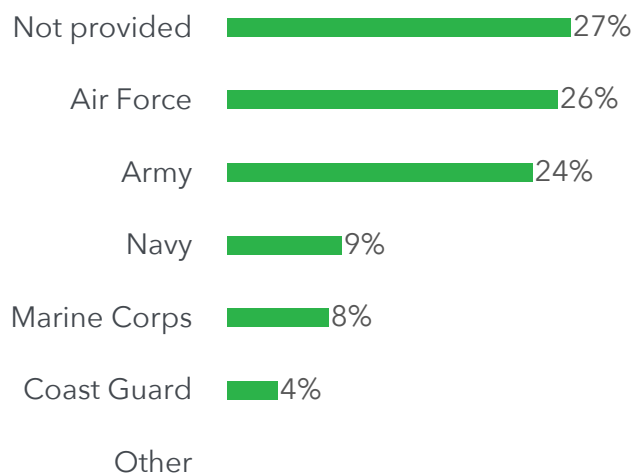
97%

Timely company responses since 2011

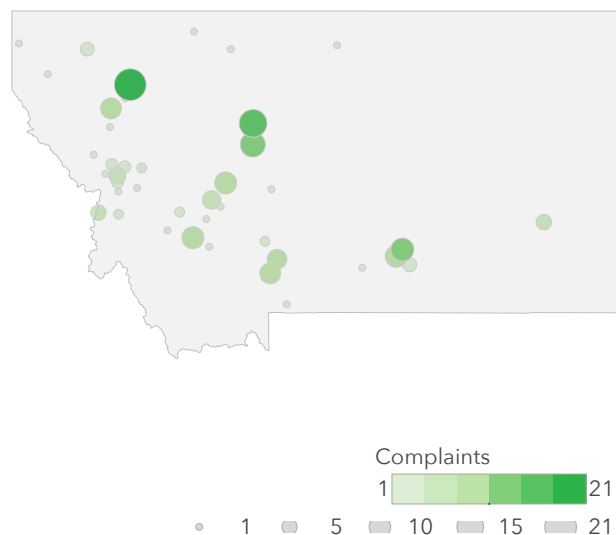
TOP 5 PRODUCTS BY VOLUME

| | MT SM complaints | Product % in MT ■ SM ■ Non-SM | Top issue reported by MT SMs by product |
|------------------------------|------------------|----------------------------------|---|
| Debt collection | 113 | 48% 36% | Attempts to collect debt not owed 42% (47) |
| Credit or consumer reporting | 26 | 11% 16% | Incorrect information on your report 65% (17) |
| Mortgage | 20 | 9% 17% | Trouble during payment process 55% (11) |
| Student loan | 19 | 8% 5% | Struggling to repay your loan 63% (12) |
| Checking or savings | 17 | 7% 6% | Managing an account 71% (12) |

BRANCH OF SERVICE %



MT SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

North Carolina

3,371

Complaints handled since 2011

91,482

US complaints handled since 2011

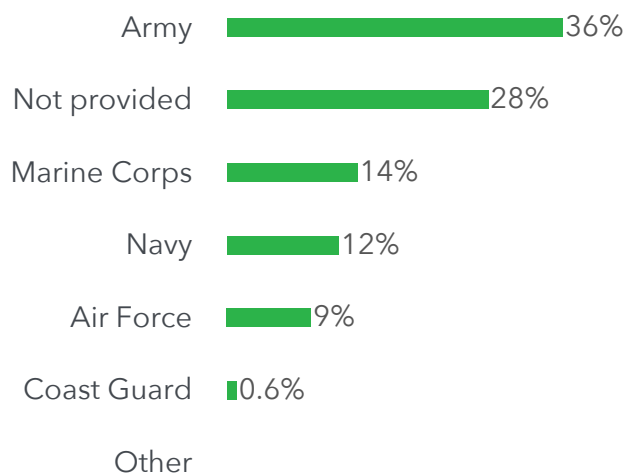
97%

Timely company responses since 2011

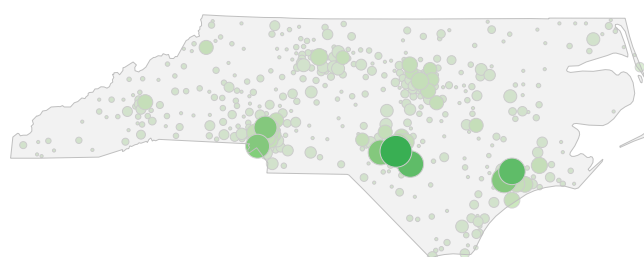
TOP 5 PRODUCTS BY VOLUME

| | NC SM complaints | Product % in NC ■ SM ■ Non-SM | Top issue reported by NC SMs by product |
|------------------------------|------------------|--|--|
| Debt collection | 1,219 | <div> <div>36%</div> <div>24%</div> </div> | Attempts to collect debt not owed 42% (516) |
| Mortgage | 595 | <div> <div>18%</div> <div>23%</div> </div> | Struggling to pay mortgage 47% (279) |
| Credit or consumer reporting | 558 | <div> <div>17%</div> <div>21%</div> </div> | Incorrect information on your report 62% (344) |
| Credit card | 273 | <div> <div>8%</div> <div>10%</div> </div> | Other features, terms, or problems 21% (57) |
| Checking or savings | 213 | <div> <div>6%</div> <div>9%</div> </div> | Managing an account 90% (191) |

BRANCH OF SERVICE %



NC SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

North Dakota

249

Complaints handled since 2011

91,482

US complaints handled since 2011

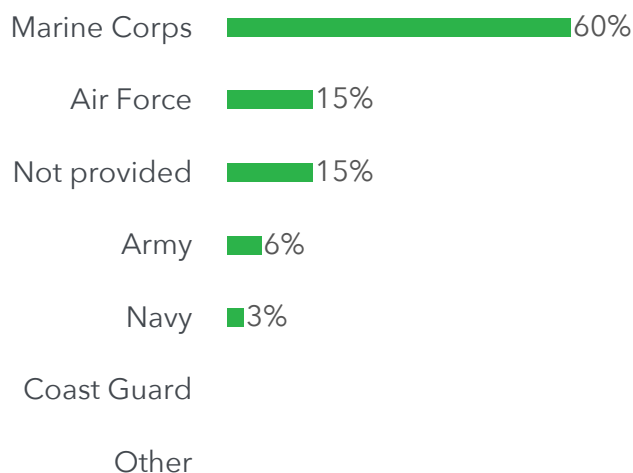
99%

Timely company responses since 2011

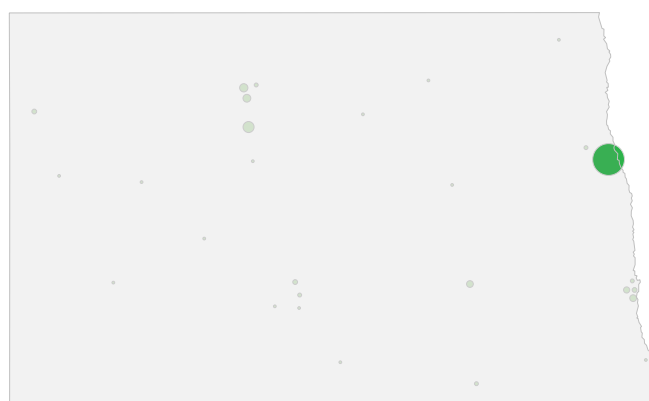
TOP 5 PRODUCTS BY VOLUME

| | ND SM complaints | Product % in ND ■ SM ■ Non-SM | Top issue reported by ND SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Credit or consumer reporting | 140 | 56% 21% | Incorrect information on your report 95% (133) |
| Debt collection | 67 | 27% 35% | Took or threatened to take negative or legal action 28% (19) |
| Mortgage | 12 | 5% 12% | Struggling to pay mortgage 42% (5) |
| Credit card | 8 | 3% 11% | Managing an account 100% (8) |
| Checking or savings | 8 | 3% 8% | Other features, terms, or problems 50% (4) |

BRANCH OF SERVICE %



ND SM COMPLAINTS BY ZIP



Complaints

1 134

1 50 100 134

"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Nebraska

341

Complaints handled
since 2011

91,482

US complaints handled
since 2011

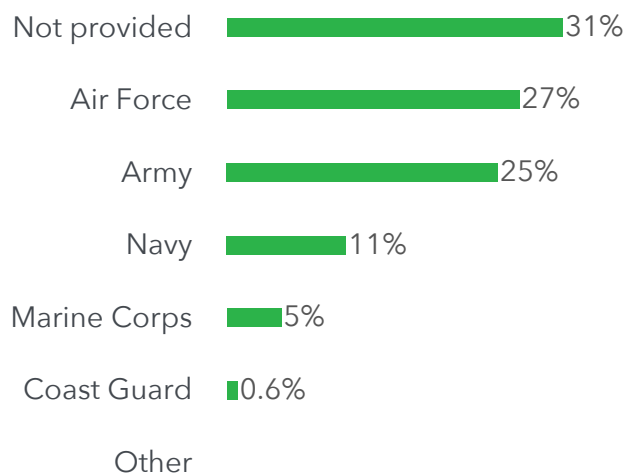
96%

Timely company
responses since 2011

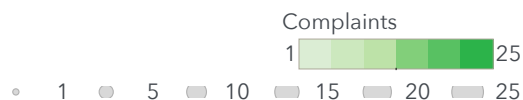
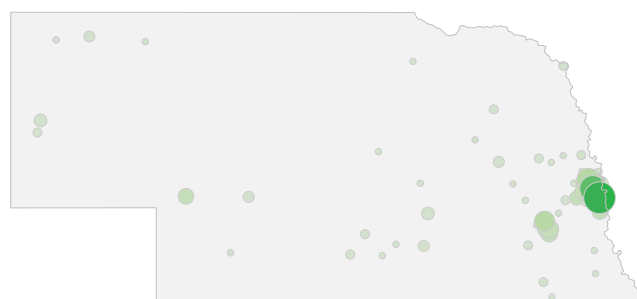
TOP 5 PRODUCTS BY VOLUME

| | NE SM complaints | Product % in NE ■ SM ■ Non-SM | Top issue reported by NE SMs by product |
|---------------------------------|---------------------|----------------------------------|--|
| Debt collection | 169 | 50% 33% | Attempts to collect debt not owed 34% (58) |
| Mortgage | 36 | 11% 16% | Trouble during payment process 42% (15) |
| Credit or consumer reporting | 34 | 10% 14% | Fees or interest 26% (9) |
| Credit card | 34 | 10% 11% | Incorrect information on your report 59% (20) |
| Checking or savings | 16 | 5% 10% | Managing an account 100% (16) |

BRANCH OF SERVICE %



NE SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

New Hampshire

307

Complaints handled
since 2011

91,482

US complaints handled
since 2011

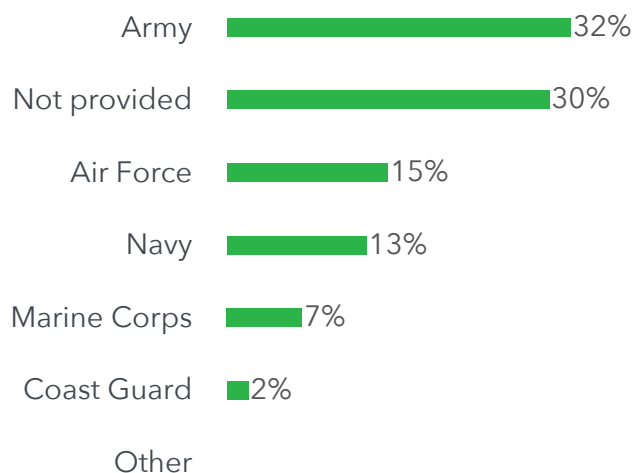
97%

Timely company
responses since 2011

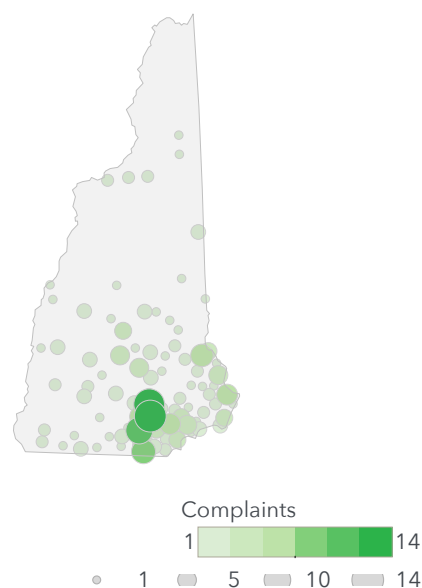
TOP 5 PRODUCTS BY VOLUME

| | NH SM complaints | Product % in NH ■ SM ■ Non-SM | Top issue reported by NH SMs by product |
|---------------------------------|---------------------|----------------------------------|--|
| Debt collection | 125 | 41% 22% | Attempts to collect debt not owed 35% (44) |
| Mortgage | 64 | 21% 32% | Struggling to pay mortgage 58% (37) |
| Credit or consumer reporting | 34 | 11% 13% | Incorrect information on your report 53% (18) |
| Credit card | 30 | 10% 11% | Other features, terms, or problems 33% (10) |
| Checking or savings | 20 | 7% 9% | Managing an account 85% (17) |

BRANCH OF SERVICE %



NH SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

New Jersey

2,013

Complaints handled
since 2011

91,482

US complaints handled
since 2011

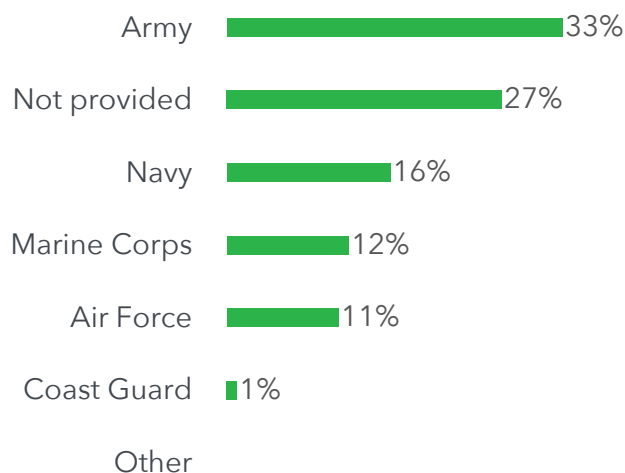
97%

Timely company
responses since 2011

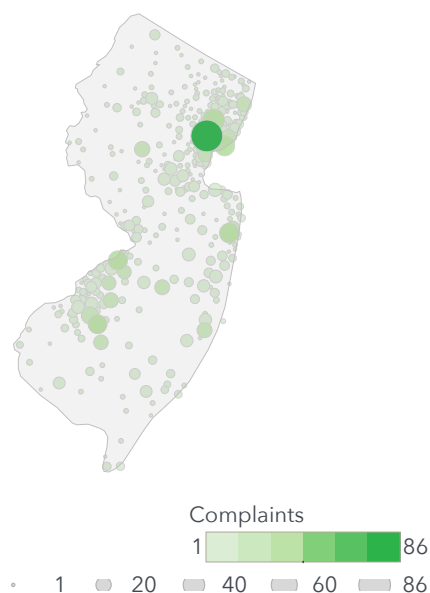
TOP 5 PRODUCTS BY VOLUME

| | NJ SM complaints | Product % in NJ ■ SM ■ Non-SM | Top issue reported by NJ SMs by product |
|---------------------------------|---------------------|----------------------------------|---|
| Debt collection | 721 | 36% 22% | Attempts to collect debt not owed 44% (314) |
| Mortgage | 409 | 20% 28% | Struggling to pay mortgage 47% (191) |
| Credit or consumer reporting | 247 | 12% 16% | Incorrect information on your report 60% (148) |
| Checking or savings | 160 | 8% 11% | Managing an account 85% (136) |
| Credit card | 157 | 8% 11% | Problem with a purchase shown on your statement 27% (43) |

BRANCH OF SERVICE %



NJ SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

New Mexico

678

Complaints handled
since 2011

91,482

US complaints handled
since 2011

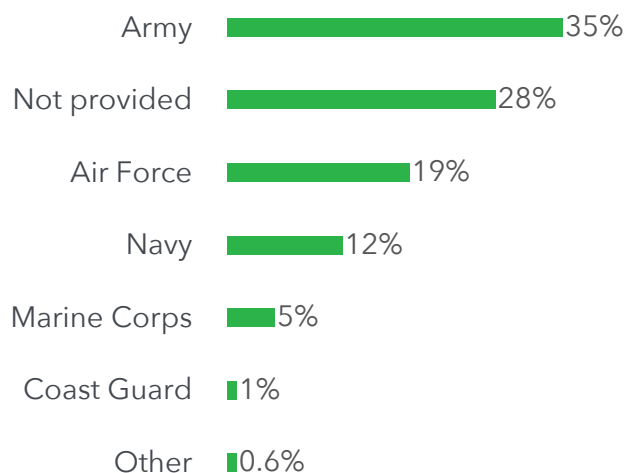
98%

Timely company
responses since 2011

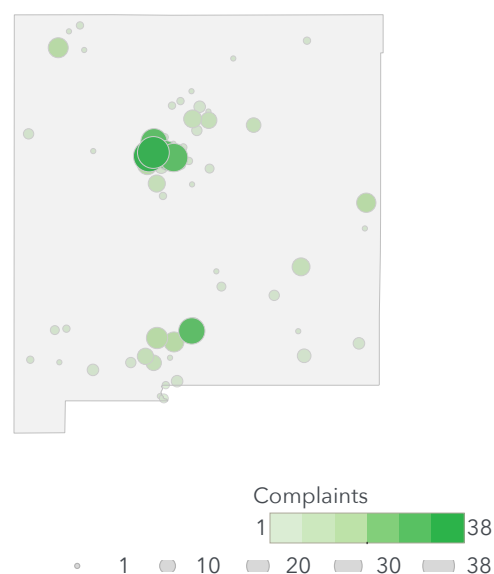
TOP 5 PRODUCTS BY VOLUME

| | NM SM complaints | Product % in NM ■ SM ■ Non-SM | Top issue reported by NM SMs by product |
|---------------------------------|---------------------|--|--|
| Debt collection | 295 | <div> <div>44%</div> <div>30%</div> </div> | Attempts to collect debt not owed 42% (123) |
| Mortgage | 102 | <div> <div>15%</div> <div>18%</div> </div> | Trouble during payment process 39% (40) |
| Credit or consumer reporting | 96 | <div> <div>14%</div> <div>22%</div> </div> | Incorrect information on your report 81% (78) |
| Checking or savings | 46 | <div> <div>7%</div> <div>9%</div> </div> | Managing an account 91% (42) |
| Credit card | 33 | <div> <div>5%</div> <div>9%</div> </div> | Fees or interest 21% (7) |

BRANCH OF SERVICE %



NM SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Nevada

1,547

Complaints handled
since 2011

91,482

US complaints handled
since 2011

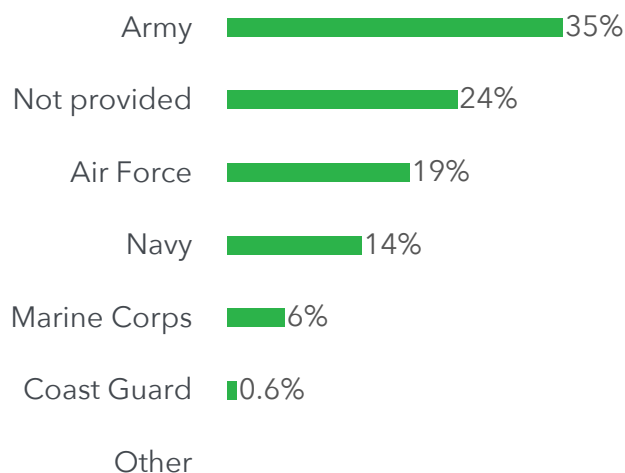
96%

Timely company
responses since 2011

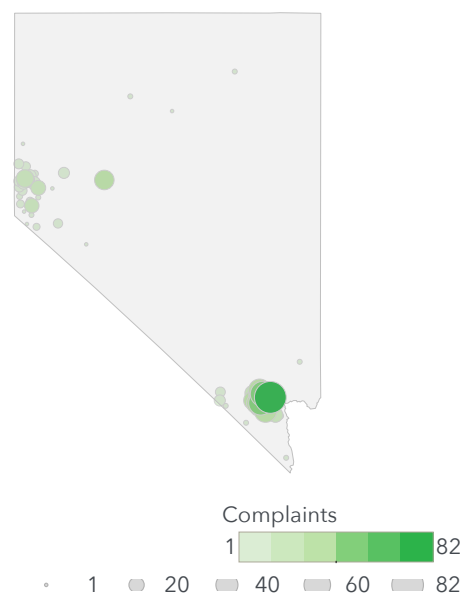
TOP 5 PRODUCTS BY VOLUME

| | NV SM complaints | Product % in NV ■ SM ■ Non-SM | Top issue reported by NV SMs by product |
|---------------------------------|---------------------|----------------------------------|---|
| Debt collection | 581 | 38% 28% | Attempts to collect debt not owed 45% (262) |
| Credit or consumer reporting | 273 | 18% 19% | Incorrect information on your report 55% (150) |
| Mortgage | 246 | 16% 23% | Trouble during payment process 43% (106) |
| Checking or savings | 123 | 8% 10% | Managing an account 86% (106) |
| Credit card | 110 | 7% 9% | Other features, terms, or problems 24% (26) |

BRANCH OF SERVICE %



NV SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

New York

2,930

Complaints handled
since 2011

91,482

US complaints handled
since 2011

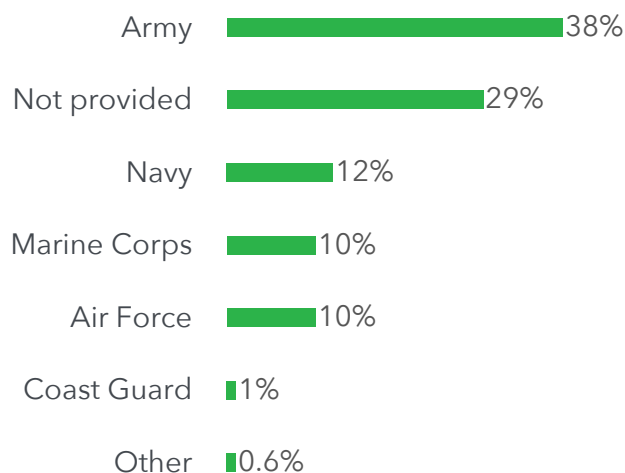
97%

Timely company
responses since 2011

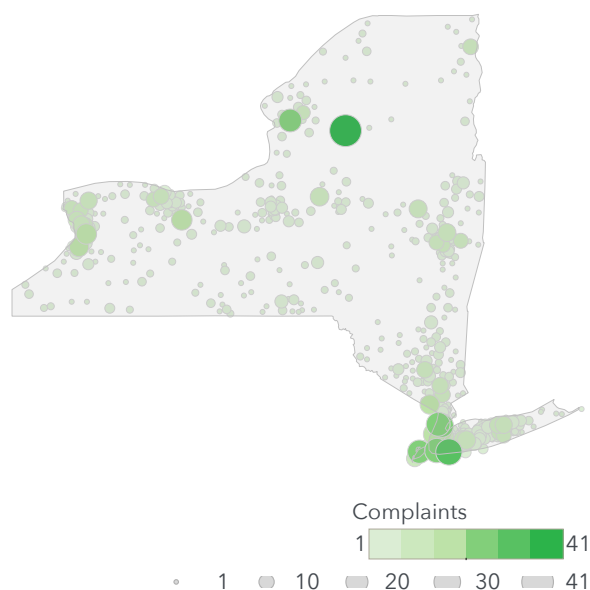
TOP 5 PRODUCTS BY VOLUME

| | NY SM complaints | Product % in NY ■ SM ■ Non-SM | Top issue reported by NY SMs by product |
|---------------------------------|---------------------|----------------------------------|---|
| Debt collection | 1,020 | 35% 21% | Attempts to collect debt not owed 40% (412) |
| Mortgage | 476 | 16% 23% | Struggling to pay mortgage 47% (224) |
| Credit or consumer reporting | 464 | 16% 19% | Incorrect information on your report 72% (334) |
| Credit card | 306 | 10% 14% | Other features, terms, or problems 25% (78) |
| Checking or savings | 289 | 10% 12% | Managing an account 89% (256) |

BRANCH OF SERVICE %



NY SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

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

Ohio

2,806

Complaints handled
since 2011

91,482

US complaints handled
since 2011

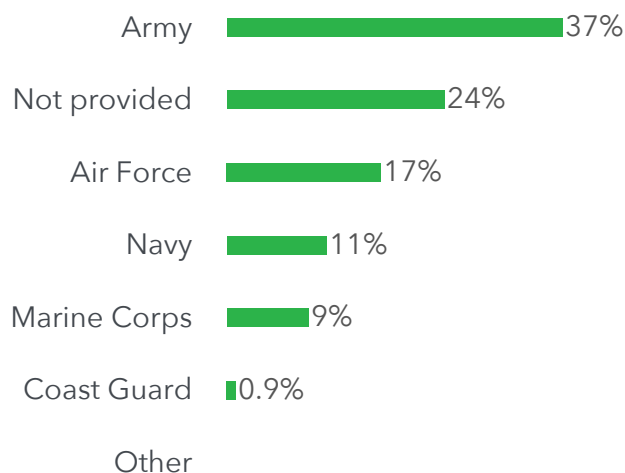
96%

Timely company
responses since 2011

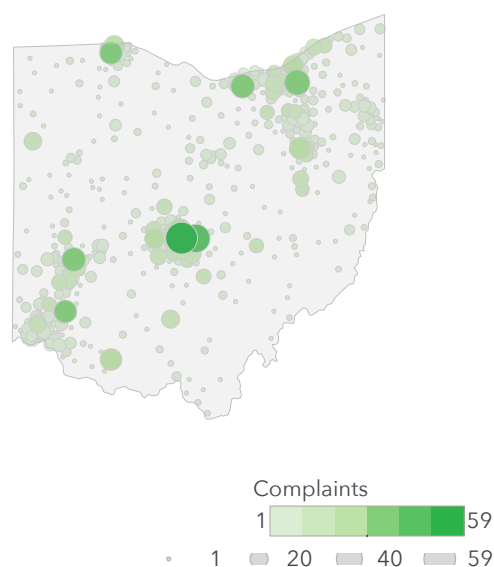
TOP 5 PRODUCTS BY VOLUME

| | OH SM complaints | Product % in OH ■ SM ■ Non-SM | Top issue reported by OH SMs by product |
|---------------------------------|---------------------|----------------------------------|---|
| Debt collection | 1,114 | 40% 29% | Attempts to collect debt not owed 43% (474) |
| Mortgage | 427 | 15% 20% | Struggling to pay mortgage 42% (178) |
| Credit or consumer reporting | 339 | 12% 16% | Incorrect information on your report 68% (230) |
| Credit card | 234 | 8% 11% | Other features, terms, or problems 22% (51) |
| Checking or savings | 219 | 8% 10% | Managing an account 83% (182) |

BRANCH OF SERVICE %



OH SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Oklahoma

1,014

Complaints handled
since 2011

91,482

US complaints handled
since 2011

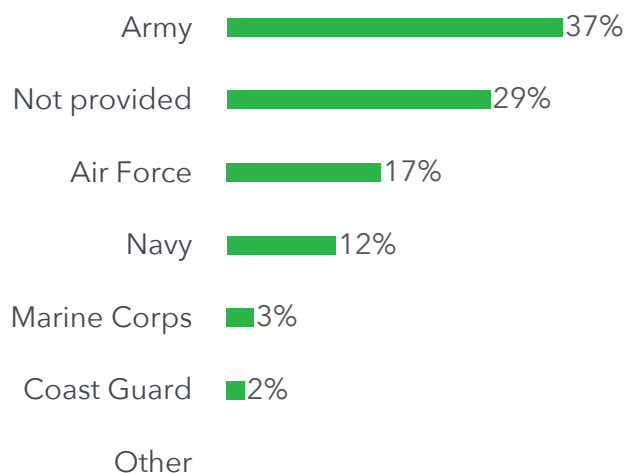
96%

Timely company
responses since 2011

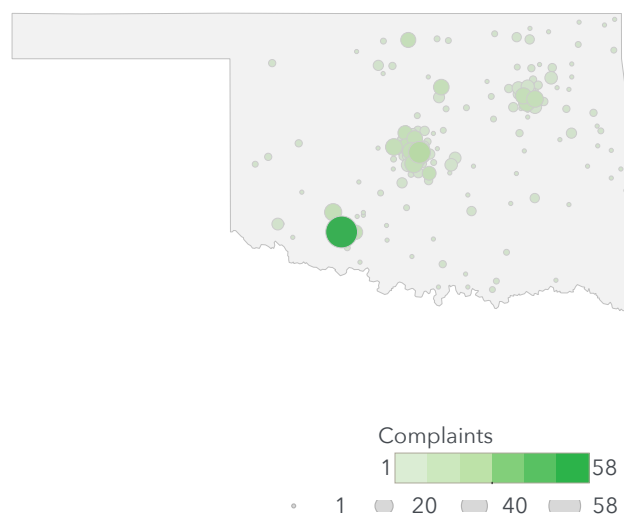
TOP 5 PRODUCTS BY VOLUME

| | OK SM complaints | Product % in OK ■ SM ■ Non-SM | Top issue reported by OK SMs by product |
|---------------------------------|---------------------|----------------------------------|--|
| Debt collection | 470 | 46% 34% | Attempts to collect debt not owed 40% (187) |
| Credit or consumer reporting | 147 | 14% 18% | Incorrect information on your report 63% (92) |
| Mortgage | 134 | 13% 16% | Struggling to pay mortgage 43% (58) |
| Checking or savings | 47 | 5% 7% | Managing an account 94% (44) |
| Credit card | 41 | 4% 9% | Other features, terms, or problems 24% (10) |

BRANCH OF SERVICE %



OK SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Oregon

1,087

Complaints handled since 2011

91,482

US complaints handled since 2011

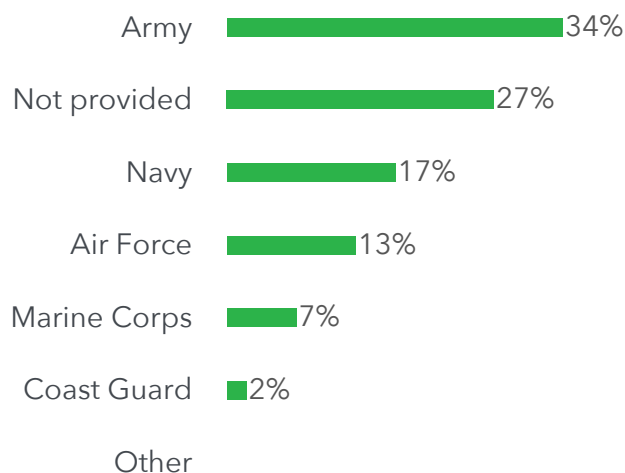
96%

Timely company responses since 2011

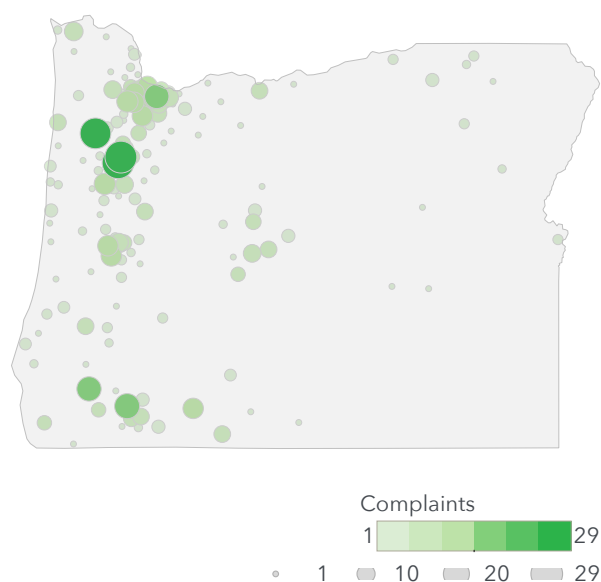
TOP 5 PRODUCTS BY VOLUME

| | OR SM complaints | Product % in OR ■ SM ■ Non-SM | Top issue reported by OR SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 415 | 38% 27% | Attempts to collect debt not owed 40% (168) |
| Mortgage | 186 | 17% 24% | Struggling to pay mortgage 37% (69) |
| Credit or consumer reporting | 167 | 15% 15% | Incorrect information on your report 60% (100) |
| Credit card | 72 | 7% 11% | Other 21% (15) |
| Checking or savings | 68 | 6% 10% | Managing an account 87% (59) |

BRANCH OF SERVICE %



OR SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Pennsylvania

2,739

Complaints handled
since 2011

91,482

US complaints handled
since 2011

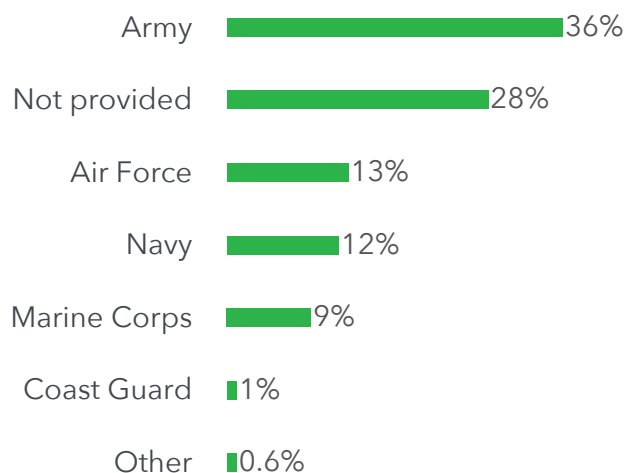
97%

Timely company
responses since 2011

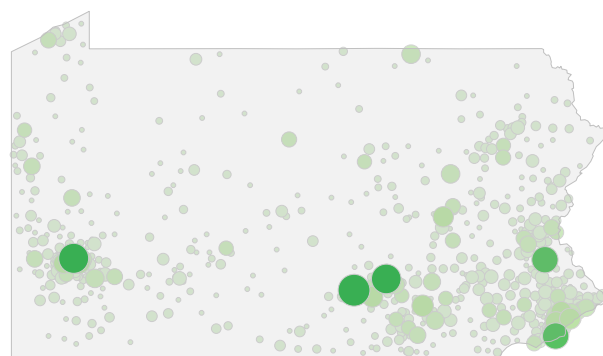
TOP 5 PRODUCTS BY VOLUME

| | PA SM complaints | Product % in PA ■ SM ■ Non-SM | Top issue reported by PA SMs by product |
|---------------------------------|---------------------|----------------------------------|---|
| Debt collection | 1,103 | 40% 25% | Attempts to collect debt not owed 43% (473) |
| Mortgage | 437 | 16% 21% | Trouble during payment process 40% (175) |
| Credit or consumer reporting | 378 | 14% 17% | Incorrect information on your report 66% (248) |
| Checking or savings | 263 | 10% 12% | Managing an account 84% (220) |
| Credit card | 183 | 7% 11% | Other features, terms, or problems 27% (50) |

BRANCH OF SERVICE %



PA SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Rhode Island

241

Complaints handled
since 2011

91,482

US complaints handled
since 2011

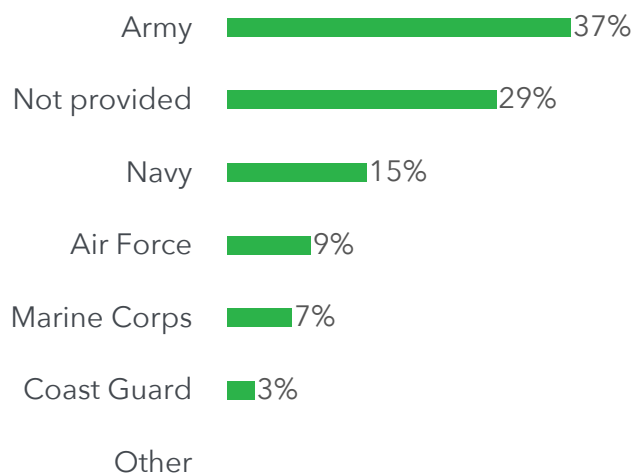
99%

Timely company
responses since 2011

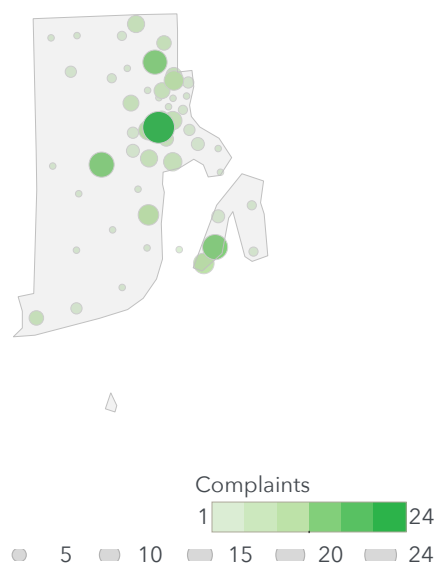
TOP 5 PRODUCTS BY VOLUME

| | RI SM complaints | Product % in RI ■ SM ■ Non-SM | Top issue reported by RI SMs by product |
|---------------------------------|---------------------|----------------------------------|--|
| Debt collection | 94 | 39% 26% | Attempts to collect debt not owed 32% (30) |
| Mortgage | 37 | 15% 22% | Struggling to pay mortgage 65% (24) |
| Credit or consumer reporting | 34 | 14% 13% | Incorrect information on your report 68% (23) |
| Credit card | 31 | 13% 12% | Fees or interest 35% (11) |
| Checking or savings | 23 | 10% 13% | Managing an account 83% (19) |

BRANCH OF SERVICE %



RI SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

South Carolina

2,013

Complaints handled since 2011

91,482

US complaints handled since 2011

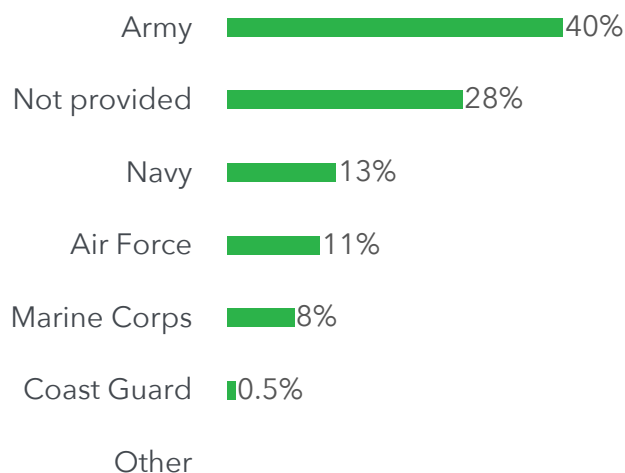
97%

Timely company responses since 2011

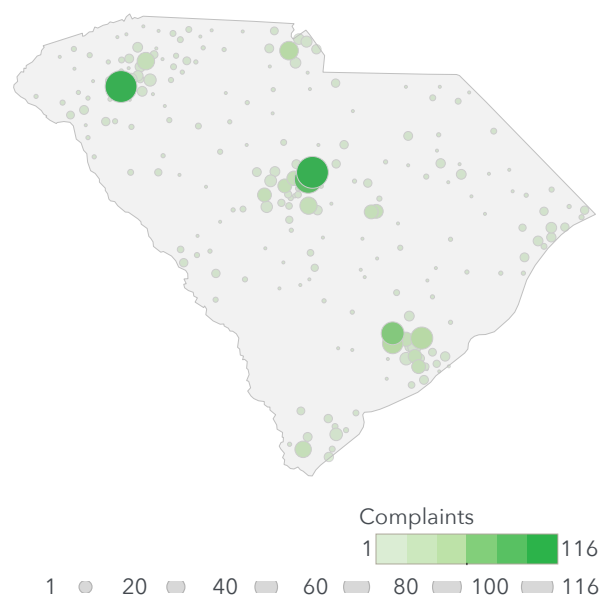
TOP 5 PRODUCTS BY VOLUME

| | SC SM complaints | Product % in SC ■ SM ■ Non-SM | Top issue reported by SC SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 802 | 40% 30% | Attempts to collect debt not owed 46% (372) |
| Credit or consumer reporting | 434 | 22% 21% | Incorrect information on your report 69% (299) |
| Mortgage | 278 | 14% 20% | Struggling to pay mortgage 43% (119) |
| Credit card | 106 | 5% 8% | Other features, terms, or problems 21% (22) |
| Checking or savings | 95 | 5% 8% | Managing an account 79% (75) |

BRANCH OF SERVICE %



SC SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

South Dakota

163

Complaints handled since 2011

91,482

US complaints handled since 2011

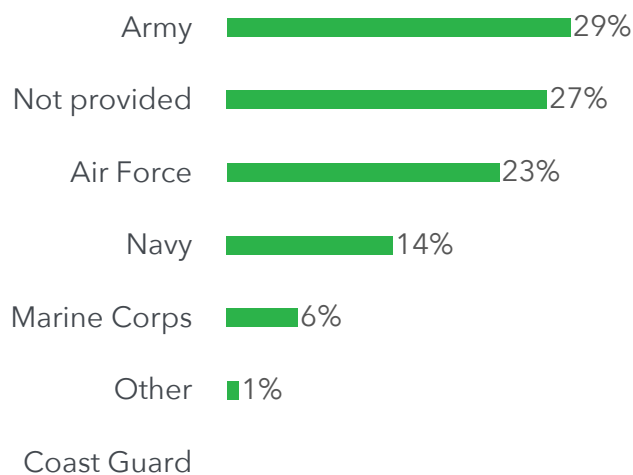
97%

Timely company responses since 2011

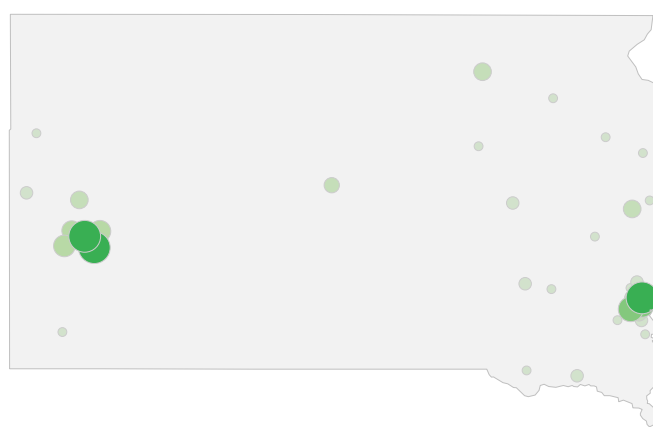
TOP 5 PRODUCTS BY VOLUME

| | SD SM complaints | Product % in SD ■ SM ■ Non-SM | Top issue reported by SD SMs by product |
|------------------------------|------------------|----------------------------------|---|
| Debt collection | 83 | 51% 35% | Attempts to collect debt not owed 35% (29) |
| Credit or consumer reporting | 16 | 10% 14% | Incorrect information on your report 69% (11) |
| Credit card | 15 | 9% 13% | Fees or interest 33% (5) |
| Mortgage | 14 | 9% 14% | Trouble during payment process 36% (5) |
| Checking or savings | 9 | 6% 8% | Managing an account 89% (8) |

BRANCH OF SERVICE %



SD SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Tennessee

1,864

Complaints handled since 2011

91,482

US complaints handled since 2011

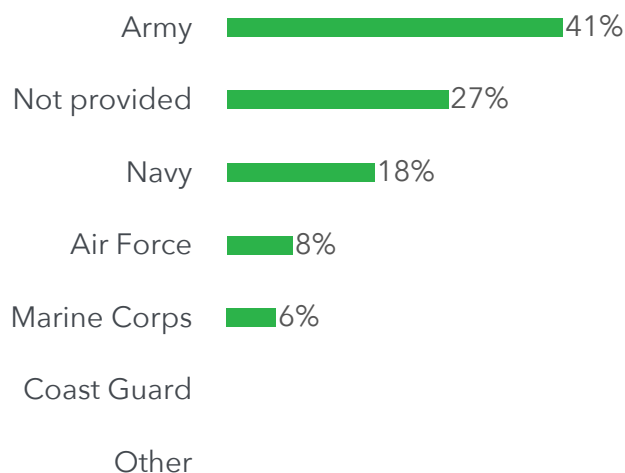
96%

Timely company responses since 2011

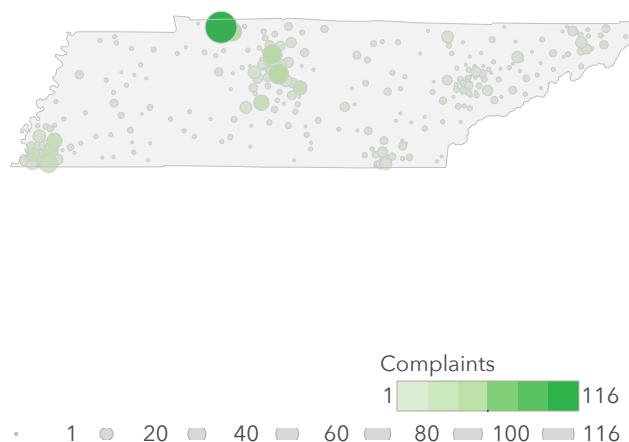
TOP 5 PRODUCTS BY VOLUME

| | TN SM complaints | Product % in TN ■ SM ■ Non-SM | Top issue reported by TN SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 796 | 43% 33% | Attempts to collect debt not owed 43% (342) |
| Credit or consumer reporting | 337 | 18% 19% | Incorrect information on your report 59% (200) |
| Mortgage | 254 | 14% 17% | Trouble during payment process 43% (109) |
| Checking or savings | 135 | 7% 8% | Managing an account 85% (115) |
| Credit card | 91 | 5% 8% | Other features, terms, or problems 23% (21) |

BRANCH OF SERVICE %



TN SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Texas

8,528

Complaints handled since 2011

91,482

US complaints handled since 2011

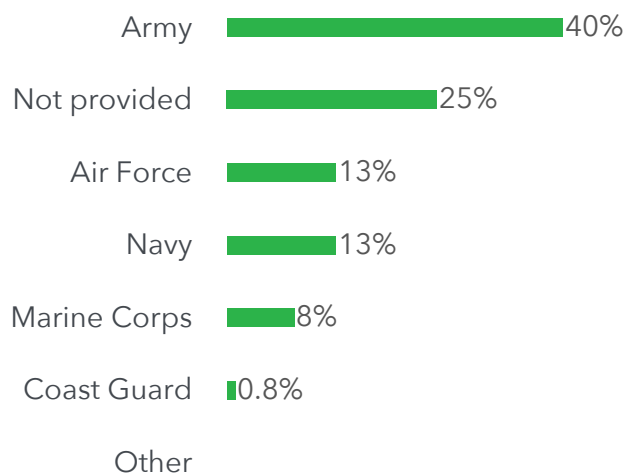
96%

Timely company responses since 2011

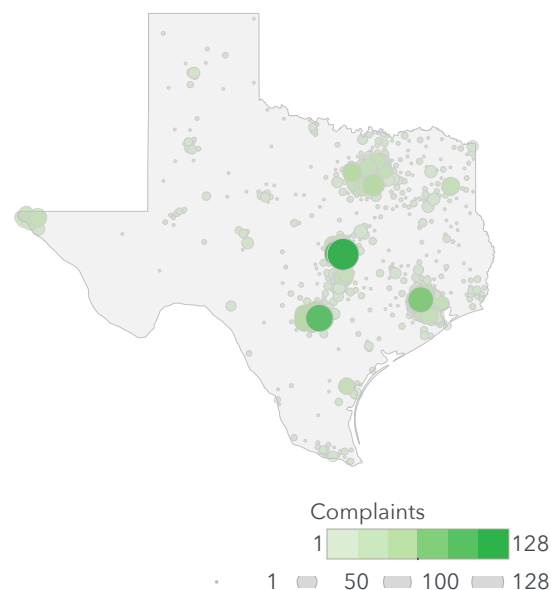
TOP 5 PRODUCTS BY VOLUME

| | TX SM complaints | Product % in TX ■ SM ■ Non-SM | Top issue reported by TX SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 3,826 | 45% SM, 33% Non-SM | Attempts to collect debt not owed 42% (1,619) |
| Credit or consumer reporting | 1,392 | 16% SM, 27% Non-SM | Incorrect information on your report 62% (860) |
| Mortgage | 1,081 | 13% SM, 13% Non-SM | Trouble during payment process 41% (440) |
| Credit card | 490 | 6% SM, 8% Non-SM | Other features, terms, or problems 23% (114) |
| Checking or savings | 486 | 6% SM, 8% Non-SM | Managing an account 85% (415) |

BRANCH OF SERVICE %



TX SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

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

Utah

521

Complaints handled
since 2011

91,482

US complaints handled
since 2011

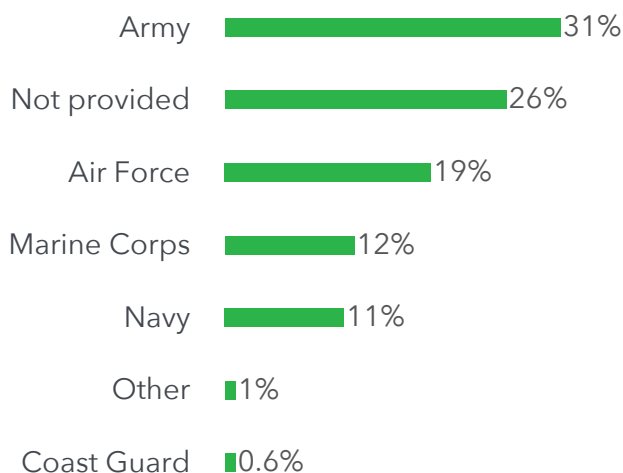
98%

Timely company
responses since 2011

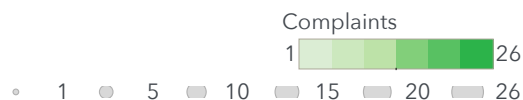
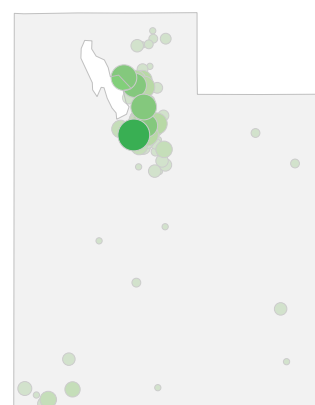
TOP 5 PRODUCTS BY VOLUME

| | UT SM complaints | Product % in UT ■ SM ■ Non-SM | Top issue reported by UT SMs by product |
|---------------------------------|---------------------|----------------------------------|---|
| Debt collection | 218 | 42% 32% | Attempts to collect debt not owed 50% (108) |
| Credit or consumer reporting | 81 | 16% 19% | Incorrect information on your report 49% (40) |
| Mortgage | 77 | 15% 21% | Struggling to pay mortgage 38% (29) |
| Credit card | 32 | 6% 10% | Problem with a purchase shown on your statement 41% (13) |
| Checking or savings | 30 | 6% 7% | Managing an account 87% (26) |

BRANCH OF SERVICE %



UT SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Virginia

4,401

Complaints handled since 2011

91,482

US complaints handled since 2011

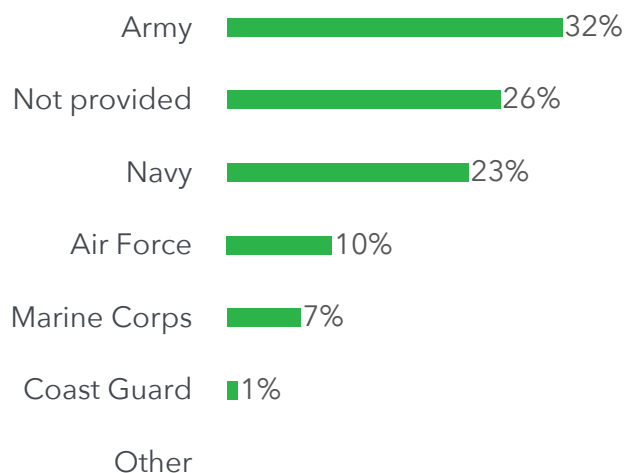
97%

Timely company responses since 2011

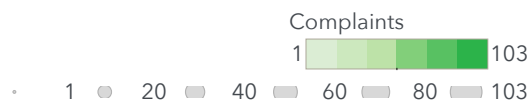
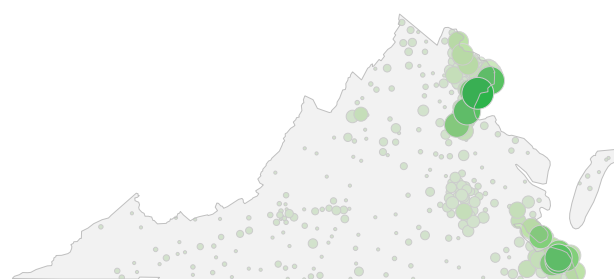
TOP 5 PRODUCTS BY VOLUME

| | VA SM complaints | Product % in VA ■ SM ■ Non-SM | Top issue reported by VA SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 1,644 | 37% SM, 25% Non-SM | Attempts to collect debt not owed 44% (727) |
| Mortgage | 882 | 20% SM, 22% Non-SM | Struggling to pay mortgage 40% (353) |
| Credit or consumer reporting | 667 | 15% SM, 19% Non-SM | Incorrect information on your report 63% (423) |
| Credit card | 309 | 7% SM, 11% Non-SM | Other features, terms, or problems 28% (85) |
| Checking or savings | 228 | 5% SM, 10% Non-SM | Managing an account 86% (196) |

BRANCH OF SERVICE %



VA SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Vermont

140

Complaints handled since 2011

91,482

US complaints handled since 2011

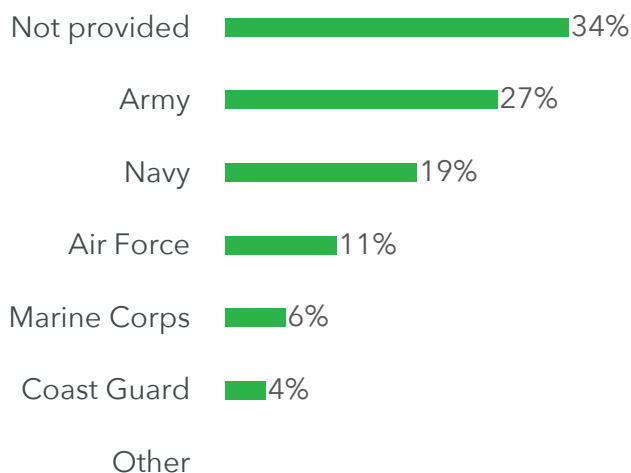
96%

Timely company responses since 2011

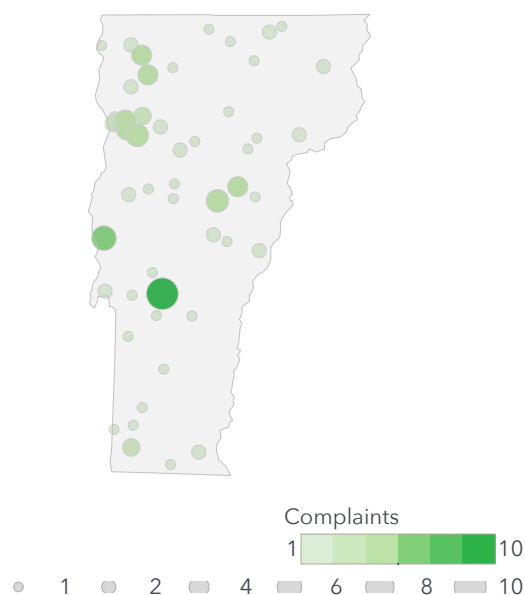
TOP 5 PRODUCTS BY VOLUME

| | VT SM complaints | Product % in VT ■ SM ■ Non-SM | Top issue reported by VT SMs by product |
|------------------------------|------------------|----------------------------------|---|
| Debt collection | 50 | 36% 19% | Attempts to collect debt not owed 36% (18) |
| Mortgage | 29 | 21% 22% | Trouble during payment process 45% (13) |
| Credit or consumer reporting | 17 | 12% 15% | Incorrect information on your report 71% (12) |
| Credit card | 11 | 8% 15% | Fees or interest 27% (3) |
| Checking or savings | 10 | 7% 12% | Managing an account 90% (9) |

BRANCH OF SERVICE %



VT SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Washington

2,223

Complaints handled since 2011

91,482

US complaints handled since 2011

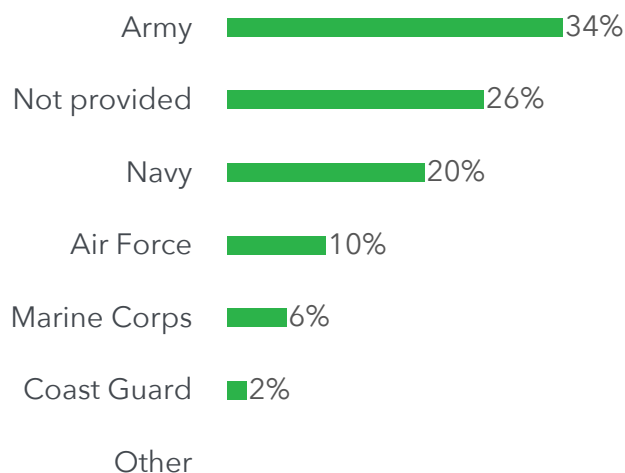
97%

Timely company responses since 2011

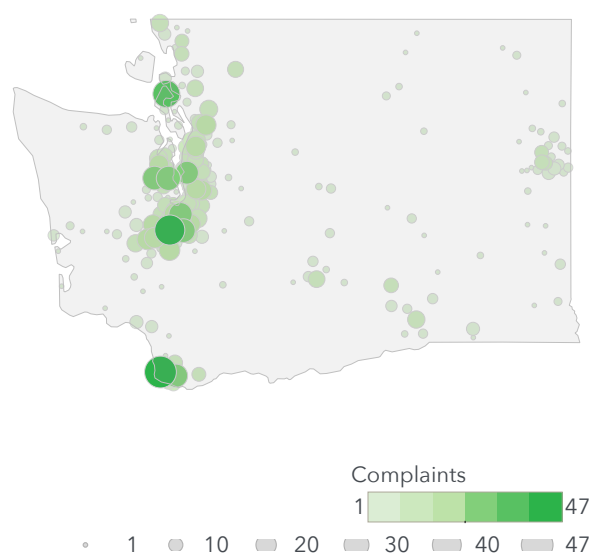
TOP 5 PRODUCTS BY VOLUME

| | WA SM complaints | Product % in WA ■ SM ■ Non-SM | Top issue reported by WA SMs by product |
|------------------------------|------------------|----------------------------------|--|
| Debt collection | 899 | 40% 26% | Attempts to collect debt not owed 44% (393) |
| Mortgage | 444 | 20% 26% | Trouble during payment process 40% (177) |
| Credit or consumer reporting | 285 | 13% 17% | Incorrect information on your report 66% (187) |
| Credit card | 141 | 6% 10% | Other features, terms, or problems 21% (29) |
| Checking or savings | 119 | 5% 9% | Managing an account 87% (103) |

BRANCH OF SERVICE %



WA SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Wisconsin

882

Complaints handled since 2011

91,482

US complaints handled since 2011

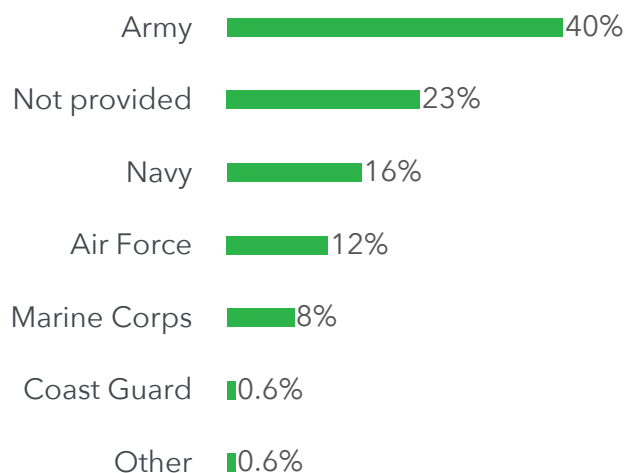
96%

Timely company responses since 2011

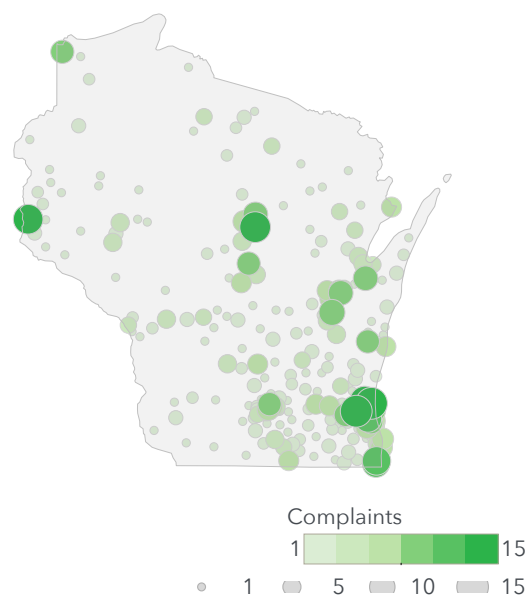
TOP 5 PRODUCTS BY VOLUME

| | WI SM complaints | Product % in WI ■ SM ■ Non-SM | Top issue reported by WI SMs by product |
|------------------------------|------------------|----------------------------------|---|
| Debt collection | 368 | 42% 29% | Attempts to collect debt not owed 51% (186) |
| Mortgage | 176 | 20% 20% | Struggling to pay mortgage 41% (73) |
| Credit or consumer reporting | 92 | 10% 15% | Incorrect information on your report 62% (57) |
| Credit card | 53 | 6% 13% | Managing an account 87% (46) |
| Checking or savings | 53 | 6% 9% | Other features, terms, or problems 28% (15) |

BRANCH OF SERVICE %



WI SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

West Virginia

376

Complaints handled since 2011

91,482

US complaints handled since 2011

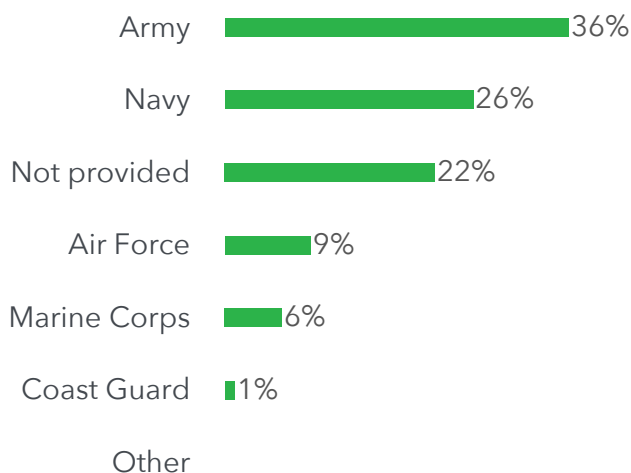
96%

Timely company responses since 2011

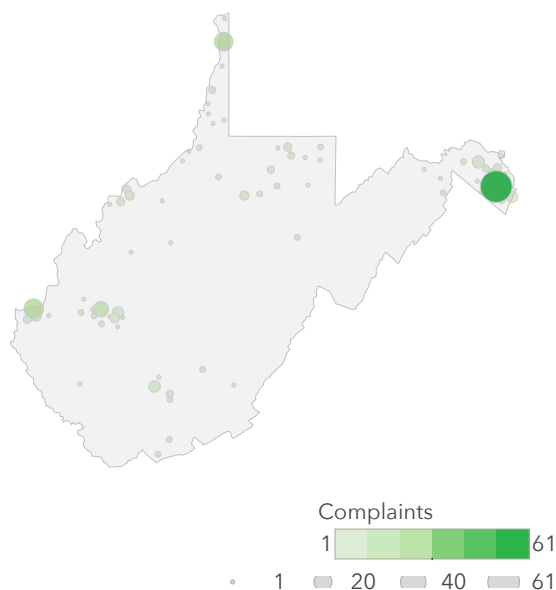
TOP 5 PRODUCTS BY VOLUME

| | WV SM complaints | Product % in WV ■ SM ■ Non-SM | Top issue reported by WV SMs by product |
|------------------------------|------------------|--|---|
| Debt collection | 121 | <div> <div>32%</div> <div>28%</div> </div> | Attempts to collect debt not owed 50% (60) |
| Credit or consumer reporting | 95 | <div> <div>25%</div> <div>21%</div> </div> | Incorrect information on your report 55% (52) |
| Mortgage | 48 | <div> <div>13%</div> <div>15%</div> </div> | Trouble during payment process 35% (17) |
| Credit card | 33 | <div> <div>9%</div> <div>10%</div> </div> | Other features, terms, or problems 21% (7) |
| Checking or savings | 30 | <div> <div>8%</div> <div>9%</div> </div> | Managing an account 80% (24) |

BRANCH OF SERVICE %



WV SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Wyoming

140

Complaints handled
since 2011

91,482

US complaints handled
since 2011

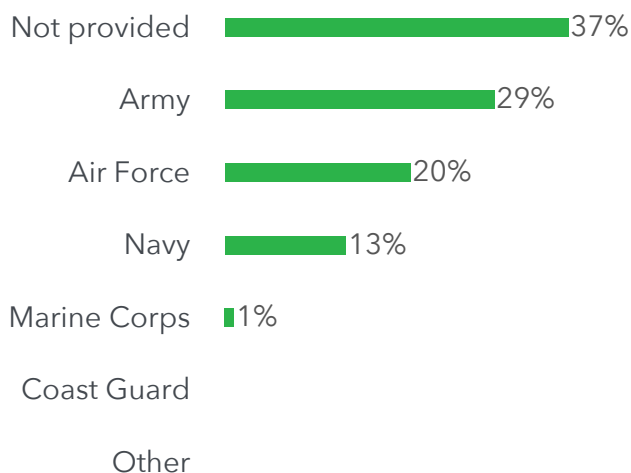
95%

Timely company
responses since 2011

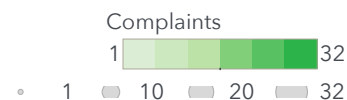
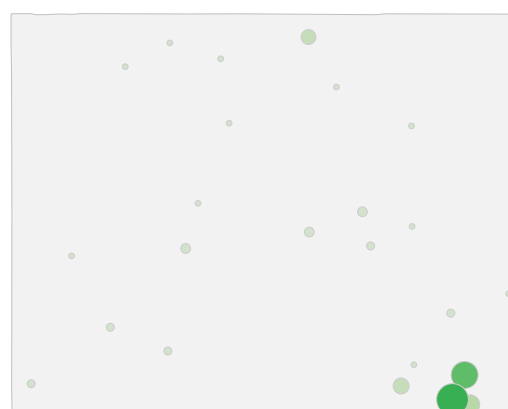
TOP 5 PRODUCTS BY VOLUME

| | WY SM complaints | Product % in WY ■ SM ■ Non-SM | Top issue reported by WY SMs by product |
|---------------------------------|---------------------|----------------------------------|--|
| Debt collection | 56 | 40% 33% | Attempts to collect debt not owed 41% (23) |
| Mortgage | 28 | 20% 17% | Struggling to pay mortgage 36% (10) |
| Credit or consumer reporting | 19 | 14% 17% | Incorrect information on your report 74% (14) |
| Credit card | 7 | 5% 10% | Other features, terms, or problems 29% (2) |
| Student loan | 6 | 4% 5% | Dealing with your lender or servicer 50% (3) |

BRANCH OF SERVICE %



WY SM COMPLAINTS BY ZIP



"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 October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

US territories and Armed Forces

909

Complaints handled since 2011

91,482

US complaints handled since 2011

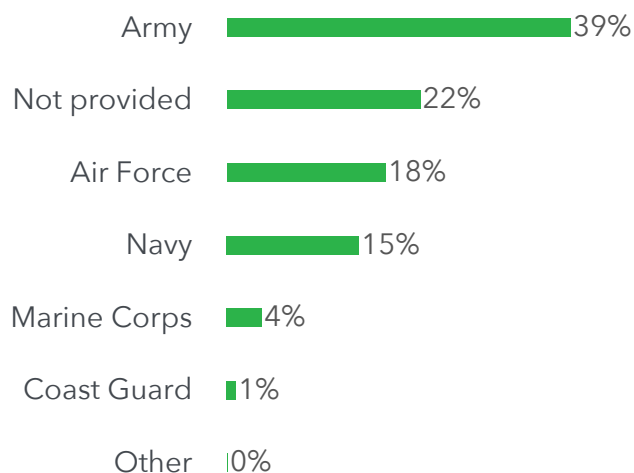
97%

Timely company responses since 2011

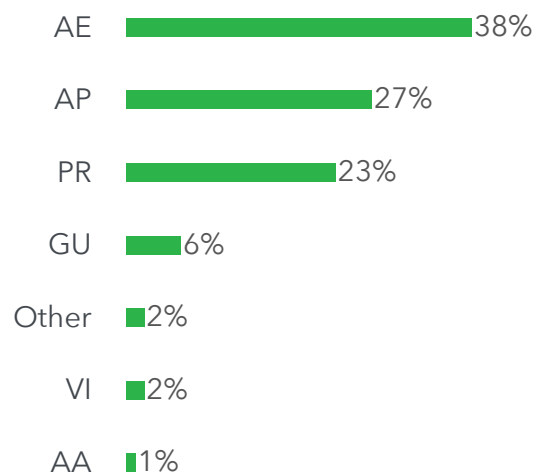
TOP 5 PRODUCTS BY VOLUME

| | SM complaints | Product % ■ SM ■ Non-SM | Top issue reported by SMs by product |
|------------------------------|---------------|----------------------------|--|
| Debt collection | 298 | 33% 20% | Attempts to collect debt not owed 50% (148) |
| Mortgage | 163 | 18% 17% | Struggling to pay mortgage 52% (85) |
| Credit or consumer reporting | 155 | 17% 27% | Incorrect information on your report 67% (104) |
| Credit card | 83 | 9% 13% | Other features, terms, or problems 20% (17) |
| Checking or savings | 70 | 8% 12% | Managing an account 91% (64) |

BRANCH OF SERVICE %



COMPLAINTS BY LOCATION



"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. "Other" locations include AS, FM, MH, MP, and PW. This report uses dynamic data as of October 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

Definitions

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection,¹ and consumer complaints² are an integral part of that work. The CFPB helps connect consumers with financial companies to make their voices heard. When consumers submit a complaint, we work with companies to get the consumer a response, generally within 15 days. We also publish basic information about complaints in our public Consumer Complaint Database to empower consumers, inform consumer advocates and companies, and improve the functioning of the marketplace.

The CFPB has used a phased-in approach to expand its complaint handling over time to include multiple products and services under its authority. Complaint-handling capacity was expanded as follows: credit card complaints on July 21, 2011, mortgage complaints on December 1, 2011, bank accounts and services, private student loans, and consumer loans on March 1, 2012, credit reporting on October 22, 2012, money transfers on April 4, 2013, debt collection on July 10, 2013, payday loans on November 6, 2013, prepaid cards, credit repair, debt settlement, and pawn and title loans on July 19, 2014, virtual currency on August 11, 2014, and Federal student loan servicing on February 26, 2016. As of October 1, 2017, the CFPB has handled approximately 1,317,200 complaints.

¹ The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, Pub. L. No. 111-203 ("Dodd-Frank Act") created the CFPB to protect consumers of financial products or services and to encourage the fair and competitive operation of consumer financial markets.

² Consumer complaints are submissions that express dissatisfaction with, or communicate suspicion of wrongful conduct by, an identifiable entity related to a consumer's personal experience with a financial product or service.

Servicemembers and older consumers are both self-identified. Servicemembers refers to servicemembers, veterans, and their dependents. Older consumers are defined as consumers who voluntarily reported their age as 62 or older. Consumers have voluntarily reported their age in 54 percent of complaints.

State specific complaint counts are based on consumer-provided ZIP codes and reflect cumulative complaint data since July 21, 2011.

A consumer complaint narrative is the consumer-submitted description of "what happened" from the complaint. Consumers' descriptions of "what happened" are included in the Consumer Complaint Database if consumers consent to publishing the description and after we take steps to remove personal information.

A timely company response means the company provided a timely response to the consumer and the CFPB.

Visit consumerfinance.gov/complaint to learn about how we handle complaints or to submit a complaint. Visit our Consumer Complaint Database at consumerfinance.gov/complaintdatabase to search, sort, filter, and export complaints.