

November 2016

# Monthly Complaint Report

Vol. 17



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# 1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection,<sup>1</sup> and consumer complaints<sup>2</sup> are an integral part of that work. The CFPB's Office of Consumer Response hears directly from consumers about the challenges they face in the marketplace, brings their concerns to the attention of companies, and assists in addressing their complaints. This Monthly Complaint Report provides a high-level snapshot of trends in consumer complaints.

The Monthly Complaint Report uses a three-month rolling average, comparing the current average to the same period in the prior year where appropriate, to account for monthly and seasonal fluctuations. In some cases, we use month-to-month comparisons to highlight more immediate trends. For company-level complaint data, we use a three-month rolling average of complaints sent to companies for response. This company-level complaint data lags other complaint data in this report by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. This is consistent with complaints found in the public Consumer Complaint Database.<sup>3</sup>

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<sup>1</sup> 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.

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

<sup>3</sup> This report is based on dynamic data and may slightly differ from other public reports. Company-level information should be considered in context of company size and/or market share. Complaints referred to other regulators, such as complaints about depository institutions with less than \$10 billion in assets, are not published in the Consumer Complaint Database.

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

## 1.1 Complaint volume by product

As of November 1, 2016, the CFPB has handled approximately 1,035,200 complaints, including approximately 27,000 complaints in October 2016. Table 1 shows the percentage change in complaint volume by product, comparing August - October 2015 with August - October 2016.<sup>4</sup>

**TABLE 1:** CHANGE IN COMPLAINT VOLUME

	% change	3 month average: Aug - Oct 2015	3 month average: Aug - Oct 2016
Student loan	108%	612	1,272
Bank account or service	39%	2,065	2,866
Credit card	35%	1,947	2,636
Other financial service	22%	168	204
Consumer loan	19%	1,295	1,545
Debt collection	18%	7,006	8,240
Credit reporting	2%	4,900	4,982
Money transfer	-3%	215	209
Mortgage	-6%	4,650	4,372
Payday loan	-22%	468	363
Prepaid	-51%	417	205
<b>Total</b>	<b>13%</b>	<b>23,969</b>	<b>27,174</b>

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

- Student loan complaints showed the greatest percentage increase from August - October 2015 (612 complaints) to August - October 2016 (1,272 complaints), representing about a 108 percent increase.
- Prepaid complaints showed the greatest percentage decrease from August - October 2015 (417 complaints) to August - October 2016 (205 complaints), representing about a 51 percent decline.

Table 2 shows the complaint volume this month by product. The graphic at the end of each row under the heading “Monthly complaints” shows the volume trend from when the CFPB began accepting complaints about that product (green dot) to the current month (blue dot). The monthly average reflects complaints handled per month since we began accepting those complaints.<sup>5</sup>

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<sup>5</sup> The CFPB has used a phased-in approach to expand its complaint handling over time to include multiple products and services under its authority. Complaint-handling capacity was expanded as follows: credit card complaints on July 21, 2011, mortgage complaints on December 1, 2011, bank accounts and services, private student loans, and consumer loans on March 1, 2012, credit reporting on October 22, 2012, money transfers on April 4, 2013, debt collection on July 10, 2013, payday loans on November 6, 2013, prepaid cards, credit repair, debt settlement, and pawn and title loans on July 19, 2014, and virtual currency on August 11, 2014. See Table 2. On February 25, 2016, the CFPB updated its student loan intake form to accept complaints about Federal student loan servicing.

**TABLE 2: MONTHLY PRODUCT TRENDS<sup>6</sup>**

Products	Complaints this month	% change vs last month	Monthly average since launch	Total complaints	Monthly complaints
Debt collection	7,749	6%	6,895	279,082	
Credit reporting	5,369	17%	3,536	173,476	
Mortgage	4,357	-3%	4,210	252,812	
Bank account or service	2,857	-8%	1,785	102,782	
Credit card	2,622	-2%	1,666	107,094	
Consumer loan	1,613	5%	800	45,682	
Student loan	1,248	-6%	574	32,679	
Payday loan	337	2%	432	16,014	
Money transfer	191	-8%	166	7,287	
Prepaid	182	-4%	213	6,220	
Other financial service	180	4%	155	4,527	
<b>Total</b>	<b>27,010</b>	<b>3%</b>	<b>16,176</b>	<b>1,035,239</b>	

■ Product launch month ■ This month

<sup>6</sup> Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints. Total complaints column includes 7,584 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 29 percent of complaints submitted in October 2016.
- Credit reporting complaints showed the greatest month-over-month percentage increase (17 percent).
- Money transfer complaints showed the greatest month-over-month percentage decrease (-8 percent).
- Debt collection, credit reporting, and mortgage complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 65 percent of complaints submitted in October 2016.

## 1.2 Complaint volume by state

**TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE**

	% change	3 month average: Aug - Oct 2015	3 month average: Aug - Oct 2016	Total complaints	Total complaints per 100k population
AK	53%	25	38	1,356	184
NM	33%	116	154	5,481	263
MO	31%	331	433	14,225	234
GA	30%	1,058	1,379	43,846	429
TX	30%	1,895	2,459	82,325	300
CO	27%	375	476	17,289	317
IA	25%	110	138	4,901	157
IL	25%	842	1,056	36,270	282
DC	25%	124	155	6,005	893
CT	21%	248	300	11,405	318
LA	21%	276	333	11,431	245
NY	21%	1,489	1,796	66,115	334
MN	21%	236	284	11,691	213
ND	20%	25	30	1,026	136
OK	17%	176	205	7,710	197
NC	16%	653	757	28,373	283
AZ	15%	566	651	22,735	333
FL	14%	2,309	2,641	100,095	494
MA	14%	404	460	18,921	278
NH	13%	85	96	4,559	343
NJ	12%	876	978	38,936	435
IN	11%	288	320	12,179	184
DE	11%	117	130	5,282	558
PA	10%	863	950	36,706	287
VA	10%	747	818	32,274	385
MT	9%	42	46	1,833	177
MD	8%	698	756	31,270	521
CA	8%	3,289	3,554	142,386	364
AL	8%	303	327	11,516	237
SC	6%	343	365	13,800	282
TN	6%	429	453	16,979	257
HI	5%	79	83	3,694	258
OR	5%	280	294	11,885	295
UT	4%	152	158	5,970	199
SD	3%	41	43	1,565	182
KS	3%	132	136	5,645	194
NV	3%	380	390	12,872	445
WA	3%	516	530	20,983	293
OH	0.8%	751	758	31,650	273
NE	0.7%	92	93	3,549	187
WV	-2%	75	74	2,935	159
MI	-2%	583	571	26,258	265
AR	-5%	130	124	4,816	162
WY	-6%	27	25	1,115	190
MS	-6%	162	152	5,472	183
WI	-7%	284	265	11,961	207
KY	-9%	221	200	8,259	187
VT	-14%	41	35	1,663	266
ID	-15%	104	89	3,846	232
RI	-18%	75	61	3,274	310
ME	-19%	77	62	3,396	255

- Alaska (53 percent), New Mexico (33 percent), and Missouri (31 percent) experienced the greatest complaint volume percentage increase from August - October 2015 to August - October 2016.
- Maine (-19 percent), Rhode Island (-18 percent), and Idaho (-15 percent) experienced the greatest complaint volume percentage decrease from August - October 2015 to August - October 2016.<sup>7</sup>
- Of the five most populated states, Texas (30 percent) experienced the greatest complaint volume percentage increase and California (8 percent) experienced the least complaint volume percentage increase from August - October 2015 to August - October 2016.

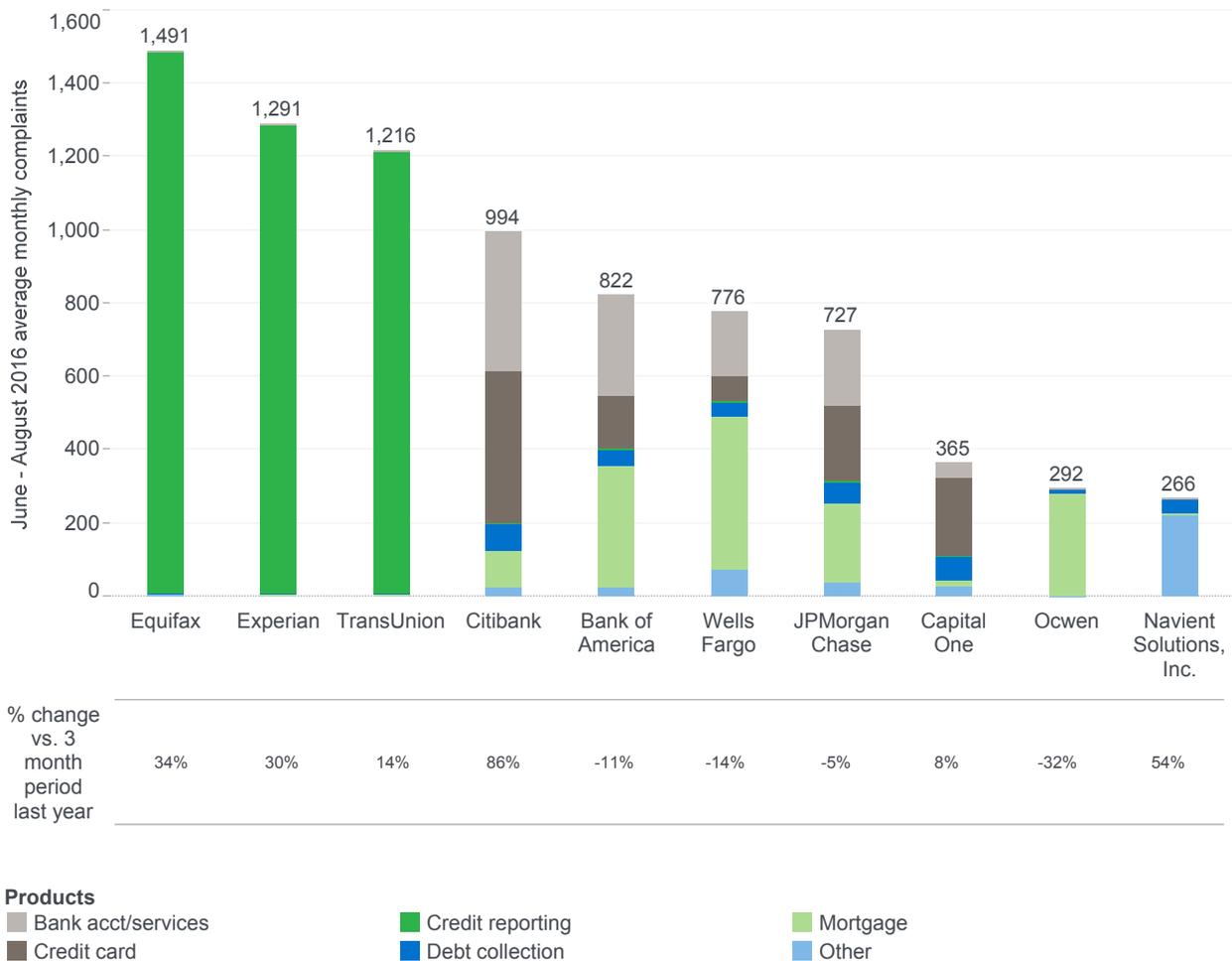
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<sup>7</sup> Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2015 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2015/index.html>

# 1.3 Complaint volume by company

Complaint data in this section lags other complaint data by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. Figure 1 and Table 4 show the top 10 most-complained-about companies for June - August 2016. Figure 1 also shows which products consumers complained about for each company. The “Other” category includes consumer loans, student loans, money transfers, payday loans, prepaid cards, and other financial service complaints. Complaints sent to these companies account for 50 percent of all complaints sent to companies over this period. Company-level information should be considered in context of company size and/or market share.

**FIGURE 1: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES**



**TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES<sup>8</sup>**

<b>Company</b>	<b>3 month average: June - August 2016</b>	<b>% change vs. 3 month period last year</b>	<b>Monthly average<sup>9</sup></b>	<b>Total complaints</b>
Equifax	1,491	34%	813	38,210
Experian	1,291	30%	778	36,570
TransUnion	1,216	14%	652	30,665
Citibank	994	86%	520	29,620
Bank of America	822	-11%	1,047	59,673
Wells Fargo	776	-14%	799	45,556
JPMorgan Chase	727	-5%	652	37,161
Capital One	365	8%	302	17,215
Ocwen	292	-32%	392	22,349
Navient Solutions, Inc.	266	54%	178	9,625

- By average monthly complaint volume, Equifax (1,491), Experian (1,291), and TransUnion (1,216) were the most-complained-about companies for June - August 2016.
- Citibank experienced the greatest percentage increase in average monthly complaint volume (86 percent) from June - August 2015 to June - August 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-32 percent) from June - August 2015 to June - August 2016.

<sup>8</sup> On February 25, 2016, the CFPB updated its student loan intake form to accept complaints about Federal student loan servicing.

<sup>9</sup> Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through August 2016.

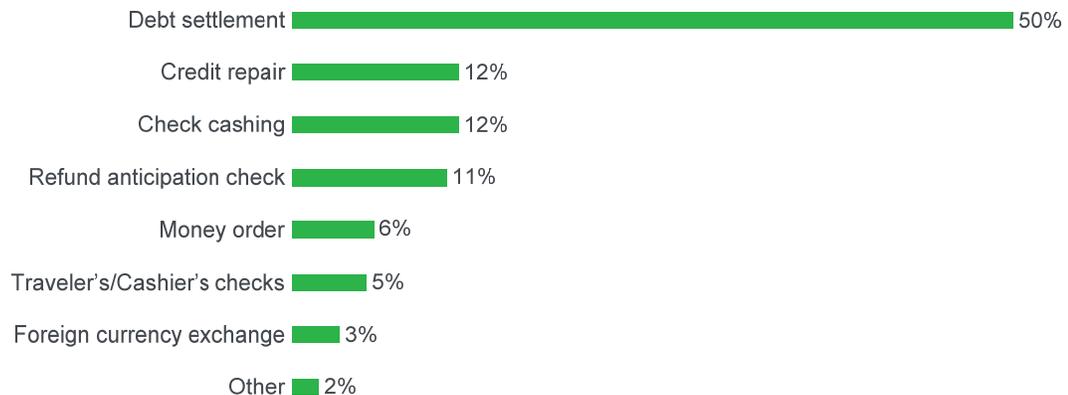
## 2. Product spotlight: Other financial service

The CFPB has handled approximately 4,500 other financial service complaints since July 21, 2011.

### 2.1 Other financial service complaints by type

Figures 2 and 3 show the types of other financial service complaints consumers submitted as a percentage of all other financial service complaints handled. The most common type of other financial service complaints consumers complain about is debt settlement (50 percent). The most common issues identified by consumers are problems with fraud or scam (51 percent) and customer service or customer relations (18 percent).

**FIGURE 2:** TYPES OF OTHER FINANCIAL SERVICES CONSUMERS COMPLAIN ABOUT



**FIGURE 3: TYPES OF OTHER FINANCIAL SERVICE COMPLAINTS REPORTED BY CONSUMERS**



- A majority of other financial service complaints involved fraud or scam as the consumer’s primary issue. These complaints involved consumers seeking to settle or consolidate outstanding debts—often student loans—with creditors.
- Consumers reported making good faith payments to debt relief companies to pay off existing debt to creditors. Some consumers stated the payments were never forwarded to their creditors and they are now facing lawsuits for accounts they presumed were paid.
- Some debt relief companies required upfront fees to be paid by consumers prior to being accepted as clients. Consumers stated that after paying the fees they often encountered little to no communication from the companies on the status of the accounts to be settled. Some consumers reported the accounts were often settled for much less than the amount stated to them by the debt relief company and that they met resistance when trying to obtain a refund for the difference.
- Many consumers that sought to consolidate student loans reported some companies advertised being affiliated with the federal government or acting as a third-party vendor to federal student loan servicers. The consumers complained of being defrauded or scammed out of upfront fees with no relief provided on their existing student loan debt.

- Consumers looking to repair their credit expressed concerns of being scammed by credit repair companies after no relief was provided and requests for reimbursement went unacknowledged.
- Consumers complained of problems when attempting to redeem money orders, including purchased money orders being returned as invalid and fraudulent. These consumers report delays in the error resolution process that often resulted in no reimbursement for the value of the money order or the fee paid at the time of purchase.

## 2.2 Other financial service complaints by state

Table 5 shows the other financial service complaint volume percentage change by state.<sup>10</sup> Some of the highlights include:

- Washington, D.C. (450 percent), New Jersey (321 percent), and Georgia (170 percent) experienced the greatest percentage increase in other financial service complaints from August - October 2015 to August - October 2016.
- Vermont (-100 percent), South Dakota (-100 percent), Maine (-100 percent), and Idaho (-100 percent) experienced the greatest percentage decrease in other financial service complaints from August - October 2015 to August - October 2016.
- Of the five most populated states, Florida (80 percent) experienced the greatest percentage increase and Illinois (-56 percent) experienced the greatest percentage decrease in other financial service complaints from August - October 2015 to August - October 2016.

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<sup>10</sup> Three-month averages are rounded, and percentage changes are based on non-rounded averages.

**TABLE 5: OTHER FINANCIAL SERVICE COMPLAINT VOLUME PERCENT CHANGE BY STATE**

	% change	3 month average: Aug - Oct 2015	3 month average: Aug - Oct 2016	Total complaints	Complaints per 100k population
DC	450%	0.7	3.7	52	7.7
NJ	321%	6.3	26.7	220	2.5
GA	170%	3.3	9.0	143	1.4
IN	120%	1.7	3.7	66	1.0
CO	100%	1.7	3.3	71	1.3
NE	100%	0.3	0.7	20	1.1
RI	100%	0.3	0.7	19	1.8
FL	80%	10.0	18.0	328	1.6
AL	63%	2.7	4.3	65	1.3
VA	47%	5.0	7.3	159	1.9
SC	40%	1.7	2.3	48	1.0
LA	38%	2.7	3.7	50	1.1
KS	33%	1.0	1.3	23	0.8
MN	25%	1.3	1.7	57	1.0
CA	22%	21.0	25.7	543	1.4
PA	22%	6.0	7.3	183	1.4
NV	20%	1.7	2.0	39	1.3
OH	7%	5.0	5.3	125	1.1
NY	3%	13.0	13.3	336	1.7
DE	0.0%	2.0	2.0	29	3.1
HI	0.0%	0.7	0.7	14	1.0
MS	0.0%	1.0	1.0	23	0.8
MT	0.0%	0.3	0.3	8	0.8
ND	0.0%	0.3	0.3	8	1.1
OK	0.0%	1.0	1.0	27	0.7
WA	0.0%	3.0	3.0	87	1.2
WY	0.0%	0.3	0.3	7	1.2
AK	N/A	0.0	0.0	7	0.9
NH	N/A	0.0	1.3	18	1.4
NM	N/A	0.0	1.3	25	1.2
TN	-8%	4.0	3.7	85	1.3
MI	-14%	4.7	4.0	123	1.2
NC	-14%	4.7	4.0	134	1.3
CT	-17%	2.0	1.7	61	1.7
TX	-19%	12.3	10.0	280	1.0
AR	-25%	1.3	1.0	23	0.8
IA	-25%	1.3	1.0	40	1.3
MO	-29%	4.7	3.3	69	1.1
MD	-35%	6.7	4.3	140	2.3
MA	-45%	3.7	2.0	102	1.5
AZ	-50%	3.3	1.7	68	1.0
IL	-56%	5.3	2.3	119	0.9
WI	-64%	3.7	1.3	46	0.8
KY	-67%	2.0	0.7	37	0.8
WV	-67%	1.0	0.3	35	1.9
OR	-70%	3.3	1.0	62	1.5
UT	-75%	1.3	0.3	20	0.7
ID	-100%	1.3	0.0	5	0.3
ME	-100%	0.7	0.0	17	1.3
SD	-100%	0.7	0.0	10	1.2
VT	-100%	0.3	0.0	6	1.0

## 2.3 Other financial service complaints by company

Each month, this section highlights the most-complained-about companies to which we sent complaints.

Companies are expected to respond to complaints sent to them within 15 days. If a complaint cannot be closed within 15 days, the company may indicate that its work on the complaint is “In progress” and provide a final response within 60 days. Company responses provided outside of those windows are considered untimely.

The most-complained-about companies highlighted in Table 6 received about 50 percent of all other financial service complaints sent to companies for response in June - August 2016. This section highlights those complaints. Company-level information should be considered in context of company size and/or market share.

**TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR OTHER FINANCIAL SERVICE<sup>11</sup>**

<b>Company</b>	<b>3 month average: Jun - Aug 2016</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average % untimely: Jun - Aug 2016</b>
JPay Inc.	5.3	NA	0%
Global Tel*Link Corporation	2.3	NA	0%
JPMorgan Chase	2.3	-22%	0%
Bank of America	2.0	-14%	0%
Capital One	1.7	NA	0%
Global Client Solutions	1.7	-29%	0%
Citibank	1.3	-20%	0%
Wells Fargo	1.3	-43%	0%
John C. Heath, Attorney at Law, PLLC	1.0	-25%	0%
MoneyGram	1.0	-25%	0%

- Of these companies, Bank of America saw the least percentage decrease in other financial service complaints (-14 percent) from June - August 2015 to June - August 2016.
- Of these companies, Wells Fargo saw the greatest percentage decrease in other financial service complaints (-43 percent) during the same period.

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<sup>11</sup> Three-month averages are rounded, and percentage changes are based on non-rounded averages.

# 3. Geographic spotlight: Oklahoma

Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Oklahoma and the Oklahoma City metro area. As of November 1, 2016, about 7,700 (0.7 percent) complaints were from Oklahoma consumers, of which about 3,100 (40 percent) were from Oklahoma City. <sup>12</sup>

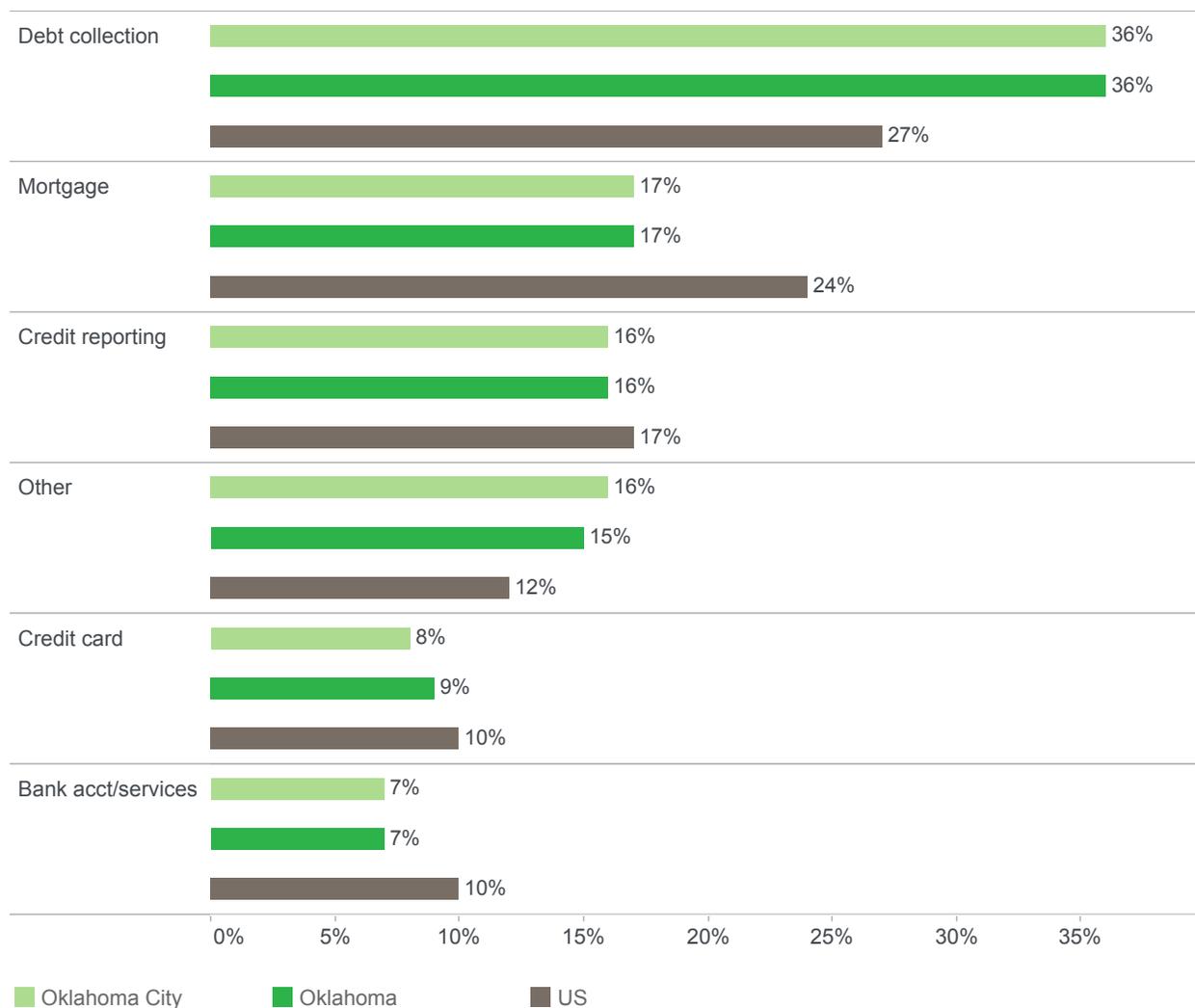
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<sup>12</sup> The Oklahoma City metro area is defined as zip codes from the Oklahoma City, OK Core-Based Statistical Areas (CBSA). [http://www.census.gov/population/metro/files/zip07\\_cbsa06.zip](http://www.census.gov/population/metro/files/zip07_cbsa06.zip). Complaint counts are based on consumer-provided ZIP code and unless otherwise noted the geographic spotlight section reflects cumulative complaint data since July 21, 2011.

### 3.1 Oklahoma complaints by product

Figure 4 shows the distribution of complaints by product for Oklahoma City, Oklahoma, and the United States as a whole.

**FIGURE 4:** OKLAHOMA CITY VS. OKLAHOMA AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT

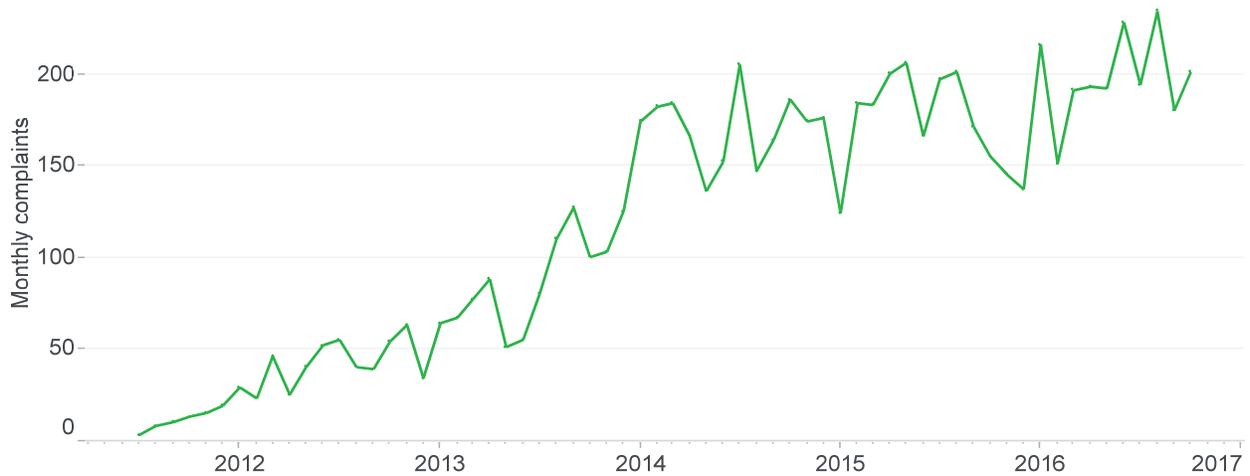


- Consumers in Oklahoma City and Oklahoma submitted debt collection complaints at a rate of 36 percent, higher than the 27 percent national average.
- Consumers in Oklahoma City and Oklahoma complained about mortgage at a rate of 17 percent, lower than the 24 percent national average.

## 3.2 Oklahoma complaints over time

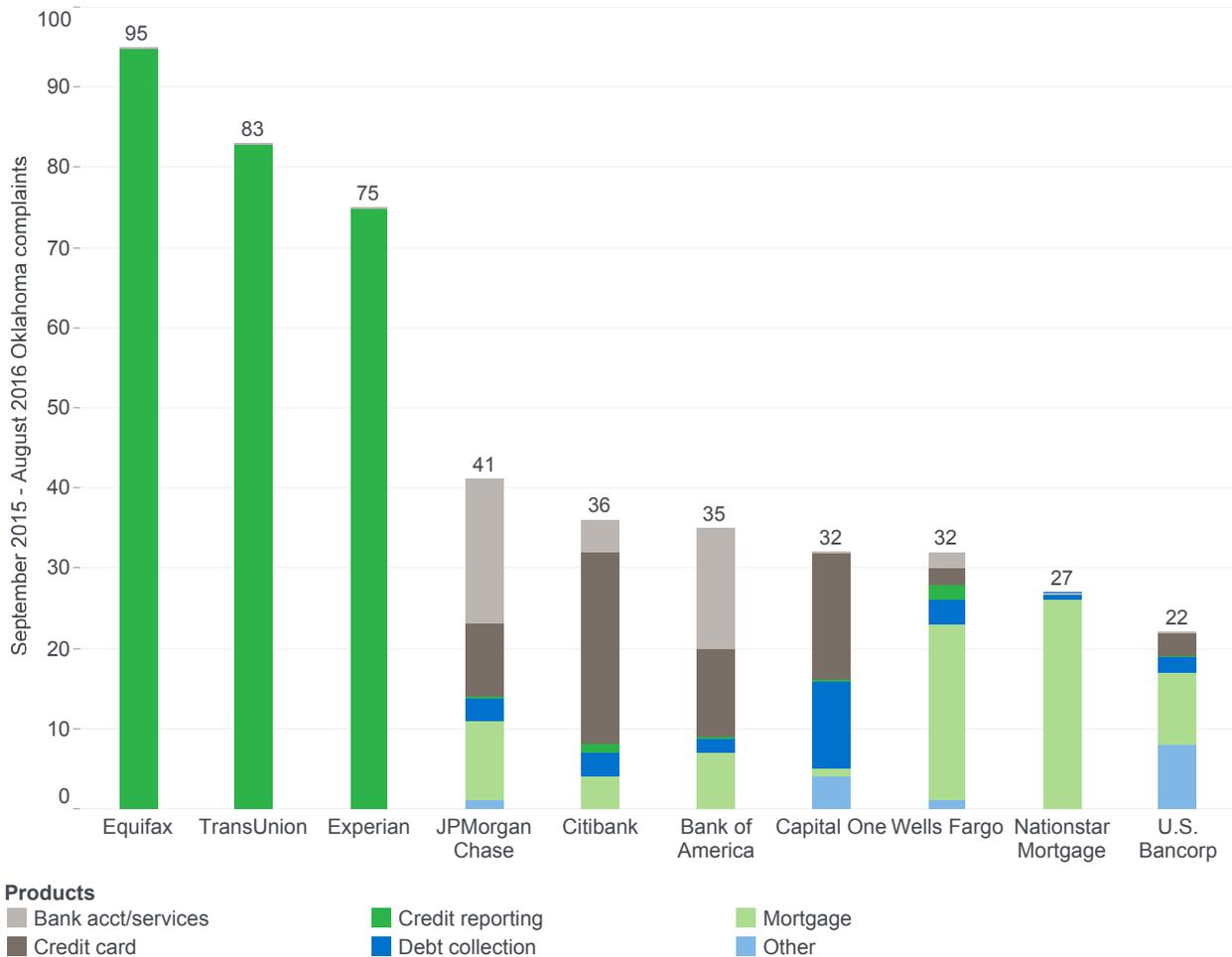
Average monthly complaints increased 17 percent from August through October 2015 (176 complaints per month) to August through October 2016 (205 complaints per month), higher than the national rate of 13 percent.

**FIGURE 5:** OKLAHOMA MONTHLY COMPLAINT VOLUME TREND



### 3.3 Oklahoma complaints by company

**FIGURE 6: MOST-COMPLAINED-ABOUT COMPANIES BY OKLAHOMA CONSUMERS**



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

- In the September 2015 - August 2016 period, Equifax, TransUnion, and Experian led the list of most-complained-about companies by Oklahoma consumers.

# APPENDIX A:

**TABLE 7: TOTAL COMPLAINTS BY MONTH AND PRODUCT**

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
11-Jul	13	3	517	2	4	0	14	4	0	2	2	564
11-Aug	140	27	1,817	12	6	1	127	9	0	5	5	2,166
11-Sep	191	45	1,718	18	17	2	179	28	4	7	3	2,233
11-Oct	159	26	1,748	11	8	3	178	24	0	7	4	2,188
11-Nov	199	39	1,752	5	9	1	275	17	1	0	5	2,324
11-Dec	206	29	1,604	8	6	2	1,696	0	0	14	4	3,584
12-Jan	191	30	1,453	4	5	0	2,526	1	3	6	11	4,253
12-Feb	216	37	1,433	10	12	2	2,694	0	0	6	8	4,437
12-Mar	1,463	220	1,615	12	31	7	3,441	6	7	17	666	7,526
12-Apr	1,504	250	1,352	13	31	3	3,395	2	8	13	315	6,902
12-May	1,963	366	1,661	19	36	5	4,685	3	8	12	242	9,069
12-Jun	1,692	340	1,976	12	34	2	4,642	7	6	10	757	9,533
12-Jul	1,619	329	1,794	32	33	3	4,171	6	4	5	315	8,353
12-Aug	1,596	359	1,586	33	24	0	4,610	8	3	6	298	8,556
12-Sep	1,367	304	1,256	21	17	0	3,653	11	4	12	260	6,927
12-Oct	1,567	388	1,699	551	18	2	4,013	6	6	7	398	8,686
12-Nov	1,252	328	1,401	1,252	24	1	3,525	4	1	4	332	8,156
12-Dec	1,248	343	1,312	1,370	62	1	3,737	4	15	8	272	8,420
13-Jan	1,651	391	1,454	1,561	94	3	7,225	6	8	4	384	12,877
13-Feb	1,459	352	1,442	1,710	113	11	5,681	11	16	9	331	11,230
13-Mar	1,685	439	1,607	1,728	153	6	5,633	3	15	18	373	11,815
13-Apr	1,422	457	1,508	1,903	179	79	5,623	3	16	16	371	11,704
13-May	1,415	442	1,364	1,875	111	58	5,250	2	26	16	302	10,956
13-Jun	1,490	426	1,312	2,042	108	93	5,246	4	22	5	287	11,089
13-Jul	1,657	446	1,278	2,236	2,433	100	5,237	2	17	11	341	13,786
13-Aug	1,683	520	1,352	2,273	4,224	91	4,963	2	40	8	350	15,540
13-Sep	1,666	608	1,357	2,326	6,298	121	4,341	3	36	5	371	17,166
13-Oct	1,800	540	1,369	2,267	4,865	155	3,864	4	35	5	422	15,372
13-Nov	1,565	472	1,246	2,340	6,653	168	3,475	1	396	3	344	16,708
13-Dec	1,535	508	1,322	1,943	5,972	137	3,386	3	385	4	409	15,633
14-Jan	1,829	580	1,549	3,221	8,137	162	4,240	0	441	8	491	20,694
14-Feb	1,808	581	1,615	3,509	7,795	144	4,545	2	374	3	494	20,889
14-Mar	2,047	663	1,668	3,556	8,422	171	4,898	3	413	6	584	22,459
14-Apr	1,987	688	1,665	3,850	8,313	171	4,757	8	402	1	541	22,411

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
14-May	1,950	591	1,497	3,394	7,374	175	4,099	2	324	5	537	19,983
14-Jun	1,943	696	1,497	3,463	7,753	184	4,134	4	347	5	584	20,626
14-Jul	2,026	872	1,571	3,816	7,992	157	4,411	62	587	94	582	22,275
14-Aug	1,564	1,002	1,689	4,647	7,222	148	4,340	104	645	138	626	22,319
14-Sep	1,593	979	1,548	4,379	6,381	164	4,114	110	587	151	594	20,806
14-Oct	1,625	1,026	1,437	3,561	6,684	132	4,474	124	532	139	654	20,582
14-Nov	1,391	910	1,357	3,569	6,131	123	3,506	102	478	129	546	18,396
14-Dec	1,463	982	1,459	3,698	6,070	160	3,587	92	468	144	548	18,862
15-Jan	1,617	998	1,515	4,149	6,547	144	3,513	107	458	165	575	19,941
15-Feb	1,457	990	1,788	4,032	6,874	141	3,601	112	472	183	603	20,403
15-Mar	1,725	1,091	1,896	4,815	8,000	195	4,287	158	538	199	719	23,796
15-Apr	1,748	941	1,757	4,733	7,178	190	4,238	146	484	192	686	22,487
15-May	1,704	1,029	1,825	4,493	7,149	208	4,266	156	414	177	645	22,266
15-Jun	1,968	1,095	1,890	4,297	7,469	211	4,664	166	460	195	626	23,248
15-Jul	1,997	1,344	1,961	6,547	8,184	235	4,463	203	478	187	645	26,423
15-Aug	2,042	1,340	1,931	5,590	7,543	218	4,949	196	445	179	656	25,295
15-Sep	1,907	1,253	1,947	4,679	6,666	198	4,566	148	450	179	612	22,817
15-Oct	2,247	1,292	1,964	4,432	6,810	229	4,435	160	508	892	568	23,795
15-Nov	1,984	1,092	1,819	3,731	6,291	192	3,951	191	421	260	457	20,612
15-Dec	1,975	1,041	1,883	3,419	6,342	190	3,794	162	382	223	467	20,138
16-Jan	2,110	1,174	2,001	3,367	6,681	222	4,192	183	422	227	567	21,366
16-Feb	1,834	1,251	1,997	3,705	7,248	198	4,455	171	394	206	618	22,333
16-Mar	2,036	1,349	2,052	4,861	8,030	187	4,947	207	436	241	1,134	25,740
16-Apr	1,880	1,263	1,995	4,507	7,234	195	4,314	189	383	177	1,190	23,553
16-May	2,192	1,286	1,983	4,807	6,845	198	4,273	126	395	226	963	23,606
16-Jun	2,541	1,274	1,979	4,907	6,943	197	4,290	199	370	221	1,001	24,188
16-Jul	2,379	1,310	2,147	5,206	6,473	164	3,907	137	335	208	1,167	23,655
16-Aug	2,652	1,491	2,599	4,987	9,647	228	4,289	260	422	244	1,246	28,347
16-Sep	3,090	1,531	2,686	4,591	7,325	208	4,471	173	330	189	1,323	26,165
16-Oct	2,857	1,613	2,622	5,369	7,749	191	4,357	180	337	182	1,248	27,010
<b>Total<sup>13</sup></b>	<b>102,782</b>	<b>45,682</b>	<b>107,094</b>	<b>173,476</b>	<b>279,082</b>	<b>7,287</b>	<b>252,812</b>	<b>4,527</b>	<b>16,014</b>	<b>6,220</b>	<b>32,679</b>	<b>1,035,239</b>

<sup>13</sup> Total column includes approximately 7,584 complaints where no specific consumer financial product was selected by consumers.

**TABLE 8: TOTAL COMPLAINTS BY LOCALITY AND PRODUCT**

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Alabama	1,030	760	877	2,132	3,755	67	1,956	65	334	85	358	11,516
Alaska	121	56	168	219	444	12	239	7	33	7	44	1,356
American Samoa	9	0	5	5	14	1	7	0	0	0	2	44
Arizona	2,163	1,171	2,357	3,384	6,523	135	5,756	68	245	130	615	22,735
Arkansas	452	274	463	951	1,432	38	872	23	72	29	176	4,816
California	13,626	5,435	14,104	21,917	35,414	987	43,377	543	1,695	866	3,616	142,386
Colorado	1,563	723	1,932	2,823	4,740	108	4,323	71	226	104	566	17,289
Connecticut	1,365	511	1,543	1,609	2,552	80	2,918	61	167	90	414	11,405
Delaware	630	295	654	728	1,481	22	1,169	29	93	24	128	5,282
District of Columbia	820	228	709	879	1,412	61	1,283	52	119	43	325	6,005
Federated States of Micronesia	5	2	12	10	14	1	14	1	1	0	1	61
Florida	9,095	3,750	9,308	20,173	24,847	560	27,679	328	1,130	382	2,177	100,095
Georgia	4,108	2,307	3,509	8,011	10,763	251	12,593	143	379	289	1,210	43,846
Guam	14	11	13	29	34	3	28	1	2	1	7	143
Hawaii	282	137	429	631	945	19	1,073	14	41	13	88	3,694
Idaho	263	161	400	668	1,350	24	745	5	68	12	129	3,846
Illinois	4,129	1,432	3,815	6,196	9,514	242	8,504	119	575	263	1,265	36,270
Indiana	1,121	608	1,144	1,925	3,848	80	2,288	66	320	75	620	12,179
Iowa	368	213	570	880	1,644	40	726	40	123	43	228	4,901
Kansas	556	279	648	813	1,957	41	952	23	104	40	181	5,645
Kentucky	675	405	709	1,429	2,830	58	1,489	37	196	51	328	8,259
Louisiana	905	607	819	2,192	3,959	78	2,052	50	319	76	306	11,431
Maine	324	148	541	399	838	14	859	17	52	31	153	3,396
Marshall Islands	5	8	7	4	14	0	10	1	0	0	1	50
Maryland	3,203	1,420	3,063	4,575	7,313	202	9,365	140	577	166	979	31,270
Massachusetts	2,630	677	2,696	2,376	3,834	178	4,994	102	285	132	909	18,921
Michigan	2,446	1,058	2,388	3,710	6,919	175	7,404	123	495	180	1,112	26,258
Minnesota	1,233	398	1,403	1,527	2,959	109	3,043	57	232	78	559	11,691
Mississippi	480	382	379	992	1,836	35	954	23	160	38	166	5,472
Missouri	1,190	786	1,270	2,134	4,417	94	3,169	69	285	97	637	14,225
Montana	123	78	214	287	663	9	319	8	36	12	71	1,833
Nebraska	358	149	415	426	1,242	23	617	20	87	24	169	3,549

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Nevada	1,239	609	1,180	2,281	3,685	81	3,038	39	245	84	275	12,872
New Hampshire	389	162	473	534	1,063	19	1,576	18	64	23	199	4,559
New Jersey	4,431	1,541	4,445	5,793	8,611	250	11,266	220	638	226	1,237	38,936
New Mexico	488	286	484	1,059	1,724	55	1,007	25	117	26	165	5,481
New York	8,363	2,249	9,445	11,475	14,220	557	15,729	336	468	402	2,453	66,115
North Carolina	2,769	1,549	2,913	4,848	7,131	182	7,260	134	447	165	741	28,373
North Dakota	79	49	104	201	379	8	134	8	15	6	38	1,026
Northern Mariana Islands	6	0	3	5	7	0	4	0	0	0	5	30
Ohio	3,074	1,635	3,610	4,295	9,424	190	6,852	125	625	215	1,397	31,650
Oklahoma	567	490	660	1,232	2,791	59	1,282	27	247	51	248	7,710
Oregon	1,233	418	1,286	1,563	3,416	62	3,048	62	171	78	452	11,885
Palau	1	1	1	3	1	0	6	0	0	0	0	13
Pennsylvania	4,367	1,623	4,057	5,667	9,670	243	8,161	183	613	213	1,696	36,706
Puerto Rico	329	141	367	698	503	15	461	14	5	7	54	2,634
Rhode Island	431	150	418	399	864	26	727	19	91	19	114	3,274
South Carolina	1,086	881	1,096	2,562	4,278	93	2,912	48	262	83	424	13,800
South Dakota	131	96	202	207	570	14	225	10	33	5	63	1,565
Tennessee	1,535	993	1,483	2,581	5,792	91	3,228	85	414	114	570	16,979
Texas	6,534	4,223	6,751	19,848	27,597	505	12,348	280	1,431	451	1,835	82,325
Utah	437	267	598	886	1,986	33	1,362	20	118	31	188	5,970
Vermont	202	76	248	233	347	11	402	6	20	17	94	1,663
Virgin Islands	33	10	39	66	50	5	48	2	4	1	5	265
Virginia	3,014	1,522	3,484	5,773	8,406	245	7,743	159	476	219	1,018	32,274
Washington	1,842	715	2,103	3,169	5,838	144	5,832	87	247	141	736	20,983
West Virginia	282	129	306	614	835	30	461	35	28	22	151	2,935
Wisconsin	1,098	528	1,564	1,429	3,612	82	2,637	46	274	110	491	11,961
Wyoming	64	63	111	181	385	5	202	7	34	3	47	1,115
U.S. Armed Forces – Americas	10	1	6	1	24	1	8	2	1	2	2	60
U.S. Armed Forces – Europe	39	26	35	72	91	5	93	4	0	2	24	392
U.S. Armed Forces – Pacific	16	18	38	42	89	2	52	3	1	0	13	274
Unspecified	3,401	762	3,020	1,725	6,186	527	3,931	217	474	123	404	21,545
<b>Total</b>	<b>102,782</b>	<b>45,682</b>	<b>107,094</b>	<b>173,476</b>	<b>279,082</b>	<b>7,287</b>	<b>252,812</b>	<b>4,527</b>	<b>16,014</b>	<b>6,220</b>	<b>32,679</b>	<b>1,035,239</b>

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