

October 2018

Complaint snapshot: 50 state report

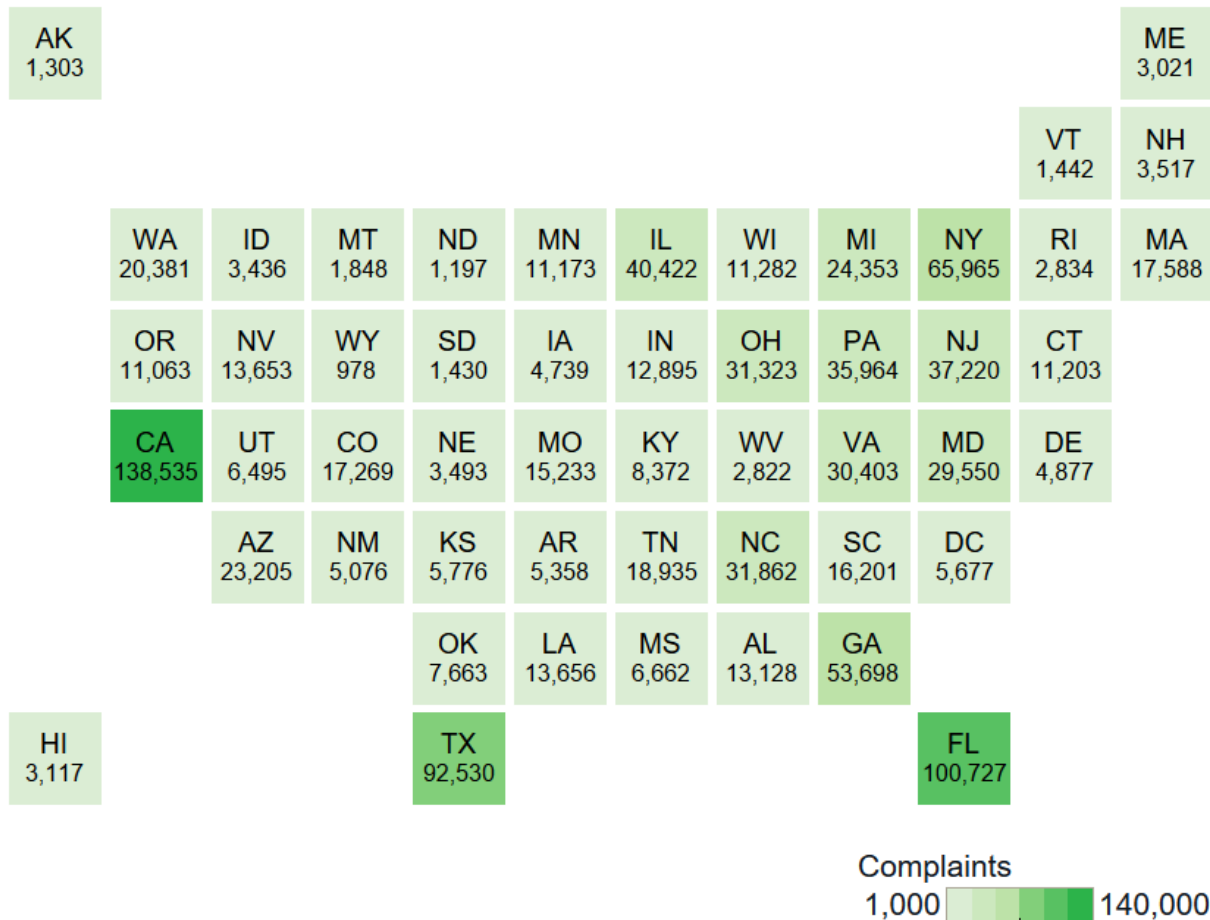


Table of contents

Table of contents	1
Background	2
State index	4
National snapshot	5
State snapshots.....	6
Definitions.....	57

Background

FIGURE 1: COMPLAINTS RECEIVED BY STATE: JANUARY 1, 2015 THROUGH JUNE 30, 2018



One of the primary functions of the Bureau of Consumer Financial Protection (“Bureau”) is collecting, investigating, and responding to consumer complaints.¹ Created as a result of the Dodd-Frank Wall Street Reform and Consumer Protection Act, the Bureau’s Office of Consumer Response (“Consumer

¹ See Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, Pub. L. No. 111-203 (“Dodd-Frank Act”), Section 1021(c)(2).

Response”) ² hears directly from consumers³ about the challenges they face in the marketplace, answers their inquiries about consumer financial products and services, brings their concerns to the attention of companies, and assists in addressing their complaints. ⁴

Complaint snapshots like this one provide a high-level overview of trends in consumer complaints and supplement the Consumer Response Annual Report⁵ with more recent information about complaints submitted to the Bureau. This Complaint snapshot covers complaints submitted from January 1, 2015 through June 30, 2018. It provides an overview of the similarities and differences in complaints about consumer financial products and services by state. State snapshots are presented in descending order by the number of complaints submitted from January 2017 through June 2018 per 100,000 population. Refer to the State index on page 4 for an alphabetical listing of state snapshots.

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

² *Id.* § 1013(b)(3)(A).

³ *Id.* § 1002(4) (“The term ‘consumer’ means an individual or an agent, trustee, or representative acting on behalf of an individual.”).

⁴ 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.

⁵ Section 1013(b)(3)(C) of the Dodd-Frank Act requires an annual report on the complaints received by the Bureau regarding consumer financial products and services. See Bureau of Consumer Financial Protection, *Consumer Response Annual Report* (Mar. 2018), available at http://www.consumerfinance.gov/documents/6406/cfpb_consumer-response-annual-report_2017.pdf.

State index

Alabama.....	25	Montana	49
Alaska	48	Nebraska.....	51
Arizona	20	Nevada.....	11
Arkansas.....	42	New Hampshire	35
California.....	15	New Jersey	12
Colorado	23	New Mexico	37
Connecticut	22	New York	19
Delaware.....	8	North Carolina	16
District of Columbia.....	6	North Dakota.....	52
Florida	9	Ohio	28
Georgia	7	Oklahoma	47
Hawaii	41	Oregon	34
Idaho	50	Pennsylvania	26
Illinois.....	17	Rhode Island	30
Indiana	38	South Carolina.....	13
Iowa	56	South Dakota.....	53
Kansas	40	Tennessee	24
Kentucky.....	46	Texas.....	14
Louisiana.....	21	Utah	36
Maine.....	39	Vermont.....	43
Maryland	10	Virginia	18
Massachusetts	31	Washington	29
Michigan.....	33	West Virginia.....	55
Minnesota.....	45	Wisconsin	44
Mississippi.....	32	Wyoming	54
Missouri.....	27		

COMPLAINTS SUBMITTED BY US consumers

494,540

Complaints received
Jan. 2017 - Jun. 2018

27,474

Average complaints per month
Jan. 2017 - Jun. 2018

+9%

Change in average monthly
complaints 2018 vs. 2017

-3%

Change in complaint
volume 2018 Q2 vs. Q1

98%

Timely company responses
Jan. 2017 - Jun. 2018

150

Complaints per 100k population
Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total ■ 2017 ■ 2016		Top issue reported by consumers by product
Debt collection	302,438	<div><div></div></div> 26%	<div><div></div></div> 30%	Attempts to collect debt not owed 40% (121,180)
Credit or consumer reporting	273,699	<div><div></div></div> 31%	<div><div></div></div> 19%	Incorrect information on your report 64% (176,148)
Mortgage	155,519	<div><div></div></div> 12%	<div><div></div></div> 18%	Trouble during payment process 40% (61,851)
Credit card	90,242	<div><div></div></div> 8%	<div><div></div></div> 9%	Problem with a purchase shown on your statement 22% (19,965)
Checking or savings	88,170	<div><div></div></div> 8%	<div><div></div></div> 10%	Managing an account 80% (70,125)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	545	571	649	
Student loan	2,679	2,915	2,634	
Payday loan	664	654	573	
Credit repair	282	305	249	
Money transfer or service, virtual currency	2,047	2,996	1,790	

This report uses dynamic data through June 30, 2018 and may differ slightly from other public reports. Visit consumerfinance.gov/complaint to learn how we handle complaints.

COMPLAINTS SUBMITTED BY District of Columbia consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 20px; height: 10px; background-color: #2e8b57; border: 1px solid black;"></div> 2017 <div style="width: 20px; height: 10px; background-color: #d3d3d3; border: 1px solid black;"></div> 2016 </div>	Top issue reported by consumers by product
Debt collection	1,466	<div> <div style="width: 24%; height: 10px; background-color: #2e8b57; border: 1px solid black;"></div> 24% <div style="width: 26%; height: 10px; background-color: #d3d3d3; border: 1px solid black;"></div> 26% </div>	Attempts to collect debt not owed 44% (647)
Credit or consumer reporting	1,155	<div> <div style="width: 25%; height: 10px; background-color: #2e8b57; border: 1px solid black;"></div> 25% <div style="width: 14%; height: 10px; background-color: #d3d3d3; border: 1px solid black;"></div> 14% </div>	Incorrect information on your report 65% (754)
Mortgage	825	<div> <div style="width: 12%; height: 10px; background-color: #2e8b57; border: 1px solid black;"></div> 12% <div style="width: 17%; height: 10px; background-color: #d3d3d3; border: 1px solid black;"></div> 17% </div>	Trouble during payment process 44% (363)
Checking or savings	629	<div> <div style="width: 10%; height: 10px; background-color: #2e8b57; border: 1px solid black;"></div> 10% <div style="width: 12%; height: 10px; background-color: #d3d3d3; border: 1px solid black;"></div> 12% </div>	Managing an account 78% (490)
Credit card	611	<div> <div style="width: 10%; height: 10px; background-color: #2e8b57; border: 1px solid black;"></div> 10% <div style="width: 11%; height: 10px; background-color: #d3d3d3; border: 1px solid black;"></div> 11% </div>	Problem with a purchase shown on your statement 27% (163)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Money transfer or service, virtual currency	12	17	7	
Vehicle loan or lease	7	18	6	
Personal loan	4	5	1	
Payday loan	1	2	0	
Title loan	2	1	0	

This report uses dynamic data through June 30, 2018 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.




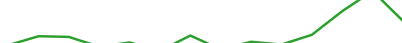

COMPLAINTS SUBMITTED BY Georgia consumers

28,135 Complaints received Jan. 2017 - Jun. 2018	1,563 Average complaints per month Jan. 2017 - Jun. 2018	7% Change in average monthly complaints 2018 vs. 2017
3% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	270 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Credit or consumer reporting	18,625	 43%  24%	Incorrect information on your report 65% (12,022)
Debt collection	14,713	 26%  29%	Attempts to collect debt not owed 44% (6,431)
Mortgage	7,129	 9%  17%	Trouble during payment process 39% (2,795)
Checking or savings	3,685	 6%  9%	Managing an account 78% (2,880)
Credit card	3,221	 5%  7%	Other features, terms, or problems 22% (694)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Checking or savings	225	224	284	
Student loan	108	88	105	
Prepaid card	18	27	32	
Money transfer or service, virtual currency	83	112	69	
Credit repair	8	22	11	
				'15 '16 '17 '18

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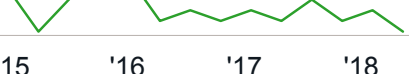
COMPLAINTS SUBMITTED BY Delaware consumers

2,194 Complaints received Jan. 2017 - Jun. 2018	122 Average complaints per month Jan. 2017 - Jun. 2018	-3% Change in average monthly complaints 2018 vs. 2017
-8% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	228 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	1,345	 23%  30%	Attempts to collect debt not owed 43% (580)
Credit or consumer reporting	1,189	 32%  15%	Incorrect information on your report 68% (807)
Mortgage	681	 11%  17%	Trouble during payment process 42% (284)
Credit card	540	 12%  10%	Problem with a purchase shown on your statement 21% (111)
Checking or savings	462	 9%  11%	Managing an account 77% (358)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Student loan	7	8	13	
Vehicle loan or lease	12	7	11	
Debt collection	72	88	49	
Personal loan	4	15	6	
Prepaid card	1	2	0	

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COMPLAINTS SUBMITTED BY Florida consumers

46,366 Complaints received Jan. 2017 - Jun. 2018	2,576 Average complaints per month Jan. 2017 - Jun. 2018	20% Change in average monthly complaints 2018 vs. 2017
-3% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	221 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Credit or consumer reporting	30,126	 34%  24%	Incorrect information on your report 69% (20,761)
Debt collection	28,891	 28%  30%	Attempts to collect debt not owed 42% (12,089)
Mortgage	15,128	 11%  17%	Struggling to pay mortgage 42% (6,314)
Checking or savings	7,909	 8%  9%	Managing an account 79% (6,210)
Credit card	7,578	 8%  8%	Problem with a purchase shown on your statement 23% (1,737)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	11	5	12	
Prepaid card	41	31	59	
Credit repair	31	21	18	
Money transfer or service, virtual currency	149	209	168	
Payday loan	52	49	35	
				'15 '16 '17 '18

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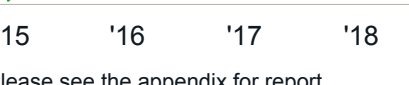
COMPLAINTS SUBMITTED BY Maryland consumers

13,034 Complaints received Jan. 2017 - Jun. 2018	724 Average complaints per month Jan. 2017 - Jun. 2018	-2% Change in average monthly complaints 2018 vs. 2017
3% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	215 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	7,735	 24%  27%	Attempts to collect debt not owed 42% (3,225)
Credit or consumer reporting	7,033	 29%  17%	Incorrect information on your report 65% (4,542)
Mortgage	5,460	 15%  22%	Struggling to pay mortgage 40% (2,200)
Checking or savings	2,654	 9%  10%	Managing an account 80% (2,114)
Credit card	2,425	 9%  8%	Problem with a purchase shown on your statement 23% (547)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	7	6	10	
Vehicle loan or lease	49	50	82	
Prepaid card	13	11	18	
Money transfer or service, virtual currency	42	63	38	
Title loan	3	5	3	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Nevada consumers

6,063 Complaints received Jan. 2017 - Jun. 2018	337 Average complaints per month Jan. 2017 - Jun. 2018	9% Change in average monthly complaints 2018 vs. 2017
-1% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	202 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	4,068	 29%  29%	Attempts to collect debt not owed 41% (1,687)
Credit or consumer reporting	3,367	 29%  17%	Incorrect information on your report 62% (2,093)
Mortgage	2,188	 14%  21%	Trouble during payment process 43% (948)
Checking or savings	1,158	 8%  10%	Managing an account 81% (938)
Credit card	1,056	 8%  8%	Problem with a purchase shown on your statement 21% (220)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Student loan	31	17	34	
Checking or savings	78	67	108	
Credit repair	5	5	7	
Money transfer or service, virtual currency	22	34	17	
Title loan	0	2	1	

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COMPLAINTS SUBMITTED BY New Jersey consumers

16,751 Complaints received Jan. 2017 - Jun. 2018	931 Average complaints per month Jan. 2017 - Jun. 2018	19% Change in average monthly complaints 2018 vs. 2017
-2% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	186 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	9,004	 23%  25%	Attempts to collect debt not owed 41% (3,660)
Credit or consumer reporting	8,251	 24%  16%	Incorrect information on your report 68% (5,590)
Mortgage	7,719	 18%  24%	Struggling to pay mortgage 44% (3,391)
Credit card	3,646	 10%  10%	Problem with a purchase shown on your statement 24% (879)
Checking or savings	3,469	 9%  10%	Managing an account 79% (2,747)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	32	23	31	
Prepaid card	11	19	13	
Student loan	106	99	63	
Money transfer or service, virtual currency	75	112	62	
Credit repair	8	11	5	
				'15 '16 '17 '18

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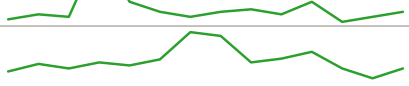
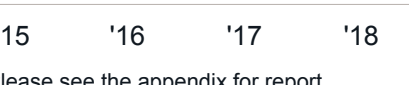
COMPLAINTS SUBMITTED BY South Carolina consumers

8,226 Complaints received Jan. 2017 - Jun. 2018	457 Average complaints per month Jan. 2017 - Jun. 2018	3% Change in average monthly complaints 2018 vs. 2017
-1% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	164 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	5,057	 30%  33%	Attempts to collect debt not owed 39% (1,980)
Credit or consumer reporting	4,731	 35%  20%	Incorrect information on your report 65% (3,052)
Mortgage	2,057	 8%  16%	Trouble during payment process 42% (873)
Credit card	1,002	 6%  7%	Other features, terms, or problems 21% (209)
Checking or savings	945	 5%  8%	Managing an account 80% (757)

Top 5 products by quarterly percent change


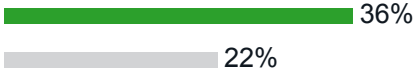
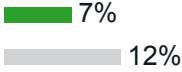
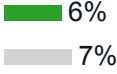
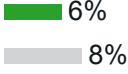
	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	6	1	4	
Title loan	0	3	6	
Payday loan	9	10	15	
Prepaid card	2	4	6	
Checking or savings	57	44	57	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Texas consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total ■ 2017 ■ 2016	Top issue reported by consumers by product
Debt collection	32,134		Attempts to collect debt not owed 40% (12,873)
Credit or consumer reporting	28,059		Incorrect information on your report 65% (18,313)
Mortgage	8,729		Trouble during payment process 46% (3,987)
Credit card	6,165		Problem with a purchase shown on your statement 21% (1,275)
Checking or savings	5,978		Managing an account 80% (4,781)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	39	35	46	
Checking or savings	378	373	476	
Vehicle loan or lease	222	222	181	
Personal loan	79	91	73	
Money transfer or service, virtual currency	110	168	117	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY California consumers

63,096 Complaints received Jan. 2017 - Jun. 2018	3,505 Average complaints per month Jan. 2017 - Jun. 2018	8% Change in average monthly complaints 2018 vs. 2017
-6% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	160 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	37,711	 26%  28%	Attempts to collect debt not owed 40% (15,233)
Credit or consumer reporting	33,866	 30%  17%	Incorrect information on your report 64% (21,542)
Mortgage	24,267	 13%  21%	Struggling to pay mortgage 45% (10,841)
Credit card	12,711	 9%  10%	Problem with a purchase shown on your statement 22% (2,807)
Checking or savings	12,270	 8%  10%	Managing an account 81% (9,995)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	107	77	101	
Mortgage	1,125	1,048	1,235	
Vehicle loan or lease	214	236	277	
Credit repair	34	43	25	
Money transfer or service, virtual currency	307	499	254	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY North Carolina consumers

16,043 Complaints received Jan. 2017 - Jun. 2018	891 Average complaints per month Jan. 2017 - Jun. 2018	5% Change in average monthly complaints 2018 vs. 2017
-9% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	156 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Credit or consumer reporting	9,809	 38%  19%	Incorrect information on your report 61% (5,975)
Debt collection	8,595	 25%  29%	Attempts to collect debt not owed 41% (3,547)
Mortgage	4,411	 10%  18%	Trouble during payment process 40% (1,750)
Credit card	2,492	 7%  9%	Other features, terms, or problems 23% (562)
Checking or savings	2,262	 6%  10%	Managing an account 79% (1,787)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Vehicle loan or lease	87	60	77	
Credit repair	7	9	6	
Title loan	2	3	2	
Money transfer or service, virtual currency	37	53	33	
Payday loan	13	20	11	

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COMPLAINTS SUBMITTED BY Illinois consumers

19,821 Complaints received Jan. 2017 - Jun. 2018	1,101 Average complaints per month Jan. 2017 - Jun. 2018	19% Change in average monthly complaints 2018 vs. 2017
-3% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	155 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Credit or consumer reporting	12,357	 36%  22%	Incorrect information on your report 68% (8,412)
Debt collection	10,468	 22%  28%	Attempts to collect debt not owed 41% (4,281)
Mortgage	5,569	 11%  18%	Struggling to pay mortgage 42% (2,360)
Checking or savings	3,732	 9%  11%	Managing an account 78% (2,908)
Credit card	3,413	 9%  9%	Other features, terms, or problems 23% (782)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Checking or savings	257	238	296	
Debt collection	630	920	730	
Money transfer or service, virtual currency	57	103	65	
Payday loan	19	20	7	
Credit repair	10	8	1	

'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Virginia consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 25%; background-color: #2e8b57;"></div> 2017 <div style="width: 29%; background-color: #a9a9a9;"></div> 2016 </div>	Top issue reported by consumers by product
Debt collection	8,453	<div> <div style="width: 25%; background-color: #2e8b57;"></div> 25% <div style="width: 29%; background-color: #a9a9a9;"></div> 29% </div>	Attempts to collect debt not owed 40% (3,403)
Credit or consumer reporting	7,111	<div> <div style="width: 27%; background-color: #2e8b57;"></div> 27% <div style="width: 19%; background-color: #a9a9a9;"></div> 19% </div>	Incorrect information on your report 60% (4,295)
Mortgage	4,862	<div> <div style="width: 14%; background-color: #2e8b57;"></div> 14% <div style="width: 18%; background-color: #a9a9a9;"></div> 18% </div>	Trouble during payment process 42% (2,019)
Credit card	2,793	<div> <div style="width: 10%; background-color: #2e8b57;"></div> 10% <div style="width: 9%; background-color: #a9a9a9;"></div> 9% </div>	Other features, terms, or problems 22% (622)
Checking or savings	2,533	<div> <div style="width: 8%; background-color: #2e8b57;"></div> 8% <div style="width: 9%; background-color: #a9a9a9;"></div> 9% </div>	Managing an account 80% (2,035)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	2	1	6	
Personal loan	40	32	51	
Money transfer or service, virtual currency	48	81	50	
Student loan	80	112	68	
Credit repair	5	11	4	

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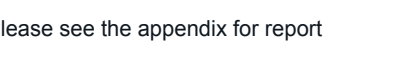
COMPLAINTS SUBMITTED BY New York consumers

30,194 Complaints received Jan. 2017 - Jun. 2018	1,677 Average complaints per month Jan. 2017 - Jun. 2018	16% Change in average monthly complaints 2018 vs. 2017
6% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	152 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Credit or consumer reporting	16,330	 27%  17%	Incorrect information on your report 66% (10,834)
Debt collection	15,205	 21%  24%	Attempts to collect debt not owed 42% (6,453)
Mortgage	11,056	 15%  20%	Struggling to pay mortgage 44% (4,879)
Credit card	7,890	 11%  13%	Problem with a purchase shown on your statement 24% (1,857)
Checking or savings	7,305	 11%  12%	Managing an account 80% (5,878)

Top 5 products by quarterly percent change


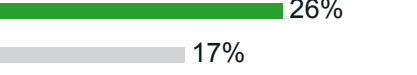










	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Payday loan	11	4	9	
Credit or consumer reporting	1,413	1,835	2,220	
Mortgage	496	477	562	
Prepaid card	33	40	29	
Money transfer or service, virtual currency	153	223	120	
				'15 '16 '17 '18

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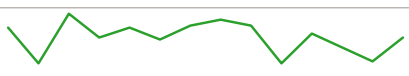

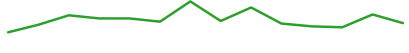


COMPLAINTS SUBMITTED BY Arizona consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	7,354	 30%  33%	Attempts to collect debt not owed 39% (2,836)
Credit or consumer reporting	5,182	 26%  17%	Incorrect information on your report 64% (3,330)
Mortgage	3,425	 12%  16%	Trouble during payment process 43% (1,466)
Credit card	2,080	 9%  10%	Other features, terms, or problems 23% (471)
Checking or savings	1,956	 8%  9%	Managing an account 81% (1,581)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	23	16	28	
Vehicle loan or lease	48	51	58	
Debt collection	460	570	496	
Money transfer or service, virtual currency	49	53	42	
Payday loan	7	10	4	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Louisiana consumers

6,992 Complaints received Jan. 2017 - Jun. 2018	388 Average complaints per month Jan. 2017 - Jun. 2018	13% Change in average monthly complaints 2018 vs. 2017
-1% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	149 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 29%; background-color: #2e8b57; height: 10px;"></div> 2017 <div style="width: 33%; background-color: #a9a9a9; height: 10px;"></div> 2016 </div>	Top issue reported by consumers by product
Debt collection	4,345	<div> <div style="width: 29%; background-color: #2e8b57; height: 10px;"></div> 29% <div style="width: 33%; background-color: #a9a9a9; height: 10px;"></div> 33% </div>	Attempts to collect debt not owed 39% (1,711)
Credit or consumer reporting	4,217	<div> <div style="width: 39%; background-color: #2e8b57; height: 10px;"></div> 39% <div style="width: 22%; background-color: #a9a9a9; height: 10px;"></div> 22% </div>	Incorrect information on your report 61% (2,578)
Mortgage	1,661	<div> <div style="width: 10%; background-color: #2e8b57; height: 10px;"></div> 10% <div style="width: 16%; background-color: #a9a9a9; height: 10px;"></div> 16% </div>	Trouble during payment process 45% (743)
Checking or savings	815	<div> <div style="width: 5%; background-color: #2e8b57; height: 10px;"></div> 5% <div style="width: 8%; background-color: #a9a9a9; height: 10px;"></div> 8% </div>	Managing an account 80% (654)
Credit card	732	<div> <div style="width: 4%; background-color: #2e8b57; height: 10px;"></div> 4% <div style="width: 7%; background-color: #a9a9a9; height: 10px;"></div> 7% </div>	Problem with a purchase shown on your statement 22% (162)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	3	3	7	
Payday loan	11	9	19	
Personal loan	18	15	23	
Credit repair	6	3	4	
Vehicle loan or lease	19	31	21	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Connecticut consumers

5,227 Complaints received Jan. 2017 - Jun. 2018	290 Average complaints per month Jan. 2017 - Jun. 2018	-4% Change in average monthly complaints 2018 vs. 2017
-2% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	146 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 20%; background-color: #2e8b57;"></div> 2017 <div style="width: 26%; background-color: #a9a9a9;"></div> 2016 </div>	Top issue reported by consumers by product
Debt collection	2,615	<div> <div style="width: 20%; background-color: #2e8b57;"></div> 20% <div style="width: 26%; background-color: #a9a9a9;"></div> 26% </div>	Attempts to collect debt not owed 41% (1,075)
Credit or consumer reporting	2,570	<div> <div style="width: 28%; background-color: #2e8b57;"></div> 28% <div style="width: 18%; background-color: #a9a9a9;"></div> 18% </div>	Incorrect information on your report 63% (1,607)
Mortgage	1,825	<div> <div style="width: 13%; background-color: #2e8b57;"></div> 13% <div style="width: 19%; background-color: #a9a9a9;"></div> 19% </div>	Trouble during payment process 41% (752)
Credit card	1,246	<div> <div style="width: 11%; background-color: #2e8b57;"></div> 11% <div style="width: 11%; background-color: #a9a9a9;"></div> 11% </div>	Problem with a purchase shown on your statement 25% (312)
Checking or savings	1,226	<div> <div style="width: 11%; background-color: #2e8b57;"></div> 11% <div style="width: 11%; background-color: #a9a9a9;"></div> 11% </div>	Managing an account 81% (993)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	1	1	4	
Prepaid card	8	3	9	
Money transfer or service, virtual currency	25	30	21	
Payday loan	8	6	3	
Credit repair	10	5	0	

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COMPLAINTS SUBMITTED BY Colorado consumers

7,614 Complaints received Jan. 2017 - Jun. 2018	423 Average complaints per month Jan. 2017 - Jun. 2018	-2% Change in average monthly complaints 2018 vs. 2017
-4% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	136 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	5,131	 28%  30%	Attempts to collect debt not owed 38% (1,945)
Credit or consumer reporting	4,000	 28%  19%	Incorrect information on your report 63% (2,522)
Mortgage	2,780	 12%  18%	Trouble during payment process 49% (1,359)
Credit card	1,644	 10%  9%	Problem with a purchase shown on your statement 23% (382)
Checking or savings	1,329	 8%  9%	Managing an account 80% (1,066)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	8	5	24	
Vehicle loan or lease	28	25	36	
Credit repair	1	7	4	
Payday loan	8	11	1	
Title loan	0	1	0	

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COMPLAINTS SUBMITTED BY Tennessee consumers

9,071 Complaints received Jan. 2017 - Jun. 2018	504 Average complaints per month Jan. 2017 - Jun. 2018	3% Change in average monthly complaints 2018 vs. 2017
-1% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	135 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 30%; background-color: #2e8b57; margin-right: 5px;"></div> 2017 <div style="width: 39%; background-color: #a9a9a9; margin-right: 5px;"></div> 2016 </div>	Top issue reported by consumers by product
Debt collection	6,429	<div> <div style="width: 30%; background-color: #2e8b57; margin-right: 5px;"></div> 30% <div style="width: 39%; background-color: #a9a9a9; margin-right: 5px;"></div> 39% </div>	Attempts to collect debt not owed 40% (2,563)
Credit or consumer reporting	4,966	<div> <div style="width: 34%; background-color: #2e8b57; margin-right: 5px;"></div> 34% <div style="width: 16%; background-color: #a9a9a9; margin-right: 5px;"></div> 16% </div>	Incorrect information on your report 64% (3,160)
Mortgage	2,301	<div> <div style="width: 10%; background-color: #2e8b57; margin-right: 5px;"></div> 10% <div style="width: 13%; background-color: #a9a9a9; margin-right: 5px;"></div> 13% </div>	Trouble during payment process 43% (979)
Checking or savings	1,231	<div> <div style="width: 6%; background-color: #2e8b57; margin-right: 5px;"></div> 6% <div style="width: 8%; background-color: #a9a9a9; margin-right: 5px;"></div> 8% </div>	Managing an account 77% (942)
Credit card	1,132	<div> <div style="width: 5%; background-color: #2e8b57; margin-right: 5px;"></div> 5% <div style="width: 7%; background-color: #a9a9a9; margin-right: 5px;"></div> 7% </div>	Problem with a purchase shown on your statement 23% (259)

Top 5 products by quarterly percent change


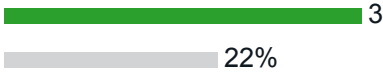
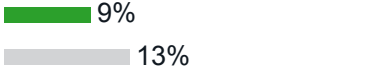


	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	8	4	7	
Vehicle loan or lease	36	29	24	
Prepaid card	7	14	11	
Student loan	42	55	43	
Money transfer or service, virtual currency	19	29	21	
				'15 '16 '17 '18

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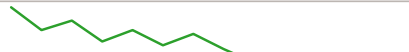



COMPLAINTS SUBMITTED BY Alabama consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total ■ 2017 ■ 2016	Top issue reported by consumers by product
Debt collection	4,006		Attempts to collect debt not owed 38% (1,513)
Credit or consumer reporting	3,981		Incorrect information on your report 64% (2,555)
Mortgage	1,427		Trouble during payment process 45% (645)
Checking or savings	820		Managing an account 75% (613)
Credit card	748		Problem with a purchase shown on your statement 21% (155)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit card	40	52	69	
Payday loan	8	15	11	
Vehicle loan or lease	18	41	28	
Money transfer or service, virtual currency	15	17	11	
Student loan	28	48	29	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Pennsylvania consumers

16,036 Complaints received Jan. 2017 - Jun. 2018	891 Average complaints per month Jan. 2017 - Jun. 2018	11% Change in average monthly complaints 2018 vs. 2017
-6% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	125 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	9,743	 24%  29%	Attempts to collect debt not owed 41% (3,992)
Credit or consumer reporting	8,040	 27%  15%	Incorrect information on your report 65% (5,198)
Mortgage	5,558	 13%  18%	Trouble during payment process 42% (2,349)
Checking or savings	3,611	 9%  11%	Managing an account 77% (2,771)
Credit card	3,450	 9%  10%	Other features, terms, or problems 24% (827)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Checking or savings	187	243	288	
Prepaid card	17	22	16	
Vehicle loan or lease	51	82	57	
Money transfer or service, virtual currency	48	85	40	
Title loan	5	8	3	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Missouri consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div></div> 2017 <div></div> 2016 </div>		Top issue reported by consumers by product
Debt collection	4,686	<div> <div>29%</div> <div>32%</div> </div>		Attempts to collect debt not owed 34% (1,610)
Credit or consumer reporting	4,120	<div> <div>33%</div> <div>19%</div> </div>		Incorrect information on your report 61% (2,533)
Mortgage	1,840	<div> <div>9%</div> <div>16%</div> </div>		Trouble during payment process 45% (827)
Credit card	1,069	<div> <div>7%</div> <div>7%</div> </div>		Problem with a purchase shown on your statement 20% (219)
Checking or savings	1,065	<div> <div>6%</div> <div>9%</div> </div>		Managing an account 76% (805)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	5	1	2	
Vehicle loan or lease	33	37	65	
Credit card	68	81	112	
Prepaid card	7	9	4	
Credit repair	7	7	3	
				'15 '16 '17 '18

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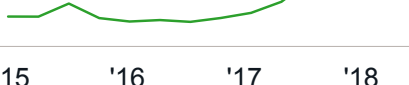
COMPLAINTS SUBMITTED BY Ohio consumers

14,295 Complaints received Jan. 2017 - Jun. 2018	794 Average complaints per month Jan. 2017 - Jun. 2018	3% Change in average monthly complaints 2018 vs. 2017
-14% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	123 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	9,697	 28%  34%	Attempts to collect debt not owed 35% (3,404)
Credit or consumer reporting	6,938	 27%  15%	Incorrect information on your report 64% (4,421)
Mortgage	3,994	 10%  14%	Trouble during payment process 43% (1,731)
Credit card	2,925	 9%  10%	Problem with a purchase shown on your statement 23% (674)
Checking or savings	2,569	 8%  9%	Managing an account 78% (1,997)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Title loan	9	5	10	
Personal loan	46	31	44	
Credit repair	4	8	11	
Prepaid card	17	14	17	
Credit or consumer reporting	763	929	640	

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COMPLAINTS SUBMITTED BY Washington consumers

8,956 Complaints received Jan. 2017 - Jun. 2018	498 Average complaints per month Jan. 2017 - Jun. 2018	-10% Change in average monthly complaints 2018 vs. 2017
-9% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	121 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	5,797	 24%  31%	Attempts to collect debt not owed 39% (2,241)
Credit or consumer reporting	4,254	 24%  13%	Incorrect information on your report 55% (2,350)
Mortgage	3,686	 14%  23%	Struggling to pay mortgage 43% (1,580)
Credit card	1,802	 9%  9%	Other features, terms, or problems 23% (415)
Checking or savings	1,664	 8%  10%	Managing an account 82% (1,360)

Top 5 products by quarterly percent change

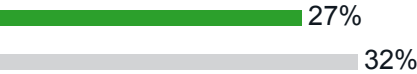


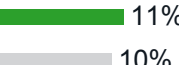

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	6	6	19	
Title loan	1	3	2	
Payday loan	16	15	8	
Credit repair	3	6	3	
Money transfer or service, virtual currency	46	78	31	
				'15 '16 '17 '18

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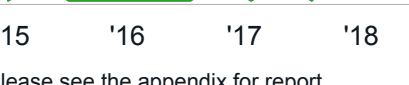
COMPLAINTS SUBMITTED BY Rhode Island consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total ■ 2017 ■ 2016	Top issue reported by consumers by product
Debt collection	829		Attempts to collect debt not owed 40% (332)
Mortgage	548		Trouble during payment process 45% (249)
Credit or consumer reporting	426		Incorrect information on your report 62% (264)
Credit card	323		Other features, terms, or problems 20% (63)
Checking or savings	268		Managing an account 71% (189)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	1	2	5	
Student loan	6	7	11	
Credit or consumer reporting	37	41	60	
Checking or savings	10	15	21	
Credit repair	2	4	1	

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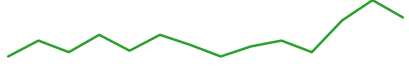
COMPLAINTS SUBMITTED BY Massachusetts consumers

7,948 Complaints received Jan. 2017 - Jun. 2018	442 Average complaints per month Jan. 2017 - Jun. 2018	-1% Change in average monthly complaints 2018 vs. 2017
16% Change in complaint volume 2018 Q2 vs. Q1	99% Timely company responses Jan. 2017 - Jun. 2018	116 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	3,885	 19%  23%	Attempts to collect debt not owed 39% (1,520)
Credit or consumer reporting	3,644	 26%  14%	Incorrect information on your report 60% (2,174)
Mortgage	3,385	 16%  22%	Struggling to pay mortgage 44% (1,494)
Credit card	2,068	 11%  13%	Problem with a purchase shown on your statement 22% (453)
Checking or savings	1,888	 10%  13%	Managing an account 78% (1,481)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	7	7	15	
Payday loan	12	7	12	
Credit or consumer reporting	325	324	454	
Credit repair	8	6	5	
Money transfer or service, virtual currency	41	55	43	
				'15 '16 '17 '18

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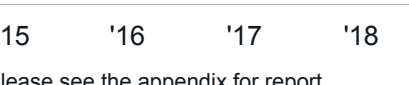
COMPLAINTS SUBMITTED BY Mississippi consumers

3,359 Complaints received Jan. 2017 - Jun. 2018	187 Average complaints per month Jan. 2017 - Jun. 2018	23% Change in average monthly complaints 2018 vs. 2017
-23% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	113 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	2,133	 30%  37%	Attempts to collect debt not owed 37% (786)
Credit or consumer reporting	2,044	 34%  20%	Incorrect information on your report 64% (1,303)
Mortgage	668	 8%  13%	Trouble during payment process 44% (293)
Checking or savings	405	 5%  6%	Managing an account 77% (313)
Credit card	338	 6%  5%	Problem with a purchase shown on your statement 23% (79)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Payday loan	5	1	5	
Prepaid card	2	1	5	
Vehicle loan or lease	23	16	23	
Credit card	26	25	35	
Personal loan	11	18	10	
				'15 '16 '17 '18

This report uses dynamic data through June 30, 2018 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 Michigan consumers

11,177 Complaints received Jan. 2017 - Jun. 2018	621 Average complaints per month Jan. 2017 - Jun. 2018	9% Change in average monthly complaints 2018 vs. 2017
-4% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	112 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	7,154	 26%  31%	Attempts to collect debt not owed 41% (2,914)
Credit or consumer reporting	6,018	 30%  18%	Incorrect information on your report 61% (3,681)
Mortgage	3,333	 12%  15%	Trouble during payment process 43% (1,448)
Credit card	2,118	 9%  9%	Problem with a purchase shown on your statement 27% (570)
Checking or savings	1,827	 7%  9%	Managing an account 78% (1,426)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Vehicle loan or lease	35	54	47	
Credit repair	6	12	9	
Payday loan	20	20	14	
Money transfer or service, virtual currency	39	55	35	
Title loan	2	5	2	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Oregon consumers

4,425 Complaints received Jan. 2017 - Jun. 2018	246 Average complaints per month Jan. 2017 - Jun. 2018	-9% Change in average monthly complaints 2018 vs. 2017
4% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	107 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	3,279	 25%  32%	Attempts to collect debt not owed 41% (1,347)
Credit or consumer reporting	2,094	 27%  12%	Incorrect information on your report 58% (1,220)
Mortgage	1,867	 12%  20%	Trouble during payment process 43% (812)
Credit card	1,158	 11%  10%	Problem with a purchase shown on your statement 22% (260)
Checking or savings	1,031	 8%  10%	Managing an account 80% (823)

Top 5 products by quarterly percent change



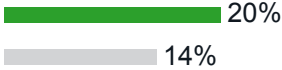
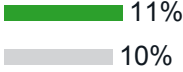
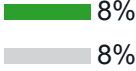
	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Vehicle loan or lease	10	7	15	
Title loan	0	1	2	
Student loan	37	27	40	
Payday loan	8	7	4	
Money transfer or service, virtual currency	24	41	12	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY New Hampshire consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total ■ 2017 ■ 2016	Top issue reported by consumers by product
Debt collection	1,032		Attempts to collect debt not owed 35% (365)
Mortgage	635		Struggling to pay mortgage 41% (260)
Credit or consumer reporting	592		Incorrect information on your report 67% (399)
Credit card	363		Other features, terms, or problems 23% (83)
Checking or savings	284		Managing an account 79% (223)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Mortgage	30	26	44	
Checking or savings	16	24	11	
Payday loan	0	3	1	
Credit repair	0	2	0	
Prepaid card	1	1	0	













'15 '16 '17 '18

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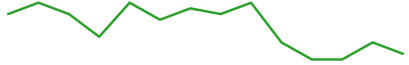

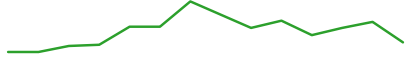

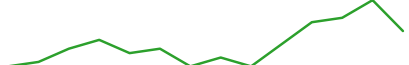
COMPLAINTS SUBMITTED BY Utah consumers

3,093 Complaints received Jan. 2017 - Jun. 2018	172 Average complaints per month Jan. 2017 - Jun. 2018	0% Change in average monthly complaints 2018 vs. 2017
-25% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	100 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	2,151	 30%  32%	Attempts to collect debt not owed 39% (848)
Credit or consumer reporting	1,552	 33%  13%	Incorrect information on your report 54% (834)
Mortgage	958	 13%  18%	Trouble during payment process 42% (407)
Credit card	575	 9%  12%	Other features, terms, or problems 23% (133)
Checking or savings	397	 5%  8%	Managing an account 78% (310)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	4	7	5	
Credit or consumer reporting	120	230	158	
Credit card	44	49	32	
Checking or savings	19	30	19	
Money transfer or service, virtual currency	14	18	11	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY New Mexico consumers

2,001 Complaints received Jan. 2017 - Jun. 2018	111 Average complaints per month Jan. 2017 - Jun. 2018	-20% Change in average monthly complaints 2018 vs. 2017
6% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	96 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	1,635	 30%  32%	Attempts to collect debt not owed 40% (658)
Credit or consumer reporting	1,306	 30%  25%	Incorrect information on your report 75% (983)
Mortgage	662	 12%  14%	Trouble during payment process 45% (297)
Checking or savings	377	 7%  8%	Managing an account 81% (306)
Credit card	369	 8%  6%	Problem with a purchase shown on your statement 24% (87)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit card	30	22	37	
Debt collection	110	61	102	
Personal loan	4	7	2	
Credit repair	1	1	0	
Payday loan	3	1	0	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Indiana consumers

6,239 Complaints received Jan. 2017 - Jun. 2018	347 Average complaints per month Jan. 2017 - Jun. 2018	-4% Change in average monthly complaints 2018 vs. 2017
5% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	94 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	4,079	 27%  35%	Attempts to collect debt not owed 37% (1,495)
Credit or consumer reporting	3,091	 33%  13%	Incorrect information on your report 62% (1,911)
Mortgage	1,484	 8%  14%	Trouble during payment process 42% (628)
Credit card	995	 7%  8%	Other features, terms, or problems 27% (266)
Checking or savings	933	 6%  9%	Managing an account 76% (707)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	4	1	3	
Credit card	99	61	101	
Title loan	3	3	4	
Personal loan	21	16	9	
Money transfer or service, virtual currency	22	34	12	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Maine consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 20px; height: 10px; background-color: #2e8b57; display: inline-block;"></div> 2017 <div style="width: 20px; height: 10px; background-color: #a9a9a9; display: inline-block;"></div> 2016 </div>		Top issue reported by consumers by product
Debt collection	862	27%	27%	Attempts to collect debt not owed 39% (335)
Credit or consumer reporting	530	23%	11%	Incorrect information on your report 67% (355)
Mortgage	522	13%	23%	Trouble during payment process 46% (240)
Credit card	358	10%	12%	Other features, terms, or problems 22% (78)
Checking or savings	211	5%	9%	Managing an account 83% (175)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	2	1	2	
Personal loan	3	1	2	
Checking or savings	6	8	15	
Payday loan	2	4	1	
Money transfer or service, virtual currency	4	7	1	

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COMPLAINTS SUBMITTED BY Kansas consumers

2,672 Complaints received Jan. 2017 - Jun. 2018	148 Average complaints per month Jan. 2017 - Jun. 2018	-6% Change in average monthly complaints 2018 vs. 2017
10% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	92 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 27%; background-color: #2e8b57; height: 10px;"></div> 2017 <div style="width: 38%; background-color: #a9a9a9; height: 10px;"></div> 2016 </div>	Top issue reported by consumers by product
Debt collection	1,954	<div> <div style="width: 27%; background-color: #2e8b57; height: 10px;"></div> 27% <div style="width: 38%; background-color: #a9a9a9; height: 10px;"></div> 38% </div>	Attempts to collect debt not owed 37% (714)
Credit or consumer reporting	1,373	<div> <div style="width: 35%; background-color: #2e8b57; height: 10px;"></div> 35% <div style="width: 13%; background-color: #a9a9a9; height: 10px;"></div> 13% </div>	Incorrect information on your report 57% (782)
Mortgage	607	<div> <div style="width: 8%; background-color: #2e8b57; height: 10px;"></div> 8% <div style="width: 13%; background-color: #a9a9a9; height: 10px;"></div> 13% </div>	Trouble during payment process 48% (289)
Credit card	478	<div> <div style="width: 7%; background-color: #2e8b57; height: 10px;"></div> 7% <div style="width: 8%; background-color: #a9a9a9; height: 10px;"></div> 8% </div>	Other features, terms, or problems 24% (117)
Checking or savings	457	<div> <div style="width: 6%; background-color: #2e8b57; height: 10px;"></div> 6% <div style="width: 11%; background-color: #a9a9a9; height: 10px;"></div> 11% </div>	Managing an account 80% (365)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Vehicle loan or lease	13	6	19	
Mortgage	32	24	36	
Prepaid card	4	7	4	
Credit repair	1	3	1	
Payday loan	7	9	1	

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COMPLAINTS SUBMITTED BY Hawaii consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div><div></div> 2017 <div></div> 2016</div>	Top issue reported by consumers by product
Debt collection	878	<div><div></div> 27% <div></div> 33%</div>	Attempts to collect debt not owed 39% (343)
Credit or consumer reporting	718	<div><div></div> 27% <div></div> 12%</div>	Incorrect information on your report 66% (477)
Mortgage	626	<div><div></div> 14% <div></div> 22%</div>	Trouble during payment process 40% (250)
Credit card	339	<div><div></div> 12% <div></div> 12%</div>	Other features, terms, or problems 23% (79)
Checking or savings	207	<div><div></div> 6% <div></div> 9%</div>	Managing an account 83% (172)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Payday loan	0	1	2	
Prepaid card	1	1	2	
Money transfer or service, virtual currency	8	5	8	
Mortgage	14	30	16	
Student loan	6	9	4	

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COMPLAINTS SUBMITTED BY Arkansas consumers

2,645 Complaints received Jan. 2017 - Jun. 2018	147 Average complaints per month Jan. 2017 - Jun. 2018	10% Change in average monthly complaints 2018 vs. 2017
-9% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	88 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 30%; background-color: #2e8b57;"></div> 2017 <div style="width: 36%; background-color: #a9a9a9;"></div> 2016 </div>	Top issue reported by consumers by product
Debt collection	1,724	<div> <div style="width: 30%; background-color: #2e8b57;"></div> 30% <div style="width: 36%; background-color: #a9a9a9;"></div> 36% </div>	Attempts to collect debt not owed 38% (662)
Credit or consumer reporting	1,539	<div> <div style="width: 33%; background-color: #2e8b57;"></div> 33% <div style="width: 19%; background-color: #a9a9a9;"></div> 19% </div>	Incorrect information on your report 55% (851)
Mortgage	592	<div> <div style="width: 7%; background-color: #2e8b57;"></div> 7% <div style="width: 16%; background-color: #a9a9a9;"></div> 16% </div>	Trouble during payment process 46% (272)
Credit card	368	<div> <div style="width: 8%; background-color: #2e8b57;"></div> 8% <div style="width: 7%; background-color: #a9a9a9;"></div> 7% </div>	Other features, terms, or problems 26% (95)
Checking or savings	362	<div> <div style="width: 6%; background-color: #2e8b57;"></div> 6% <div style="width: 7%; background-color: #a9a9a9;"></div> 7% </div>	Managing an account 78% (281)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	1	1	4	
Payday loan	1	1	2	
Money transfer or service, virtual currency	7	6	9	
Credit repair	1	2	1	
Vehicle loan or lease	17	14	7	

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COMPLAINTS SUBMITTED BY Vermont consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 100%;"></div> <div>2017</div> <div>2016</div> </div>		Top issue reported by consumers by product
Debt collection	320	17%	24%	Attempts to collect debt not owed 32% (102)
Credit or consumer reporting	256	21%	15%	Incorrect information on your report 63% (160)
Credit card	219	15%	15%	Problem with a purchase shown on your statement 22% (49)
Mortgage	216	14%	15%	Trouble during payment process 46% (99)
Checking or savings	163	10%	13%	Managing an account 78% (127)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Payday loan	0	2	1	
Vehicle loan or lease	2	6	3	
Mortgage	9	19	7	
Money transfer or service, virtual currency	3	4	1	
Prepaid card	1	3	0	

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COMPLAINTS SUBMITTED BY Wisconsin consumers

5,087 Complaints received Jan. 2017 - Jun. 2018	283 Average complaints per month Jan. 2017 - Jun. 2018	-1% Change in average monthly complaints 2018 vs. 2017
-6% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	88 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 27%; background-color: #2e8b57;"></div> 2017 <div style="width: 33%; background-color: #a9a9a9;"></div> 2016 </div>	Top issue reported by consumers by product
Debt collection	3,411	<div> <div style="width: 27%; background-color: #2e8b57;"></div> 27% <div style="width: 33%; background-color: #a9a9a9;"></div> 33% </div>	Attempts to collect debt not owed 35% (1,199)
Credit or consumer reporting	2,399	<div> <div style="width: 30%; background-color: #2e8b57;"></div> 30% <div style="width: 11%; background-color: #a9a9a9;"></div> 11% </div>	Incorrect information on your report 59% (1,404)
Mortgage	1,558	<div> <div style="width: 11%; background-color: #2e8b57;"></div> 11% <div style="width: 17%; background-color: #a9a9a9;"></div> 17% </div>	Trouble during payment process 48% (751)
Credit card	1,160	<div> <div style="width: 9%; background-color: #2e8b57;"></div> 9% <div style="width: 11%; background-color: #a9a9a9;"></div> 11% </div>	Problem with a purchase shown on your statement 24% (282)
Checking or savings	965	<div> <div style="width: 8%; background-color: #2e8b57;"></div> 8% <div style="width: 11%; background-color: #a9a9a9;"></div> 11% </div>	Managing an account 79% (763)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Prepaid card	2	7	10	
Payday loan	17	9	5	
Credit repair	1	4	2	
Title loan	0	2	1	
Money transfer or service, virtual currency	23	35	10	
				'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY Minnesota consumers

4,843 Complaints received Jan. 2017 - Jun. 2018	269 Average complaints per month Jan. 2017 - Jun. 2018	-6% Change in average monthly complaints 2018 vs. 2017
-2% Change in complaint volume 2018 Q2 vs. Q1	98% Timely company responses Jan. 2017 - Jun. 2018	87 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	3,008	 23%  29%	Attempts to collect debt not owed 40% (1,195)
Credit or consumer reporting	2,365	 28%  16%	Incorrect information on your report 59% (1,392)
Mortgage	1,676	 12%  16%	Trouble during payment process 43% (716)
Credit card	1,215	 10%  11%	Other features, terms, or problems 22% (272)
Checking or savings	1,053	 9%  11%	Managing an account 79% (830)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Payday loan	10	5	9	
Credit repair	7	2	3	
Prepaid card	2	4	6	
Personal loan	13	10	13	
Title loan	1	2	0	
				'15 '16 '17 '18

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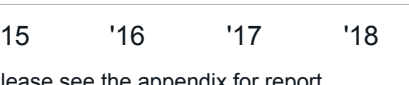
COMPLAINTS SUBMITTED BY Kentucky consumers

3,816 Complaints received Jan. 2017 - Jun. 2018	212 Average complaints per month Jan. 2017 - Jun. 2018	-12% Change in average monthly complaints 2018 vs. 2017
-7% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	86 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	2,903	 31%  38%	Attempts to collect debt not owed 38% (1,116)
Credit or consumer reporting	2,170	 33%  19%	Incorrect information on your report 69% (1,487)
Mortgage	934	 8%  12%	Trouble during payment process 46% (432)
Credit card	558	 6%  7%	Problem with a purchase shown on your statement 22% (123)
Checking or savings	510	 6%  7%	Managing an account 78% (400)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Student loan	31	22	31	
Checking or savings	36	24	31	
Payday loan	2	5	4	
Credit or consumer reporting	264	233	160	
Personal loan	9	7	4	

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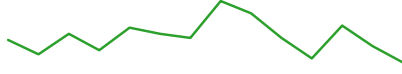

COMPLAINTS SUBMITTED BY Oklahoma consumers

3,295 Complaints received Jan. 2017 - Jun. 2018	183 Average complaints per month Jan. 2017 - Jun. 2018	1% Change in average monthly complaints 2018 vs. 2017
-7% Change in complaint volume 2018 Q2 vs. Q1	96% Timely company responses Jan. 2017 - Jun. 2018	84 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	2,760	 33%  37%	Attempts to collect debt not owed 36% (1,000)
Credit or consumer reporting	1,673	 26%  16%	Incorrect information on your report 62% (1,032)
Mortgage	930	 10%  14%	Trouble during payment process 46% (426)
Credit card	538	 7%  7%	Other features, terms, or problems 24% (127)
Checking or savings	413	 5%  6%	Managing an account 82% (338)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	11	7	10	
Prepaid card	8	7	5	
Money transfer or service, virtual currency	16	18	9	
Vehicle loan or lease	26	16	8	
Title loan	3	1	0	
				'15 '16 '17 '18

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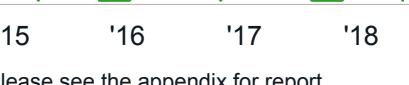
COMPLAINTS SUBMITTED BY Alaska consumers

602 Complaints received Jan. 2017 - Jun. 2018	33 Average complaints per month Jan. 2017 - Jun. 2018	41% Change in average monthly complaints 2018 vs. 2017
-14% Change in complaint volume 2018 Q2 vs. Q1	97% Timely company responses Jan. 2017 - Jun. 2018	81 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	446	 31%  36%	Attempts to collect debt not owed 40% (178)
Credit or consumer reporting	266	 18%  15%	Incorrect information on your report 57% (152)
Mortgage	153	 11%  15%	Trouble during payment process 42% (65)
Credit card	148	 14%  11%	Other features, terms, or problems 26% (39)
Checking or savings	92	 8%  7%	Managing an account 77% (71)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Debt collection	14	30	44	
Student loan	3	5	3	
Money transfer or service, virtual currency	8	11	1	
Payday loan	0	1	0	
Prepaid card	0	1	0	

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COMPLAINTS SUBMITTED BY Montana consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 100%;"></div> <div>2017</div> <div>2016</div> </div>		Top issue reported by consumers by product
Debt collection	721	36%	42%	Attempts to collect debt not owed 39% (281)
Credit or consumer reporting	335	20%	10%	Incorrect information on your report 59% (198)
Mortgage	199	9%	16%	Trouble during payment process 52% (104)
Credit card	197	12%	11%	Other features, terms, or problems 25% (50)
Student loan	107	10%	5%	Dealing with your lender or servicer 75% (80)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit repair	1	1	2	
Payday loan	3	1	2	
Credit card	13	10	19	
Personal loan	1	2	3	
Prepaid card	2	2	0	

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COMPLAINTS SUBMITTED BY Idaho consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div><div></div> 2017 <div></div> 2016</div>	Top issue reported by consumers by product
Debt collection	1,245	<div><div></div> 31% <div></div> 34%</div>	Attempts to collect debt not owed 38% (477)
Credit or consumer reporting	717	<div><div></div> 23% <div></div> 19%</div>	Incorrect information on your report 65% (463)
Mortgage	435	<div><div></div> 11% <div></div> 14%</div>	Trouble during payment process 43% (186)
Credit card	331	<div><div></div> 11% <div></div> 11%</div>	Problem with a purchase shown on your statement 33% (108)
Checking or savings	202	<div><div></div> 6% <div></div> 8%</div>	Managing an account 81% (164)

Top 5 products by quarterly percent change


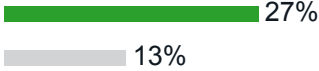
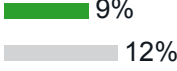
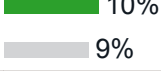
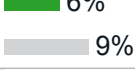
	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	9	1	3	
Payday loan	1	2	3	
Vehicle loan or lease	9	7	5	
Student loan	7	20	12	
Credit card	23	29	13	

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COMPLAINTS SUBMITTED BY Nebraska consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total ■ 2017 ■ 2016	Top issue reported by consumers by product
Debt collection	1,230		Attempts to collect debt not owed 37% (456)
Credit or consumer reporting	704		Incorrect information on your report 66% (462)
Mortgage	366		Trouble during payment process 51% (186)
Credit card	342		Other features, terms, or problems 23% (77)
Checking or savings	282		Managing an account 81% (228)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Money transfer or service, virtual currency	5	6	9	
Credit repair	2	3	2	
Student loan	8	16	5	
Vehicle loan or lease	6	8	2	
Payday loan	2	8	1	

'15 '16 '17 '18

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COMPLAINTS SUBMITTED BY North Dakota consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 25%; background-color: #2e8b57; margin-right: 5px;"></div> 2017 <div style="width: 39%; background-color: #a9a9a9; margin-right: 5px;"></div> 2016 </div>	Top issue reported by consumers by product
Debt collection	431	<div> <div style="width: 25%; background-color: #2e8b57; margin-right: 5px;"></div> 25% <div style="width: 39%; background-color: #a9a9a9; margin-right: 5px;"></div> 39% </div>	Attempts to collect debt not owed 28% (119)
Credit or consumer reporting	345	<div> <div style="width: 48%; background-color: #2e8b57; margin-right: 5px;"></div> 48% <div style="width: 16%; background-color: #a9a9a9; margin-right: 5px;"></div> 16% </div>	Incorrect information on your report 71% (245)
Credit card	95	<div> <div style="width: 6%; background-color: #2e8b57; margin-right: 5px;"></div> 6% <div style="width: 8%; background-color: #a9a9a9; margin-right: 5px;"></div> 8% </div>	Problem with a purchase shown on your statement 19% (18)
Mortgage	93	<div> <div style="width: 5%; background-color: #2e8b57; margin-right: 5px;"></div> 5% <div style="width: 13%; background-color: #a9a9a9; margin-right: 5px;"></div> 13% </div>	Struggling to pay mortgage 40% (37)
Checking or savings	75	<div> <div style="width: 5%; background-color: #2e8b57; margin-right: 5px;"></div> 5% <div style="width: 8%; background-color: #a9a9a9; margin-right: 5px;"></div> 8% </div>	Managing an account 80% (60)

Top 5 products by quarterly percent change

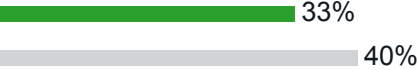
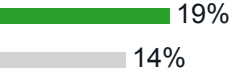
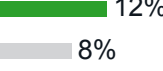
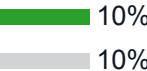
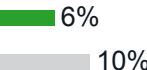
	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Mortgage	2	2	5	
Checking or savings	2	3	4	
Credit card	5	7	8	
Student loan	1	7	6	
Money transfer or service, virtual currency	4	5	0	

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COMPLAINTS SUBMITTED BY South Dakota consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total ■ 2017 ■ 2016	Top issue reported by consumers by product
Debt collection	539	 33% 40%	Attempts to collect debt not owed 30% (164)
Credit or consumer reporting	224	 19% 14%	Incorrect information on your report 63% (140)
Credit card	145	 12% 8%	Other features, terms, or problems 31% (45)
Mortgage	143	 10% 10%	Trouble during payment process 48% (68)
Checking or savings	103	 6% 10%	Managing an account 83% (85)

Top 5 products by quarterly percent change













	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Credit card	15	5	13	
Checking or savings	5	3	7	
Mortgage	10	4	9	
Student loan	3	3	6	
Credit repair	2	1	0	

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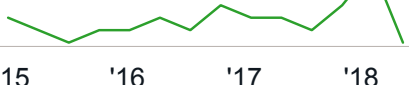
COMPLAINTS SUBMITTED BY Wyoming consumers

386 Complaints received Jan. 2017 - Jun. 2018	21 Average complaints per month Jan. 2017 - Jun. 2018	11% Change in average monthly complaints 2018 vs. 2017
-3% Change in complaint volume 2018 Q2 vs. Q1	94% Timely company responses Jan. 2017 - Jun. 2018	67 Complaints per 100k population Jan. 2017 - Jun. 2018

Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total  2017  2016	Top issue reported by consumers by product
Debt collection	337	 34%  34%	Attempts to collect debt not owed 35% (118)
Credit or consumer reporting	178	 22%  12%	Incorrect information on your report 65% (115)
Mortgage	133	 12%  15%	Trouble during payment process 41% (54)
Credit card	94	 9%  13%	Other features, terms, or problems 43% (40)
Checking or savings	60	 8%  7%	Managing an account 75% (45)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Checking or savings	8	3	9	
Student loan	5	2	5	
Debt collection	29	14	25	
Credit or consumer reporting	15	17	8	
Money transfer or service, virtual currency	3	6	0	

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COMPLAINTS SUBMITTED BY West Virginia consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total <div> <div style="width: 25%; background-color: #2e8b57;"></div> 2017 <div style="width: 33%; background-color: #a9a9a9;"></div> 2016 </div>	Top issue reported by consumers by product
Debt collection	840	<div> <div style="width: 25%; background-color: #2e8b57;"></div> 25% <div style="width: 33%; background-color: #a9a9a9;"></div> 33% </div>	Attempts to collect debt not owed 39% (328)
Credit or consumer reporting	718	<div> <div style="width: 28%; background-color: #2e8b57;"></div> 28% <div style="width: 19%; background-color: #a9a9a9;"></div> 19% </div>	Incorrect information on your report 63% (455)
Mortgage	290	<div> <div style="width: 10%; background-color: #2e8b57;"></div> 10% <div style="width: 12%; background-color: #a9a9a9;"></div> 12% </div>	Trouble during payment process 41% (118)
Credit card	237	<div> <div style="width: 8%; background-color: #2e8b57;"></div> 8% <div style="width: 8%; background-color: #a9a9a9;"></div> 8% </div>	Other features, terms, or problems 24% (57)
Checking or savings	214	<div> <div style="width: 7%; background-color: #2e8b57;"></div> 7% <div style="width: 9%; background-color: #a9a9a9;"></div> 9% </div>	Managing an account 80% (171)

Top 5 products by quarterly percent change

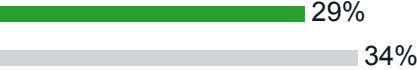
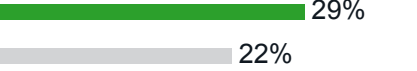



	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Personal loan	3	1	4	
Prepaid card	2	2	4	
Checking or savings	14	8	13	
Credit card	13	33	18	
Student loan	8	13	7	
				'15 '16 '17 '18

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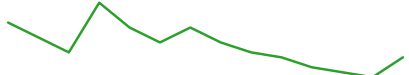




COMPLAINTS SUBMITTED BY Iowa consumers



Top 5 products by volume since 2015 with 2017 vs. 2016 comparison

	Total complaints	2017 vs. 2016 % of total ■ 2017 ■ 2016	Top issue reported by consumers by product
Debt collection	1,605		Attempts to collect debt not owed 40% (640)
Credit or consumer reporting	1,137		Incorrect information on your report 69% (785)
Mortgage	489		Trouble during payment process 47% (231)
Credit card	397		Other features, terms, or problems 27% (107)
Checking or savings	298		Managing an account 79% (234)

Top 5 products by quarterly percent change

	2017 Q4 complaints	2018 Q1 complaints	2018 Q2 complaints	Quarterly complaint trend
Payday loan	2	1	5	
Personal loan	1	4	10	
Prepaid card	1	3	5	
Money transfer or service, virtual currency	2	21	10	
Student loan	14	24	8	

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Definitions

The Bureau helps connect consumers with financial companies. When consumers submit a complaint, the Bureau's Office of Consumer Response works with companies to get the consumer a response, generally within 15 days. A timely company response means the company provided a timely response to the consumer and the Bureau. Ninety-seven percent of complaints sent to companies have received timely company responses.

Since it began receiving complaints in July 2011, the Bureau has used a phased-in approach to expand the types of complaints it accepts. The reporting period for this complaint snapshot is from January 1, 2015 through June 30, 2018. The Bureau expanded its complaint-handling capacity to include Federal student loan servicing on February 26, 2016. As of June 30, 2018, the Bureau had received approximately 1,578,700 complaints.

State level complaint counts are based on consumer-provided addresses and reflect cumulative complaints received by the Bureau since January 1, 2015. State level data also includes quarterly complaint trends for products and services with the largest recent quarterly percentage change in volume.

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.