

July 2016

Monthly Complaint Report

Vol. 13



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1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection,¹ and consumer complaints² are an integral part of that work. The CFPB'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.³

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

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

³ 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 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.

1.1 Complaint volume by product

As of July 1, 2016, the CFPB has handled approximately 930,700 complaints, including approximately 24,500 complaints in June 2016. Table 1 shows the percentage change in complaint volume by product, comparing April - June 2015 with April - June 2016.⁴

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: Apr - Jun 2015	3 month average: Apr - Jun 2016
Student loans	62%	652	1,057
Consumer loan	24%	1,022	1,271
Bank account or services	22%	1,807	2,212
Prepaid	11%	188	209
Other financial services	11%	156	173
Credit card	9%	1,824	1,990
Credit reporting	6%	4,508	4,773
Mortgage	-2%	4,389	4,304
Debt collection	-3%	7,265	7,063
Money transfer	-3%	203	197
Payday loan	-15%	453	383
Total	5%	22,667	23,906

- Student loans complaints showed the greatest percentage increase from April - June 2015 (652 complaints) to April - June 2016 (1,057 complaints), representing about a 62 percent increase.

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

- Payday loan complaints showed the greatest percentage decrease from April - June 2015 (453 complaints) to April - June 2016 (383 complaints), representing about a 15 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.⁵

⁵ 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.

TABLE 2: MONTHLY PRODUCT TRENDS⁶

Products	Complaints this month	% change vs last month	Monthly average since launch	Total complaints	Monthly complaints
Debt collection	7,032	2%	6,825	248,278	
Credit reporting	5,001	4%	3,412	153,421	
Mortgage	4,323	1%	4,215	235,822	
Bank account or services	2,564	17%	1,716	91,826	
Credit card	1,992	0.4%	1,612	97,052	
Consumer loan	1,266	-1%	749	39,728	
Student loans	1,013	4%	525	27,713	
Payday loan	370	-6%	443	14,590	
Prepaid	223	-1%	215	5,399	
Other financial services	204	62%	151	3,783	
Money transfer	197	-0.5%	163	6,496	
Total	24,475	3%	15,511	930,659	

■ Product launch month ■ This month

⁶ Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints. Total complaints column includes 6,551 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 29 percent of complaints submitted in June 2016.
- Other financial services complaints showed the greatest month-over-month percentage increase (62 percent).
- Another increase to note is in complaints dealing with bank account or services, which showed the second greatest month-over-month percentage increase (17 percent).
- Payday loan complaints showed the greatest month-over-month percentage decrease (-6 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 67 percent of complaints submitted in June 2016.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Apr - Jun 2015	3 month average: Apr - Jun 2016	Total complaints	Total complaints per 100k population
ND	40%	20	28	919	121
AK	31%	26	34	1,222	165
WY	30%	24	31	1,006	172
KS	29%	108	140	5,096	175
ID	28%	82	105	3,501	212
IA	23%	100	123	4,350	139
AR	21%	99	120	4,315	145
NM	17%	111	130	4,912	236
VA	16%	674	782	29,185	348
NV	16%	281	325	11,446	396
MT	15%	37	43	1,653	160
TN	15%	376	433	15,241	231
NJ	15%	808	926	35,191	393
DC	14%	129	147	5,407	804
LA	13%	276	312	10,189	218
CO	11%	368	410	15,342	281
GA	10%	962	1,061	38,484	377
IN	9%	258	281	10,924	165
OK	9%	191	207	6,909	177
UT	8%	137	147	5,360	179
WI	8%	241	260	10,876	188
TX	8%	1,877	2,019	73,080	266
MN	7%	268	287	10,583	193
RI	7%	68	73	3,033	287
KY	7%	181	193	7,475	169
OH	6%	683	727	28,701	247
AZ	6%	494	524	20,171	295
MI	5%	540	569	24,081	243
FL	5%	2,230	2,346	90,026	444
PA	5%	790	830	33,079	258
MA	5%	401	421	17,155	252
MD	5%	691	724	28,323	472
CT	4%	224	234	10,204	284
CA	4%	3,123	3,233	128,819	329
WA	3%	471	487	18,872	263
IL	3%	805	829	32,172	250
NH	2%	88	90	4,177	314
SC	2%	313	320	12,374	253
VT	2%	33	33	1,517	242
MO	1%	296	299	12,578	207
WV	0.5%	68	68	2,661	144
NC	-1%	627	618	25,470	254
NY	-2%	1,472	1,443	59,224	299
OR	-3%	286	277	10,691	265
NE	-4%	84	80	3,186	168
MS	-8%	125	115	4,849	162
AL	-8%	298	274	10,192	210
SD	-9%	27	24	1,409	164
ME	-14%	88	75	3,160	238
DE	-18%	125	103	4,784	506
HI	-18%	98	81	3,361	235

- North Dakota (40 percent), Alaska (31 percent), and Wyoming (30 percent) experienced the greatest complaint volume percentage increase from April - June 2015 to April - June 2016.
- Hawaii (-18 percent), Delaware (-18 percent), and Maine (-14 percent) experienced the greatest complaint volume percentage decrease from April - June 2015 to April - June 2016.⁷
- Of the five most populated states, Texas (8 percent) experienced the greatest complaint volume percentage increase and New York (-2 percent) experienced the greatest complaint volume percentage decrease from April - June 2015 to April - June 2016.

⁷ 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 February - April 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 49 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

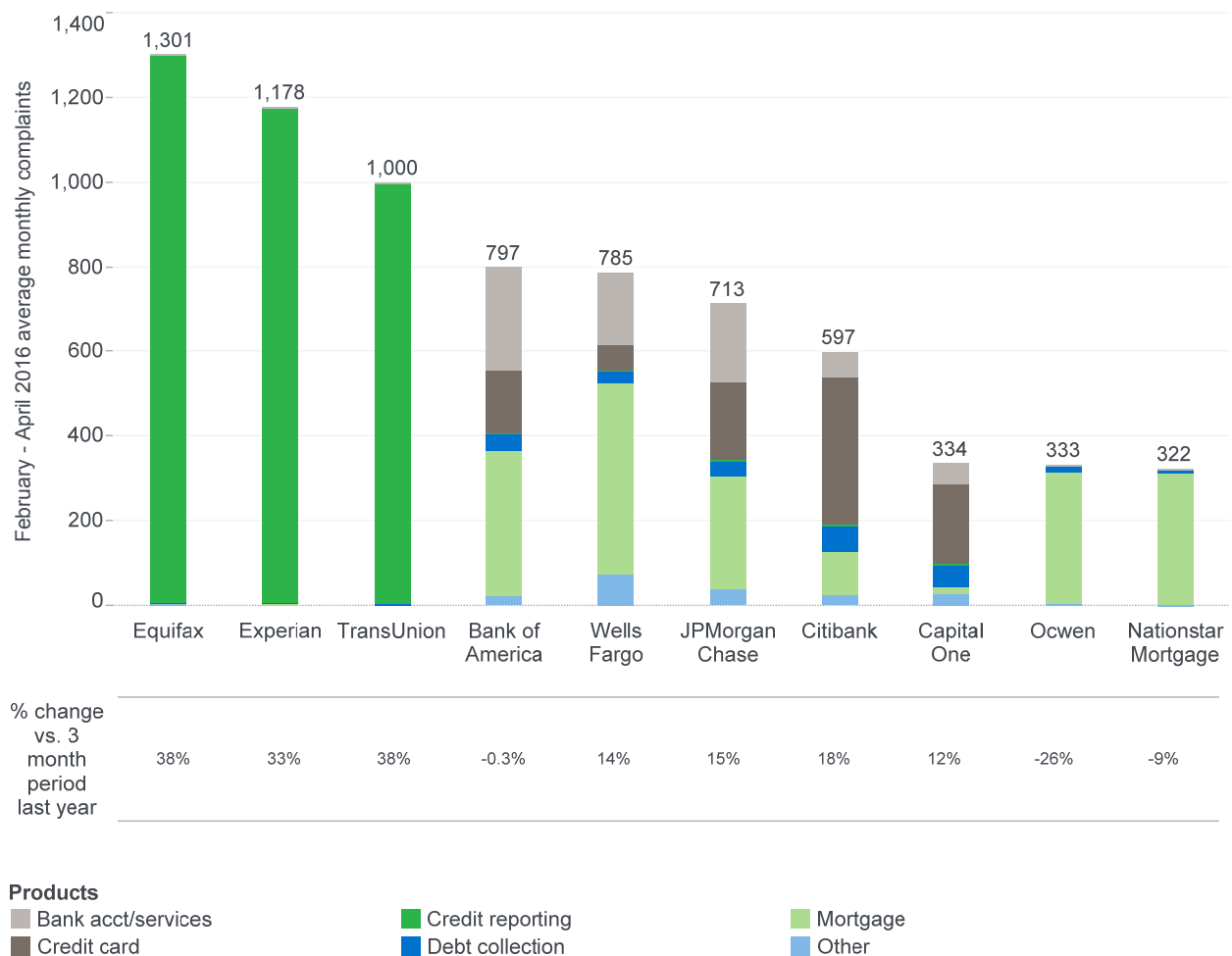


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES

Company	3 month average: February - April 2016	% change vs. 3 month period last year	Monthly average⁸	Total complaints
Equifax	1,301	38%	751	32,300
Experian	1,178	33%	732	31,457
TransUnion	1,000	38%	604	25,983
Bank of America	797	-0.3%	1,066	56,481
Wells Fargo	785	14%	802	42,483
JPMorgan Chase	713	15%	647	34,268
Citibank	597	18%	489	25,925
Capital One	334	12%	298	15,819
Ocwen	333	-26%	399	21,149
Nationstar Mortgage	322	-9%	253	13,434

- By average monthly complaint volume, Equifax (1,301), Experian (1,178), and TransUnion (1,000) were the most-complained-about companies for February - April 2016.
- Equifax experienced the greatest percentage increase in average monthly complaint volume (38 percent) from February - April 2015 to February - April 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-26 percent) from February - April 2015 to February - April 2016.

⁸ Monthly average calculated from the month the CFPB first handled complaints for the company after the launch date for each product. Total complaints represent cumulative complaints sent to companies after the launch date for each product through April 2016.

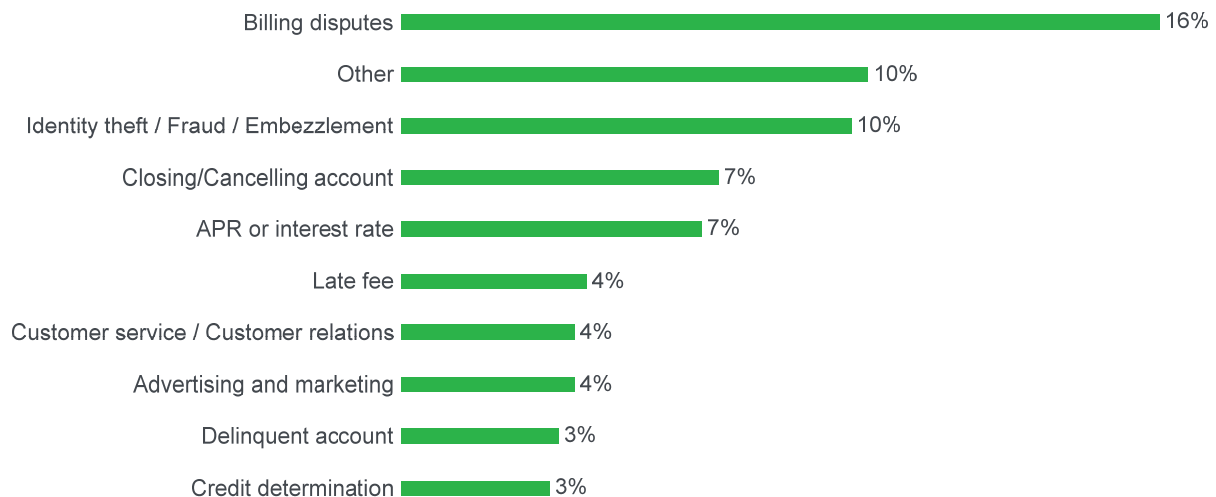
2. Product spotlight: Credit Card

The CFPB has handled approximately 97,100 credit card complaints since July 21, 2011, making credit cards the fourth most-complained-about product, representing 10 percent of total complaints.

2.1 Credit card complaints by type

Figure 2 shows the most common types of credit card complaints consumers submitted as a percentage of all credit card complaints handled. The most common types identified by consumers are billing disputes (16 percent), other (10 percent), and identity theft/fraud/embezzlement (10 percent).

FIGURE 2: MOST COMMON CREDIT CARD COMPLAINTS REPORTED BY CONSUMERS



- Credit decisions—initial application decisions and servicing changes (e.g., interest rate adjustments, credit limit reductions)—are frequently the subject of complaints. Consumers complain of difficulty understanding these determinations by the credit card companies and the reasons stated on letters explaining the decisions. They also express concern about potential unfairness resulting from existing items on their credit report that they feel do not reflect their creditworthiness. Other consumers express a belief that prejudice or bias may impact those credit decisions.
- A number of consumers also complain about how payments are applied to accounts with multiple balances and different expiration periods that resulted from balance transfers, cash advances, or deferred interest purchases. Frequently these consumers feel that they were not adequately informed how their payments would be applied and were surprised that payments were not applied to promotional or deferred interest balances with limited terms.
- Consumers also express frustration with various fees and additional costs associated with their credit cards. For example, although consumers understand why late fees are assessed to their accounts, they often feel that fees should not be applied when an automatic payment failed or when a billing statement did not arrive in a timely manner.
- Consumers who receive insurance products (e.g., phone or travel insurance), warranty extensions and guaranties, improved return policies, price protection services, and other similar benefits through their card programs sometimes complain about difficulties they experienced while attempting to take advantage of those benefits.
- Deferred interest programs continue to be the subject of complaints. Many consumers state that the terms of these programs were not adequately explained to them. Specifically, some consumers thought that no interest charges would be incurred during the deferral period regardless of whether the debt is paid in full.
- Another issue consumers complain about is the closure of their account without their knowledge or consent. In most of these situations, the company stated that the consumer's account was closed because of default or suspected fraud. Consumers also often express frustration when accounts are closed due to inactivity, resulting in negative credit score impacts. Some of these consumers also state that they would have used the cards in question if they had been notified of the impending closure.

- Consumers continue to complain about misleading offers for rewards programs. These consumers often state that they have difficulty receiving promised benefits, or that the terms and conditions of the programs were not clearly explained when they opened the card. Complaints about bonus points or miles programs, cash back programs, and travel benefits programs are especially common in these complaints.

2.2 Credit card complaints by state

Table 5 shows the credit card complaint volume percentage change by state.⁹ Some of the highlights include:

- Montana (200 percent), North Dakota (100 percent), and Wyoming (100 percent) experienced the greatest percentage increase in credit card complaints from April - June 2015 to April - June 2016.
- Nebraska (-54 percent), Mississippi (-32 percent), and Rhode Island (-31 percent) experienced the greatest percentage decrease in credit card complaints from April - June 2015 to April - June 2016.
- Of the five most populated states, Texas (18 percent) experienced the greatest percentage increase and Illinois (-2 percent) experienced the greatest percentage decrease in credit card complaints from April - June 2015 to April - June 2016.

⁹ Three-month averages are rounded, and percentage changes are based on non-rounded averages.

TABLE 5: CREDIT CARD COMPLAINT VOLUME PERCENT CHANGE BY STATE

	% change	3 month average: Apr - Jun 2015	3 month average: Apr - Jun 2016	Total complaints	Complaints per 100k population
MT	200%	1.3	4.0	194	18.8
ND	100%	1.0	2.0	97	12.8
WY	100%	2.3	4.7	97	16.5
UT	88%	8.0	15.0	518	17.3
MA	74%	32.7	57.0	2,426	35.7
WV	67%	3.0	5.0	283	15.3
HI	52%	7.0	10.7	395	27.6
LA	47%	15.7	23.0	742	15.9
MI	46%	37.7	55.0	2,166	21.8
ID	42%	6.3	9.0	361	21.8
NV	40%	17.3	24.3	1,057	36.6
NH	38%	7.0	9.7	434	32.6
AK	36%	3.7	5.0	157	21.3
OH	29%	54.0	69.7	3,295	28.4
GA	29%	60.7	78.0	3,098	30.3
NM	23%	8.7	10.7	448	21.5
OK	23%	11.7	14.3	614	15.7
NJ	20%	71.3	85.7	4,040	45.1
TX	18%	120.7	142.7	6,096	22.2
VT	18%	5.7	6.7	227	36.3
NY	12%	150.0	168.7	8,489	42.9
WA	12%	34.3	38.3	1,879	26.2
TN	7%	22.3	24.0	1,374	20.8
CT	6%	22.0	23.3	1,399	39.0
CA	6%	255.0	269.3	12,734	32.5
PA	5%	78.7	82.7	3,669	28.7
FL	5%	158.3	165.7	8,408	41.5
VA	3%	68.7	70.7	3,222	38.4
KY	2%	14.0	14.3	659	14.9
CO	0.0%	31.0	31.0	1,740	31.9
IN	0.0%	18.3	18.3	1,039	15.7
KS	0.0%	9.7	9.7	589	20.2
WI	0.0%	24.7	24.7	1,426	24.7
IL	-2%	71.7	70.3	3,412	26.5
MO	-3%	19.7	19.0	1,153	19.0
AZ	-4%	47.3	45.3	2,118	31.0
SC	-5%	21.3	20.3	989	20.2
MN	-7%	29.0	27.0	1,281	23.3
AL	-12%	20.0	17.7	788	16.2
OR	-12%	30.3	26.7	1,146	28.4
NC	-13%	50.3	43.7	2,629	26.2
MD	-21%	56.7	45.0	2,798	46.6
ME	-21%	11.0	8.7	508	38.2
IA	-23%	10.0	7.7	521	16.7
DC	-25%	17.3	13.0	634	94.3
AR	-26%	7.7	5.7	419	14.1
SD	-30%	3.3	2.3	185	21.5
DE	-31%	13.0	9.0	601	63.5
RI	-31%	8.7	6.0	386	36.5
MS	-32%	6.3	4.3	351	11.7
NE	-54%	8.7	4.0	380	20.0

2.3 Credit card complaints by company

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

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 90 percent of all credit card complaints sent to companies for response in February - April 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 CREDIT CARDS¹⁰

Company	3 month average: Feb - Apr 2016	% change vs. 3 month period last year	3 month average % untimely: Feb - Apr 2016	Total Complaints
Citibank	346.7	56%	0%	1,040
Capital One	187.7	10%	0%	563
JPMorgan Chase	182.0	22%	0%	546
Bank of America	145.7	0%	0.2%	437
Synchrony Financial	143.7	-1%	0%	431
Amex	121.0	29%	0%	363
Barclays PLC	82.7	34%	0%	248
Discover	77.7	-35%	0%	233
Wells Fargo	57.7	-2%	3%	173
U.S. Bancorp	38.3	-43%	0%	115
TD Bank US Holding Company	29.0	-6%	0%	87

¹⁰ Three-month averages are rounded, and percentage changes are based on non-rounded averages.

- Of these companies, Citibank saw the greatest percentage increase in credit card complaints (56 percent) from February - April 2015 to February - April 2016.
- Of these companies, U.S. Bancorp saw the greatest percentage decrease in credit card complaints (-43 percent) during the same period.

3. Geographic spotlight: Washington

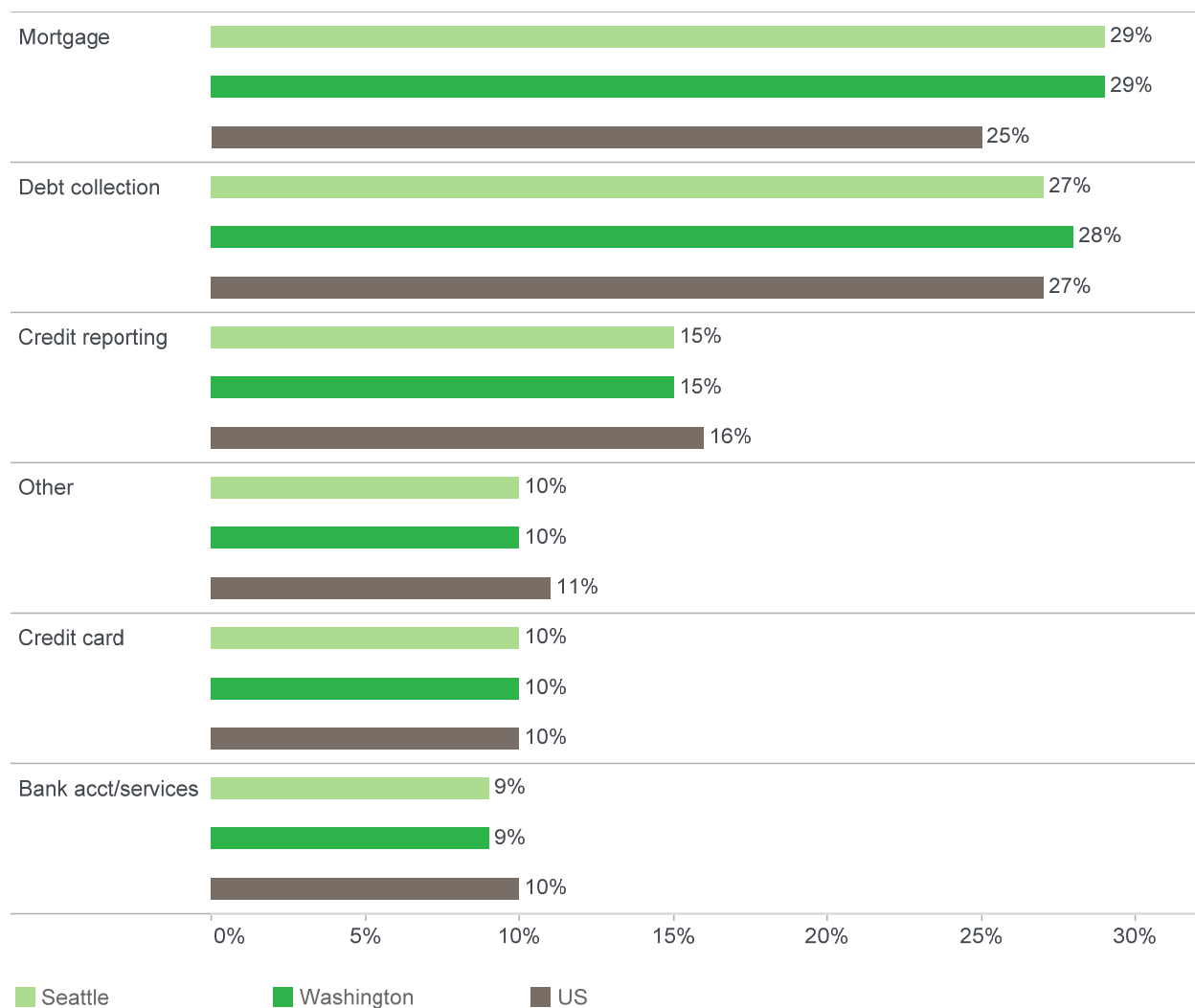
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Washington and the Seattle metro area. As of July 1, 2016, about 18,900 complaints were from Washington consumers, of which about 11,000 (58 percent) were from Seattle.¹¹

¹¹ The Seattle metro area is defined as zip codes from the Seattle-Tacoma-Bellevue, WA Core-Based Statistical Area (CBSA). 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 Washington complaints by product

Figure 3 shows the distribution of complaints by product for Seattle, Washington, and the United States as a whole.

FIGURE 3: SEATTLE VS. WASHINGTON AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



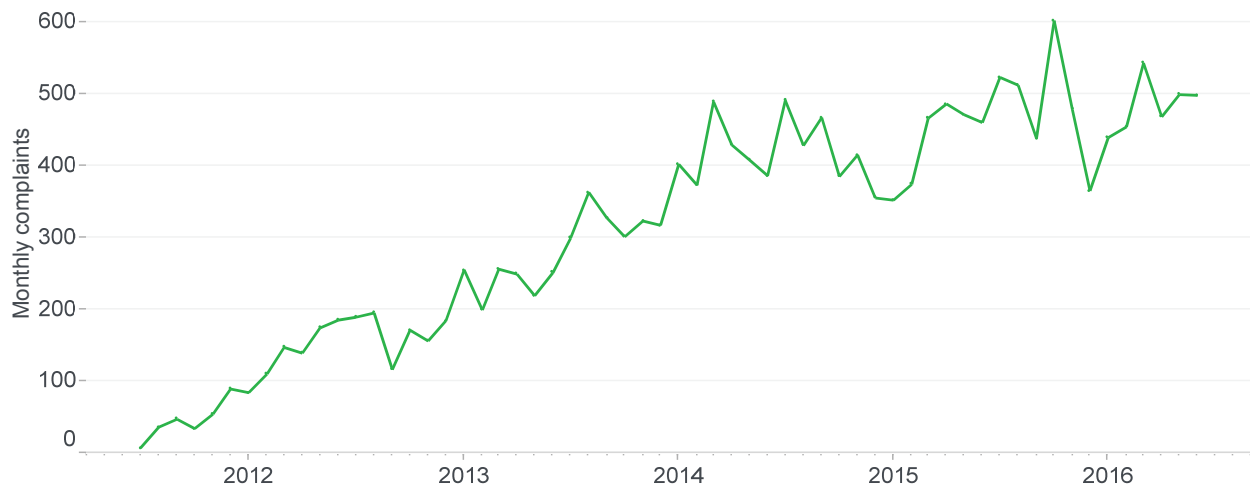
- Consumers in Seattle and Washington submitted mortgage complaints more than any other product. These made up 29 percent of all complaints submitted from these consumers, which was higher than the 25 percent national average.

- Consumers in Seattle and Washington complained about debt collection (27 percent and 28 percent respectively) at a similar rate to the 27 percent national average.

3.2 Washington complaints over time

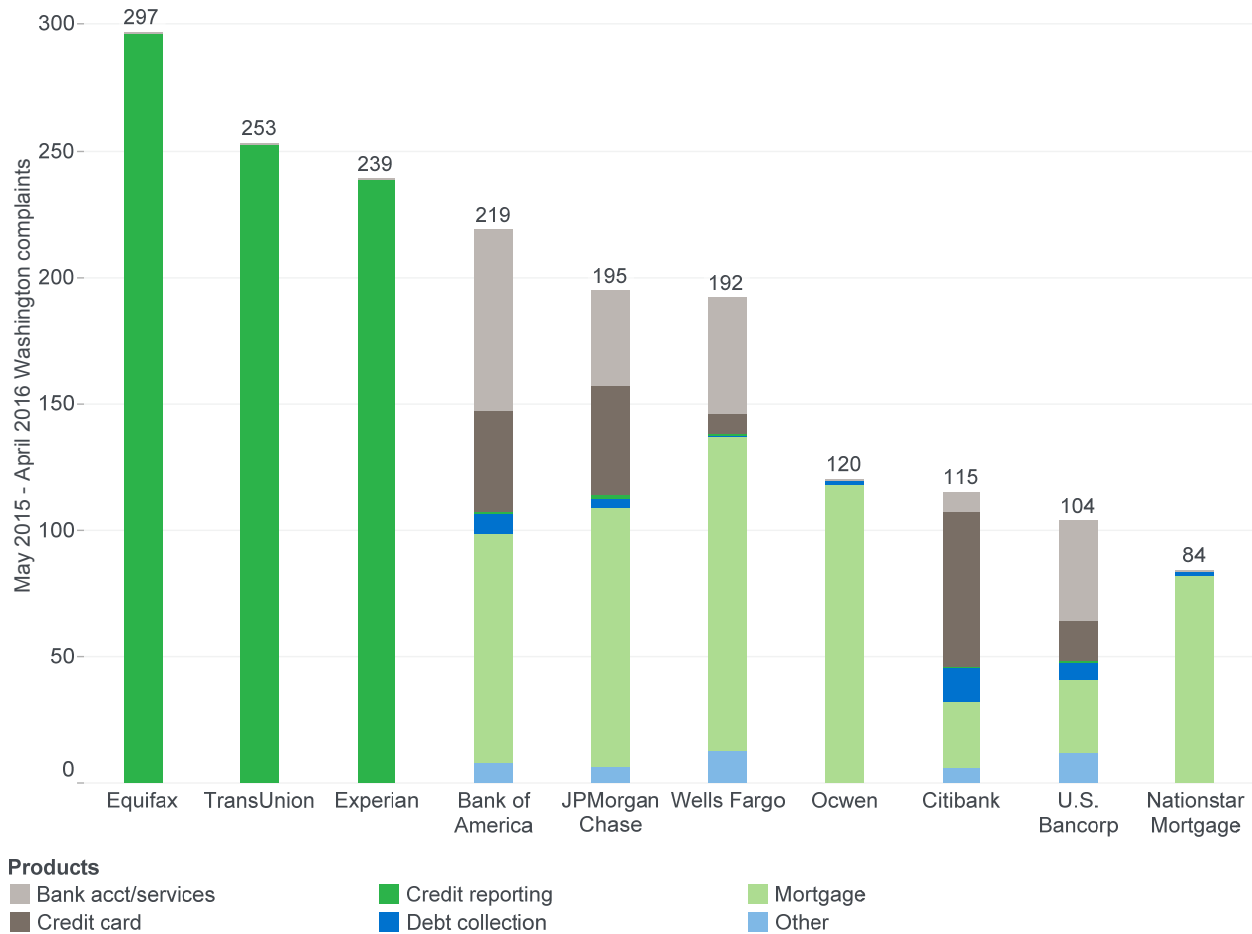
Average monthly complaints increased 10 percent from 2014 (418 complaints per month) to 2015 (460 complaints per month), similar to the national rate of 8 percent.

FIGURE 4: WASHINGTON MONTHLY COMPLAINT VOLUME TREND



3.3 Washington complaints by company

FIGURE 5: MOST-COMPLAINED-ABOUT COMPANIES BY WASHINGTON CONSUMERS



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

- In the May 2015 - April 2016 period, Equifax, TransUnion, and Experian led the list of most-complained-about companies by Washington 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	1,826	4,493	7,149	208	4,266	156	414	177	645	22,267
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	7,570	218	4,949	196	445	179	656	25,322
15-Sep	1,907	1,253	1,947	4,679	6,695	198	4,566	148	450	179	612	22,846
15-Oct	2,247	1,292	1,964	4,432	6,838	229	4,435	160	508	892	568	23,823
15-Nov	1,984	1,092	1,819	3,731	6,322	192	3,951	191	421	260	457	20,643
15-Dec	1,975	1,041	1,883	3,419	6,361	190	3,794	162	382	223	467	20,157
16-Jan	2,110	1,174	2,001	3,367	6,712	222	4,192	183	422	227	567	21,397
16-Feb	1,834	1,251	1,997	3,705	7,277	198	4,456	172	394	206	618	22,364
16-Mar	2,036	1,349	2,051	4,861	8,060	187	4,946	207	436	241	1,134	25,768
16-Apr	1,879	1,263	1,993	4,507	7,265	195	4,314	189	383	177	1,189	23,580
16-May	2,192	1,285	1,984	4,811	6,891	198	4,274	126	395	226	970	23,664
16-Jun	2,564	1,266	1,992	5,001	7,032	197	4,323	204	370	223	1,013	24,475
Total¹²	91,826	39,728	97,052	153,421	248,278	6,496	235,822	3,783	14,590	5,399	27,713	930,659

¹² Total column includes approximately 6,551 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	919	677	788	1,816	3,344	57	1,783	50	296	78	300	10,192
Alaska	111	51	157	177	403	11	225	6	31	6	39	1,222
American Samoa	9	0	3	5	11	1	6	0	0	0	1	37
Arizona	1,904	1,009	2,118	2,885	5,673	126	5,396	60	220	108	505	20,171
Arkansas	418	241	419	854	1,253	32	806	20	70	27	145	4,315
California	12,008	4,689	12,734	19,419	31,893	859	40,686	450	1,565	752	3,049	128,819
Colorado	1,391	609	1,740	2,370	4,216	88	4,010	60	204	91	465	15,342
Connecticut	1,240	450	1,399	1,359	2,211	69	2,727	56	163	82	373	10,204
Delaware	575	261	601	657	1,329	20	1,089	23	78	21	108	4,784
District of Columbia	729	197	634	795	1,274	50	1,188	41	105	39	284	5,407
Federated States of Micronesia	3	2	8	7	14	1	14	1	1	0	1	52
Florida	8,167	3,265	8,408	17,617	21,935	505	26,109	267	1,007	321	1,848	90,026
Georgia	3,612	1,982	3,098	6,623	9,201	223	11,821	110	339	265	991	38,484
Guam	12	9	11	26	33	3	25	1	2	1	6	129
Hawaii	242	122	395	594	836	18	995	12	38	11	76	3,361
Idaho	227	142	361	621	1,237	22	695	5	60	10	102	3,501
Illinois	3,621	1,232	3,412	5,182	8,481	218	7,861	111	538	226	1,095	32,172
Indiana	1,011	537	1,039	1,717	3,417	72	2,121	54	290	65	535	10,924
Iowa	331	189	521	770	1,447	34	670	35	110	35	186	4,350
Kansas	499	235	589	750	1,753	33	890	19	97	36	149	5,096
Kentucky	620	358	659	1,310	2,501	53	1,396	32	181	39	283	7,475
Louisiana	782	526	742	1,937	3,573	69	1,863	36	286	69	250	10,189
Maine	305	136	508	366	774	13	815	17	46	25	136	3,160
Marshall Islands	5	8	6	4	14	0	10	1	0	0	1	49
Maryland	2,857	1,261	2,798	4,023	6,565	181	8,777	123	520	143	840	28,323
Massachusetts	2,380	591	2,426	2,163	3,421	160	4,661	92	268	117	778	17,155
Michigan	2,238	946	2,166	3,308	6,264	157	7,102	107	452	165	949	24,081
Minnesota	1,098	333	1,281	1,372	2,661	95	2,865	48	201	62	481	10,583
Mississippi	440	340	351	848	1,608	31	886	20	144	33	128	4,849
Missouri	1,050	678	1,153	1,743	3,937	84	2,936	55	256	86	539	12,578
Montana	106	62	194	265	598	7	293	7	34	12	62	1,653
Nebraska	316	125	380	390	1,113	18	565	17	78	21	148	3,186

	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	1,081	472	1,057	2,071	3,269	71	2,770	32	215	79	234	11,446
New Hampshire	362	135	434	494	934	18	1,505	14	56	20	172	4,177
New Jersey	4,007	1,348	4,040	5,219	7,734	221	10,397	138	588	204	1,064	35,191
New Mexico	431	253	448	959	1,528	47	927	21	101	22	135	4,912
New York	7,503	1,965	8,489	10,220	12,524	501	14,461	282	443	351	2,125	59,224
North Carolina	2,481	1,353	2,629	4,227	6,352	166	6,784	118	425	137	608	25,470
North Dakota	63	41	97	189	339	4	120	7	14	6	34	919
Northern Mariana Islands	6	0	3	5	7	0	4	0	0	0	2	27
Ohio	2,789	1,426	3,295	3,848	8,467	173	6,453	107	561	180	1,217	28,701
Oklahoma	515	421	614	1,136	2,463	53	1,167	24	215	45	204	6,909
Oregon	1,098	370	1,146	1,429	3,053	55	2,805	58	148	66	379	10,691
Palau	1	1	1	3	1	0	6	0	0	0	0	13
Pennsylvania	3,929	1,428	3,669	5,060	8,650	218	7,541	156	583	185	1,477	33,079
Puerto Rico	307	120	324	648	465	12	424	12	4	6	40	2,400
Rhode Island	385	142	386	382	789	26	689	17	91	15	96	3,033
South Carolina	935	771	989	2,281	3,829	84	2,717	40	246	76	342	12,374
South Dakota	118	84	185	176	521	14	208	9	29	5	51	1,409
Tennessee	1,400	868	1,374	2,324	5,091	82	3,006	71	358	106	477	15,241
Texas	5,769	3,658	6,096	17,861	24,045	460	11,387	240	1,302	369	1,490	73,080
Utah	380	230	518	802	1,804	32	1,249	18	107	26	155	5,360
Vermont	182	70	227	215	314	10	379	6	18	15	75	1,517
Virgin Islands	32	10	37	59	46	4	46	2	4	1	2	244
Virginia	2,696	1,324	3,222	5,218	7,530	221	7,198	133	425	182	856	29,185
Washington	1,625	606	1,879	2,905	5,194	126	5,390	69	215	122	629	18,872
West Virginia	258	118	283	559	751	25	424	34	22	18	130	2,661
Wisconsin	963	472	1,426	1,297	3,262	74	2,485	40	258	103	423	10,876
Wyoming	59	54	97	172	340	5	186	6	31	3	42	1,006
U.S. Armed Forces – Americas	10	1	6	1	23	1	7	2	1	2	2	58
U.S. Armed Forces – Europe	32	23	33	64	86	3	80	3	0	2	21	348
U.S. Armed Forces – Pacific	15	14	35	38	84	1	50	0	1	0	9	247
Unspecified	3,168	687	2,914	1,586	5,793	479	3,671	188	449	107	369	20,120
Total	91,826	39,728	97,052	153,421	248,278	6,496	235,822	3,783	14,590	5,399	27,713	930,659

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