

June 2017

Monthly Complaint Report

Vol. 24

Message from Richard Cordray



Director of the CFPB

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer finance markets. The mortgage market today is roughly \$10 trillion. Student loan debt stands at about \$1.4 trillion. Auto loan debt is over \$1 trillion. And credit card debt is around \$700 billion. We have our work cut out for us to ensure that these vast and complex financial markets work effectively. Consumer complaints play an integral part in our mission.

Submitting a complaint gives consumers the opportunity to voice their own concerns and report on broader patterns of problems or abuse. Every complaint provides insight into real problems, experienced by real people, communicated in near real time. We handle more than 20,000 complaints every month. From coast to coast, from big cities to small towns, in suburban and rural areas, consumers just want to be treated fairly. Collectively, their complaints tell us a lot, and we are listening. They are our compass, and they guide the direction of our work.

By sharing complaint data publicly, we empower consumers with information they can use to make decisions and give public officials insight into issues affecting our communities. Likewise, industry can see direct feedback from customers and review complaints made about others in the same markets. This helps them fix current problems, keep small problems from growing, and prevent future problems.

All people must be treated honestly and fairly in the financial marketplace. It is not just the right thing to do. It is good for consumers, responsible businesses, and the economy as a whole. This Monthly Complaint Report provides a snapshot of what consumers in all fifty

states and the District of Columbia have told us and reinforces our view that every voice should be heard.

Sincerely,

A handwritten signature in blue ink that reads "Richard Cordray". The signature is written in a cursive, flowing style.

Richard Cordray

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Voices

of consumers from across the nation

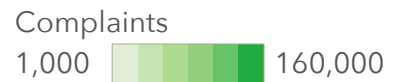
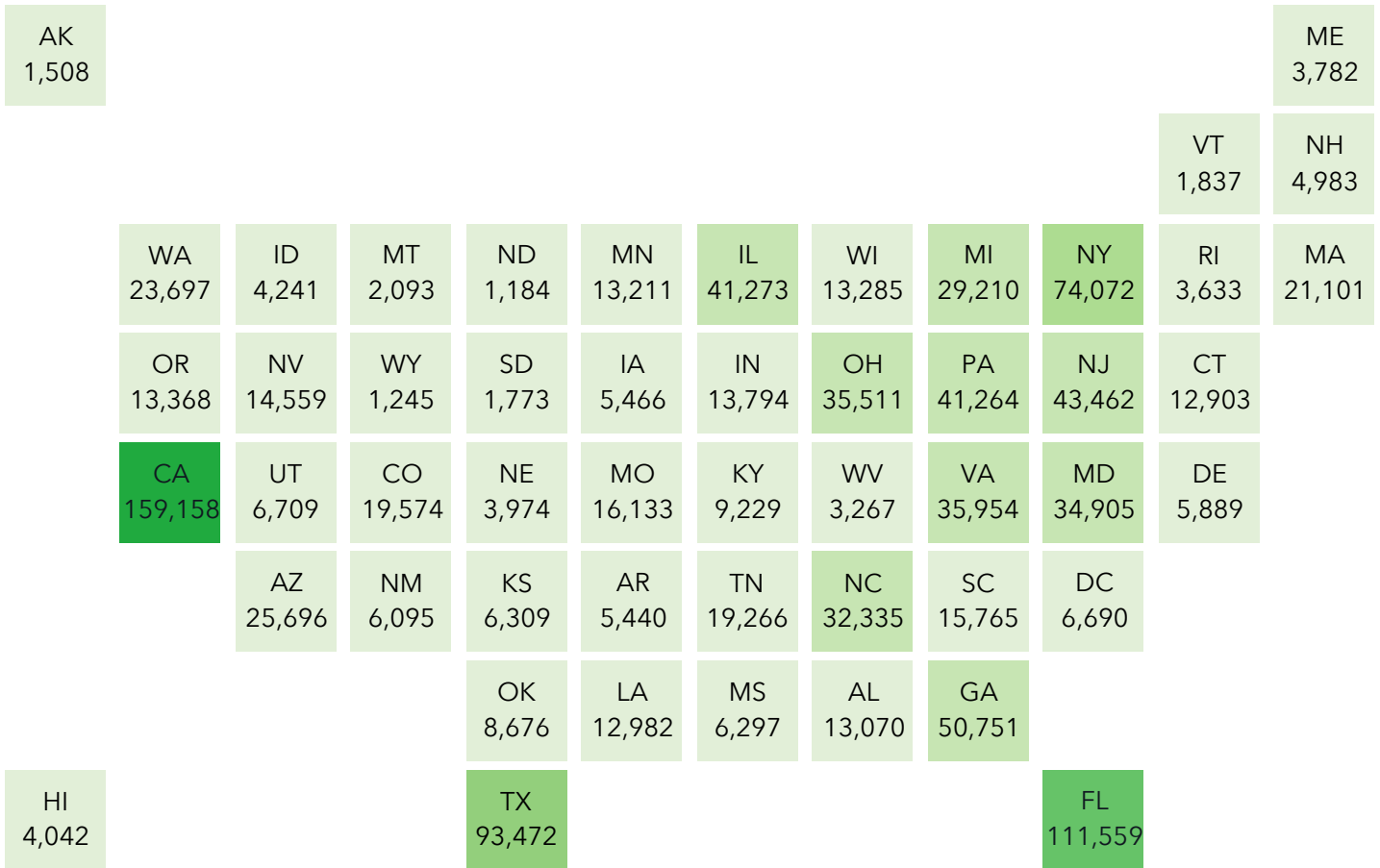
Every month the Consumer Financial Protection Bureau handles over 20,000 complaints. Consumers submit a complaint when they have a problem with a financial product or service.

Consumer story from Alaska

I want to thank the CFPB for their help in resolving money missing from my account. The immediate response from [the company] after filing a complaint was astounding. I had tried to resolve the issue on my own over a period of two months, making nine different phone calls and talking with nine different representatives at [the company]. The day after I submitted a complaint with the CFPB I received a call from the company and the money was restored within a week!

Consumer story from Texas

I'm a huge fan of the Consumer Financial Protection Bureau. I've filed several complaints and while not all resolved in a manner to my liking, there was resolution and a documented trail from which others can benefit in the future. I've made numerous attempts to resolve issues with [the companies] in the past but nothing gets their attention like a complaint with the CFPB. What could take months is reduced to days and sometimes hours in terms of response times. This is a huge win for the little guy!



Consumer story from California

I struggled to get through to [the company] about a mistake they made ... I had spent hours on the phone with them to try and straighten it out, speaking to at least FOUR different people ... All it took was literally minutes to complete your super easy form, and pressing "submit." That's it!! I got a prompt response ... and today, a bit over 2 weeks later, I get a letter ... they are removing all the erroneous charges and correcting my credit!!

Consumer story from New York

[The company] did not respond to our communications to them for two months. As soon as we filed a complaint with the Consumer Financial Protection Bureau, [the company] started communicating with us. ... This would not have been resolved in our favor so quickly if we did not have the assistance of the Consumer Financial Protection Bureau. Thank you CFPB!!!!

Servicemembers, veterans, and their families

74,784

Complaints handled since 2011

+8%

Complaints handled in 2016 than 2015

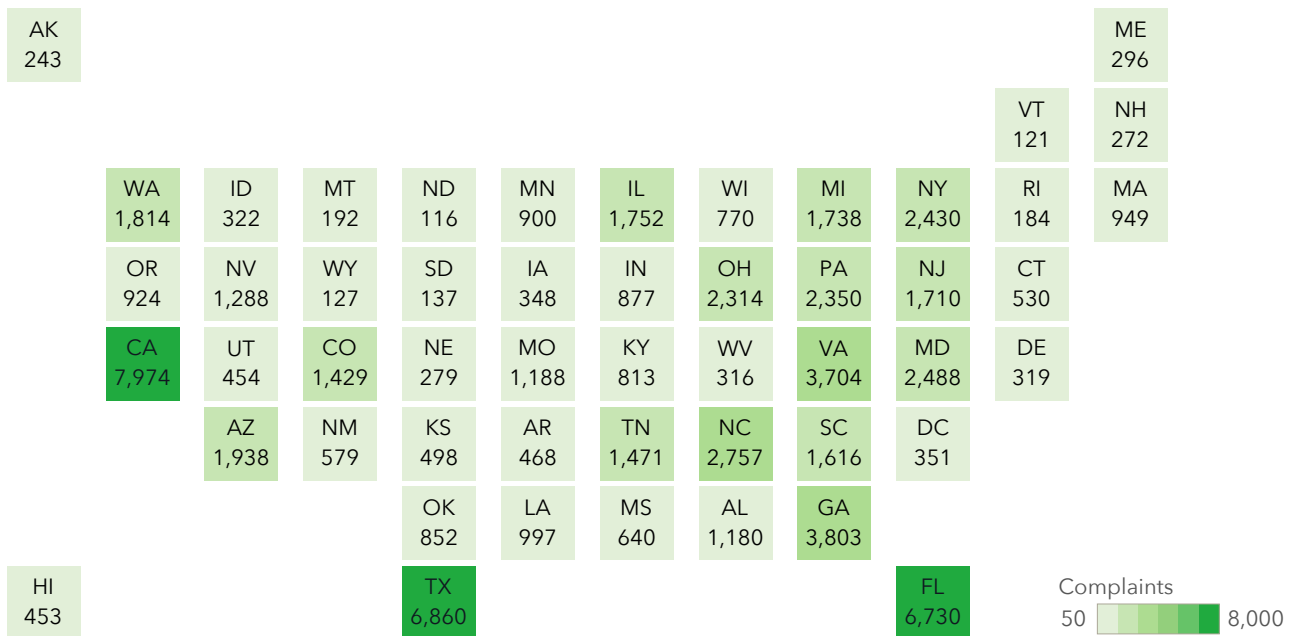
96%

Timely company responses since 2011

TOP 5 PRODUCTS BY VOLUME

	Servicemember complaints	Service vs. non-service % of total		Top issue reported by servicemembers by product
		■ Service	■ Non-service	
Debt collection	31,451	42%	26%	Continued attempts to collect debt not owed 44% (13,709)
Mortgage	13,651	18%	24%	Problems when you are unable to pay 45% (6,194)
Credit reporting	8,007	11%	17%	Incorrect information on credit report 73% (5,854)
Bank account or service	5,536	7%	10%	Account management 46% (2,532)
Credit card	5,103	7%	10%	Billing disputes 16% (816)

COMPLAINT VOLUME BY STATE



This report uses dynamic data as of April 1, 2017 and may differ slightly from other public reports. Servicemembers refers to self-identified servicemembers, veterans, and their dependents. Visit consumerfinance.gov/complaint to learn how we handle complaints.

Older consumers

103,052

Complaints handled since 2011

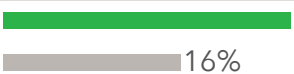

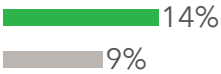
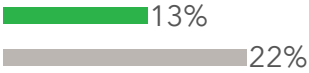
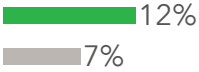
+6%

Complaints handled in 2016 than 2015

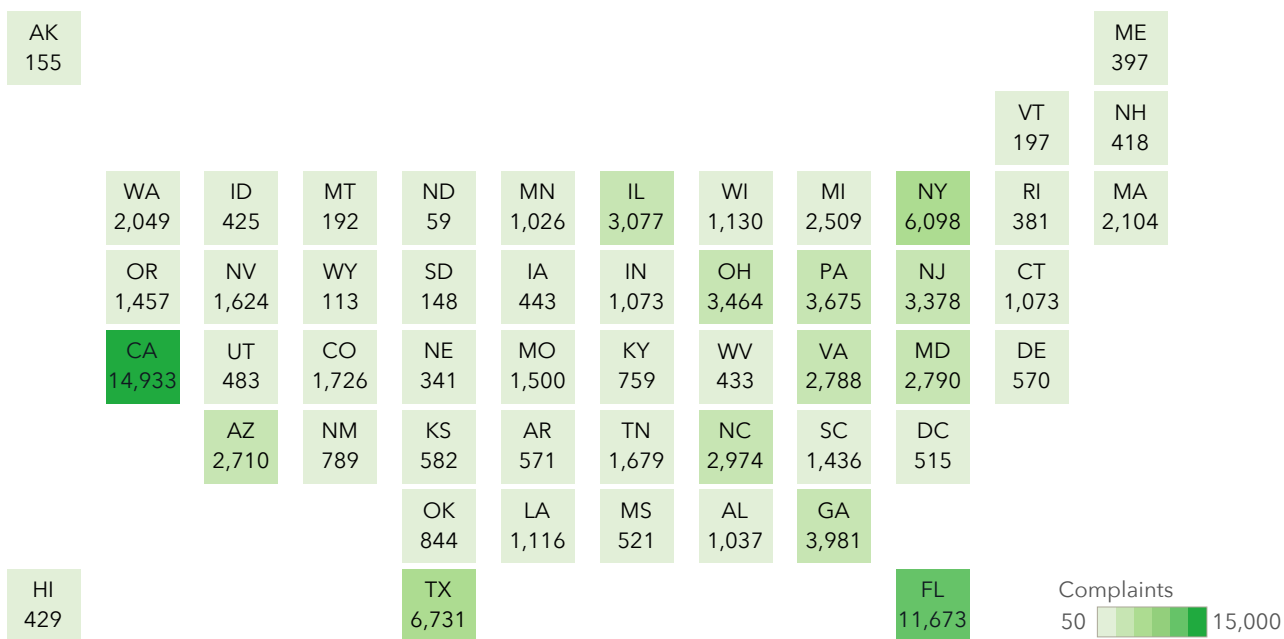
98%

Timely company responses since 2011

TOP 5 PRODUCTS BY VOLUME

	Older consumer complaints	Older vs. under 62 % of total ■ Older consumer ■ Under 62	Top issue reported by older consumers by product
Mortgage	26,452	 26% 16%	Problems when you are unable to pay 40% (10,580)
Debt collection	25,561	 25% 32%	Continued attempts to collect debt not owed 49% (12,539)
Credit card	14,430	 14% 9%	Billing disputes 19% (2,751)
Credit reporting	13,798	 13% 22%	Incorrect information on credit report 69% (9,474)
Bank account or service	12,380	 12% 7%	Account management 47% (5,782)

COMPLAINT VOLUME BY STATE



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COMPLAINTS SUBMITTED BY

US consumers

1,163,156

Complaints handled since 2011

74,784

Servicemember complaints since 2011

103,052

Older consumer complaints since 2011

+7%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	Total complaints	% of total complaints	Top issue reported by consumers by product
Debt collection	316,810	27%	Continued attempts to collect debt not owed 39% (123,218)
Mortgage	272,153	23%	Problems when you are unable to pay 49% (132,701)
Credit reporting	195,826	17%	Incorrect information on credit report 76% (148,650)
Credit card	118,732	10%	Billing disputes 17% (19,744)
Bank account or service	115,055	10%	Account management 45% (51,599)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	216%	3,121	9,852	
Prepaid	17%	563	657	
Credit reporting	13%	12,984	14,733	
Debt collection	11%	21,535	23,968	
Consumer loan	6%	4,438	4,703	

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COMPLAINTS SUBMITTED BY

Alaska consumers

1,508

Complaints handled since 2011

243

Servicemember complaints since 2011

155

Older consumer complaints since 2011

+22%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	AK complaints	State vs. national % of total ■ AK ■ US	Top issue reported by AK consumers by product
Debt collection	504	AK 33% US 27%	Continued attempts to collect debt not owed 39% (198)
Mortgage	253	AK 17% US 23%	Making payments 40% (100)
Credit reporting	227	AK 15% US 17%	Incorrect information on credit report 67% (152)
Credit card	190	AK 13% US 10%	Other 17% (27)
Bank account or service	136	AK 9% US 10%	Account management 49% (67)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	167%	6	16	
Bank account or service	43%	7	10	
Credit reporting	-85%	34	5	
Money transfer	-100%	2	0	
Payday loan	-100%	3	0	

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COMPLAINTS SUBMITTED BY

Alabama consumers

13,070

Complaints handled since 2011

1,180

Servicemember complaints since 2011

1,037

Older consumer complaints since 2011

+3%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

53%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	AL complaints	State vs. national % of total ■ AL ■ US	Top issue reported by AL consumers by product
Debt collection	4,236	32% 27%	Continued attempts to collect debt not owed 37% (1,574)
Credit reporting	2,470	19% 17%	Incorrect information on credit report 76% (1,885)
Mortgage	2,128	16% 23%	Problems when you are unable to pay 42% (889)
Bank account or service	1,145	9% 10%	Account management 44% (505)
Credit card	969	7% 10%	Billing disputes 15% (147)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	177%	48	133	
Money transfer	50%	2	3	
Consumer loan	49%	59	88	
Payday loan	-37%	19	12	
Other financial service	-73%	11	3	

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COMPLAINTS SUBMITTED BY

Arkansas consumers

5,440

Complaints handled since 2011

468

Servicemember complaints since 2011

571

Older consumer complaints since 2011

+4%

Complaints handled in 2016 than 2015

98%

Timely company responses since 2011

50%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	AR complaints	State vs. national % of total ■ AR ■ US	Top issue reported by AR consumers by product
Debt collection	1,638	AR: 30% US: 27%	Continued attempts to collect debt not owed 38% (627)
Credit reporting	1,073	AR: 20% US: 17%	Incorrect information on credit report 73% (780)
Mortgage	944	AR: 17% US: 23%	Making payments 41% (390)
Bank account or service	507	AR: 9% US: 10%	Account management 41% (207)
Credit card	504	AR: 9% US: 10%	Billing disputes 15% (75)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Payday loan	300%	1	4	
Student loan	182%	22	62	
Consumer loan	71%	14	24	
Prepaid	50%	2	3	
Money transfer	-67%	3	1	

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COMPLAINTS SUBMITTED BY

Arizona consumers

25,696

Complaints handled since 2011

1,938

Servicemember complaints since 2011

2,710

Older consumer complaints since 2011

+13%

Complaints handled in 2016 than 2015

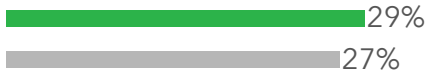
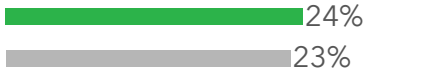
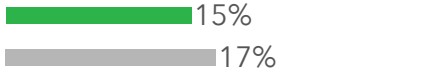


97%

Timely company responses since 2011











51%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	AZ complaints	State vs. national % of total ■ AZ ■ US	Top issue reported by AZ consumers by product
Debt collection	7,502	 29% 27%	Continued attempts to collect debt not owed 39% (2,946)
Mortgage	6,232	 24% 23%	Problems when you are unable to pay 48% (2,965)
Credit reporting	3,852	 15% 17%	Incorrect information on credit report 75% (2,870)
Credit card	2,631	 10% 10%	Billing disputes 16% (409)
Bank account or service	2,438	 9% 10%	Account management 48% (1,170)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	 181%	67	188	
Payday loan	 71%	7	12	
Money transfer	 50%	8	12	
Other financial service	 38%	8	11	
Debt collection	 23%	514	633	

'12 '13 '14 '15 '16 '17

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COMPLAINTS SUBMITTED BY

California consumers

159,158

Complaints handled since 2011

7,974

Servicemember complaints since 2011

14,933

Older consumer complaints since 2011

+7%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	CA complaints	State vs. national % of total ■ CA ■ US	Top issue reported by CA consumers by product
Mortgage	46,412	 29% (CA) vs 23% (US)	Problems when you are unable to pay 56% (25,907)
Debt collection	40,038	 25% (CA) vs 27% (US)	Continued attempts to collect debt not owed 41% (16,262)
Credit reporting	24,826	 16% (CA) vs 17% (US)	Incorrect information on credit report 74% (18,364)
Credit card	15,742	 10% (CA) vs 10% (US)	Billing disputes 16% (2,441)
Bank account or service	15,411	 10% (CA) vs 10% (US)	Account management 48% (7,408)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	 150%	361	903	
Credit reporting	 32%	1,474	1,952	
Prepaid	 27%	84	107	
Bank account or service	 -14%	1,225	1,048	
Payday loan	 -16%	99	83	

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COMPLAINTS SUBMITTED BY

Colorado consumers

19,574

Complaints handled since 2011

1,429

Servicemember complaints since 2011

1,726

Older consumer complaints since 2011

+19%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

49%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	CO complaints	State vs. national % of total ■ CO ■ US	Top issue reported by CO consumers by product
Debt collection	5,414	28% 27%	Continued attempts to collect debt not owed 38% (2,045)
Mortgage	4,667	24% 23%	Making payments 40% (1,890)
Credit reporting	3,201	16% 17%	Incorrect information on credit report 76% (2,422)
Credit card	2,185	11% 10%	Billing disputes 16% (359)
Bank account or service	1,801	9% 10%	Account management 47% (840)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	184%	57	162	
Debt collection	22%	360	439	
Bank account or service	-23%	162	125	
Other financial service	-38%	8	5	
Prepaid	-53%	15	7	

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COMPLAINTS SUBMITTED BY

Connecticut consumers

12,903

Complaints handled since 2011

530

Servicemember complaints since 2011

1,073

Older consumer complaints since 2011

+13%

Complaints handled in 2016 than 2015

98%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	CT complaints	State vs. national % of total ■ CT ■ US	Top issue reported by CT consumers by product
Mortgage	3,168	25% 23%	Problems when you are unable to pay 49% (1,552)
Debt collection	2,884	22% 27%	Continued attempts to collect debt not owed 40% (1,144)
Credit reporting	1,857	14% 17%	Incorrect information on credit report 74% (1,373)
Credit card	1,707	13% 10%	Billing disputes 20% (337)
Bank account or service	1,533	12% 10%	Account management 43% (662)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	518%	33	204	
Payday loan	117%	6	13	
Other financial service	33%	3	4	
Prepaid	33%	3	4	
Credit reporting	-37%	221	140	

'12 '13 '14 '15 '16 '17

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COMPLAINTS SUBMITTED BY

District of Columbia consumers

6,690

Complaints handled since 2011

351

Servicemember complaints since 2011

515

Older consumer complaints since 2011

+14%

Complaints handled in 2016 than 2015

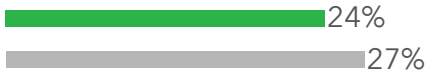
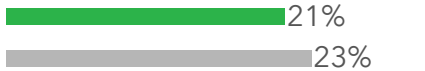
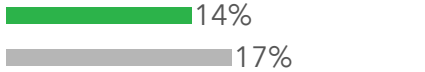
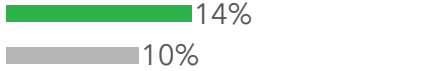

97%

Timely company responses since 2011











51%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	DC complaints	State vs. national % of total ■ DC ■ US	Top issue reported by DC consumers by product
Debt collection	1,588		Continued attempts to collect debt not owed 43% (685)
Mortgage	1,393		Problems when you are unable to pay 39% (538)
Credit reporting	944		Incorrect information on credit report 77% (726)
Bank account or service	922		Account management 43% (401)
Credit card	790		Billing disputes 21% (164)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	 146%	28	69	
Payday loan	 60%	5	8	
Money transfer	-29% 	7	5	
Consumer loan	-33% 	21	14	
Other financial service	-33% 	3	2	

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COMPLAINTS SUBMITTED BY

Delaware consumers

5,889

Complaints handled since 2011

319

Servicemember complaints since 2011

570

Older consumer complaints since 2011

-4%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

51%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	DE complaints	State vs. national % of total ■ DE ■ US	Top issue reported by DE consumers by product
Debt collection	1,627	28% 27%	Continued attempts to collect debt not owed 38% (623)
Mortgage	1,268	22% 23%	Problems when you are unable to pay 42% (534)
Credit reporting	861	15% 17%	Incorrect information on credit report 81% (698)
Credit card	722	12% 10%	Billing disputes 14% (102)
Bank account or service	694	12% 10%	Account management 42% (291)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Prepaid	200%	1	3	
Student loan	160%	10	26	
Credit reporting	155%	40	102	
Money transfer	50%	2	3	
Credit card	45%	33	48	

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COMPLAINTS SUBMITTED BY

Florida consumers

111,559

Complaints handled since 2011

6,730

Servicemember complaints since 2011

11,673

Older consumer complaints since 2011

+6%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	FL complaints	State vs. national % of total ■ FL ■ US	Top issue reported by FL consumers by product
Mortgage	29,346	26% 23%	Problems when you are unable to pay 52% (15,296)
Debt collection	28,457	26% 27%	Continued attempts to collect debt not owed 41% (11,530)
Credit reporting	22,574	20% 17%	Incorrect information on credit report 80% (17,995)
Credit card	10,251	9% 10%	Billing disputes 20% (2,066)
Bank account or service	10,189	9% 10%	Account management 44% (4,501)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	224%	191	619	
Credit reporting	18%	1,363	1,603	
Prepaid	15%	39	45	
Payday loan	-18%	78	64	
Money transfer	-30%	50	35	

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COMPLAINTS SUBMITTED BY

Georgia consumers

50,751

Complaints handled since 2011

3,803

Servicemember complaints since 2011

3,981

Older consumer complaints since 2011

+22%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

53%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	GA complaints	State vs. national % of total ■ GA ■ US	Top issue reported by GA consumers by product
Mortgage	13,446	26% (GA) vs 23% (US)	Problems when you are unable to pay 51% (6,803)
Debt collection	12,833	25% (GA) vs 27% (US)	Continued attempts to collect debt not owed 41% (5,251)
Credit reporting	9,853	19% (GA) vs 17% (US)	Incorrect information on credit report 76% (7,529)
Bank account or service	4,638	9% (GA) vs 10% (US)	Account management 42% (1,927)
Credit card	3,951	8% (GA) vs 10% (US)	Billing disputes 15% (608)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	255%	141	501	
Prepaid	72%	18	31	
Other financial service	67%	12	20	
Consumer loan	20%	223	267	
Payday loan	-50%	36	18	

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COMPLAINTS SUBMITTED BY

Hawaii consumers

4,042

Complaints handled since 2011

453

Servicemember complaints since 2011

429

Older consumer complaints since 2011

-14%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

58%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	HI complaints	State vs. national % of total ■ HI ■ US	Top issue reported by HI consumers by product
Mortgage	1,159	29% 23%	Problems when you are unable to pay 45% (518)
Debt collection	1,052	26% 27%	Continued attempts to collect debt not owed 40% (420)
Credit reporting	662	16% 17%	Incorrect information on credit report 73% (482)
Credit card	473	12% 10%	Billing disputes 16% (76)
Bank account or service	306	8% 10%	Account management 49% (149)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	188%	8	23	
Credit reporting	38%	16	22	
Consumer loan	33%	9	12	
Money transfer	-50%	2	1	
Payday loan	-100%	2	0	

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COMPLAINTS SUBMITTED BY

Iowa consumers

5,466

Complaints handled since 2011

348

Servicemember complaints since 2011

443

Older consumer complaints since 2011

+19%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

46%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	IA complaints	State vs. national % of total ■ IA ■ US	Top issue reported by IA consumers by product
Debt collection	1,827	33% IA, 27% US	Continued attempts to collect debt not owed 37% (679)
Credit reporting	941	17% IA, 17% US	Incorrect information on credit report 82% (773)
Mortgage	816	15% IA, 23% US	Making payments 42% (341)
Credit card	634	12% IA, 10% US	Billing disputes 17% (107)
Bank account or service	405	7% IA, 10% US	Account management 43% (174)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	100%	26	52	
Bank account or service	-20%	25	20	
Debt collection	-23%	131	101	
Payday loan	-25%	8	6	
Money transfer	-100%	4	0	

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COMPLAINTS SUBMITTED BY

Idaho consumers

4,241

Complaints handled since 2011

322

Servicemember complaints since 2011

425

Older consumer complaints since 2011

-5%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

49%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	ID complaints	State vs. national % of total ■ ID ■ US	Top issue reported by ID consumers by product
Debt collection	1,493	35% 27%	Continued attempts to collect debt not owed 38% (561)
Mortgage	804	19% 23%	Problems when you are unable to pay 45% (359)
Credit reporting	714	17% 17%	Incorrect information on credit report 75% (539)
Credit card	444	10% 10%	Billing disputes 20% (90)
Bank account or service	290	7% 10%	Account management 41% (118)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	150%	14	35	
Other financial service	100%	1	2	
Consumer loan	-42%	19	11	
Payday loan	-50%	2	1	
Prepaid	-100%	1	0	

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COMPLAINTS SUBMITTED BY

Illinois consumers

41,273

Complaints handled since 2011

1,752

Servicemember complaints since 2011

3,077

Older consumer complaints since 2011

+13%

Complaints handled in 2016 than 2015

98%

Timely company responses since 2011

51%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	IL complaints	State vs. national % of total ■ IL ■ US	Top issue reported by IL consumers by product
Debt collection	10,866	IL: 26% US: 27%	Continued attempts to collect debt not owed 40% (4,346)
Mortgage	9,274	IL: 22% US: 23%	Problems when you are unable to pay 49% (4,534)
Credit reporting	7,298	IL: 18% US: 17%	Incorrect information on credit report 77% (5,600)
Bank account or service	4,633	IL: 11% US: 10%	Account management 43% (2,012)
Credit card	4,287	IL: 10% US: 10%	Billing disputes 14% (579)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	287%	84	325	
Other financial service	75%	8	14	
Payday loan	36%	25	34	
Debt collection	25%	698	875	
Mortgage	-14%	501	430	

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COMPLAINTS SUBMITTED BY

Indiana consumers

13,794

Complaints handled since 2011

877

Servicemember complaints since 2011

1,073

Older consumer complaints since 2011

+10%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

50%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	IN complaints	State vs. national % of total ■ IN ■ US	Top issue reported by IN consumers by product
Debt collection	4,348	32% IN, 27% US	Continued attempts to collect debt not owed 37% (1,594)
Mortgage	2,484	18% IN, 23% US	Problems when you are unable to pay 42% (1,038)
Credit reporting	2,158	16% IN, 17% US	Incorrect information on credit report 73% (1,568)
Credit card	1,271	9% IN, 10% US	Billing disputes 14% (173)
Bank account or service	1,233	9% IN, 10% US	Account management 41% (511)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	280%	54	205	
Money transfer	57%	7	11	
Debt collection	45%	240	349	
Credit reporting	40%	124	173	
Payday loan	-35%	26	17	

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COMPLAINTS SUBMITTED BY

Kansas consumers

6,309

Complaints handled since 2011

498

Servicemember complaints since 2011

582

Older consumer complaints since 2011

+11%

Complaints handled in 2016 than 2015

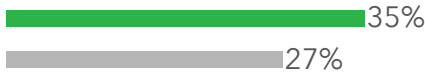
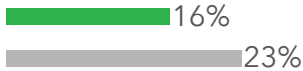

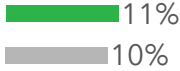
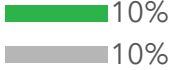
97%

Timely company responses since 2011











51%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	KS complaints	State vs. national % of total ■ KS ■ US	Top issue reported by KS consumers by product
Debt collection	2,198	 35% 27%	Continued attempts to collect debt not owed 35% (774)
Mortgage	1,008	 16% 23%	Making payments 41% (417)
Credit reporting	917	 15% 17%	Incorrect information on credit report 76% (699)
Credit card	699	 11% 10%	Billing disputes 15% (107)
Bank account or service	610	 10% 10%	Account management 50% (306)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	 480%	15	87	
Other financial service	 100%	1	2	
Credit reporting	 40%	50	70	
Prepaid	 -60%	5	2	
Money transfer	 -67%	6	2	

'12 '13 '14 '15 '16 '17

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COMPLAINTS SUBMITTED BY

Kentucky consumers

9,229

Complaints handled since 2011

813

Servicemember complaints since 2011

759

Older consumer complaints since 2011

+0%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

55%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	KY complaints	State vs. national % of total ■ KY ■ US	Top issue reported by KY consumers by product
Debt collection	3,185	35% 27%	Continued attempts to collect debt not owed 37% (1,194)
Mortgage	1,589	17% 23%	Problems when you are unable to pay 40% (641)
Credit reporting	1,577	17% 17%	Incorrect information on credit report 80% (1,265)
Credit card	785	9% 10%	Billing disputes 17% (136)
Bank account or service	744	8% 10%	Account management 43% (323)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	136%	36	85	
Prepaid	133%	3	7	
Bank account or service	62%	29	47	
Other financial service	33%	3	4	
Money transfer	-50%	6	3	

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COMPLAINTS SUBMITTED BY

Louisiana consumers

12,982

Complaints handled since 2011

997

Servicemember complaints since 2011

1,116

Older consumer complaints since 2011

+16%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	LA complaints	State vs. national % of total ■ LA ■ US	Top issue reported by LA consumers by product
Debt collection	4,434	34% 27%	Continued attempts to collect debt not owed 37% (1,659)
Credit reporting	2,495	19% 17%	Incorrect information on credit report 79% (1,959)
Mortgage	2,316	18% 23%	Problems when you are unable to pay 44% (1,014)
Bank account or service	1,003	8% 10%	Account management 47% (471)
Credit card	901	7% 10%	Billing disputes 14% (128)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	373%	26	123	
Consumer loan	39%	56	78	
Credit reporting	-26%	239	178	
Other financial service	-58%	12	5	
Money transfer	-63%	8	3	

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COMPLAINTS SUBMITTED BY

Massachusetts consumers

21,101

Complaints handled since 2011

949

Servicemember complaints since 2011

2,104

Older consumer complaints since 2011

+5%

Complaints handled in 2016 than 2015

98%

Timely company responses since 2011

54%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	MA complaints	State vs. national % of total ■ MA ■ US	Top issue reported by MA consumers by product
Mortgage	5,416	26% 23%	Problems when you are unable to pay 48% (2,578)
Debt collection	4,317	20% 27%	Continued attempts to collect debt not owed 40% (1,712)
Credit card	2,953	14% 10%	Billing disputes 15% (441)
Bank account or service	2,887	14% 10%	Account management 44% (1,278)
Credit reporting	2,675	13% 17%	Incorrect information on credit report 72% (1,938)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	209%	74	229	
Other financial service	100%	4	8	
Credit reporting	39%	148	205	
Debt collection	35%	246	333	
Prepaid	-47%	17	9	

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COMPLAINTS SUBMITTED BY

Maryland consumers

34,905

Complaints handled since 2011

2,488

Servicemember complaints since 2011

2,790

Older consumer complaints since 2011

+6%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	MD complaints	State vs. national % of total ■ MD ■ US	Top issue reported by MD consumers by product
Mortgage	10,010	29% 23%	Problems when you are unable to pay 50% (4,991)
Debt collection	8,316	24% 27%	Continued attempts to collect debt not owed 41% (3,406)
Credit reporting	5,132	15% 17%	Incorrect information on credit report 74% (3,813)
Bank account or service	3,576	10% 10%	Account management 44% (1,567)
Credit card	3,409	10% 10%	Billing disputes 16% (555)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	164%	101	267	
Money transfer	35%	17	23	
Prepaid	-14%	22	19	
Payday loan	-20%	35	28	
Other financial service	-26%	19	14	

'12 '13 '14 '15 '16 '17

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COMPLAINTS SUBMITTED BY

Maine consumers

3,782

Complaints handled since 2011

296

Servicemember complaints since 2011

397

Older consumer complaints since 2011

-18%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

53%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	ME complaints	State vs. national % of total ■ ME ■ US	Top issue reported by ME consumers by product
Debt collection	959	ME 25% US 27%	Continued attempts to collect debt not owed 36% (350)
Mortgage	931	ME 25% US 23%	Problems when you are unable to pay 47% (433)
Credit card	578	ME 15% US 10%	Billing disputes 16% (92)
Credit reporting	425	ME 11% US 17%	Incorrect information on credit report 79% (337)
Bank account or service	354	ME 9% US 10%	Account management 43% (153)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	571%	7	47	
Credit reporting	82%	11	20	
Debt collection	77%	52	92	
Other financial service	67%	3	5	
Money transfer	-100%	2	0	

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COMPLAINTS SUBMITTED BY

Michigan consumers

29,210

Complaints handled since 2011

1,738

Servicemember complaints since 2011

2,509

Older consumer complaints since 2011

-2%

Complaints handled in 2016 than 2015

98%

Timely company responses since 2011

51%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	MI complaints	State vs. national % of total ■ MI ■ US	Top issue reported by MI consumers by product
Mortgage	7,804	MI 27% US 23%	Problems when you are unable to pay 55% (4,278)
Debt collection	7,790	MI 27% US 27%	Continued attempts to collect debt not owed 38% (2,988)
Credit reporting	4,281	MI 15% US 17%	Incorrect information on credit report 74% (3,162)
Bank account or service	2,682	MI 9% US 10%	Account management 44% (1,171)
Credit card	2,627	MI 9% US 10%	Billing disputes 19% (497)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	185%	94	268	
Prepaid	111%	9	19	
Credit reporting	42%	290	412	
Debt collection	28%	450	575	
Consumer loan	26%	86	108	

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COMPLAINTS SUBMITTED BY

Minnesota consumers

13,211

Complaints handled since 2011

900

Servicemember complaints since 2011

1,026

Older consumer complaints since 2011

+13%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

54%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	MN complaints	State vs. national % of total ■ MN ■ US	Top issue reported by MN consumers by product
Debt collection	3,361	25% MN, 27% US	Continued attempts to collect debt not owed 39% (1,317)
Mortgage	3,263	25% MN, 23% US	Problems when you are unable to pay 50% (1,622)
Credit reporting	1,763	13% MN, 17% US	Incorrect information on credit report 75% (1,318)
Credit card	1,586	12% MN, 10% US	Billing disputes 18% (278)
Bank account or service	1,408	11% MN, 10% US	Account management 46% (654)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Other financial service	140%	5	12	
Student loan	90%	63	120	
Payday loan	70%	10	17	
Credit reporting	50%	109	164	
Money transfer	-55%	11	5	

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COMPLAINTS SUBMITTED BY

Missouri consumers

16,133

Complaints handled since 2011

1,188

Servicemember complaints since 2011

1,500

Older consumer complaints since 2011

+11%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	MO complaints	State vs. national % of total ■ MO ■ US	Top issue reported by MO consumers by product
Debt collection	5,033	31% MO, 27% US	Continued attempts to collect debt not owed 34% (1,711)
Mortgage	3,405	21% MO, 23% US	Problems when you are unable to pay 47% (1,609)
Credit reporting	2,459	15% MO, 17% US	Incorrect information on credit report 76% (1,870)
Credit card	1,407	9% MO, 10% US	Billing disputes 15% (217)
Bank account or service	1,352	8% MO, 10% US	Account management 43% (581)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	280%	46	175	
Prepaid	75%	8	14	
Credit reporting	49%	160	238	
Consumer loan	45%	71	103	
Credit card	43%	63	90	

'12 '13 '14 '15 '16 '17

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COMPLAINTS SUBMITTED BY

Mississippi consumers

6,297

Complaints handled since 2011

640

Servicemember complaints since 2011

521

Older consumer complaints since 2011

+3%

Complaints handled in 2016 than 2015

96%

Timely company responses since 2011

51%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	MS complaints	State vs. national % of total ■ MS ■ US	Top issue reported by MS consumers by product
Debt collection	2,114	 34% (MS) vs 27% (US)	Continued attempts to collect debt not owed 35% (744)
Credit reporting	1,142	 18% (MS) vs 17% (US)	Incorrect information on credit report 78% (892)
Mortgage	1,047	 17% (MS) vs 23% (US)	Problems when you are unable to pay 44% (465)
Bank account or service	539	 9% (MS) vs 10% (US)	Account management 41% (223)
Consumer loan	448	 7% (MS) vs 5% (US)	Managing the loan, lease or line of credit 36% (161)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	+107%	30	62	
Consumer loan	+96%	24	47	
Payday loan	-54%	13	6	
Money transfer	-75%	4	1	
Other financial service	-75%	4	1	

'12 '13 '14 '15 '16 '17

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COMPLAINTS SUBMITTED BY

Montana consumers

2,093

Complaints handled since 2011

192

Servicemember complaints since 2011

192

Older consumer complaints since 2011

+4%

Complaints handled in 2016 than 2015

96%

Timely company responses since 2011

55%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	MT complaints	State vs. national % of total ■ MT ■ US	Top issue reported by MT consumers by product
Debt collection	791	38% 27%	Continued attempts to collect debt not owed 39% (307)
Mortgage	351	17% 23%	Making payments 42% (149)
Credit reporting	308	15% 17%	Incorrect information on credit report 73% (226)
Credit card	242	12% 10%	Billing disputes 17% (41)
Bank account or service	134	6% 10%	Account management 47% (63)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Consumer loan	200%	2	6	
Student loan	150%	8	20	
Debt collection	18%	65	77	
Credit card	-26%	19	14	
Mortgage	-33%	27	18	

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COMPLAINTS SUBMITTED BY

North Carolina consumers

32,335

Complaints handled since 2011

2,757

Servicemember complaints since 2011

2,974

Older consumer complaints since 2011

+6%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

53%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	NC complaints	State vs. national % of total ■ NC ■ US	Top issue reported by NC consumers by product
Debt collection	8,322	26% 27%	Continued attempts to collect debt not owed 39% (3,284)
Mortgage	7,803	24% 23%	Problems when you are unable to pay 50% (3,911)
Credit reporting	5,630	17% 17%	Incorrect information on credit report 72% (4,051)
Credit card	3,237	10% 10%	Billing disputes 16% (514)
Bank account or service	3,085	10% 10%	Account management 43% (1,324)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	230%	104	343	
Money transfer	33%	6	8	
Consumer loan	21%	151	182	
Other financial service	-38%	16	10	
Payday loan	-45%	31	17	

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COMPLAINTS SUBMITTED BY

North Dakota consumers

1,184

Complaints handled since 2011

116

Servicemember complaints since 2011

59

Older consumer complaints since 2011

+6%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

55%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	ND complaints	State vs. national % of total ■ ND ■ US	Top issue reported by ND consumers by product
Debt collection	442	37% 27%	Continued attempts to collect debt not owed 30% (134)
Credit reporting	240	20% 17%	Incorrect information on credit report 70% (168)
Mortgage	148	13% 23%	Problems when you are unable to pay 41% (60)
Credit card	118	10% 10%	Billing disputes 22% (26)
Bank account or service	89	8% 10%	Account management 45% (40)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	500%	1	6	
Credit reporting	256%	9	32	
Bank account or service	40%	5	7	
Consumer loan	-33%	6	4	
Payday loan	-100%	1	0	

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COMPLAINTS SUBMITTED BY

Nebraska consumers

3,974

Complaints handled since 2011

279

Servicemember complaints since 2011

341

Older consumer complaints since 2011

-2%

Complaints handled in 2016 than 2015

96%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	NE complaints	State vs. national % of total ■ NE ■ US	Top issue reported by NE consumers by product
Debt collection	1,412	36% 27%	Continued attempts to collect debt not owed 37% (526)
Mortgage	661	17% 23%	Making payments 45% (295)
Credit reporting	465	12% 17%	Incorrect information on credit report 77% (360)
Credit card	457	11% 10%	Billing disputes 13% (61)
Bank account or service	392	10% 10%	Account management 42% (163)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Prepaid	400%	1	5	
Student loan	215%	13	41	
Credit reporting	40%	20	28	
Bank account or service	-53%	34	16	
Other financial service	-100%	2	0	

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COMPLAINTS SUBMITTED BY

New Hampshire consumers

4,983

Complaints handled since 2011

272

Servicemember complaints since 2011

418

Older consumer complaints since 2011

+1%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

54%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	NH complaints	State vs. national % of total ■ NH ■ US	Top issue reported by NH consumers by product
Mortgage	1,644	33% 23%	Problems when you are unable to pay 60% (991)
Debt collection	1,178	24% 27%	Continued attempts to collect debt not owed 36% (419)
Credit reporting	580	12% 17%	Incorrect information on credit report 75% (433)
Credit card	520	10% 10%	Billing disputes 14% (72)
Bank account or service	430	9% 10%	Account management 41% (176)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Money transfer	200%	1	3	
Prepaid	200%	2	6	
Student loan	125%	20	45	
Credit reporting	50%	22	33	
Payday loan	50%	2	3	

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COMPLAINTS SUBMITTED BY

New Jersey consumers

43,462

Complaints handled since 2011

1,710

Servicemember complaints since 2011

3,378

Older consumer complaints since 2011

+8%

Complaints handled in 2016 than 2015

98%

Timely company responses since 2011

53%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	NJ complaints	State vs. national % of total ■ NJ ■ US	Top issue reported by NJ consumers by product
Mortgage	12,257	28% 23%	Problems when you are unable to pay 49% (6,030)
Debt collection	9,705	22% 27%	Continued attempts to collect debt not owed 40% (3,837)
Credit reporting	6,350	15% 17%	Incorrect information on credit report 78% (4,938)
Credit card	4,957	11% 10%	Billing disputes 19% (961)
Bank account or service	4,923	11% 10%	Account management 44% (2,150)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	220%	108	346	
Money transfer	71%	17	29	
Payday loan	50%	20	30	
Other financial service	31%	13	17	
Debt collection	11%	621	691	

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COMPLAINTS SUBMITTED BY

New Mexico consumers

6,095

Complaints handled since 2011

579

Servicemember complaints since 2011

789

Older consumer complaints since 2011

+18%

Complaints handled in 2016 than 2015

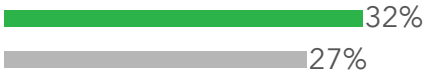
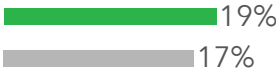

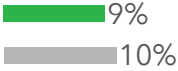
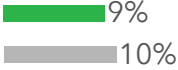
96%

Timely company responses since 2011











61%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	NM complaints	State vs. national % of total ■ NM ■ US	Top issue reported by NM consumers by product
Debt collection	1,925		Continued attempts to collect debt not owed 39% (753)
Credit reporting	1,161		Incorrect information on credit report 78% (908)
Mortgage	1,105		Making payments 40% (447)
Bank account or service	544		Account management 43% (234)
Credit card	534		Billing disputes 16% (85)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Money transfer		1	2	
Credit card		19	36	
Payday loan		5	7	
Other financial service		4	1	
Prepaid		3	0	

'12 '13 '14 '15 '16 '17

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COMPLAINTS SUBMITTED BY

Nevada consumers

14,559

Complaints handled since 2011

1,288

Servicemember complaints since 2011

1,624

Older consumer complaints since 2011

+8%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

56%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	NV complaints	State vs. national % of total ■ NV ■ US	Top issue reported by NV consumers by product
Debt collection	4,159	29% 27%	Continued attempts to collect debt not owed 39% (1,639)
Mortgage	3,413	23% 23%	Problems when you are unable to pay 44% (1,490)
Credit reporting	2,585	18% 17%	Incorrect information on credit report 71% (1,823)
Bank account or service	1,389	10% 10%	Account management 47% (654)
Credit card	1,296	9% 10%	Billing disputes 16% (208)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	163%	24	63	
Prepaid	83%	6	11	
Payday loan	38%	8	11	
Money transfer	33%	6	8	
Consumer loan	-40%	92	55	

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COMPLAINTS SUBMITTED BY

New York consumers

74,072

Complaints handled since 2011

2,430

Servicemember complaints since 2011

6,098

Older consumer complaints since 2011

+8%

Complaints handled in 2016 than 2015

98%

Timely company responses since 2011

47%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	NY complaints	State vs. national % of total ■ NY ■ US	Top issue reported by NY consumers by product
Mortgage	17,207	23% 23%	Problems when you are unable to pay 49% (8,449)
Debt collection	16,083	22% 27%	Continued attempts to collect debt not owed 40% (6,363)
Credit reporting	12,586	17% 17%	Incorrect information on credit report 76% (9,557)
Credit card	10,445	14% 10%	Billing disputes 19% (1,934)
Bank account or service	9,414	13% 10%	Account management 45% (4,207)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	205%	214	652	
Prepaid	80%	30	54	
Other financial service	29%	41	53	
Mortgage	-14%	972	835	
Payday loan	-33%	12	8	

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COMPLAINTS SUBMITTED BY

Ohio consumers

35,511

Complaints handled since 2011

2,314

Servicemember complaints since 2011

3,464

Older consumer complaints since 2011

+0%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

54%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	OH complaints	State vs. national % of total ■ OH ■ US	Top issue reported by OH consumers by product
Debt collection	10,611	30% 27%	Continued attempts to collect debt not owed 34% (3,638)
Mortgage	7,282	21% 23%	Problems when you are unable to pay 44% (3,224)
Credit reporting	4,904	14% 17%	Incorrect information on credit report 75% (3,699)
Credit card	3,982	11% 10%	Billing disputes 18% (698)
Bank account or service	3,420	10% 10%	Account management 44% (1,520)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	236%	121	406	
Money transfer	57%	7	11	
Bank account or service	23%	184	226	
Credit reporting	19%	345	410	
Other financial service	-30%	20	14	

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COMPLAINTS SUBMITTED BY

Oklahoma consumers

8,676

Complaints handled since 2011

852

Servicemember complaints since 2011

844

Older consumer complaints since 2011

+11%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	OK complaints	State vs. national % of total ■ OK ■ US	Top issue reported by OK consumers by product
Debt collection	3,102	36% 27%	Continued attempts to collect debt not owed 40% (1,234)
Credit reporting	1,415	16% 17%	Incorrect information on credit report 73% (1,029)
Mortgage	1,401	16% 23%	Making payments 44% (616)
Credit card	729	8% 10%	Billing disputes 16% (114)
Bank account or service	615	7% 10%	Account management 45% (279)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	154%	26	66	
Other financial service	67%	3	5	
Credit card	44%	32	46	
Payday loan	-42%	24	14	
Money transfer	-50%	6	3	

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COMPLAINTS SUBMITTED BY

Oregon consumers

13,368

Complaints handled since 2011

924

Servicemember complaints since 2011

1,457

Older consumer complaints since 2011

+5%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

54%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	OR complaints	State vs. national % of total ■ OR ■ US	Top issue reported by OR consumers by product
Debt collection	3,844	OR: 29% US: 27%	Continued attempts to collect debt not owed 41% (1,572)
Mortgage	3,274	OR: 24% US: 23%	Problems when you are unable to pay 46% (1,510)
Credit reporting	1,776	OR: 13% US: 17%	Incorrect information on credit report 70% (1,241)
Credit card	1,459	OR: 11% US: 10%	Billing disputes 16% (230)
Bank account or service	1,367	OR: 10% US: 10%	Account management 46% (628)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	238%	40	135	
Payday loan	133%	6	14	
Credit reporting	74%	88	153	
Consumer loan	-48%	63	33	
Money transfer	-71%	7	2	

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COMPLAINTS SUBMITTED BY

Pennsylvania consumers

41,264

Complaints handled since 2011

2,350

Servicemember complaints since 2011

3,675

Older consumer complaints since 2011

+3%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	PA complaints	State vs. national % of total ■ PA ■ US	Top issue reported by PA consumers by product
Debt collection	10,851	26% 27%	Continued attempts to collect debt not owed 40% (4,359)
Mortgage	8,897	22% 23%	Problems when you are unable to pay 42% (3,771)
Credit reporting	6,306	15% 17%	Incorrect information on credit report 76% (4,789)
Bank account or service	4,870	12% 10%	Account management 41% (1,982)
Credit card	4,514	11% 10%	Billing disputes 16% (730)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	229%	158	520	
Credit reporting	40%	336	470	
Payday loan	24%	25	31	
Prepaid	17%	23	27	
Other financial service	-39%	31	19	

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COMPLAINTS SUBMITTED BY

Rhode Island consumers

3,633

Complaints handled since 2011

184

Servicemember complaints since 2011

381

Older consumer complaints since 2011

-8%

Complaints handled in 2016 than 2015

98%

Timely company responses since 2011






49%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	RI complaints	State vs. national % of total ■ RI ■ US	Top issue reported by RI consumers by product
Debt collection	970	RI 27% US 27%	Continued attempts to collect debt not owed 38% (373)
Mortgage	802	RI 22% US 23%	Making payments 43% (341)
Bank account or service	477	RI 13% US 10%	Account management 34% (162)
Credit card	449	RI 12% US 10%	Billing disputes 17% (77)
Credit reporting	433	RI 12% US 17%	Incorrect information on credit report 74% (321)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Payday loan	700%	1	8	
Credit reporting	85%	13	24	
Student loan	77%	13	23	
Mortgage	54%	35	54	
Other financial service	50%	2	3	

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South Carolina consumers

15,765

Complaints handled since 2011

1,616

Servicemember complaints since 2011

1,436

Older consumer complaints since 2011

+2%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

51%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	SC complaints	State vs. national % of total ■ SC ■ US	Top issue reported by SC consumers by product
Debt collection	4,910	31% 27%	Continued attempts to collect debt not owed 38% (1,842)
Mortgage	3,155	20% 23%	Problems when you are unable to pay 45% (1,410)
Credit reporting	2,947	19% 17%	Incorrect information on credit report 76% (2,242)
Credit card	1,217	8% 10%	Billing disputes 16% (192)
Bank account or service	1,212	8% 10%	Account management 46% (563)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	340%	45	198	
Money transfer	67%	3	5	
Other financial service	50%	6	9	
Credit reporting	48%	190	282	
Bank account or service	-35%	101	66	

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COMPLAINTS SUBMITTED BY

South Dakota consumers

1,773

Complaints handled since 2011

137

Servicemember complaints since 2011

148

Older consumer complaints since 2011

-4%

Complaints handled in 2016 than 2015

95%

Timely company responses since 2011

50%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	SD complaints	State vs. national % of total ■ SD ■ US	Top issue reported by SD consumers by product
Debt collection	638	36% 27%	Continued attempts to collect debt not owed 30% (192)
Mortgage	239	13% 23%	Making payments 43% (102)
Credit reporting	232	13% 17%	Incorrect information on credit report 74% (171)
Credit card	231	13% 10%	Billing disputes 16% (36)
Bank account or service	151	9% 10%	Account management 48% (72)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	350%	4	18	
Credit card	333%	6	26	
Payday loan	200%	1	3	
Prepaid	200%	1	3	
Consumer loan	-33%	12	8	

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COMPLAINTS SUBMITTED BY

Tennessee consumers

19,266

Complaints handled since 2011

1,471

Servicemember complaints since 2011

1,679

Older consumer complaints since 2011

+10%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

54%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	TN complaints	State vs. national % of total ■ TN ■ US	Top issue reported by TN consumers by product
Debt collection	6,624	 34% (TN) vs 27% (US)	Continued attempts to collect debt not owed 40% (2,643)
Mortgage	3,500	 18% (TN) vs 23% (US)	Problems when you are unable to pay 43% (1,520)
Credit reporting	2,964	 15% (TN) vs 17% (US)	Incorrect information on credit report 76% (2,246)
Bank account or service	1,691	 9% (TN) vs 10% (US)	Account management 44% (742)
Credit card	1,624	 8% (TN) vs 10% (US)	Billing disputes 16% (255)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	 213%	56	175	
Prepaid	 50%	4	6	
Mortgage	 24%	147	183	
Credit reporting	 22%	205	251	
Money transfer	 -33%	9	6	

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COMPLAINTS SUBMITTED BY

Texas consumers

93,472

Complaints handled since 2011

6,860

Servicemember complaints since 2011

6,731

Older consumer complaints since 2011

+9%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

51%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	TX complaints	State vs. national % of total ■ TX ■ US	Top issue reported by TX consumers by product
Debt collection	31,674	34% 27%	Continued attempts to collect debt not owed 37% (11,831)
Credit reporting	22,203	24% 17%	Incorrect information on credit report 80% (17,670)
Mortgage	13,443	14% 23%	Making payments 39% (5,302)
Credit card	7,534	8% 10%	Billing disputes 16% (1,178)
Bank account or service	7,371	8% 10%	Account management 45% (3,312)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	241%	220	750	
Money transfer	41%	32	45	
Other financial service	24%	29	36	
Credit card	14%	442	502	
Prepaid	-16%	44	37	

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COMPLAINTS SUBMITTED BY

Utah consumers

6,709

Complaints handled since 2011

454

Servicemember complaints since 2011

483

Older consumer complaints since 2011

+6%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

60%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	UT complaints	State vs. national % of total ■ UT ■ US	Top issue reported by UT consumers by product
Debt collection	2,218	33% 27%	Continued attempts to collect debt not owed 40% (880)
Mortgage	1,494	22% 23%	Problems when you are unable to pay 43% (645)
Credit reporting	1,002	15% 17%	Incorrect information on credit report 65% (649)
Credit card	683	10% 10%	Billing disputes 15% (102)
Bank account or service	484	7% 10%	Account management 49% (236)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Money transfer	50%	2	3	
Student loan	50%	24	36	
Bank account or service	-41%	39	23	
Prepaid	-67%	3	1	
Other financial service	-100%	3	0	

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COMPLAINTS SUBMITTED BY

Virginia consumers

35,954

Complaints handled since 2011

3,704

Servicemember complaints since 2011

2,788

Older consumer complaints since 2011

+7%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	VA complaints	State vs. national % of total ■ VA ■ US	Top issue reported by VA consumers by product
Debt collection	9,462	26% 27%	Continued attempts to collect debt not owed 40% (3,739)
Mortgage	8,299	23% 23%	Problems when you are unable to pay 44% (3,683)
Credit reporting	6,332	18% 17%	Incorrect information on credit report 73% (4,645)
Credit card	3,846	11% 10%	Billing disputes 15% (581)
Bank account or service	3,358	9% 10%	Account management 44% (1,481)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	213%	89	279	
Other financial service	47%	15	22	
Payday loan	13%	38	43	
Credit reporting	12%	337	377	
Bank account or service	-10%	227	205	

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COMPLAINTS SUBMITTED BY

Vermont consumers

1,837

Complaints handled since 2011

121

Servicemember complaints since 2011

197

Older consumer complaints since 2011

-13%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

50%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	VT complaints	State vs. national % of total ■ VT ■ US	Top issue reported by VT consumers by product
Mortgage	428	23% 23%	Problems when you are unable to pay 46% (198)
Debt collection	387	21% 27%	Continued attempts to collect debt not owed 36% (138)
Credit card	275	15% 10%	Billing disputes 19% (52)
Credit reporting	249	14% 17%	Incorrect information on credit report 68% (170)
Bank account or service	220	12% 10%	Account management 45% (100)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Credit reporting	100%	6	12	
Student loan	78%	9	16	
Mortgage	58%	12	19	
Bank account or service	-31%	13	9	
Prepaid	-100%	1	0	

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COMPLAINTS SUBMITTED BY

Washington consumers

23,697

Complaints handled since 2011

1,814

Servicemember complaints since 2011

2,049

Older consumer complaints since 2011

+7%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

53%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	WA complaints	State vs. national % of total ■ WA ■ US	Top issue reported by WA consumers by product
Debt collection	6,564	28% 27%	Continued attempts to collect debt not owed 38% (2,469)
Mortgage	6,288	27% 23%	Problems when you are unable to pay 50% (3,145)
Credit reporting	3,491	15% 17%	Incorrect information on credit report 68% (2,380)
Credit card	2,326	10% 10%	Billing disputes 16% (380)
Bank account or service	2,105	9% 10%	Account management 47% (982)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	530%	70	441	
Other financial service	100%	4	8	
Prepaid	64%	11	18	
Money transfer	-20%	10	8	
Payday loan	-48%	25	13	

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COMPLAINTS SUBMITTED BY

Wisconsin consumers

13,285

Complaints handled since 2011

770

Servicemember complaints since 2011

1,130

Older consumer complaints since 2011

-2%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

51%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	WI complaints	State vs. national % of total ■ WI ■ US	Top issue reported by WI consumers by product
Debt collection	4,006	WI: 30% US: 27%	Continued attempts to collect debt not owed 36% (1,436)
Mortgage	2,833	WI: 21% US: 23%	Problems when you are unable to pay 44% (1,247)
Credit card	1,709	WI: 13% US: 10%	Billing disputes 16% (278)
Credit reporting	1,597	WI: 12% US: 17%	Incorrect information on credit report 73% (1,171)
Bank account or service	1,246	WI: 9% US: 10%	Account management 45% (564)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	160%	40	104	
Credit reporting	91%	69	132	
Mortgage	39%	97	135	
Money transfer	33%	6	8	
Debt collection	22%	215	262	

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COMPLAINTS SUBMITTED BY

West Virginia consumers

3,267

Complaints handled since 2011

316

Servicemember complaints since 2011

433

Older consumer complaints since 2011

-2%

Complaints handled in 2016 than 2015

97%

Timely company responses since 2011

55%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	WV complaints	State vs. national % of total ■ WV ■ US	Top issue reported by WV consumers by product
Debt collection	926	28% 27%	Continued attempts to collect debt not owed 42% (385)
Credit reporting	659	20% 17%	Incorrect information on credit report 72% (474)
Mortgage	505	15% 23%	Problems when you are unable to pay 43% (219)
Credit card	341	10% 10%	Billing disputes 14% (47)
Bank account or service	308	9% 10%	Account management 41% (127)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Student loan	575%	8	54	
Prepaid	300%	1	4	
Payday loan	200%	1	3	
Credit card	56%	16	25	
Debt collection	-25%	64	48	

This report uses dynamic data as of April 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

COMPLAINTS SUBMITTED BY

Wyoming consumers

1,245

Complaints handled since 2011

127

Servicemember complaints since 2011

113

Older consumer complaints since 2011

+6%

Complaints handled in 2016 than 2015

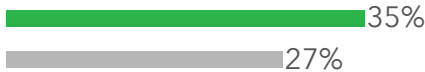
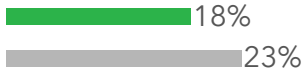

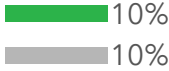
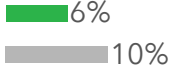
94%

Timely company responses since 2011











52%

Narratives published since 2015

TOP 5 PRODUCTS BY VOLUME

	WY complaints	State vs. national % of total ■ WY ■ US	Top issue reported by WY consumers by product
Debt collection	435		Continued attempts to collect debt not owed 34% (150)
Mortgage	218		Problems when you are unable to pay 43% (93)
Credit reporting	202		Incorrect information on credit report 74% (149)
Credit card	124		Other 30% (36)
Bank account or service	73		Account management 44% (32)

TOP 5 PRODUCTS BY QUARTERLY PERCENT CHANGE

	% change vs. last quarter	2016 Q4 complaints	2017 Q1 complaints	Quarterly complaint trend
Credit card	 150%	4	10	
Credit reporting	 67%	9	15	
Debt collection	 54%	24	37	
Consumer loan	-75% 	4	1	
Payday loan	 -100%	1	0	

This report uses dynamic data as of April 1, 2017 and may differ slightly from other public reports. Please see the appendix for report definitions and visit consumerfinance.gov/complaint to learn how we handle complaints.

4. Definitions

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

The CFPB has used a phased-in approach to expand its complaint handling over time to include multiple products and services under its authority. Complaint-handling capacity was expanded as follows: credit card complaints on July 21, 2011, mortgage complaints on December 1, 2011, bank accounts and services, private student loans, and consumer loans on March 1, 2012, credit reporting on October 22, 2012, money transfers on April 4, 2013, debt collection on July 10, 2013, payday loans on November 6, 2013, prepaid cards, credit repair, debt settlement, and pawn and title loans on July 19, 2014, virtual currency on August 11, 2014, and Federal student loan servicing on February 26, 2016. As of April 1, 2017, the CFPB has handled approximately 1,163,200 complaints.

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

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

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.

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

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

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