December 2016

Monthly Complaint Report

Vol. 18

Consumer Financial Protection Bureau

Table of contents

Table of contents **1**

1. Complaint volume **2**

1.1 Complaint volume by product 3

1.2 Complaint volume by state 7

1.3 Complaint volume by company 9

2. Product spotlight: Debt collection **11**

2.1 Debt collection complaints by type 11

2.2 Debt collection complaints by state 14

2.3 Debt collection complaints by company 16

3. Geographic spotlight: Arizona **20**

3.1 Arizona complaints by product 21

3.2 Arizona complaints over time 22

3.3 Arizona complaints by company 23

Appendix A: **24**

1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection,[1] and consumer complaints[2] 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]

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[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 December 1, 2016, the CFPB has handled approximately 1,058,100 complaints, including approximately 23,100 complaints in November 2016. Table 1 shows the percentage change in complaint volume by product, comparing September - November 2015 with September - November 2016.[4]

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: Sep - Nov 2015	3 month average: Sep - Nov 2016
Student loan	120%	546	1,202
Bank account or service	36%	2,046	2,787
Credit card	32%	1,910	2,514
Consumer loan	24%	1,212	1,507
Debt collection	10%	6,589	7,251
Credit reporting	9%	4,281	4,651
Other financial service	2%	166	170
Mortgage	-2%	4,317	4,251
Money transfer	-7%	206	192
Payday loan	-27%	460	334
Prepaid	-59%	444	183
Total	**13%**	**22,408**	**25,342**

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

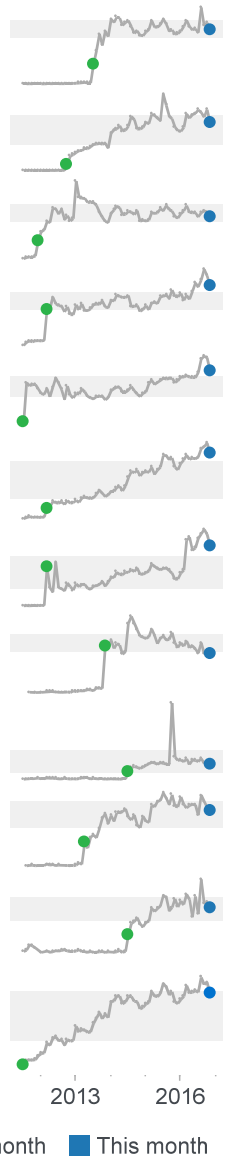
- Student loan complaints showed the greatest percentage increase from September - November 2015 (546 complaints) to September - November 2016 (1,202 complaints), representing about a 120 percent increase. Part of this year-to-year increase can be attributed to the CFPB updating its student loan intake form to accept complaints about Federal student loan servicing in February 2016.
- Prepaid complaints showed the greatest percentage decrease from September - November 2015 (444 complaints) to September - November 2016 (183 complaints), representing about a 59 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. On February 25, 2016, the CFPB updated its student loan intake form to accept complaints about Federal student loan servicing.

TABLE 2: MONTHLY PRODUCT TRENDS[6]

Products	Complaints this month	% change vs last month	Monthly average since launch	Total complaints	Monthly complaints
Debt collection	6,730	-13%	6,890	285,754	
Credit reporting	4,138	-21%	3,545	177,469	
Mortgage	3,954	-9%	4,205	256,737	
Bank account or service	2,440	-14%	1,796	105,195	
Credit card	2,213	-16%	1,674	109,328	
Consumer loan	1,384	-14%	810	47,058	
Student loan	1,044	-16%	582	33,713	
Payday loan	335	-0.6%	429	16,348	
Prepaid	183	2%	212	6,399	
Money transfer	180	-5%	166	7,465	
Other financial service	160	-10%	155	4,685	
Total	**23,134**	**-14%**	**16,278**	**1,058,082**	



[6] Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints. Total complaints column includes 7,931 complaints where no specific consumer financial product was selected by consumers.

- Debt collection complaints represented about 29 percent of complaints submitted in November 2016.
- Prepaid complaints showed the greatest month-over-month percentage increase (2 percent).
- Credit reporting complaints showed the greatest month-over-month percentage decrease (-21 percent).
- Debt collection, credit reporting and mortgages continue to be the top three most-complained-about consumer financial products and services, collectively representing about 64 percent of complaints submitted in November 2016.

1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Sep - Nov 2015	3 month average: Sep - Nov 2016	Total complaints	Total complaints per 100k population
IA	39%	94	130	5,018	161
GA	37%	962	1,319	45,041	441
AK	35%	27	36	1,383	187
LA	33%	242	321	11,714	251
MT	30%	37	49	1,881	182
MO	29%	296	382	14,522	239
TX	29%	1,762	2,268	84,310	307
CT	25%	223	280	11,636	324
CO	24%	344	428	17,708	325
IL	21%	813	986	37,191	289
KS	21%	110	132	5,767	198
NV	20%	309	372	13,246	458
NY	20%	1,425	1,703	67,708	342
OR	19%	252	301	12,184	302
OK	18%	157	185	7,884	202
NC	18%	614	722	29,053	289
SD	16%	34	39	1,599	186
NJ	14%	801	916	39,799	444
IN	14%	265	303	12,455	188
MA	14%	376	428	19,297	284
AZ	14%	517	588	23,274	341
DC	11%	112	125	6,103	908
FL	11%	2,126	2,356	102,070	504
PA	10%	846	935	37,538	293
UT	10%	127	140	6,112	204
CA	8%	3,083	3,345	145,464	372
NH	8%	79	86	4,625	348
AL	8%	286	308	11,791	243
NM	7%	127	136	5,593	268
TN	7%	386	414	17,335	263
MN	6%	251	267	11,963	218
VA	6%	708	752	32,927	393
MD	6%	677	719	31,898	531
AR	5%	113	119	4,920	165
MS	1%	143	145	5,635	188
OH	1%	704	712	32,306	278
WA	0.9%	505	510	21,456	299
KY	-1%	191	189	8,433	191
MI	-3%	557	541	26,789	270
WV	-4%	74	71	3,002	163
SC	-4%	347	333	14,061	287
NE	-5%	86	82	3,612	190
HI	-5%	78	74	3,749	262
WI	-6%	261	247	12,180	211
ME	-9%	71	64	3,460	260
DE	-10%	121	108	5,380	569
ND	-13%	26	22	1,041	138
WY	-15%	27	23	1,137	194
ID	-17%	95	79	3,912	236
RI	-20%	73	58	3,319	314
VT	-23%	40	31	1,691	270

- Iowa (39 percent), Georgia (37 percent), and Alaska (35 percent) experienced the greatest complaint volume percentage increase from September - November 2015 to September - November 2016.
- Vermont (-23 percent), Rhode Island (-20 percent), and Idaho (-17 percent) experienced the greatest complaint volume percentage decrease from September - November 2015 to September - November 2016.
- Of the five most populated states, Texas (29 percent) experienced the greatest complaint volume percentage increase and California (8 percent) experienced the least complaint volume percentage increase from September - November 2015 to September - November 2016. [7]

[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 July - September 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 51 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

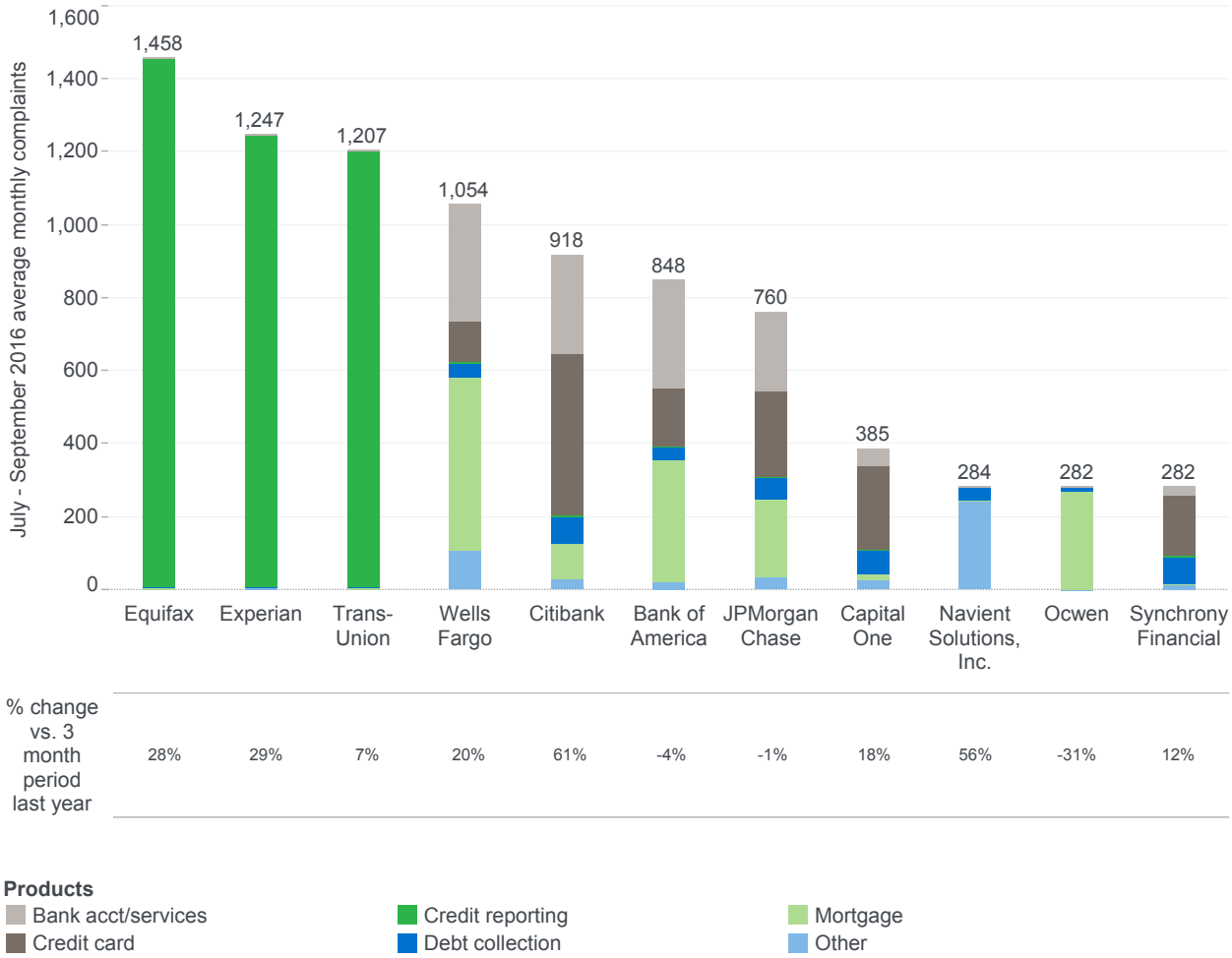


TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES[8]

Company	3 month average: July - September 2016	% change vs. 3 month period last year	Monthly average[9]	Total complaints
Equifax	1,458	28%	825	39,598
Experian	1,247	29%	785	37,658
TransUnion	1,207	7%	661	31,733
Wells Fargo	1,054	20%	813	47,154
Citibank	918	61%	524	30,379
Bank of America	848	-4%	1,044	60,578
JPMorgan Chase	760	-1%	654	37,929
Capital One	385	18%	304	17,608
Navient Solutions, Inc.	284	56%	181	9,931
Ocwen	282	-31%	390	22,619
Synchrony Financial	282	12%	189	10,987

- By average monthly complaint volume, Equifax (1,458), Experian (1,247), and TransUnion (1,207) were the most-complained-about companies for July - September 2016.
- Citibank experienced the greatest percentage increase in average monthly complaint volume (61 percent) from July - September 2015 to July - September 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-31 percent) from July - September 2015 to July - September 2016.

[8] On February 25, 2016, the CFPB updated its student loan intake form to accept complaints about Federal student loan servicing.

[9] Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through September 2016.

2. Product spotlight: Debt collection

The CFPB has handled approximately 285,800 debt collection complaints since July 21, 2011, making debt collection the most-complained-about product, representing 27 percent of total complaints.

Approximately 129,200 (or 45 percent) of all debt collection complaints handled by the CFPB from July 21, 2011 through November 30, 2016 were sent by the CFPB to companies for review and response. The remaining complaints have been referred to other regulatory agencies (38 percent), found to be incomplete (9 percent), or are pending with the consumer or the CFPB (1 percent and 7 percent, respectively). These complaints include first-party (creditors collecting on their own debts) and third-party collections.

Complaints handled by the Bureau, including those sent to other regulators, serve to inform the Bureau in its work to supervise companies, to enforce consumer financial laws, to write better rules and regulations, and to educate and engage consumers.

2.1 Debt collection complaints by type

Figures 2 and 3 show the types of debt collection complaints consumers submitted as a percentage of all debt collection complaints handled. The most common issues identified by consumers are problems with continued attempts to collect debt not owed (39 percent) and communication tactics (18 percent).

FIGURE 2: TYPES OF DEBT COLLECTION COMPLAINTS REPORTED BY CONSUMERS

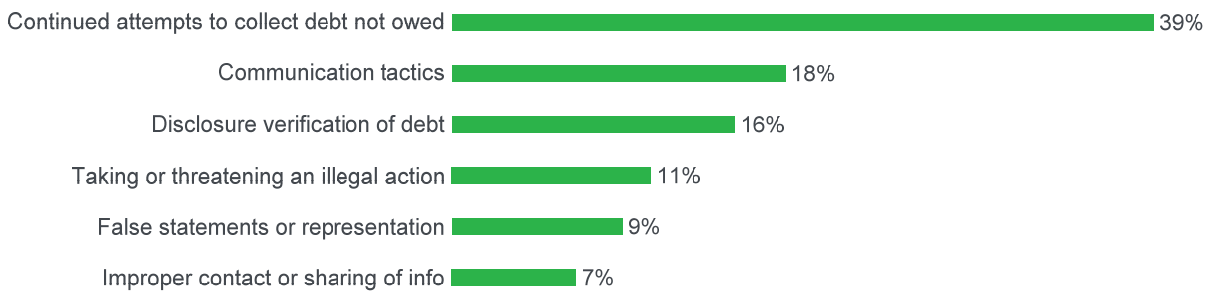
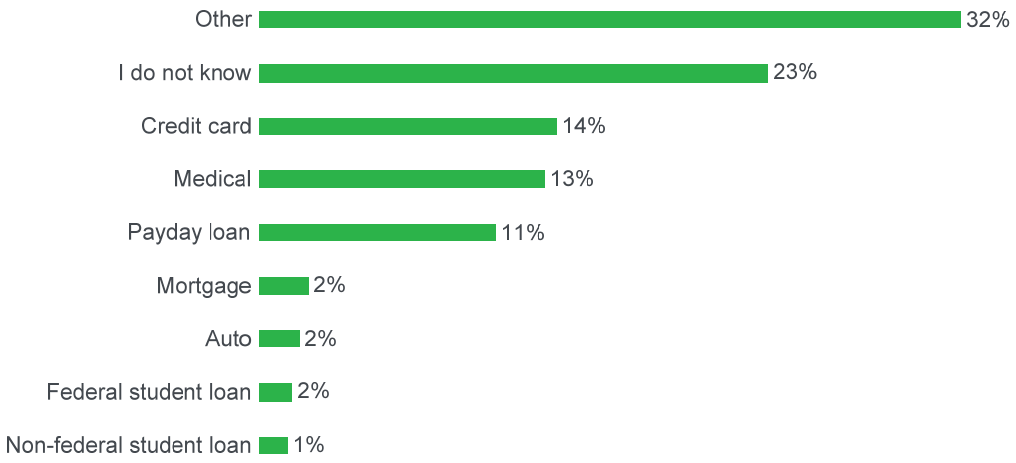


FIGURE 3: TYPES OF DEBT COLLECTION PRODUCTS CONSUMER COMPLAIN ABOUT



- Consumers reported being contacted by collectors for debts that were no longer owed and not being provided documentation to verify the debt, even after some of these consumers submitted requests for verification of the purported debts.
- Consumers complained that first-party collectors (creditors collecting on their own debts) forwarded their accounts to third-party collectors for debt that was not owed. Upon dispute with the third-party collector, some consumers report that the debt is sent back to the first-party, only to be later sent to a new third-party collector. Some consumers report that the onus of disproving that the debt is not owed is placed on them r throughout this cycle.
- A number of consumers complained their accounts were forwarded to third-party collectors without any prior contact from the first-party collectors of an outstanding

balance. Some complained that accounts had been negatively reported to credit reporting companies even after communicating with the first and third-parties. Some consumers also reported that their accounts were not in a delinquent status prior to contact by third-party collectors.

- Where "Medical" was identified as the type of debt, consumers selected issues of debt was paid and debt was not mine for the majority of the complaints.
- Frequently, consumers state that third-party debt collectors attempted to collect medical debt with incorrect balances. Some of these consumers reported they had secured a payment plan with the original party; however, the account was forwarded to collection agencies without regard to prior approved payment plans. Other complaints involved consumers' insistence that the amount due was erroneous as they believed the amount pursued by collectors was for expenses covered by their medical insurance.
- Consumers who submitted complaints about medical debts said that despite having already paid their balances in full, their accounts were turned over to collection agencies. These consumers often reported that they did not receive a verification of debt from the collector.
- Consumers report that frequent or repeated calls are a commonly used collection tactic. Consumers describe collection calls to their place of employment even after having informed collectors that contact at work was prohibited by their employers. Some consumers said they received multiple calls daily or weekly from collectors and expressed feelings of harassment.

2.2 Debt collection complaints by state

Table 5 shows the debt collection complaint volume percentage change by state.[10] Some of the highlights include:

- Iowa (66 percent), Georgia (52 percent), and Arkansas (48 percent) experienced the greatest percentage increase in debt collection complaints from September - November 2015 to September - November 2016.
- Delaware (-34 percent), Rhode Island (-34 percent), and Idaho (-29 percent) experienced the greatest percentage decrease in debt collection complaints from September - November 2015 to September - November 2016.
- Of the five most populated states, Texas (34 percent) experienced the greatest percentage increase and California (0.3 percent) experienced the least percentage increase in debt collection complaints from September - November 2015 to September - November 2016.

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

TABLE 5: DEBT COLLECTION COMPLAINT VOLUME PERCENT CHANGE BY STATE

	% change	3 month average: Sep - Nov 2015	3 month average: Sep - Nov 2016	Total complaints	Complaints per 100k population
IA	66%	29.3	48.7	1,686	54.0
GA	52%	251.7	383.3	11,127	108.9
AR	48%	27.3	40.3	1,466	49.2
HI	36%	19.7	26.7	969	67.7
TX	34%	656.0	878.7	28,299	103.0
NC	29%	155.0	200.0	7,339	73.1
KY	28%	63.3	81.0	2,897	65.5
KS	25%	40.7	51.0	2,007	68.9
CT	23%	50.3	61.7	2,599	72.4
NY	21%	340.0	411.0	14,615	73.8
NM	17%	39.7	46.3	1,764	84.6
MA	16%	75.0	87.0	3,918	57.7
TN	16%	145.0	168.0	5,919	89.7
FL	15%	585.0	672.7	25,483	125.7
OR	11%	82.7	92.0	3,512	87.2
VA	10%	190.3	208.7	8,605	102.6
WA	9%	133.0	144.3	5,966	83.2
NH	8%	26.3	28.3	1,078	81.0
NJ	6%	198.3	209.7	8,822	98.5
IN	5%	93.3	97.7	3,931	59.4
DC	4%	27.7	28.7	1,431	212.9
ND	4%	9.3	9.7	385	50.9
OH	4%	209.0	216.3	9,616	82.8
MO	3%	100.3	103.7	4,513	74.2
IL	1%	231.7	234.3	9,745	75.8
SC	1%	97.0	98.0	4,368	89.2
PA	0.7%	247.7	249.3	9,888	77.2
CA	0.3%	870.7	873.0	36,261	92.6
WV	0.0%	21.0	21.0	854	46.3
WI	-0.4%	76.3	76.0	3,683	63.8
AZ	-0.7%	180.7	179.3	6,690	98.0
OK	-1%	60.7	60.0	2,831	72.4
NV	-1%	99.3	98.0	3,783	130.9
LA	-2%	87.7	86.3	4,024	86.2
CO	-2%	109.7	107.0	4,840	88.7
AL	-4%	99.7	96.0	3,849	79.2
MD	-4%	194.3	186.7	7,495	124.8
MI	-5%	162.3	154.3	7,084	71.4
UT	-6%	43.3	40.7	2,029	67.7
MT	-10%	19.7	17.7	688	66.6
SD	-13%	12.7	11.0	583	67.9
NE	-14%	36.3	31.3	1,267	66.8
ME	-14%	19.3	16.7	853	64.2
MS	-14%	51.7	44.3	1,878	62.8
MN	-16%	74.3	62.3	3,017	55.0
VT	-26%	9.0	6.7	355	56.7
WY	-27%	11.0	8.0	394	67.2
AK	-29%	11.7	8.3	453	61.3
ID	-29%	39.0	27.7	1,376	83.1
RI	-34%	21.7	14.3	878	83.1
DE	-34%	44.7	29.3	1,502	158.8

2.3 Debt collection complaints by company

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

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

Companies can alert the Bureau if the company believes a complaint is the result of fraud, including business identity theft or debt collection scams. Complaints that receive appropriate alerts are not published in the Consumer Complaint Database or included in company-specific complaint volume presented in this report. The top 35 most-complained-about companies for debt collection received about 40 percent of all debt collection complaints sent to companies for response in July - September 2016. This section highlights those complaints. Table 6 shows the top 20 of these 35 (see Table 13 in Appendix A for the full list). Top companies in Tables 7-10 are based on the top 35 most-complained-about companies. Company-level information should be considered in context of company size and/or market share.

TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR DEBT COLLECTION[11]

Company	3 month average: Jul - Sep 2016	% change vs. 3 month period last year	3 month average % untimely: Jul - Sep 2016
Portfolio Recovery Associates, Inc.	124.7	-8%	0%
Encore Capital Group	123.0	-34%	0%
ERC	83.0	-28%	0.4%
Citibank	77.3	12%	0%
Synchrony Financial	73.7	32%	0%
Capital One	69.0	47%	0.5%
JPMorgan Chase	65.0	31%	0.5%
Transworld Systems Inc.	62.0	-12%	0%
Convergent Resources, Inc.	49.3	21%	0%
Diversified Consultants, Inc.	48.7	30%	0.7%
Wells Fargo	42.3	76%	16%
I.C. System, Inc.	40.3	32%	0%
Bank of America	39.7	27%	0%
Navient Solutions, Inc.	39.0	19%	0%
Afni, Inc.	38.3	-8%	0%
Tenet HealthCare Corporation	37.7	122%	20%
Resurgent Capital Services L.P.	33.0	-3%	1%
Southwest Credit Systems, L.P.	32.0	146%	88%
National Credit Systems,Inc.	31.0	19%	5%
Commonwealth Financial Systems, Inc.	30.3	20%	2%

[11] Three-month averages are rounded, and percentage changes are based on non-rounded averages.

TABLE 7: COMPANIES WITH THE LARGEST PERCENT INCREASE IN DEBT COLLECTION COMPLAINTS

Name	% change vs. 3 month period last year	3 month average: Jul - Sep 2015	3 month average: Jul - Sep 2016
Barclays PLC	618%	3.7	26.3
Southwest Credit Systems, L.P.	146%	13.0	32.0
Tenet HealthCare Corporation	122%	17.0	37.7
Amex	96%	8.3	16.3
Wells Fargo	76%	24.0	42.3

TABLE 8: COMPANIES WITH THE LARGEST PERCENT DECREASE IN DEBT COLLECTION COMPLAINTS

Name	% change vs. 3 month period last year	3 month average: Jul - Sep 2015	3 month average: Jul - Sep 2016
EOS Holdings, Inc.	-40%	27.3	16.3
Encore Capital Group	-34%	186.7	123.0
The CBE Group, Inc.	-34%	24.7	16.3
ERC	-28%	116.0	83.0
Transworld Systems Inc.	-12%	70.3	62.0

- Of these companies, Barclays PLC saw the greatest percentage increase in debt collection complaints (618 percent) from July - September 2015 to July - September 2016.
- Of these companies, EOS Holdings, Inc. saw the greatest percentage decrease in debt collection complaints (-40 percent) during the same period.

TABLE 9: COMPANIES WITH HIGHEST RATE OF UNTIMELY RESPONSES TO DEBT COLLECTION COMPLAINTS

Name	3 month % untimely: Jul - Sep 2016	Debt collection complaints sent to company: Jul - Sep 2016
Southwest Credit Systems, L.P.	88%	96
Tenet HealthCare Corporation	20%	113
Wells Fargo	16%	127
National Credit Systems,Inc.	5%	93
Commonwealth Financial Systems, Inc.	2%	91

TABLE 10: COMPANIES WITH LOWEST RATE OF UNTIMELY RESPONSES TO DEBT COLLECTION COMPLAINTS SORTED BY THE MOST TIMELY RESPONSES

Name	3 month % untimely: Jul - Sep 2016	Debt collection complaints sent to company: Jul - Sep 2016
Portfolio Recovery Associates, Inc.	0%	374
Encore Capital Group	0%	369
Citibank	0%	232
Synchrony Financial	0%	221
Transworld Systems Inc.	0%	186

- Southwest Credit Systems, L.P. had the greatest rate of untimely responses (88 percent) during the three month period of July - September 2016.
- Among companies which had the lowest untimely rate (0 percent), Portfolio Recovery Associates, Inc. had the most timely responses at 374 timely responses.

3. Geographic spotlight: Arizona

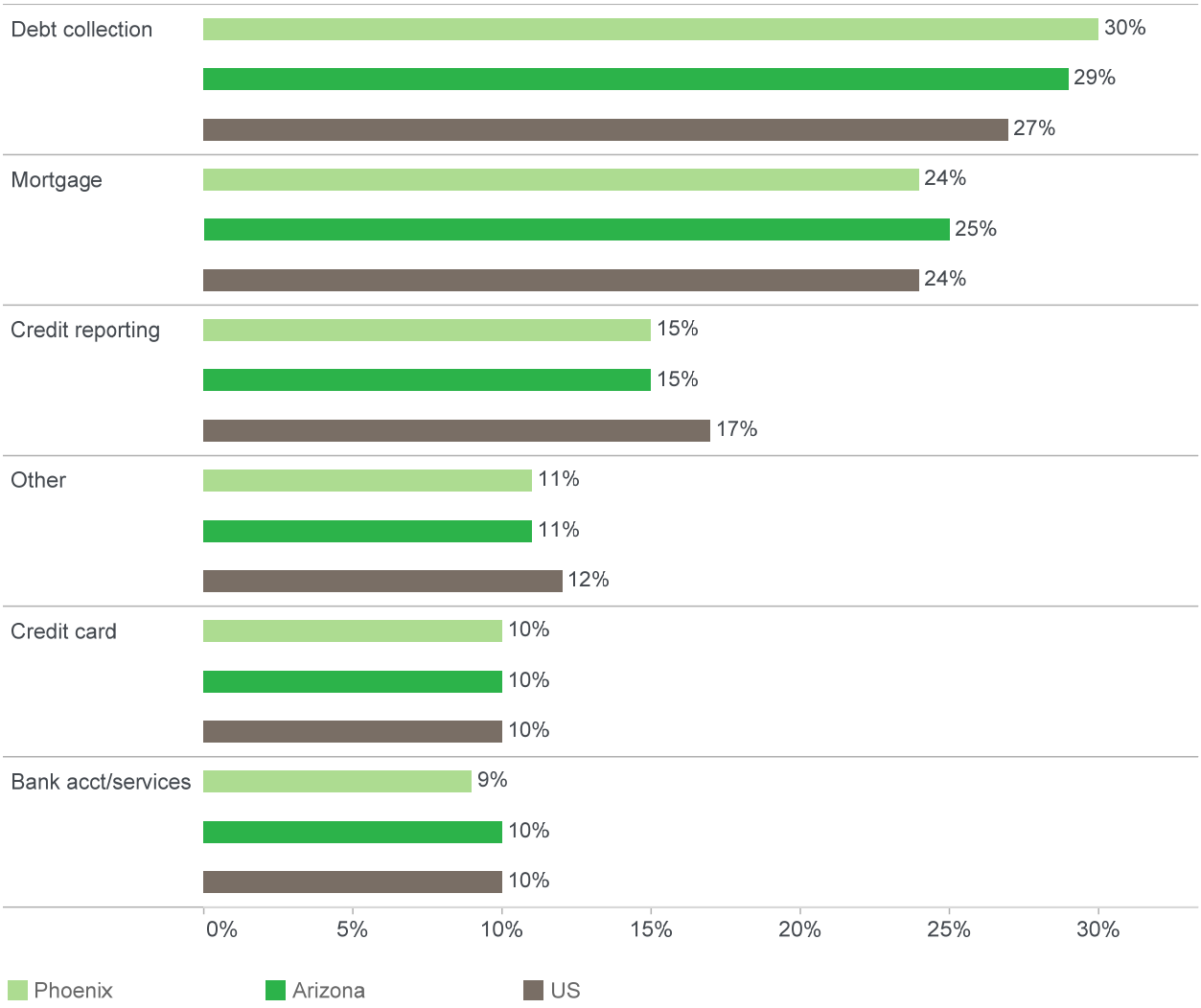
Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in Arizona and the Phoenix metro area. As of December 1, 2016, about 23,300 complaints were from Arizona consumers, of which, about 15,000 (64 percent) were from Phoenix. [12]

[12] The Phoenix metro area is defined as zip codes from the Phoenix-Mesa-Scottsdale, AZ Core-Based Statistical Areas (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 Arizona complaints by product

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

FIGURE 4: PHOENIX VS. ARIZONA AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



- Consumers in Phoenix and Arizona submitted debt collection complaints at a rate of 30 percent and 29 percent, respectively, higher than the 27 percent national average.
- Consumers in Phoenix and Arizona complained about mortgage at a rate of 24 percent and 25 percent, respectively, similar to the 24 percent national average.

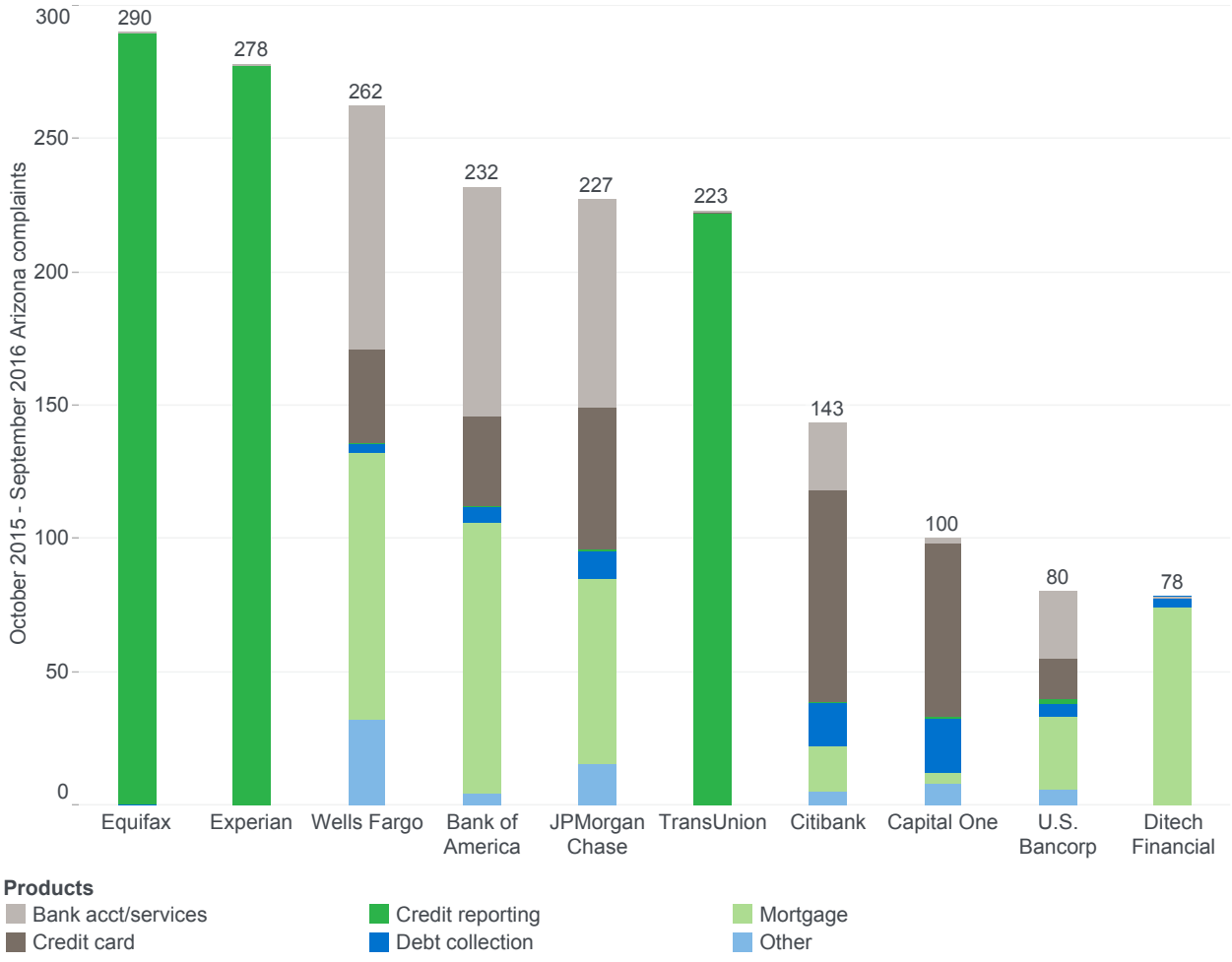
3.2 Arizona complaints over time

Average monthly complaints increased 14 percent from September through November 2015 (517 complaints per month) to September through November 2016 (588 complaints per month), similar to the national rate of 13 percent.

FIGURE 5: ARIZONA MONTHLY COMPLAINT VOLUME TREND

3.3 Arizona complaints by company

FIGURE 6: MOST-COMPLAINED-ABOUT COMPANIES BY ARIZONA CONSUMERS



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

- In the October 2015 - September 2016 period, Equifax, Experian, and Wells Fargo led the list of most-complained-about companies by Arizona consumers.

APPENDIX A:

TABLE 11: TOTAL COMPLAINTS BY MONTH AND PRODUCT

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

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
14-May	1,950	591	1,497	3,394	7,374	175	4,099	2	324	5	537	19,983
14-Jun	1,943	696	1,497	3,463	7,753	184	4,134	4	347	5	584	20,626
14-Jul	2,026	872	1,571	3,816	7,992	157	4,411	62	587	94	582	22,275
14-Aug	1,564	1,002	1,689	4,647	7,222	148	4,340	104	645	138	626	22,319
14-Sep	1,593	979	1,548	4,379	6,381	164	4,114	110	587	151	594	20,806
14-Oct	1,625	1,026	1,437	3,561	6,684	132	4,474	124	532	139	654	20,582
14-Nov	1,391	910	1,357	3,569	6,131	123	3,506	102	478	129	546	18,396
14-Dec	1,463	982	1,459	3,698	6,070	160	3,587	92	468	144	548	18,862
15-Jan	1,617	998	1,515	4,149	6,547	144	3,513	107	458	165	575	19,941
15-Feb	1,457	990	1,788	4,032	6,874	141	3,601	112	472	183	603	20,403
15-Mar	1,725	1,091	1,896	4,815	8,000	195	4,287	158	538	199	719	23,796
15-Apr	1,748	941	1,757	4,733	7,178	190	4,238	146	484	192	686	22,487
15-May	1,704	1,029	1,825	4,493	7,149	208	4,266	156	414	177	645	22,266
15-Jun	1,968	1,095	1,890	4,297	7,469	211	4,664	166	460	195	626	23,248
15-Jul	1,997	1,344	1,961	6,547	8,184	235	4,463	203	478	187	645	26,423
15-Aug	2,042	1,340	1,931	5,590	7,543	218	4,949	196	445	179	656	25,295
15-Sep	1,907	1,253	1,947	4,679	6,666	198	4,566	148	450	179	612	22,817
15-Oct	2,247	1,292	1,964	4,432	6,810	229	4,435	160	508	892	568	23,795
15-Nov	1,984	1,092	1,819	3,731	6,291	192	3,951	191	421	260	457	20,612
15-Dec	1,975	1,041	1,883	3,419	6,342	190	3,794	162	382	223	467	20,138
16-Jan	2,110	1,174	2,001	3,367	6,681	222	4,192	183	422	227	567	21,366
16-Feb	1,834	1,251	1,997	3,705	7,248	198	4,455	171	394	206	618	22,333
16-Mar	2,036	1,349	2,052	4,861	8,030	187	4,947	207	436	241	1,134	25,740
16-Apr	1,880	1,263	1,995	4,507	7,234	195	4,314	189	383	177	1,190	23,553
16-May	2,192	1,286	1,983	4,807	6,845	198	4,273	126	395	226	963	23,606
16-Jun	2,541	1,274	1,979	4,907	6,943	197	4,291	199	370	221	1,001	24,189
16-Jul	2,379	1,310	2,147	5,207	6,471	164	3,907	137	335	208	1,167	23,653
16-Aug	2,652	1,491	2,599	4,987	9,643	228	4,287	260	422	244	1,246	28,341
16-Sep	3,086	1,530	2,689	4,590	7,304	208	4,467	173	329	187	1,322	26,131
16-Oct	2,834	1,606	2,640	5,224	7,718	189	4,333	178	337	180	1,239	26,760
16-Nov	2,440	1,384	2,213	4,138	6,730	180	3,954	160	335	183	1,044	23,134
Total[13]	**105,195**	**47,058**	**109,328**	**177,469**	**285,754**	**7,465**	**256,737**	**4,685**	**16,348**	**6,399**	**33,713**	**1,058,082**

[13] Total column includes approximately 7,931 complaints where no specific consumer financial product was selected by consumers.

TABLE 12: TOTAL COMPLAINTS BY LOCALITY AND PRODUCT

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Alabama	1,054	777	896	2,184	3,849	68	1,988	69	337	86	379	11,791
Alaska	125	58	172	222	453	12	242	7	33	7	46	1,383
American Samoa	10	0	5	5	14	1	7	0	0	0	2	45
Arizona	2,226	1,197	2,410	3,488	6,690	138	5,843	71	246	134	640	23,274
Arkansas	464	276	466	969	1,466	38	894	26	72	29	183	4,920
California	13,967	5,603	14,421	22,448	36,261	1,015	43,986	561	1,732	888	3,747	145,464
Colorado	1,630	745	1,982	2,897	4,840	112	4,391	74	228	111	582	17,708
Connecticut	1,394	522	1,574	1,651	2,599	81	2,968	62	171	91	424	11,636
Delaware	642	301	664	746	1,502	24	1,187	30	98	24	131	5,380
District of Columbia	837	232	719	889	1,431	62	1,306	52	119	47	333	6,103
Federated States of Micronesia	6	2	12	10	14	1	14	1	1	0	1	62
Florida	9,313	3,859	9,480	20,552	25,483	582	27,994	336	1,147	398	2,237	102,070
Georgia	4,218	2,369	3,584	8,347	11,127	258	12,754	149	396	296	1,254	45,041
Guam	14	11	13	29	39	3	28	1	2	1	8	149
Hawaii	286	139	437	636	969	19	1,084	14	41	13	89	3,749
Idaho	265	166	409	672	1,376	25	756	5	69	12	135	3,912
Illinois	4,218	1,481	3,893	6,407	9,745	247	8,687	124	586	274	1,296	37,191
Indiana	1,148	636	1,166	1,959	3,931	81	2,328	68	331	78	642	12,455
Iowa	375	222	585	889	1,686	43	745	40	128	43	235	5,018
Kansas	566	285	658	839	2,007	41	965	23	106	41	184	5,767
Kentucky	688	415	725	1,449	2,897	59	1,511	39	202	50	345	8,433
Louisiana	926	632	834	2,266	4,024	80	2,112	54	323	80	313	11,714
Maine	331	152	545	404	853	15	881	19	53	32	155	3,460
Marshall Islands	5	8	8	4	14	0	10	1	0	0	1	51
Maryland	3,262	1,455	3,121	4,681	7,495	207	9,484	145	589	174	1,012	31,898
Massachusetts	2,670	698	2,736	2,451	3,918	182	5,073	103	289	137	927	19,297
Michigan	2,486	1,087	2,437	3,789	7,084	180	7,485	126	509	183	1,150	26,789
Minnesota	1,272	408	1,453	1,565	3,017	112	3,090	58	237	79	576	11,963
Mississippi	490	388	399	1,030	1,878	37	972	26	167	40	180	5,635
Missouri	1,228	812	1,298	2,164	4,513	96	3,225	70	288	99	648	14,522
Montana	124	78	222	289	688	10	325	8	36	12	75	1,881
Nebraska	371	153	417	429	1,267	23	625	20	88	24	176	3,612

	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	1,267	648	1,207	2,347	3,783	82	3,135	41	248	86	282	13,246
New Hampshire	396	164	491	541	1,078	20	1,583	19	65	24	205	4,625
New Jersey	4,527	1,601	4,536	5,904	8,822	254	11,491	225	647	229	1,272	39,799
New Mexico	498	298	490	1,072	1,764	55	1,032	27	117	27	168	5,593
New York	8,576	2,314	9,664	11,703	14,615	567	16,062	350	472	411	2,533	67,708
North Carolina	2,849	1,593	2,988	4,970	7,339	183	7,358	140	464	166	766	29,053
North Dakota	80	49	107	202	385	8	137	8	15	7	38	1,041
Northern Mariana Islands	6	0	3	5	7	0	4	0	0	0	5	30
Ohio	3,125	1,688	3,677	4,430	9,616	193	6,932	134	639	224	1,433	32,306
Oklahoma	577	514	672	1,271	2,831	61	1,311	29	251	51	256	7,884
Oregon	1,263	433	1,330	1,593	3,512	66	3,095	63	171	81	471	12,184
Palau	1	1	1	3	1	0	6	0	0	0	0	13
Pennsylvania	4,468	1,665	4,155	5,757	9,888	254	8,334	192	626	222	1,746	37,538
Puerto Rico	334	145	367	701	504	15	471	15	5	7	54	2,661
Rhode Island	436	151	425	402	878	26	736	21	91	19	117	3,319
South Carolina	1,112	905	1,115	2,605	4,368	95	2,948	49	265	84	437	14,061
South Dakota	137	101	204	207	583	14	229	10	33	6	65	1,599
Tennessee	1,559	1,018	1,500	2,653	5,919	92	3,271	88	430	115	593	17,335
Texas	6,702	4,354	6,899	20,300	28,299	516	12,564	291	1,473	468	1,903	84,310
Utah	446	276	622	901	2,029	33	1,392	23	120	33	193	6,112
Vermont	207	78	252	235	355	11	406	6	20	17	97	1,691
Virgin Islands	34	10	39	66	51	5	50	2	4	1	4	268
Virginia	3,081	1,573	3,556	5,868	8,605	249	7,834	163	490	225	1,059	32,927
Washington	1,896	743	2,140	3,250	5,966	150	5,931	87	257	143	760	21,456
West Virginia	290	134	312	631	854	30	469	35	28	22	153	3,002
Wisconsin	1,126	545	1,589	1,446	3,683	84	2,671	49	279	112	501	12,180
Wyoming	67	64	113	185	394	5	203	9	34	3	47	1,137
U.S. Armed Forces – Americas	10	1	6	1	24	1	9	2	1	2	2	61
U.S. Armed Forces – Europe	41	26	35	72	93	5	94	4	0	2	24	397
U.S. Armed Forces – Pacific	17	18	39	42	90	2	53	0	1	0	13	275
Unspecified	3,456	781	3,053	1,746	6,288	537	3,966	221	478	129	410	21,898
Total	**105,195**	**47,058**	**109,328**	**177,469**	**285,754**	**7,465**	**256,737**	**4,685**	**16,348**	**6,399**	**33,713**	**1,058,082**

TABLE 13: MOST-COMPLAINED-ABOUT COMPANIES FOR DEBT COLLECTION

Company	3 month average: Jul - Sep 2016	% change vs. 3 month period last year	3 month average % untimely: Jul - Sep 2016
Portfolio Recovery Associates, Inc.	124.7	-8%	0%
Encore Capital Group	123.0	-34%	0%
ERC	83.0	-28%	0.4%
Citibank	77.3	12%	0%
Synchrony Financial	73.7	32%	0%
Capital One	69.0	47%	0.5%
JPMorgan Chase	65.0	31%	0.5%
Transworld Systems Inc.	62.0	-12%	0%
Convergent Resources, Inc.	49.3	21%	0%
Diversified Consultants, Inc.	48.7	30%	0.7%
Wells Fargo	42.3	76%	16%
I.C. System, Inc.	40.3	32%	0%
Bank of America	39.7	27%	0%
Navient Solutions, Inc.	39.0	19%	0%
Afni, Inc.	38.3	-8%	0%
Tenet HealthCare Corporation	37.7	122%	20%
Resurgent Capital Services L.P.	33.0	-3%	1%
Southwest Credit Systems, L.P.	32.0	146%	88%
National Credit Systems,Inc.	31.0	19%	5%
Commonwealth Financial Systems, Inc.	30.3	20%	2%
Pinnacle Credit Services, LLC	27.0	11%	0%
Barclays PLC	26.3	618%	0%
Cavalry Investments, LLC	26.0	-10%	0%

Company	3 month average: Jul - Sep 2016	% change vs. 3 month period last year	3 month average % untimely: Jul - Sep 2016
Hunter Warfield, Inc.	24.3	-3%	0%
Stellar Recovery Inc.	23.3	13%	0%
CCS Financial Services, Inc.	23.0	11%	1%
CL Holdings, LLC	21.0	11%	0%
Discover	20.0	43%	0%
The CMI Group, Inc.	19.0	30%	0%
Debt Recovery Solutions, LLC	18.3	67%	0%
Amex	16.3	96%	0%
EOS Holdings, Inc.	16.3	-40%	0%
I.Q. Data International, Inc.	16.3	53%	0%
ProCollect, Inc	16.3	36%	2%
The CBE Group, Inc.	16.3	-34%	0%

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