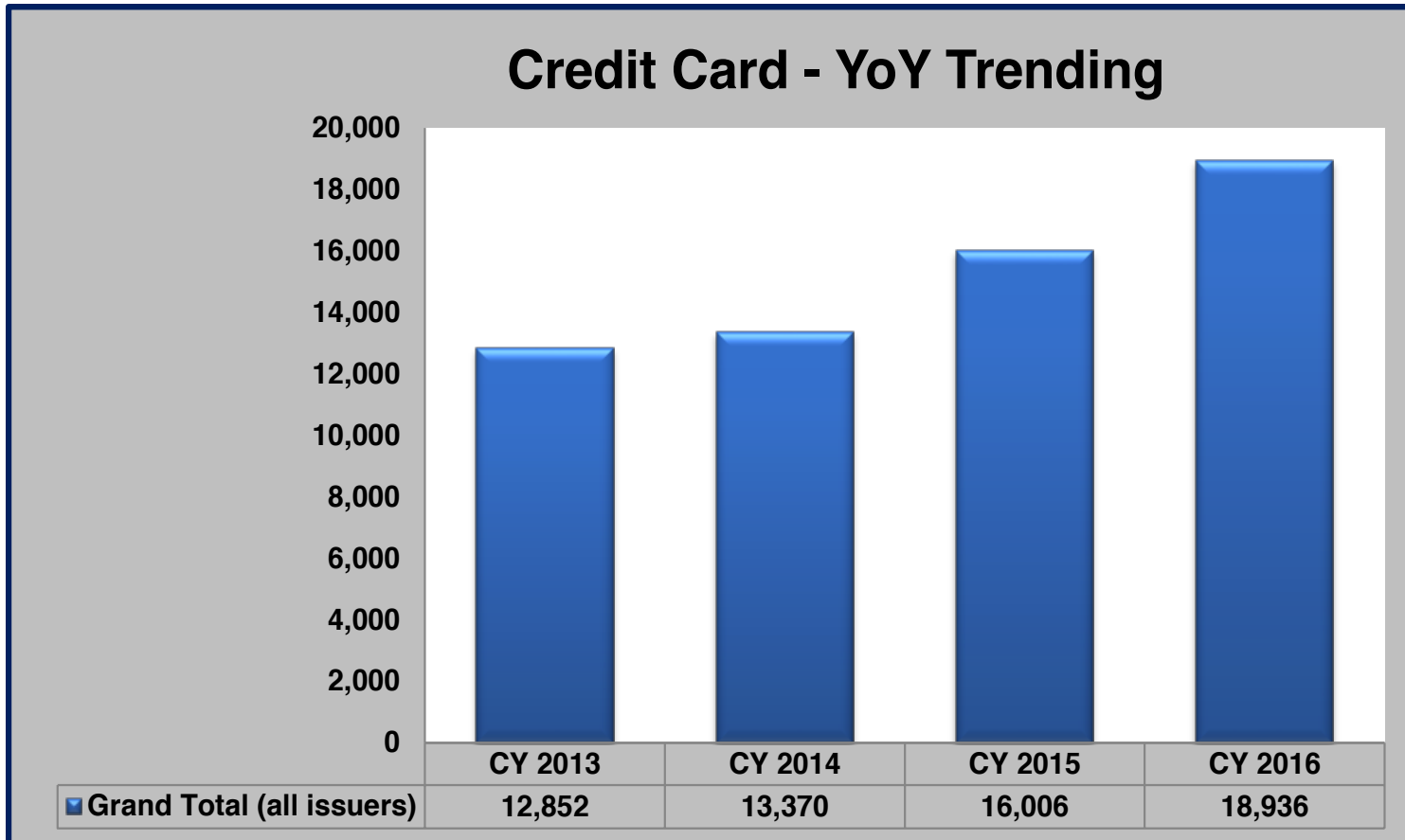


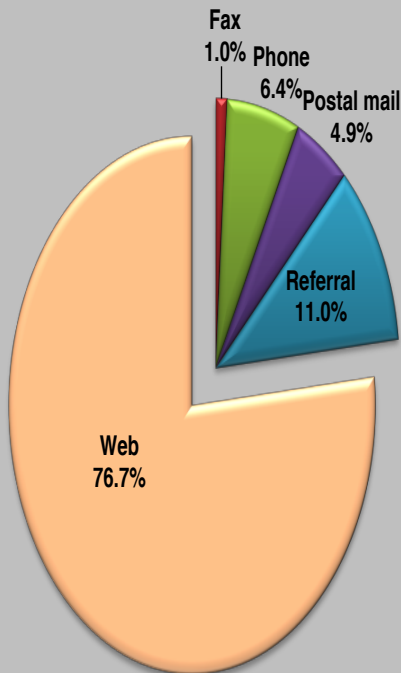
- Straight Line Growth Rate from CY 2013 through CY 2016 is 15.8%



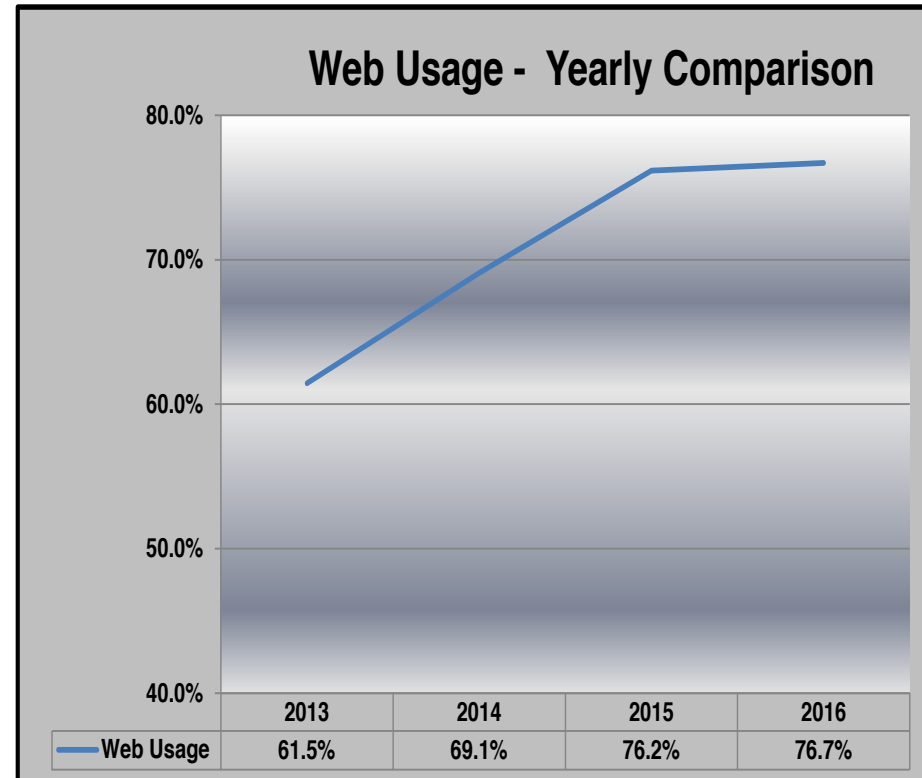
- 77% of Complaints in 2016 were submitted through the Web, followed by Referrals from other Regulators at 11%.

- YoY trending shows Web Usage on the increase since 2013.

2016						
Tally of complaints received by:	Email	Fax	Phone	Postal mail	Referral	Web
% of complaints received by:	0.0%	1.0%	6.4%	4.9%	11.0%	76.7%



Complaint Received Channel



- Billing Disputes ranked 1st in 2015 and 2016.
- Top 10 Issues accounted for 73% of all Complaints in 2015 and 2016.

2015		
Top 10 Issues Reported	Total	% of Total
Billing disputes	2,583	16%
Other	1,896	12%
Identity theft / Fraud / Embezzlement	1,650	10%
Closing/Cancelling account	1,312	8%
Delinquent account	840	5%
Customer service / Customer relations	751	5%
APR or interest rate	739	5%
Advertising and marketing	668	4%
Late fee	627	4%
Credit determination	550	3%
Total	11,616	73%
Grand Total (all Issues)		
	16,006	

2016		
Top 10 Issues Reported	Total	% of Total
Billing disputes	3,272	17%
Other	2,300	12%
Identity theft / Fraud / Embezzlement	2,163	11%
Closing/Cancelling account	1,360	7%
Rewards	953	5%
Customer service / Customer relations	831	4%
APR or interest rate	830	4%
Delinquent account	769	4%
Late fee	712	4%
Advertising and marketing	672	4%
Total	13,862	73%
Grand Total (all Issues)		
	18,936	

- Credit Card Complaints that were “Closed with an explanation” ranked first in 2014, 2015 and Q3 2016, followed by “Closed with monetary relief”.

How companies have responded to consumer complaints.						
Row Labels	2014		2015		2016	
	#	% of Total	#	% of Total	#	% of Total
Closed with explanation	8,426	63.0%	10,375	64.8%	12,083	63.8%
Closed with monetary relief	2,967	22.2%	3,082	19.3%	3,771	19.9%
Closed with non-monetary relief	1,327	9.9%	1,860	11.6%	2,001	10.6%
In progress	588	4.4%	582	3.6%	947	5.0%
Closed	57	0.4%	86	0.5%	90	0.5%
Untimely response	5	0.0%	21	0.1%	44	0.2%
Grand Total	13,370	100.0%	16,006	100.0%	18,936	100.0%

- Below is a summary of Credit Card complaints by State.
 - CA, NY, and FL accounts for a third of States with most credit card complaints.
 - Other: no zip code was provided/ zip code doesn't exist/ Military Locations/ Commonwealth Territories.

2015					
State	# of Complaints	State	# of Complaints	State	# of Complaints
CA	13.9%	WI	1.4%	UT	0.4%
NY	9.2%	OR	1.4%	NH	0.4%
FL	8.2%	CT	1.3%	NM	0.4%
TX	6.6%	TN	1.3%	RI	0.4%
PA	4.4%	MO	1.2%	ID	0.4%
NJ	4.2%	NV	1.1%	HI	0.4%
IL	3.6%	IN	1.0%	AR	0.4%
VA	3.4%	SC	1.0%	VT	0.3%
GA	3.4%	AL	1.0%	MS	0.3%
OH	3.2%	DC	0.8%	PR	0.3%
MD	3.1%	LA	0.7%	WV	0.2%
NC	2.9%	DE	0.7%	MT	0.2%
AZ	2.4%	KY	0.7%	SD	0.2%
MA	2.3%	KS	0.6%	AK	0.1%
MI	2.3%	OK	0.6%	ND	0.1%
WA	1.8%	ME	0.5%	WY	0.1%
CO	1.7%	IA	0.5%	OTHER	1.0%
MN	1.5%	NE	0.4%	Total	100.0%

2016					
State	# of Complaints	State	# of Complaints	State	# of Complaints
CA	14.4%	OR	1.4%	NH	0.4%
NY	9.6%	CT	1.4%	NM	0.4%
FL	8.5%	NV	1.3%	ME	0.4%
TX	6.6%	WI	1.3%	HI	0.3%
NJ	4.3%	TN	1.2%	NE	0.3%
PA	3.8%	MO	1.2%	PR	0.3%
GA	3.8%	IN	1.1%	AR	0.3%
IL	3.6%	SC	1.0%	RI	0.3%
OH	3.2%	UT	0.8%	MS	0.3%
VA	3.1%	LA	0.8%	WV	0.3%
NC	2.8%	AL	0.8%	MT	0.2%
MD	2.6%	DC	0.8%	VT	0.2%
AZ	2.6%	KY	0.6%	AK	0.1%
MA	2.5%	OK	0.6%	WY	0.1%
WA	2.1%	DE	0.5%	SD	0.1%
MI	2.1%	KS	0.5%	ND	0.1%
CO	1.9%	ID	0.5%	OTHER	0.9%
MN	1.4%	IA	0.5%	TOTAL	100.0%

Total Complaints by Product

- Total complaints increased by 9% comparing 2015 to 2016.
- Mortgage, Debt Collection and Credit Reporting accounted for 70% of complaints in Q3 2016 and 66% in Q3 2016.
- Credit Card complaints increased by 18% comparing 2015 to 2016.
- Virtual Currency is a new Product.

2015		
ProductName	# of Complaints	%
Mortgage	38,915	24.8%
Debt Collection	36,981	23.6%
Credit Reporting	32,481	20.7%
Credit Card	16,006	10.2%
Bank Account or Service	15,898	10.2%
Consumer Loan	7,270	4.6%
Student loan	4,138	2.6%
Prepaid card	1,683	1.1%
Money transfers	1,515	1.0%
Payday loan	1,453	0.9%
Other financial service	280	0.2%
Virtual Currency	0	0.0%
Total	156,620	100.0%

2016		
ProductName	# of Complaints	%
Credit Reporting	41,948	24.5%
Mortgage	36,830	21.5%
Debt Collection	35,699	20.9%
Bank Account or Service	19,373	11.3%
Credit Card	18,936	11.1%
Consumer Loan	8,407	4.9%
Student Loan	5,640	3.3%
Money Transfers	1,424	0.8%
Payday Loan	1,322	0.8%
Prepaid Card	1,094	0.6%
Other Financial Services	373	0.2%
Virtual Currency	3	0.0%
Total	171,049	100.0%

Overall growth rate **9%**
 Credit Card growth rate **18%**

“**Virtual Currency**“ a type of unregulated, digital money, which is issued and usually controlled by its developers, and used and accepted among the members of a specific virtual community.”

➤ Complaint Narratives and Company Response.

2016		
Company Public Response	Count	% of Total
(blank)	9,376	49.5%
Company has responded to the consumer and the CFPB and chooses not to provide a public response	8,153	43.1%
Company chooses not to provide a public response	944	5.0%
Company believes it acted appropriately as authorized by contract or law	360	1.9%
Company believes complaint is the result of an isolated error	45	0.2%
Company believes complaint represents an opportunity for improvement to better serve consumers	30	0.2%
Company believes the complaint is the result of a misunderstanding	10	0.1%
Company believes complaint caused principally by actions of third party outside the control or direction of the company	7	0.0%
Company can't verify or dispute the facts in the complaint	6	0.0%
Company disputes the facts presented in the complaint	4	0.0%
Company believes complaint relates to a discontinued policy or procedure	1	0.0%
Grand Total	18,936	100.0%