

**CFPB CLAIMS TO "HAVE HANDLED" MORE THAN TWO MILLION CONSUMER COMPLAINTS, BUT IT PLAYS "NO ROLE" IN THE ACTUAL ARBITRATION OF ANY THESE OF COMPLAINTS; ITS ONLY FUNCTIONS IS TO AFFIRM *THE COMPANY'S* BIASED ARBITRATION RESPONSES WITH IT'S "KISS OF DEATH APPROVAL" AND THEN PERMENTANTLY CLOSE COMPLAINTS.**

**THE TRUTH REGARDING THE SUCCESSFUL ARBITRATIONS CLAIMED BY THE CFPB COMPLAINT PROCESS.**  
**("THE COMPANY" IS THE JUDGE, JURY, AND APPELLETE OF ALL CONSUMER COMPLAINTS RECEIVED FROM CFPB!)**

1. The Flawed, "Company-Centric" CFPB Complaint Process claims to have handled more than 2-million Consumer Complaints; but does not include monthly, yearly, or aggregate CFPB analytical and/or performance reports delineating "final disposition" of:
  - ☐ Complaints Closed by "*The Company*" with no Public Explanation.
  - ☐ Complaints Closed by "*The Company*" with Explanations Sent to Consumer.
  - ☐ Complaints Closed by "*The Company*" with Monetary Relief.
  - ☐ Complaints Closed by "*The Company*" with Non-Monetary Relief.
  - ☐ Complaints Referred to other Federal or State Consumer Protection/Enforcement Agencies.
2. The "*Self-Proclaimed Government*" CFPB Complaint Database, was Designed and Developed by Two Of The Industry's Pre-eminent CRM Vendors: General Dynamics, Inc. and SALESFORCE, but it does not include:
  - ☐ Company Public Responses to Complaint that can be "shared" with CFPB and other Federal Agencies.
  - ☐ List of Complaint Consumer Documents sent to the Company or Placed on the Company Portal.
  - ☐ Percentage of Complaints Referred to other Federal Agencies for each Product and Issue Category.
  - ☐ List of Companies that "*Blatantly Refused to Respond*" to any CFPB Consumer Complaints.
  - ☐ Complaint Descriptions and/or Complaint Narratives Sent to *The Company*.
  - ☐ Summary of Consumer Complaints by Race, Ethnicity, Gender, and Age.
  - ☐ Geographical Origin of CFPB Consumer Complaints by Input Source: Email, Phone, Fax, Postal Mail, Referring Federal or State Agency, and Web.
  - ☐ Final Resolution of the 145,150 complaints disputed by consumers from 2012 to 2017 that CFPB promised to review that were closed with no further review or investigation.
  - ☐ Final Resolution of 23,000 Consumer Complaints Referred to Other Federal and State Consumer Complaint/Protection Agencies from 2002 to 2017.
  - ☐ Performance Rating of the CFPB Complaint Process by Consumers.
3. Complaints Database does not include geographical location information such as City or MSA/MD, that would help CFPB detect, identify; and if Necessary, request investigative action by local or federal fraud investigators.
4. CFPB Complaint Database should be segmented on an annual basis to improve its performance, manageability and archival management.
5. CFPB has never defined and published consumer complaint arbitration rules and procedures that *MUST* be followed by "*The Company*".

**CFPB Complaint Monitor**  
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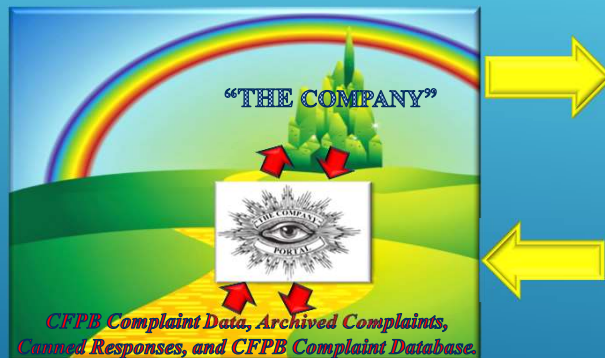
Investigative Web-Doc Created by: James H. Barnes  
 Date of last Revision: February 26, 2021  
 World Wide Web Address: <http://www.diy-carp.com>

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## **THE COMPANY-CENTRIC CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) CONSUMER COMPLAINT PROCESS IS THE GREATEST CONSUMER PROTECTION FRAUD IN HISTORY!**

**THE CURRENT CFPB CONSUMER COMPLAINT PROCESS IS THE PERSONIFICATION OF "*THE INFAMOUS WIZARD OF OZ COMPLAINT ADJUDICATION*" WHERE THE COMPANY ALWAYS WINS AND THE CFPB TAKES CREDIT FOR A SUCCESSFUL CONSUMER COMPLAINT RESOLUTION BY APPLYING IT'S "*KISS OF DEATH APPROVAL*" RESPONSE TO ALL OF "*THE COMPANY'S*" MILLIONS OF CFPB COMPLAINT RESPONSES.**



**"FOLLOW THE YELLOW-BRICK COMPANY PORTAL".**  
 BETWEEN 2015 AND 2020, MORE THAN ONE MILLION CFPB CONSUMER COMPLAINTS WERE SENT TO "*THE COMPANY*" VIA CFPB'S INSIDIOUS COMPANY PORTAL.



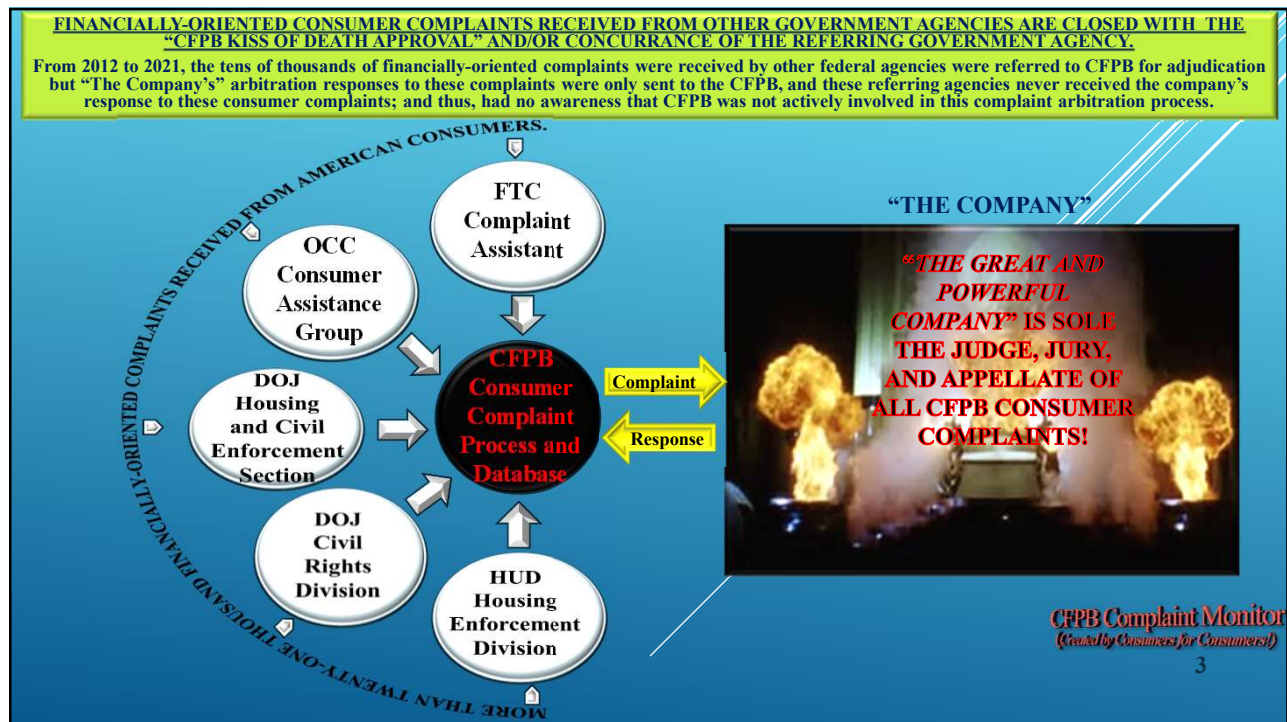
WHEN "*THE GREAT AND POWERFUL COMPANY*" ARBITRATES CFPB COMPLAINTS, IT WINS 85% TO 95% OF ALL COMPLAINTS! CFPB ALWAYS APPROVED THE COMPANY ADJUDICATIONS; AND, THERE IS NO REVIEW OR DISPUTE OF THE COMPANY'S BIASED ARBITRATION DECISIONS.



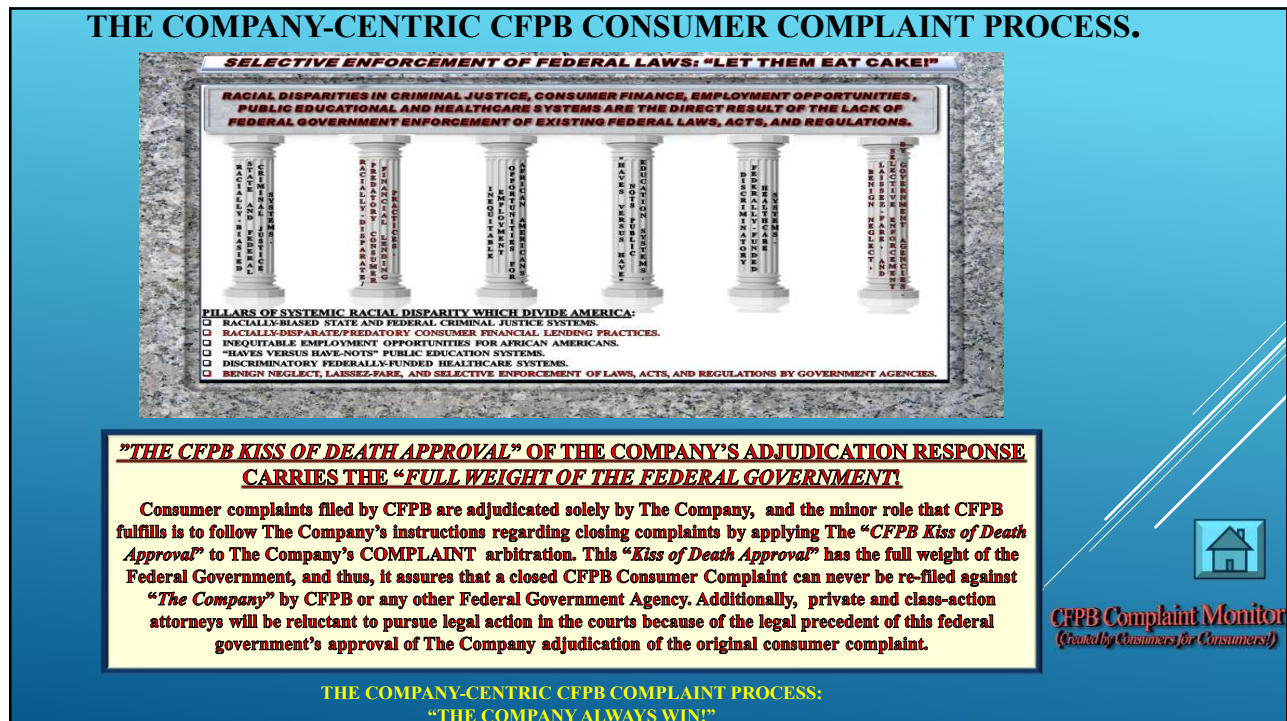
**"THE CFPB KISS OF DEATH APPROVAL CARRIES THE ENFORCEMENT AUTHORITY OF THE ENTIRE FEDERAL GOVERNMENT."**  
 ALL CONSUMER COMPLAINTS FILED BY THE CFPB ARE CLOSED BY THE COMPANY, WITH THE "*CFPB KISS OF DEATH APPROVAL*" ENSURING THAT CONSUMERS CAN DISPUTE THE COMPLAINT, AND CAN NEVER RE-FILE THE SAME COMPLAINT WITH CFPB, OR WITH OTHER FEDERAL CONSUMER PROTECTION AGENCIES; AND, CANNOT DISPUTE "*THE COMPANY'S*" ARBITRATION RESPONSE WITH CFPB.

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# THIRTY-FIVE DOCUMENTED REASONS WHY THE CURRENT CFPB CONSUMER COMPLAINT PROCESS DOES NOT MEET THE NEEDS OF AMERICAN CONSUMERS.



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## THIRTY-FIVE CFPB COMPLAINT PROCESS AND CFPB DATABASE DESIGN DEFECTS.

### CFPB DESIGN FLAWS THAT SHOW WHY COMPLAINT PROCESS HAS "NEVER" WORKED:

- I. THE DATE OF COMPLAINT ALLEGATION IS NOT INCLUDED IN THE DATABASE, MAKING IT IMPOSSIBLE TO DETERMINE IF IT OCCURRED DOZENS OF TIMES DURING THE SAME CALENDAR YEAR OR DOZENS OF TIMES DURING AN EXTENDED PERIOD. ABSENCE OF THIS DATE MAKES IT IMPOSSIBLE TO USE ANALYTIC PROCESSES TO DETECT AND ANALYZE TRENDS AND ABERRATIONS.
- II. CFPB'S "ALL-SEEING, ALL-KNOWING" COMPANY PORTAL PROVIDES "THE COMPANY" WITH AN UNFAIR, INSURMOUNTABLE COMPETITIVE ADVANTAGE OVER THE CONSUMER. THE COMPANY PORTAL INCLUDES AN ARCHIVED HISTORY OF ALL PREVIOUSLY COMPLAINTS FILED BY THE CONSUMER, AND OTHER OF VALUE-ADDED CRM-TYPE APPS, PROVIDED TO "THE COMPANY" BY CFPB AT NO CHARGE. CONVERSELY, "THE COMPANY" CAN ARBITRARILY REQUEST THAT ITS RESPONSES TO CONSUMERS NOT BE PUBLISHED IN THE DATABASE AND/OR NOT BE SHARED PUBLICLY. (THE CFPB COMPLAINT DATABASE SHOWS THAT THE NATION'S LARGEST BANK HAS ONLY PUBLICLY-SHARED TWO (2) OF ITS MORE THAN 52K CLOSED RESPONSES TO CFPB COMPLAINTS.)
- III. BETWEEN 2011 AND MARCH 2017, CFPB "LIED" TO 145,150 CONSUMERS REGARDING THE EXISTENCE OF A ACTIONABLE DISPUTE PROCEDURE WITHIN THE CFPB COMPLAINT PROCESS. IN MARCH 2017 CFPB ACKNOWLEDGED THAT THESE SO-CALLED DISPUTES WERE CONSUMER FEEDBACK AND WERE NOT REVIEWED BY CFPB. DISPUTED COMPLAINTS WERE NOT SENT TO "THE COMPANY" FOR FURTHER REVIEW OR REFERRED TO OTHER CONSUMER COMPLAINT/ENFORCEMENT AGENCY.
- IV. IT IS IMPOSSIBLE TO PROVE THAT CFPB HAS AWARDED \$11.8 TO \$12.4. BILLION RELIEF TO CONSUMERS BECAUSE THERE IS NO MONETARY ESTIMATE OF LOSS SUFFERED BY CONSUMERS IN THE CONSUMER PORTAL, COMPANY PORTAL, OR THE CONSUMER COMPLAINT DATABASE.
- V. "THE COMPANY" UTILIZED THE COMPANY PORTAL TO CONTROLS THE CFPB COMPLAINT ARBITRATION PROCESS, AND ACTS AS JUDGE, JURY AND APPELLATE. IT IS "EMPOWERED" TO CLOSE "ANY CONSUMER COMPLAINTS, AT ANY TIME", WITHOUT THE CONCURRENCE OF EITHER CFPB OR THE CONSUMER.



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### THIRTY-FIVE CFPB COMPLAINT PROCESS AND CFPB DATABASE DESIGN DEFECTS.

- VI. CONSUMERS FILING CFPB ALL COMPLAINTS ARE ONLY AWARDED MONETARY RELIEF 6.7% OF THE TIME, AND "THE COMPANY" WINS 81% OF ALL COMPLAINTS, AND CAN CLOSES CONSUMER COMPLAINTS WITH GENERIC, NON-SPECIFIC EXPLANATIONS THAT IN MANY INSTANCES ARE NOT RELATED TO THE COMPLAINT FILED BY THE CONSUMER.
- VII. THE FINAL DISPOSITION OF CONSUMER COMPLAINTS FILED WITH CFPB, AND THEN REFERRED TO ANOTHER FEDERAL OR STATE AGENCY ARE NOT TRACKED IN THE CFPB COMPLAINT DATABASE, AND THERE IS NO AWARENESS OF FINAL RESOLUTION.
- VIII. THE CFPB COMPLAINT DATABASE SHOWS, THAT CONSUMERS FILING CFPB MORTGAGE COMPLAINTS ARE ONLY AWARDED MONETARY RELIEF BY "THE COMPANY" 2.6% OF THE TIME; AND "THE COMPANY" CLOSES 91% OF ALL MORTGAGE COMPLAINTS WITH GENERIC, MEANINGLESS, AND NON-SPECIFIC EXPLANATIONS. (THE CFPB COMPLAINT DATABASE SHOWS THAT ONE LEADING MORTGAGE SERVICER, WITH MORE THAN SIXTY-THREE HUNDRED CONSUMER COMPLAINTS, "WON" 96.2% OF CONSUMER COMPLAINTS, AND ONLY AWARDED 13 CONSUMERS MONETARY RELIEF.
- IX. THERE IS NO SPECIAL TRACKING FOR CONSUMER COMPLAINTS FILED WITH OTHER FEDERAL, STATE OR LOCAL CONSUMER COMPLAINT AGENCIES, AND "THE COMPANY" ARBITRATION RESPONSE IS NEVER FORWARDED TO THESE REFERRING AGENCIES.
- X. THERE IS NO FORMAL DISPUTE, ESCALATION, OR REFERRAL PROCESSES FOR CONSUMER COMPLAINTS FILED WITH CFPB, (OR CONSUMER COMPLAINTS FILED WITH OTHER GOVERNMENT AGENCIES AND THEN REFERRED TO CFPB).



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ARBITRATION OF CONSUMER COMPLAINTS FILED  
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### THIRTY-FIVE CFPB COMPLAINT PROCESS AND CFPB DATABASE DESIGN DEFECTS.

- XI. IF "THE COMPANY" BELIEVES THAT A NEW CFPB COMPLAINT IS A DUPLICATE OF A PREVIOUSLY FILED COMPLAINT, IT CAN DENY THE NEW CONSUMER COMPLAINT WITHOUT RECOURSE, EVEN IF IT INCLUDES NEW, UNDISCLOSED EVIDENCE.
- XII. COMPLAINTS REFERRED BY OTHER AGENCIES ARE NOT REVIEWED BY CFPB, BEFORE BEING FORWARDED TO "THE COMPANY". THEY ARE ASSIGNED THE MOST APPROPRIATE PRODUCT AND ISSUE CODES AND FORWARDED AS IS, TO "THE COMPANY". (IN SOME INSTANCES, THE "FORMATTED" COMPLAINT FORM FORWARDED BY THE REFERRING AGENCY IS SENT TO "THE COMPANY".
- XIII. "THE COMPANY" IS NOT REQUIRED TO PUBLICLY-SHARE ITS CONSUMER COMPLAINT RESPONSES, AND CAN REQUEST THAT CFPB NOT INCLUDE SELECTED COMPLAINTS IN THE CFPB COMPLAINT DATABASE; THIS DEPRIVES BOTH CONSUMERS AND REGULATORY AGENCIES OF THIS VITALLY-IMPORTANT COMPLAINT-RESOLUTION INFORMATION.
- XIV. "THE COMPANY" IS NOT REQUIRED TO SEND A WRITTEN RESPONSE TO CFPB REGARDING ITS ARBITRATION DECISION; AND IS ONLY REQUIRED TO SEND CFPB ONE OF THE FOLLOWING CLOSING RESPONSES: 1.) CLOSE, 2.) CLOSE WITH EXPLANATION, 3.) CLOSE WITH MONETARY RELIEF, OR; 4) CLOSED WITHOUT NON-MONETARY RELIEF.
- XV. "THE COMPANY" RESPONSES TO CONSUMER COMPLAINTS REFERRED TO CFPB BY OTHER COMPLAINT AGENCIES, ARE NOT SHARED WITH THE REFERRING AGENCIES, OR ANY OTHER FEDERAL OR STATE COMPLAINT AGENCIES.



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### THIRTY-FIVE CFPB COMPLAINT PROCESS AND CFPB DATABASE DESIGN DEFECTS.

- XVI. "ENFORCING LAWS THAT OUTLAW DISCRIMINATION IN CONSUMER FINANCE" IS ONE OF THE PRIMARY ACCOUNTABILITIES ASSIGNED TO CFPB BY THE DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT; BUT OF THE EIGHTEEN PRODUCTS, 47 SUB-PRODUCTS, 96 ISSUES, AND 68 SUB-ISSUES, NONE MAKES ANY MENTION OF RACE, ETHNICITY, RELIGION, AGE OR OTHER FORMS OF DISCRIMINATORY PRACTICES. (THUS EVEN IF THIS INFORMATION IS CAPTURED, IT IS NOT INCLUDED IN THE CONSUMER PORTAL, COMPANY PORTAL, OR THE CFPB DATABASE, AND IS NOT USED BY "THE COMPANY" DURING THE COMPLAINT ADJUDICATION PROCESS.)**
- XVII. CONSUMER COMPLAINTS FLAGGED AS DUPLICATES BY "THE COMPANY" ARE DISCARDED BY THE CFPB COMPLAINT DEPARTMENT WITHOUT FURTHER INVESTIGATION.**
- XVIII. THE ONLY DEMOGRAPHIC CATEGORIES CONTAINED IN THE CFPB DATABASE ARE: A.) OLDER AMERICANS, B.) SERVICEMEMBERS, AND C.) OLDER SERVICEMEMBERS; HOWEVER, THERE IS NO SPECIAL 'PROCESSING' FOR THESE THREE DEMOGRAPHIC CATEGORIES; AND "THE COMPANY", CLOSED-RESPONSES FOR THESE THREE DEMOGRAPHIC CATEGORIES, ARE VIRTUALLY THE SAME AS CONSUMER COMPLAINTS WITHOUT THESE "TAGS".**
- XIX. OTHER CONSUMER COMPLAINT AGENCIES WITHIN THE FEDERAL GOVERNMENT APPEAR OBLIVIOUS THE MAJOR FLAWS IN THE CFPB COMPLAINT PROCESS, AND CONTINUE TO "BLINDLY THROW CONSUMER COMPLAINTS ABOUT THE WALL INTO THE CFPB ABYSS".**
- XX. CFPB DOES NOT PUBLISH ANNUAL OR SUMMARY REPORTS OF COMPLAINT RESOLUTIONS BY: COMPANY, PRODUCTS, ISSUES, OR ANY OTHER CATEGORY. THESE TYPE REPORTS WOULD HELP CONSUMERS, AND REGULATORY AGENCIES IDENTIFY COMPANIES WITH UNEXPLAINED YEAR-OVER-YEAR INCREASES IN CFPB COMPLAINTS.**

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### THIRTY-FIVE CFPB COMPLAINT PROCESS AND CFPB DATABASE DESIGN DEFECTS.

- XXI. CFPB DOES NOT PUBLISH ANNUAL REPORTS OF RESPONSES BY: COMPANY, PRODUCTS, ISSUES, OR ANY OTHER CATEGORY. THESE REPORTS HELP CONSUMERS, AND REGULATORY AGENCIES IDENTIFY COMPANIES WITH UNEXPLAINED COMPLAINT INCREASES, SUCH AS THE THOSE THAT OCCURRED IN 14 OF THE TOP 20 COMPANIES.**
- XXII. CFPB DOES NOT PUBLISH REPORTS THAT IDENTIFY COMPANIES, WHO IGNORE, AND/OR REFUSE TO RESPOND TO CFPB CONSUMER COMPLAINTS.**
- XXIII. THE CFPB COMPLAINT PROCESS INCLUDES AN INTERNAL ENFORCEMENT DEPARTMENT, BUT THE CFPB DATABASE DOES NOT IDENTIFY THE CONSUMER COMPLAINTS REFERRED TO THIS AGENCY. AS SHOWN BELOW, ONLY TWO (2) COMPLAINTS WERE REFERRED TO THIS INTERNAL AGENCY BY CFPB.**
- XXIV. CFPB REFERRED 21,198 CONSUMER COMPLAINTS BETWEEN 2011 AND 2017, BUT THERE IS NO INFORMATION CONTAINED IN THE DATABASE REGARDING THE FINAL RESOLUTION OF THESE REFERRALS.**
- XXV. CFPB DOES NOT PUBLISH SUMMARY REPORTS SHOWING THE FINAL RESOLUTION OF CONSUMER COMPLAINTS ALLEGING CRIMINAL ACTIVITIES, SUCH AS IDENTITY THEFT, FRAUD, AND EMBEZZLEMENT.**

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### THIRTY-FIVE CFPB COMPLAINT PROCESS AND CFPB DATABASE DESIGN DEFECTS.

- xxvi. COMPLAINT NARRATIVES APPENDED TO CFPB COMPLAINT CREATED VIA "THE CONSUMER PORTAL" ARE FORWARDED TO "THE COMPANY" BUT THERE IS NOTHING IN THE CFPB COMPLAINT PROCESS THAT REQUIRES THESE NARRATIVES TO BE INCLUDED IN THE COMPANY'S COMPLAINT PROCESS REVIEW AND ADJUDICATION PROCEDURES.**
- xxvii. CFPB DOES NOT PUBLISH ANNUAL TREND ANALYSIS REPORTS DELINEATING CFPB COMPLAINTS PRODUCTS SUCH AS DEBT COLLECTION, MONEY TRANSFER, PAYDAY LOAN, AND PREPAID CARD.**
- xxviii. THE "COMPANY PORTAL" WHICH IS USED TO INTERCONNECT CFPB WITH THE COMPANY PROVIDES THE COMPANY WITH REAL-TIME, INTERACTIVE ACCESS TO CFPB COMPLAINT DATA, BUT THE CONSUMER IS NEVER INFORMED OF ITS EXISTENCE, AND TOLD WHAT PORTIONS OF HIS, OR HER, COMPLAINT DATA CAN BE ACCESSED BY "THE COMPANY".**
- xxix. THE CONSUMER COMPLAINT DATABASE CONTAINS 10,022 CONSUMER NARRATIVES, ALL OF WHICH WERE DISPUTED BY CONSUMERS. ALL NARRATIVES WERE SUBMITTED VIA THE WEB, AND ALL BUT 22 OF THESE NARRATIVES WERE IN RESPONSES TO COMPLAINTS CLOSED BY "THE COMPANY" WITH A "CLOSE WITH EXPLANATION RESPONSE.**
- xxx. THE CFPB WEBSITE TOUTED THE SPECTACULAR SUCCESSES OF THE CFPB COMPLAINT PROCESS BUT PROVIDED NO MECHANISM FOR MEASURING THE CONSUMER'S SATISFACTION (OR LACK THEREOF) OF THE COMPLAINT PROCESS.**



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- xxxI. COMPLAINT NARRATIVES APPENDED TO CFPB COMPLAINT CREATED VIA "THE CONSUMER PORTAL" ARE FORWARDED TO "THE COMPANY" BUT THERE IS NOTHING IN THE CFPB COMPLAINT PROCESS THAT REQUIRES THESE NARRATIVES TO BE INCLUDED IN THE COMPANY'S COMPLAINT PROCESS REVIEW AND/OR ADJUDICATION PROCEDURES.**
- xxxII. CFPB DOES NOT PUBLISH ANNUAL TREND ANALYSIS REPORTS DELINEATING CFPB COMPLAINTS PRODUCTS SUCH AS DEBT COLLECTION, MONEY TRANSFER, PAYDAY LOAN, AND PREPAID CARD.**
- xxxIII. THE "COMPANY PORTAL" WHICH IS USED TO INTERCONNECT CFPB WITH THE COMPANY PROVIDES THE COMPANY WITH REAL-TIME, INTERACTIVE ACCESS TO CFPB COMPLAINT DATA, BUT THE CONSUMER IS NEVER INFORMED OF ITS EXISTENCE, AND ARE TOLD WHAT COMPLAINT DATA IS SENT TO "THE COMPANY", OR WHAT PORTIONS OF HIS (OR HER) COMPLAINT DATA CAN BE ACCESSED ONLINE BY "THE COMPANY".**
- xxxIV. THE CONSUMER COMPLAINT DATABASE CONTAINS 10,022 CONSUMER NARRATIVES, ALL OF WHICH WERE DISPUTED BY CONSUMERS. ALL NARRATIVES WERE SUBMITTED VIA THE WEB, AND ALL BUT 22 OF THESE NARRATIVES WERE IN RESPONSES TO COMPLAINTS CLOSED BY "THE COMPANY" WITH A "CLOSE WITH EXPLANATION RESPONSE.**
- xxxV. THE CFPB WEBSITE TOUTED THE SPECTACULAR SUCCESSES OF THE CFPB COMPLAINT PROCESS BUT PROVIDED NO MECHANISM FOR MEASURING THE CONSUMER'S SATISFACTION (OR LACK THEREOF) OF THE COMPLAINT PROCESS.**



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**NO DATE OF THE COMPLAINT ALLEGATION IS INCLUDED IN THE DATABASE, MAKING IT IMPOSSIBLE TO DETERMINE IF IT OCCURRED DOZENS OF TIMES DURING A THE CURRENT YEAR OR DOZENS OF TIME DURING A TEN-YEAR PERIOD.**

*Description of Two Major Database Design Defects: The only two dates included in the Complaint database are the date upon which the Complaint was received, and the date sent to company. The most important date in any Complaint database is the "Date of alleged complaint", and it is missing in the CFPB Complaint Database. Additionally, the Complaint Identification (ID) is not the Complaint Number assigned to the consumer complaint; thus, making it all but impossible for a consumer to find his (or her) Complaint in the CFPB Complaint Database.*

CFPB COMPLAINT DATABASE MODEL		
Name of Database Field	Description of Database Field	Information Contained in Database Field
Date received	Date Complaint Received (note 1)	Date (mm/dd/yyyy)
Product	List of Products	Link to List of Products
Sub-product	List of Sub-Products	Link to List of Sub-Products
Issue	List of Issues (note 2)	Link to List of Issues
Sub-issue	List of Sub-Issues (note 3)	Link to List of Sub-Issues
Consumer_complaint_narrative	Complaint Narrative (note 4)	Consumer's Description of Complaint
Company_public_response	Company Public Response to Complaint (note 5)	Link to Company Public Responses to Complaint
Company	Company Name (note 6)	Corporate Name
State	Consumer State	State Code
ZIP_code	Consumer Zip Code	Zip Code
Tags	Demographic Tags (note 7)	1.) Older American, 2.) Servicemembers, 3.) Older Servicemember
Consumer_consent_provided?	Consumer Consented to Share Complaint?	Yes or No (note 11)
Submitted_via	How Complaint Submitted (note 8)	Link to List How Complaint Submitted
Date sent to company	Date Complaint Sent to Company (note 9)	Date (mm/dd/yyyy)
Company_response_to_consumer	Company Response to Consumer	Link to Company Responses to Consumer
Timely_response?	Timely Response From Company (note 10)	Yes or No
Consumer_disputed?	Was Complaint Disputed by Consumer?	1.) Yes, 2.) No, 3.) Not Applicable (N/A) (note 12)
Complaint ID	Complaint Identification Number	Complaint ID



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