

IN 2011, THE US CONGRESS CREATED THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) TO “PROVIDE A LEVEL FINANCIAL-SERVICES PLAYING FIELD” FOR CONSUMERS; BUT TO DATE, THE COMPANY-CENTRIC CFPB COMPLAINT PROCESS HAS UNEQUIVOCALLY BEEN THE “GREATEST CONSUMER COMPLAINT/CONSUMER PROTECTION FRAUD” EVER PERPURTRATED AMERICAN CONSUMERS.

CFPB Complaint Monitor
(Enabling Consumers for Consumers)

1

"THE COMPANY" ALWAYS WIN!

1

THE COMPANY-CENTRIC DESIGN OF THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) COMPLAINT PROCESS, PROTECTS “THE COMPANY” RATHER THAN “THE CONSUMER”!

THE CFPB WAS CREATED BY THE 2010 DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT TO PROVIDE CONSUMERS WITH A FAIR AND OBJECTIVE FININCAL PROCESS THAT WOULD ENSURE THAT THEY WERE TREATED FAIRLY IN COMPLEX, FINANCIALLY-ORIENTED TRANSACTIONS WITH BANKS, FINANCIAL SERVICES COMPANIES, AND OTHER FINANCIAL INSTITUTIONS. BETWEEN 2011 AND 2019, CFPB RECEIVED, REVIEWED, AND SENT TO “THE COMPANY”, MORE THAN ONE MILLION CONSUMER COMPLAINTS; WHERE MANY, IF NOT MOST, WERE IMPROPERLY ADJUDICATED IN FAVOR OF “THE COMPANY”, AND THEN CLOSED BY CFPB WITHOUT RECOURSE WITH CFPB’S “KISS OF DEATH” APPROVAL OF THE COMPANY RESPONSES. THIS “KISS OF DEATH” APPROVAL ENSURES THAT THE CONSUMER COMPLAINT CAN NEVER BE REFILED WITH CFPB OR ANY OTHER FEDERAL OR STATE CONSUMER COMPLAINT AGENCY.*

**** A archived-record of CFPB’s “Kiss of Death Approval” of the company response is stored in the “All-Seeing, All-Knowing Company Portal, and is used to disallow all future complaints regardless of the discovery of new evidence by the consumer. This archived CFPB “Kiss of Death Approval” of “The Company” response is also used to reject the same or identical consumer complaints filed with other federal or state consumer complaint agencies, and can be used as evidence in criminal or civil court proceedings.***

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2

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2

THE COMPANY-CENTRIC DESIGN OF THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) COMPLAINT PROCESS, PROTECTS "THE COMPANY" RATHER THAN "THE CONSUMER"!

CFPB RELINQUISHES ITS RESPONSIBILITIES AS DEFINED UNDER THE DODD-FRANK ACT, AND ALLOWS "THE COMPANY" TO ASSUME ROLES OF JUDGE, JURY, AND APPELLATE FOR CONSUMER COMPLAINTS FILED VIA THE CFPB COMPLAINT PROCESS. PREDICTABLY, "THE COMPANY" WINS MORE THAN EIGHTY PERCENT OF ALL CFPB COMPLAINTS. PRIOR TO APRIL 2017, THE CFPB COMPLAINT PROCESS ALLOWED CONSUMERS TO APPEAL "THE COMPANY" RESPONSE IF THEY DID NOT AGREE WITH IT; HOWEVER, THE APPEAL OPTION WAS DISCONTINUED AS OF MAY 1, 2017, NOW ALL CLOSED RESPONSES FROM "THE COMPANY" ARE FINAL*; AND FOR ALL INTENTIONAL PURPOSES, CANNOT BE RE-FILLED, IN EITHER FEDERAL OR STATE CONSUMER COMPLAINT AGENCIES.



** Civil litigation and class action attorneys or reluctant to accept financial services related cases that have been "tainted" with the CFPB's "Kiss of Death Approval" of the company response.*

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3

3

THE COMPANY-CENTRIC DESIGN OF THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) COMPLAINT PROCESS, PROTECTS "THE COMPANY" RATHER THAN "THE CONSUMER"!

"THE COMPANY ALWAYS WINS" CFPB COMPLAINTS FILED AGAINST IT BY CONSUMERS, BECAUSE IT CONTROLS THE COMPLETE CFPB COMPLAINT ADJUDICATION PROCESS, INCLUDING REVIEWING, ARBITRATING, AND CLOSING CONSUMER COMPLAINTS WITHOUT PUBLICLY-SHARING ITS LEGAL, MORAL, OR ETHICAL JUSTIFICATION FOR ITS RULINGS; AND EQUALLY-APPALLING, THE CFPB FOIA OFFICE FOUND NO DOCUMENTED CFPB REVIEWS (OR DISPUTES) OF:

- ☐ **CONSUMER COMPLAINTS SUBMITTED TO CFPB.**
- ☐ **THE COMPANY'S UNILATERAL, COMPLAINT ADJUTICATION PROCESS.**
- ☐ **THE COMPANY'S "WIZARD OF OZ" TYPE RESPONSE TO CONSUMERS.**
- ☐ **THE COMPANY'S COMPLAINT-CLOSING RESPONSE SENT TO CFPB.**

INDEFENSIBLY: IN APRIL 2017, CFPB DISCONTINUED IT'S "SHAM" COMPLAINT DISPUTE PROCESS*, AND REPLACED IT WITH, AN EVEN MORE IRRELEVANT, NONSENSICAL PROCESS, REFERRED TO AS "THE CONSUMER FEEDBACK PROCESS"; THAT IS INTENDED TO DECEIVE THE AMERICAN CONSUMERS INTO BELIEVING THAT "CFPB IS ON THEIR SIDE", WHEN IN ACTUALITY, CFPB PLAYED NO ROLE IN THE THE COMPLAINT ADJUDICATION PROCESS.



** CFPB deceived (lied too) 140,150 consumers, promising that it would "investigate their disputed complaints"; however the CFPB Complaint database shows that no formal investigations were ever conducted.*

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4

4

THE COMPANY-CENTRIC DESIGN OF THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) COMPLAINT PROCESS, PROTECTS “THE COMPANY” RATHER THAN “THE CONSUMER”!

BOTH THE CFPB COMPLAINT PROCESS, AND ITS TIGHTLY-COUPLED CFPB COMPLAINT DATABASE, ARE CURRENTLY SUPPORTED BY ONE PRE-EMINENT CUSTOMER RELATIONSHIP MANAGEMENT (CRM) VENDOR, AND THEORITICALLY, THIS VENDOR’S INDUSTRY-LEADING, CLOUD-BASED CRM PLATFORMS AND METHODOLOGIES, ALLOWS THEM TO MANAGE BOTH SIDES OF THE CONSUMER COMPLAINT PROCESS. THE END RESULTS OF THIS INCESTIOUS-TYPE RELATIONSHIP IS THIS VENDOR’S PRIMARY MOTIVATIONS ARE TO:

- ❑ **SELL CLOUD CRM PRODUCTS TO FINANCIAL SERVICES COMPANIES.**
- ❑ **PROVIDE TURNKEY, END-TO-END CONSUMER COMPLAINT TRACKING APPLICATIONS TO THE CFPB; INCLUDING THE COMPANY PORTAL, THE CONSUMER PORTAL, AND THE CFPB COMPLAINT DATABASE.**

AS THIS IMPLIES, THIS VENDOR WITH NO ALIGIENCE TO THE CONSUMER, CONTROLS THE COMPLETE CFPB CONSUMER COMPLAINT PROCESS; AND, GIVEN THE CHOICE BETWEEN A BETWEEN A “CONSUMER-CENTRIC DESIGN”, AND A “COMPANY-CENTRIC DESIGN”; IT IS UNDER-STANDABLE WHY THE CURRENT COMPANY-CENTRIC COMPLAINT PROCESS DOES NOT WORK.



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5

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5

THE COMPANY-CENTRIC DESIGN OF THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) COMPLAINT PROCESS, PROTECTS “THE COMPANY” RATHER THAN “THE CONSUMER”!

FATAL FLAW IN THE CFPB COMPLAINT PROCESS: “ABSENCE OF A STRUCTURED DATABASE BASED UPON CFPB COMPLAINT PROCESS DATA MODEL.”

THE POOR, AMATEURISH, OR PURPOSELY- DECEITFUL, DESIGN OF THE CFPB COMPLAINT DATABASE RENDERS IT AS VIRTUALLY-WORTHLESS AS THE UNDERPINNING OF THE CFPB COMPLAINT PROCESS; BECAUSE IT IS MISSING CRITICALLY-IMPORTANT DATA FIELDS THAT WOULD DRAMATICALLY-IMPROVE AND/OR FACILITATE THE ANALYTICAL CAPABILITIES OF THE CFPB COMPLAINT PROCESS. CRITICALLY-IMPORTANT MISSING DATA FIELDS INCLUDE: DATE OF COMPLAINT INCIDENT, NAME OF THE OFFENDING BUSINESS UNIT*, DEMOGRAPHICS OF CONSUMER FILING COMPLAINT, DATE CFPB REVIEWED COMPLAINT, DATE CLOSED RESPONSE RECEIVED FROM “THE COMPANY”, REFERRING AGENCY, AND FINAL DISPOSITION OF COMPLAINT. VIRTUALLY ALL OF THE PREVIOUSLY-IDENTIFIED MISSING AND/OR ILL-DEFINED DATABASE FIELDS, MAKES IT MORE DIFFICULT; AND, IN “MOST” INSTANCES, IMPOSSIBLE FOR USERS TO USE BASIC ANALYTICAL TOOLS TO ANALYZE AND QUANTIFY THE PERFORMANCE, EFFICIENCY, AND EFFECTIVES OF THE CFPB COMPLAINT PROCESS. A WELL-DESIGNED, WELL-ARCHITECTED DATABASE CAN IDENTIFY AND ISOLATE LETHAL PROCESS FLAWS IN APPLICATIONS SUCH AS “THE CFPB COMPLAINT PROCESS”. OIC, FFIEC, GSA, AND/OR DOJ SHOULD BE REQUESTED TO CONDUCT FORMAL INQUIRIES INTO CFPB TECHNICAL SPECIFICATIONS CONTAINED IN RFIs AND/OR RFPs (OR LACK THEREOF) FOR THE CFPB DATABASE.



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6

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6

"THE GREAT AND POWERFUL WIZARD OF OZ" CARICATURE

CFPB COMPLAINT PROCESS "COMPANY-CENTRIC" DESIGN: IS THE PERSONIFICATION OF A WIZARD OF OZ TYPE ADJUDICATION PROCESS; AND THE INSIDIOUS, "ALL-SEEING COMPANY PORTAL PROVIDES "THE COMPANY" WITH UNRESTRICTED ACCESS CURRENT AND ARCHIVED COMPLAINTS STORED IN THE "FLAWED" CFPB DATABASE.



BETWEEN 2011 AND 2017, MORE THAN ONE MILLION CFPB CONSUMER COMPLAINTS WERE SENT TO "THE COMPANY" VIA EMERALD CITY'S "YELLOW-BRICK ROAD".



WHEN "THE GREAT AND POWERFUL COMPANY ARBITRATOR" RENDERS ITS DECISIONS: "THE COMPANY" WINS 85% TO 90% OF THE COMPLAINTS, AND THERE IS NO CFPB REVIEW OR DISPUTE OF ITS ADJUDICATION.

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7

7

WHAT IS THE MISSION OF CFPB?

THE CFPB WEBSITE AT [HTTP://WWW.CFPB.GOV/PROCESS](http://www.cfpb.gov/process) STATES THAT THE "CENTRAL MISSION OF CFPB...IS TO MAKE MARKETS FOR CONSUMER FINANCIAL PRODUCTS AND SERVICES WORK FOR AMERICANS—WHETHER THEY ARE APPLYING FOR A MORTGAGE, CHOOSING AMONG CREDIT CARDS, OR USING ANY NUMBER OF OTHER CONSUMER FINANCIAL PRODUCTS". IN 2016 ALONE MOST OF THE HUNDREDS OF THOUSANDS OF CONSUMER COMPLAINTS ABOUT THEIR FINANCIAL SERVICES—including banks and credit card issuers—were received and compiled by CFPB AND ARE PUBLICLY AVAILABLE ON A FEDERAL GOVERNMENT DATABASE, KNOWN AS THE CFPB COMPLAINT DATABASE.

CFPB WORK INCLUDE:

- ☐ ROOTING OUT UNFAIR, DECEPTIVE, OR ABUSIVE ACTS OR PRACTICES BY WRITING RULES, SUPERVISING COMPANIES, AND ENFORCING THE LAW.
- ☒ **ENFORCING LAWS THAT OUTLAW DISCRIMINATION IN CONSUMER FINANCE.***
- ☒ **TAKING CONSUMER COMPLAINTS*.**
- ☐ ENHANCING FINANCIAL EDUCATION.
- ☐ RESEARCHING THE CONSUMER EXPERIENCE OF USING FINANCIAL PRODUCTS.
- ☐ MONITORING FINANCIAL MARKETS FOR NEW RISKS TO CONSUMERS.

*** Primary accountabilities of the CFPB Complaint Process.**

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8

8

INFLATED, UNSUBSTANTIATED: "STANDING UP FOR YOU" CLAIMS BY CFPB!

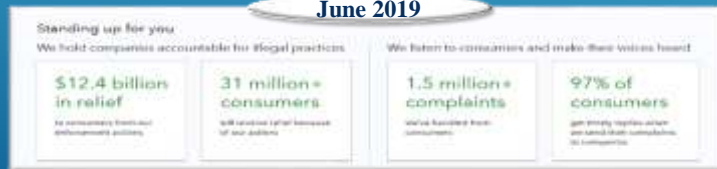
The following tables were found on the respective home pages of the March 2017 and the June 2019 CFPB websites, and claim that CFPB has provided billion dollars in relief to million consumers, and that CFPB has handled more than a million complaints; and that 97% of all consumer complaints were responded to in a "timely manner". However, it fails to mention that more than eighty percent of the complaints, which were responded to in a "timely manner", received "closed" or "closed with explanation" responses from "the company", and less than seven percent were "closed with monetary relief"; and further, that there was no review, dispute*, appeal, or escalation of any these consumer complaints!

March 2017



* CFPB discounted its complaint dispute process in March 26, 2017, and then re-classified the 145,150 (19.7%) consumer disputes filed by via the CFPB Complaint Process as "customer feedback".

June 2019



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9

9

CFPB WEBSITE HOME PAGE: "STANDING UP FOR YOU CLAIMS!"

THE STATISTICS FOR ALL COMPLAINTS FILED VIA THE CFPB COMPLAINT PROCESS SHOWN ON THE MARCH 2017 HOME PAGE UNDER THE "STANDING UP FOR YOU" CAPTION; CLAIMS THAT CFPB HAS PROVIDED 11 BILLION DOLLARS IN RELIEF TO 29 MILLION CONSUMERS, AND THAT THE CFPB COMPLAINT PROCESS HANDLED MORE THAN 1.1 MILLION COMPLAINTS. THIS HOME PAGE ALSO CLAIMED THAT CONSUMERS RECEIVED "TIMELY RESPONSES" TO THESE COMPLAINTS, 97% OF THE TIME. THE TABLE SHOWN BELOW PROVIDES A MUCH MORE ACCURATE ESTIMATE OF THE OVERALL PERFORMANCE OF THE CFPB COMPLAINT PROCESS FOR THE DECEMBER 12, 2011 THROUGH APRIL 23, 2017 PERIOD; AS WELL AS THREE OTHER PERIODS SINCE THE "FICTIONAL" COMPLAINT DISPUTE PROCESS WAS DISCONTINUED:

Date	# of Complaints	% Wins Company Consumer		# Disputed Complaints	Date	# of Complaints	% Wins Company Consumer		# Disputed Complaints
December 12, 2011 to April 23, 2017	762,444	76.9%	19.0%	148,402 (19.5%)	February 1, 2018 to January 31, 2019	252,753	80%	17.8%	No Disputes Allowed
April 24, 2017 to January 31, 2018	194,274	84.1%	15.3%	No Disputes Allowed	February 1, 2019 to May 31, 2019	82,385	72.0%	16.7%	No Disputes Allowed

*Consumers disputed *19.5% of all complaint responses received from "The Company"; however, none of these complaints were reviewed (or re-adjudicated) by the CFPB Complaint Process. Even more egregious, between December 12, 2011, and April 23, 2017, CFPB purposely misled consumers into believing that if they disagreed with the response from "The Company", that their complaints would formally be reviewed by the CFPB resolution specialists, however, in April 2017, CFPB discontinued this fraud, and in a stroke of "revisionist history" reclassified all 148,402 complaints disputed shown in the CFPB Complaint Database as consumer feedback request.)

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10

10

CFPB WEBSITE HOME PAGE: "STANDING UP FOR YOU CLAIMS!"

THE STATISTICS FOR MORTGAGE COMPLAINTS DURING THE FOUR PERIODS SHOWN IN THE PREVIOUS SLIDE, FURTHER REPUDIATES THE "STANDING UP FOR YOU" CAPTION SHOWN ON THE CFPB CONSUMER COMPLAINT WEBSITE. THE COMPANY "WINNING" PERCENTAGE OF MORTGAGE COMPLAINTS WERE MORE THAN EIGHTY-FIVE PERCENT DURING THE PERIOD FROM DECEMBER 11, 2011 AND APRIL 23, 2017, AND HAS BEEN EVEN HIGHER SINCE THE CFPB COMPLAINT DISPUTE PROCESS WAS DISCONTINUED IN APRIL 2017:

Date	# of Complaints	% Wins <u>Company</u> <u>Consumer</u>		# Disputed Complaints	Date	# of Complaints	% Wins <u>Company</u> <u>Consumer</u>		# Disputed Complaints
December 12, 2011 to April 23, 2017	225,899	85.2%	8.8%	51,384* (22.7%)	February 1, 2018 to January 31, 2019	24,219	91.9%	6.4%	No Disputes Allowed*
April 24, 2017 to January 31, 2018	21,365	93.3%	6.2%	No Disputes Allowed*	February 1, 2019 to May 31, 2019	6,853	86.4%	5.3%	No Disputes Allowed*

*Consumers disputed 22.7% of Mortgage complaints responses received from "The Company"; were disputed by consumers; however, none of these complaints were reviewed (or re-adjudicated) by the CFPB Complaint Process. Even more egregious, between December 12, 2011, and April 23, 2017, CFPB purposely misled consumers into believing that if they disagreed with the response from "The Company", that their complaints would formally be reviewed by the CFPB resolution specialists. However, in April 2017, CFPB discontinued this fraud, and in a stroke of "revisionist history" reclassified all 51,384 complaints disputed shown in the CFPB Complaint Database as consumer feedback request.)

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11

11

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

"THE COMPANY" IS NOT REQUIRED TO PUBLICLY-SHARE ITS CONSUMER COMPLAINT RESPONSES, AND CAN REQUEST THAT CFPB NOT INCLUDE ITS PUBLIC RESPONSES IN THE CFPB COMPLAINT DATABASE;

DESIGN DEFECT: "THE COMPANY", AT ITS DISCRETION, CAN SENT ONE OF THE PUBLIC RESPONSES OR CAN CHOSE TO LEAVE THE PUBLIC RESPONSE FIELD "BLANK". THIS DEPRIVE BOTH CONSUMERS AND REGULATORY AGENCIES OF THIS VITALLY-IMPORTANT COMPLAINT-RESOLUTION INFORMATION.

AVAILABLE COMPANY PUBLIC RESPONSES:

Company believes complaint caused principally by actions of third party outside the control or direction of the company.

Company believes complaint is the result of an isolated error.

Company believes complaint relates to a discontinued policy or procedure.

Company believes complaint represents an opportunity for improvement to better serve consumers.

Company believes it acted appropriately as authorized by contract or law.

Company believes the complaint is the result of a misunderstanding.

Company can't verify or dispute the facts in the complaint.

Company chooses not to provide a public response.

Company disputes the facts presented in the complaint.

Company has responded to the consumer and the CFPB and chooses not to provide a public response.

(Blank)



CFPB Complaint Monitor
(Enabling Consumers to Claim Their Rights)

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12

12

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

INSIDIOUS, "ALL SEEING" COMPANY PORTAL WITH PREVIOUS COMPLAINT ARCHIVAL DATABASE AND ONE-BUTTON COMPLAINT ADJUDICATION FORM.

1. Company Portal Dashboard

Tile-based display of key information

- Displays number of active complaints due in under 15 days, number of past due complaints, complaints due within 48 hours, number of complaint messages due in under 15 days, number of complaints requiring further information, and number of complaints in progress that are due in under 60 days.
- All tiles contain hyperlinks to pre-filtered lists containing more information related to the topic of each tile for easy access and follow-up.

2. Streamlined Complaint Response Form

User-friendly response options

- Response information is contained within a single form, with customizable fields depending on your desired action.
- Selecting "Response definitions" will open a definitions list to provide clarity regarding the Company Response selection.
- "Response preview" function allows you to edit response prior to submission, if needed.

What is the company's response?

Response definitions

☐ In progress

☐ Closed with explanation

☐ Closed with monetary relief

☐ Closed with non-monetary relief

☐ Resolved CFPB

☐ Requires CFPB further reported

☐ Incorrect company

☐ Sent to regulator

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(Empathy. Clarity. Results. For Consumers.)

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15

15

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

QUANTIFIABLE CFPB COMPLAINT PROCESS BENEFITS TO AMERICAN CONSUMERS:

- ❑ THE CURRENT CFPB COMPLAINT PROCESS HAS PROVIDED CONSUMERS WITH A CONVENIENT, NON-TECHNICAL PROCESS FOR SUBMITTING FINANCIAL SERVICES TYPE COMPLAINTS TO COMPANIES AND OBTAINING AN ARBITRATION DECISION/RULING FROM "THE COMPANY" IN THE IN WHICH "THE COMPANY ALWAYS WINS!
- ❑ THE CURRENT CFPB COMPLAINT PROCESS PROVIDES CONSUMERS WITH AN INFORMATIONAL DATABASE THAT CONTAINS A SNAPSHOT OF PREVIOUSLY SUBMITTED CFPB CONSUMER COMPLAINTS
- ❑ FEDERAL AND STATE CONSUMER COMPLAINT AGENCIES WITH A SINGLE COMPLAINT DATABASE OR FINANCIALLY-ORIENTED CONSUMER COMPLAINTS.

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16

16

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

CFPB COMPLAINT PROCESSES WHICH WERE DETRIMENTAL TO AMERICAN CONSUMERS:

THE CURRENT CFPB COMPLAINT PROCESS ENABLES CFPB TO CONTINUE THE FAÇADE OF "STANDING UP FOR THE CONSUMER", WHILE:

- ❑ ABDICATING ITS RESPONSIBILITIES TO CONSUMERS TO REVIEW ALL CONSUMER COMPLAINTS BEFORE ALLOWING THEM TO BE SENT TO "THE COMPANY". THIS FORMAL REVIEW SHOULD INCLUDE VERIFYING THE COMPLAINT FOR:
 - CONSUMER-CREDIT REGULATORY COMPLIANCE,
 - DISCRIMINATORY PRACTICES, AND;
 - CRIMINAL AND/OR FRAUDULENT PRACTICES.
- ❑ NOT PROVIDING THE CONSUMER WITH THE FORMAL DOCUMENTED PROCESS FOR DISPUTING AND/OR APPEALING RESPONSES FROM "THE COMPANY".
- ❑ RUBBER-STAMPING COMPANY RESPONSES WITH THE CFPB PROVERBIAL "KISS OF DEATH" APPROVAL OF THE COMPANY'S RESPONSE; THUS, ENSURING THAT IT CAN NOT BE RE-FILED WITH CFPB OR ANY OTHER FEDERAL OR STATE CONSUMER COMPLAINT AGENCY.
- ❑ PROVIDING DOWNLOADABLE APP KNOW AS "THE COMPANY PORTAL" WHICH PROVIDES AN ARCHIVAL OF ALL COMPLAINTS PREVIOUSLY FILED BY THAT CONSUMER. THIS ALL-SEEING PORTAL ALSO INCLUDES A ONE-BUTTON RESPONSE GENERATOR THAT ENSURES THAT THE CLOSED RESPONSE GENERATED FOR THE COMPLAINT WILL BE ACCEPTABLE TO CFPB.
- ❑ DENYING "DUE PROCESS" OF 145,150 CONSUMERS BY PROMISING THEM THAT CFPB WAS RE-ADJUDICATING THEIR DISPUTED COMPLAINTS; EVEN THOUGH, THERE WAS NO COMPLAINT DISPUTE PROCESS AVAILABLE.
- ❑ ALLOWING BANKS, NON-BANKS, AND OTHER FINANCIAL INSTITUTIONS RECEIVING HIGHEST NUMBER OF CONSUMER COMPLAINTS DURING A CALANDER YEAR TO REMAIN ANNOUNMOUS BY NOT PUBLISHING ANNUAL REPORTS WHICH IDENTIFY CONSUMER COMPLAINTS BY PRODUCT, ISSUE/SUB-ISSUE, AND CLOSE RESPONSE.



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17

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17

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

CFPB COMPLAINT PROCESSES WHICH WERE DETRIMENTAL TO AMERICAN CONSUMERS:

(Continued):

- ❑ FAILING TO IDENTIFY COMPANIES WHO DID NOT RESPOND TO CFPB CONSUMER COMPLAINTS.
- ❑ ALLOWING THE COMPLAINT DATA SENT TO "THE COMPANY" TO REMAIN HIDDEN FROM THE CONSUMERS, WHILE ALLOWING "THE COMPANY" TO VIEW ALL CONSUMERS COMPLAINT DATA VIA THE "ALL-SEEING, ALL-KNOWING" COMPANY PORTAL.
- ❑ ATTEMPTING TO UTILIZE A "ONE-SIZE-FIT-ALL" COMPLAINT PROCESS METHODOLOGY WHERE A \$500K MORTGAGE COMPLAINT IS PROCESS THE SAME AS A \$200 PAYDAY LOAN COMPLAINT.
- ❑ FAILING TO INCLUDE DISCRIMINATION DATA IN THE CFPB COMPLAINT DATABASE (THE 2013 NOTICE OF FINAL POLICY STATEMENT DESCRIBES HOW CFPB BOWED TO PRESSURE ANTI-CONSUMER GROUPS AND MADE THE LUDICRIOUS DECISION TO NOT INCLUDE DISCRIMINATION DATA IN THE CFPB COMPLAINT DATABASE*.)
- ❑ THE CFPB COMPLAINT PROCESS DOES NOT FORCE COMPANIES TO PUBLICLY DISCLOSE ITS DECISIONS TO CONSUMER COMPLAINTS
- ❑ CFPB HAS NEVER IDENTIFIED A SINGLE OFFENDING COMPANY, AND SOME COMPANIES HAVE NEVER RESPONDEND TO A SINGLE COMPLAINT.

*** This decision was made by CFPB even though one of its primary missions is to "ENFORCE LAWS THAT OUTLAW DISCRIMINATION IN CONSUMER FINANCE".**



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18

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18

How the CFPB Complaint Process "Should" Work:

1. Complaint submitted

You submit a complaint about an issue you have with a company about a consumer financial product or service. You will receive email updates and can log in to track the status of your complaint.

2. Review and route

We'll forward your complaint and any documents you provide to the company* and work to get a response from them. If we find that another government agency would be better able to assist, we will forward your complaint to them and let you know.

3. Company response

The company reviews your complaint, communicates with you as needed, and reports back about the steps taken or that will be taken on the issue you identify in your complaint.

4. Complaint published

We publish information about your complaint—such as the subject and date of the complaint—on our public Consumer Complaint Database. With your consent we also publish your description of what happened, after taking steps to remove personal information.

5. Consumer review

We will let you know when the company responds. You'll be able to review the company's response and will have 60 days to provide feedback about the company's response.



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19

19

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

THIRTY-FIVE (35) REASONS WHY THE CFPB 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 TIME DURING AN EXTENDED PERIOD. ABSENCE OF THIS DATE MAKES IT IMPOSSIBLE TO USE ANALYTICS TO DETECT AND MEASURE TRENDS AND ABERRATIONS.
- II. CFPB'S "ALL-SEEING" 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. (EDITOR NOTE: THE CFPB COMPLAINT DATABASE SHOWS THAT ONE OF THE NATION'S LARGEST BANK HAS ONLY PUBLICLY-SHARED TWO (2) OF ITS MORE THAN 52K RESPONSES TO CFPB COMPLAINTS.)
- III. BETWEEN 2011 AND MARCH 2017, CFPB "MISLED" 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 ZENT 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 WAS "EMPOWERED" TO CLOSE "ANY CONSUMER COMPLAINTS, AT ANY TIME", WITHOUT THE CONCURRENCE OF EITHER CFPB OR THE CONSUMER.



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20

20

CFPB COMPLAINT PROCESS OR 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).



CFPB Complaint Monitor
(Finally Checking for Consumers)

21

"THE COMPANY" ALWAYS WIN!

21

CFPB COMPLAINT PROCESS OR 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.



CFPB Complaint Monitor
(Finally Checking for Consumers)

22

"THE COMPANY" ALWAYS WIN!

22

CFPB COMPLAINT PROCESS OR 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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CFPB Complaint Monitor
(Finally Checking for Consumers)

23

23

CFPB COMPLAINT PROCESS OR 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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CFPB Complaint Monitor
(Finally Checking for Consumers)

24

24

CFPB COMPLAINT PROCESS OR 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. CFBP 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.



CFPB Complaint Monitor
(Finally Clearing for Consumers)

25

"THE COMPANY" ALWAYS WIN!

25

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

- 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 ADJUDICATION PROCEDURES.
- xxxII. CFBP 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 TOLD WHAT PORTIONS OF HIS, OR HER, COMPLAINT DATA CAN BE ACCESSED 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.



CFPB Complaint Monitor
(Finally Clearing for Consumers)

26

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26

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 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. Date of complaint allegation is missing.

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 5)	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



CFPB Complaint Monitor
(Only for Consumers)

"THE COMPANY" ALWAYS WIN!

27

27

CFPB'S "ALL-SEEING COMPANY PORTAL" PROVIDES "THE COMPANY" WITH AN UNFAIR, INSURMOUNTABLE COMPETITIVE ADVANTAGE OVER CONSUMERS. THE PORTAL INCLUDES ARCHIVE HISTORY OF ALL PREVIOUSLY FILED COMPLAINTS, AND OTHER OF VALUE-ADDED APPS THAT ARE PROVIDED TO "THE COMPANY" BY CFPB AT NO CHARGE. "THE COMPANY" CAN REQUEST THAT CFPB NOT SHARE ITS RESPONSES TO CONSUMER COMPLAINTS PUBLICLY.

Illustration of Company Portal design defects: The first chart shown below show that between 2011 and 2017, "The Company" chose not to publicly share its responses to consumer complaint 93.6% of the time. (It won 77.4% of all CFPB complaints, and only granted consumer's monetary relief 6.5% of the time.)

	Bank account or savings account	Checking or savings account	Consumer loan	Credit card	Credit card or prepaid card	Credit reporting, credit repair, services, etc.	Debt collection	Money transfer, virtual currency, or money services	Money transfers	Mortgage	Other financial services	Payday loans	Ready loan, payday loan, or personal loan	Prepaid card	Student loan	Vehicle loan or lease	What category	Total	Average
Company Public Response #																			
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14
Company Public Response #	15	2	14	14	1	80	80	140	2	20	13	14	14	14	14	14	14	14	14

BETWEEN 2011 AND MARCH 2017, CFPB "MISLED" 145,150 CONSUMERS REGARDING THE EXISTENCE OF AN ACTIONABLE DISPUTE PROCEDURE WITHIN THE CFPB COMPLAINT PROCESS. HOWEVER, IN 2017 CFPB ACKNOWLEDGED THAT THESE DISPUTES WERE ONLY CONSUMER FEEDBACK, AND NONE WERE RE-REVIEWED BY CFPB, RETURNED TO "THE COMPANY" FOR FURTHER ADJUDICATION; OR REFERRED TO OTHER CONSUMER COMPLAINT OR ENFORCEMENT AGENCIES.

Illustration of complaint process design defects: From 2013 through 2016, 6,585 complaints were for serious, criminal offences were filed with CFPB, and 1,243 (18.9%) of the responses to these complaints were disputed by consumers.

2013-2016 Consumer Complaints Alleging, Identity theft, Fraud, or Embezzlement								
Closed Responses to Consumer from "The Company"	Year Complaint Filed				Complaints Filed via CFPB		Closed Responses Disputed by Consumers	
	2013	2014	2015	2016	Total	Percent	Total	Percent
Closed	8	10	23	19	60	0.9%	16	26.0%
Closed with explanation	625	968	1191	1599	4373	66.4%	1008	23.1%
Closed with monetary relief	201	260	294	432	1177	17.9%	122	10.4%
Closed with non-monetary relief	128	189	277	381	976	14.8%	98	10.1%
Total	962	1407	1785	2431	6585	100.0%	1243	18.9%

Source: December 2011-April 2017 CFPB Complaint Database.



CFPB Complaint Monitor
(Equality of Complaints for Consumers)

29

"THE COMPANY" ALWAYS WIN!

29

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

THE CURRENT CFPB DATABASE DOES NOT INCLUDE A FIELD FOR THE MONETARY ESTIMATE OF THE CONSUMER COMPLAINT; THUS, IT IS IMPOSSIBLE FOR CFPB TO ESTIMATE THE AMOUNT OF MONEY IT SAVED CONSUMERS WHO SUBMITTED THEIR COMPLAINTS TO "THE COMPANY" VIA THE CFPB COMPLAINT PROCESS.

Illustration of CFPB Complaint Database Model: no monetary estimate of loss suffered by consumer; thus, the cfpb complaint process treats a \$500k mortgage complaint, the same as a \$200 payday loan complaint.

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



CFPB Complaint Monitor
(Equality of Complaints for Consumers)

30

"THE COMPANY" ALWAYS WIN!

30

"THE COMPANY" CONTROLS THE CFPB COMPLAINT ARBITRATION PROCESS, AND ACTS AS JUDGE, JURY AND APPELLATE. IT CAN CLOSE "ANY CONSUMER COMPLAINTS, AT ANY TIME", WITHOUT THE CONCURRENCE OF EITHER CFPB OR THE CONSUMER.

CFPB Complaint Process Defect: The consumer complaint review process described in step 2 below, is not performed by CFPB. (When a consumer complaint is received by CFPB it is edit-checked, and immediately placed on the company portal.)

How the CFPB Complaint Process "Should" Work:

1. Complaint submitted

You submit a complaint about an issue you have with a company about a consumer financial product or service. You will receive email updates and can log in to track the status of your complaint.

2. Review and route

We'll forward your complaint and any documents you provide to the company* and work to get a response from them. If we find that another government agency would be better able to assist, we will forward your complaint to them and let you know.

3. Company response

The company reviews your complaint, communicates with you as needed, and reports back about the steps taken or that will be taken on the issue you identify in your complaint.

4. Complaint published

We publish information about your complaint—such as the subject and date of the complaint—on our public Consumer Complaint Database. With your consent we also publish your description of what happened, after taking steps to remove personal information.

5. Consumer review

We will let you know when the company responds. You'll be able to review the company's response and will have 60 days to provide feedback about the company's response.



CFPB Complaint Monitor
(Finally Checking for Consumers)

"THE COMPANY" ALWAYS WIN!

31

31

TOP-20 SUMMARY: BETWEEN JANUARY 2013 AND DECEMBER 2016, 14,581 "CLOSED" RESPONSES WERE RECEIVED FROM ALL COMPANIES, AND 7,216 (49.5%) OF THESE WERE RECEIVED FROM THE "TOP-20."

Rank	Company	Years				Total
		2013	2014	2015	2016	
1	Occu	312	338	305	173	1128
2	Santander Bank US	252	239	224	210	924
3	Bank of America	316	118	274	120	828
4	PNC Bank N.A.	115	148	123	167	553
5	Specialized Loan Servicing LLC	311	75	15	13	414
6	Southwest Credit Systems, L.P.	2	46	192	148	388
7	JPMorgan Chase & Co.	162	100	71	48	379
8	Nationstar Mortgage	62	9	188	111	370
9	Wells Fargo & Company	104	84	41	00	315
10	Regions Financial Corporation	219	30			249
11	ERC			25	213	238
12	Aargon Agency, Inc.	7	51	94	43	196
13	HSBC North America Holdings Inc.	177	4	1	1	183
14	Norstar Loan Servicing, LLC	9	48	80	63	199
15	Scotiabank			130	20	150
16	Experian	1	76	60	19	156
17	Atlanticus Services Corporation		35	86	47	168
18	Retrieval Masters Creditors Bureau, Inc.	9	101	35		145
19	Premier Recovery Group		22	86	35	143
20	Reverse Mortgage Solutions	36	39	36	17	128

Source: 2012-2016 CFPB Complaint Database



CFPB Complaint Monitor
(Finally Checking for Consumers)

"THE COMPANY" ALWAYS WIN!

32

32

FROM JANUARY 2013 TO DECEMBER 2016, 482,371 "CLOSED WITH EXPLANATION" RESPONSES WERE RECEIVED FROM ALL COMPANIES, AND 300,085 (62.2%) OF THESE WERE RECEIVED FROM THE "TOP-20."

Rank	Company	Years				Total
		2013	2014	2015	2016	
1	Bank of America	12703	8292	6953	7184	35132
2	Wells Fargo & Company	9470	7981	8175	9500	35126
3	Equifax	2069	7942	10512	14920	34543
4	JPMorgan Chase & Co.	6590	9819	7000	7400	27809
5	TransUnion Intermediate Holdings, Inc.	2036	5876	7740	9360	25012
6	Experian	3655	5254	5730	7354	22000
7	Occo	4003	5763	4552	3289	17607
8	Citibank	4218	7686	3967	4048	17020
9	Nationsstar Mortgage	2960	4104	3608	3079	13751
10	Capital One	2167	2361	3069	3534	11131
11	Ditech Financial LLC	2033	2407	2260	2537	9237
12	Navient Solutions, LLC	1171	1850	1832	3072	8025
13	U.S. Bancorp	1492	1971	1919	1973	7355
14	Synchrony Financial	874	1529	1673	1948	6024
15	PNC Bank N.A.	1145	1511	1327	1702	5685
16	HSBC North America Holdings Inc.	1399	1598	1277	1003	5277
17	Select Portfolio Servicing, Inc.	839	1426	1202	1489	5056
18	Encore Capital Group	772	1665	1381	951	4769
19	Amex	742	974	1214	1652	4582
20	Discover	540	690	1135	1107	3472

Source: 2017-2016 CFPB Complaint Database



CFPB Complaint Monitor
(Empowering Consumers for Change)

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33

33

FROM JANUARY 2013 TO DECEMBER 2016, 40,695 "CLOSED WITH MONETARY RELIEF" RESPONSES WERE RECEIVED FROM ALL COMPANIES, AND 32,464 (78.8%) WERE RECEIVED FROM THE "TOP-20."

Rank	Company	Years				Total
		2013	2014	2015	2016	
1	Citibank	1082	1090	1200	2184	5556
2	Bank of America	887	975	1484	1589	4935
3	Wells Fargo & Company	852	759	885	912	3408
4	JPMorgan Chase & Co.	789	632	874	1024	3319
5	Synchrony Financial	559	843	683	684	2769
6	Capital One	815	560	334	366	2075
7	TD Bank US Holding Company	326	355	349	367	1397
8	U.S. Bancorp	290	311	361	322	1284
9	Amex	237	261	310	383	1191
10	Bancorp PLC	81	171	251	341	844
11	SunTrust Banks, Inc.	205	237	205	193	840
12	Citizens Financial Group, Inc.	199	204	170	144	717
13	Discover	209	142	173	181	705
14	Navient Solutions, LLC	204	222	152	126	704
15	Paycom Software, Inc.	56	139	203	180	578
16	PNC Bank N.A.	167	100	137	130	534
17	Regions Financial Corporation	112	123	177	131	543
18	USAA Savings	111	101	119	167	498
19	Empowerment Ventures, LLC			470	17	487
20	Experian	61	146	140	112	459

Source: 2017-2016 CFPB Complaint Database



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34

34

FROM JANUARY 2013 TO DECEMBER 2016, 80,621 "CLOSED WITH NON-MONETARY RELIEF" RESPONSES WERE RECEIVED FROM ALL COMPANIES", AND 63,646 (78.9%) WERE RECEIVED FROM THE "TOP-20."

TOP-20 COMPANIES - CLOSED WITH NON-MONETARY RELIEF						
Rank	Company	Years				Total
		2013	2014	2015	2016	
1	Experian	1556	4770	4892	5062	17180
2	TransUnion Intermediate Holdings, Inc.	810	2112	2404	3576	9002
3	Equifax	2680	2906	1466	1015	8068
4	Bank of America	2480	932	1142	880	5434
5	Chitbank	546	668	926	1662	3802
6	ERC	77	672	1446	748	2943
7	Encore Capital Group	204	893	781	589	2467
8	Wells Fargo & Company	695	664	401	586	2146
9	Portfolio Recovery Associates, Inc.	272	705	553	520	2050
10	Synchrony Financial	183	375	519	487	1564
11	Capital One	294	398	276	354	1322
12	Allied Interstate LLC	218	470	368	173	1227
13	U.S. Bancorp	237	248	402	317	1204
14	JPMorgan Chase & Co.	450	184	223	282	1139
15	Ameris	134	150	140	336	760
16	Discover	143	163	168	200	704
17	Navient Solutions, LLC	209	260	118	129	696
18	PayPal Holdings, Inc.	18	126	234	306	684
19	TD Bank US Holding Company	117	134	171	189	611
20	Dynamic Recovery Solutions, LLC		143	262	182	587

Source: 2017-2016 CFPB Complaint Database

Source: 2013-2016 CFPB Complaint Database



CFPB Complaint Monitor
(Equality Chamber for Consumers)

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35

35

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

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.

DESIGN DEFECT: AS OF APRIL 21, 2017, 21,198 COMPLAINTS HAD BEEN REFERRED TO OTHER AGENCIES BY CFPB BUT THERE IS NO RECORD OF THE FINAL DISPOSITION OF ANY OF THESE COMPLAINTS IN THE CFPB DATABASE.

CFPB Complaint Resolution Process	
Referred To:	Complaints Referred
	88
BBB	2
CFPB Enforcement	2
Dept. of Education	5
Farm Credit Administration	16
FDIC	2063
Federal Reserve	501
HFHA	890
FINRA	12
FTC	10782
HUD	171
NCUA	1290
OCC	4780
Other	459
SEC	8
State Agencies	39
State Attorneys General	62
VA	28
Grand Total	21198

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(Equality Chamber for Consumers)

36

36

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

THE CFPB COMPLAINT DATABASE SHOWS THAT CONSUMERS FILING MORTGAGE COMPLAINTS ARE ONLY AWARDED MONETARY RELIEF BY "THE COMPANY" 3.0% OF THE TIME; AND THAT "THE COMPANY" CLOSES 90.6% OF ALL MORTGAGE COMPLAINTS EITHER WITH NO EXPLANATIONS, OR WITH GENERIC, NON-SPECIFIC EXPLANATIONS.

DESIGN DEFECT: MORTGAGES ARE THE LARGEST PRODUCT IN THE CFPB COMPLAINT PROCESS AND REPRESENTS 29% OF ALL COMPLAINTS FILED BY CONSUMERS. CONSUMERS DISPUTED 22.7% OF MORTGAGE COMPLAINTS RESPONSES RECEIVED FROM "THE COMPANY";" WERE DISPUTED BY CONSUMERS.

Company Response	CFPB Consumer Complaints/Year							Total	Percent	Company Winning %
	2011	2012	2013	2014	2015	2016	2017			
Closed	2	903	1589	952	1177	882	106	5591	2.7%	90.6%
Closed with explanation	14	21055	42723	39286	37685	37622	5826	184211	87.9%	
Closed with monetary relief	1	1042	1323	1050	1300	1279	239	6234	3.0%	
Closed with non-monetary relief	1	4100	3760	1633	2122	1571	248	13435	6.4%	
Grand Total	18	27100	49375	42921	42284	41354	6419	209471	100.0%	

Source: CFPB Complaint Database (January 2011 - April 2017)



CFPB Complaint Monitor
(Finally Clearing for Consumers)

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37

37

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

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.

DESIGN DEFECT: OTHER FEDERAL AGENCIES SUCH AS OCC, FDIC, FRB, AND DOJ HAVE CONSUMER COMPLAINT AGENCIES BUT THESE AGENCIES REFUSE TO ACCEPT JURISDICTION IN ALL FINANCE-RELATED CONSUMER COMPLAINTS. THESE AGENCIES INFORM THE CONSUMERS SUBMITTING THESE CLAIMS THAT THEIR CLAIMS ARE NOT WITHIN THEIR JURISDICTION, BUT THAT THEY CAN BE ASSURED THAT ANOTHER, HIGHLY-COMPETENT FEDERAL AGENCIES WILL ENSURE THAT THEIR CLAIMS WILL BE REVIEWED, ADJUDICATED, AND IF NECESSARY REFERRED TO A THIRD FEDERAL (OR STATE) AGENCY.

Response Sent To Consumer	Bank services	Checking/savings account	Consumer loan	Credit card	Credit card or prepaid	Credit reporting	Credit reporting used to pre-qualify	Credit collection	Money transfer	Money transfer	Money transfer	Other financial services	Payday loans	Payday loans	Prepaid cards	Student loans	Vehicle loans or leases	Total	Percent
Closed	840	88	168	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
Closed with explanation	10721	1081	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072
Closed with monetary relief	10721	1081	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072
Closed with non-monetary relief	10721	1081	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072
Closed with relief	10721	1081	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072
Closed without relief	10721	1081	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072
In progress	10721	1081	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072
Not fully responded	10721	1081	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072
Grand Total	10721	1081	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072	1072



CFPB Complaint Monitor
(Finally Clearing for Consumers)

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38

38

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

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).

DESIGN DEFECT: OTHER FEDERAL CONSUMER COMPLAINT AGENCIES SUCH AS THE OCC'S CONSUMER ASSISTANCE GROUP (CAG), HAVE DISPUTE AND/OR ESCALATION PROCEDURES THAT CAN BE USED IF THE CONSUMER DOES NOT AGREE WITH THE COMPANY'S ADJUDICATION RESPONSE. HOWEVER, THE COMPLAINTS SHOWN BELOW WERE REFERRED TO BUT BECAUSE CFPB HAD NO DISPUTE PROCESS, THESE COMPLAINT WERE NEVER DISPUTED OR APPEALED.

DISPUTED CONSUMER COMPLAINTS REFERRED TO CFPB FROM OTHER AGENCIES.

Row Labels	Bank account or service	Consumer Loan	Credit card	Credit reporting	Debt collection	Money transfers	Mortgage	Other financial service	Payday loan	Prepaid card	Student loan	Grand Total
Closed	142	19	34	2	44		331				3	575
Closed with explanation	3401	521	1713	526	619	30	9874	25	12	46	280	17047
Closed with monetary relief	508	28	243	2	11	1	204	2	1	11	7	1018
Closed with non-monetary relief	147	37	122	148	51	1	758		2	6	17	1289
Closed with relief	62	5	54				61				3	185
Closed without relief	217	20	243				970				5	1455
Grand Total	4477	630	2409	678	725	32	12198	27	15	63	315	21569



CFPB Complaint Monitor
(Equality of Complaints for Consumers)

39

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39

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

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".

DESIGN FLAW: NO APPRECIABLE DIFFERENCES IN "THE COMPANY" RESPONSES TO CFPB COMPLAINTS RECEIVED FROM TAGGED-CATEGORIES, AND A LARGER PERCENT OF TAGGED-CONSUMERS DISPUTED "THE COMPANY" CLOSED WITH EXPLANATION RESPONSES.

Company Response by Demographic Categories

	Older American		Older American, Servicemember		Servicemember		Blank (No Tag)		Count of Company Responses	Percent Company Responses	Count of Company Disputes	Percent of Company Disputes
	Count of Company response to consumer	Percent of Company response to consumer	Count of Company response to consumer	Percent of Company response to consumer	Count of Company response to consumer	Percent of Company response to consumer	Count of Company response to consumer	Percent of Company response to consumer				
Response to Consumers												
Closed	1305	2.04%	251	2.68%	966	2.19%	15089	2.10%	17611	2.10%	508	2.34%
Closed with explanation	47897	74.95%	7165	76.48%	33928	77.06%	541886	75.26%	630876	75.34%	17955	82.87%
Closed with monetary relief	5047	7.90%	579	6.18%	2014	4.57%	46725	6.49%	54365	6.49%	885	4.08%
Closed with non-monetary relief	7527	11.78%	1049	11.20%	5630	12.79%	88035	12.23%	102241	12.21%	1604	7.40%
Closed with relief	505	0.79%	41	0.44%	144	0.33%	4614	0.64%	5304	0.63%	115	0.53%
Closed without relief	1247	1.95%	161	1.72%	539	1.22%	15921	2.21%	17868	2.13%	599	2.76%
In progress	164	0.26%	77	0.82%	491	1.12%	4292	0.60%	5024	0.60%	0	0
Unlabeled response	212	0.33%	45	0.48%	315	0.72%	3483	0.48%	4055	0.48%	1	0.00%
Grand Total	63904	100.00%	9368	100.00%	44027	100.00%	720045	100.00%	837344	100.00%	21667	100.00%



CFPB Complaint Monitor
(Equality of Complaints for Consumers)

40

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40

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

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".

Consumer Complaints Referred from Other Government Agencies.				
Response to Consumers	Count of Referrals	Percent of Referrals	Count of Referral Disputes	Percent of Referral Disputes
Closed	3456	2.50%	575	2.67%
Closed with explanation	100954	73.15%	17047	79.03%
Closed with monetary relief	11305	8.63%	1010	4.72%
Closed with non-monetary relief	11857	8.59%	1289	5.96%
Closed with relief	1943	1.41%	185	0.86%
Closed without relief	7142	5.18%	1455	6.75%
In progress	443	0.32%	0	0
Untimely response	308	0.22%	0	0
Grand Total	138008	100.00%	21569	100.00%



CFPB Complaint Monitor
(Equally Chances for Consumers)

41

"THE COMPANY" ALWAYS WIN!

41

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

FIVE OF THE NATIONS LEADING NATIONAL BANKS WERE INCLUDED IN THE TOP-10 CFPB CONSUMER COMPLAINTS AND TOP-10 DISPUTED CFPB CONSUMER COMPLAINTS.

TOP-10 CONSUMER COMPLAINTS								
Company	2011	2012	2013	2014	2015	2016	2017	Total
BANK OF AMERICA NATIONAL ASSOCIATION	580	16048	16469	10287	9830	9784	5826	68519
WELLS FARGO & COMPANY	268	9462	11126	9168	9292	11201	5667	56354
EQUIFAX, INC.		621	4775	5963	12003	15973	12310	55645
Experian Information Solutions Inc.		725	5273	10246	10838	13949	11706	52727
TRANSUNION INTERMEDIATE HOLDINGS, INC.		464	3561	8040	10167	12985	11738	46955
JPMORGAN CHASE & CO.	374	7289	7989	7735	7968	8762	5189	45306
CITIBANK, N.A.	306	5433	5878	5767	6202	8703	4472	36761
OCWEN LOAN SERVICING LLC	54	3762	4813	6272	4905	3489	1654	24949
CAPITAL ONE FINANCIAL CORPORATION	246	3877	3328	3343	3690	4060	3111	21856
Navient Solutions, LLC.		1209	1586	2434	2102	3308	5633	20272

Source: CFPB Complaint Database - December 2011 through March 2017

TOP-10 DISPUTED CONSUMER COMPLAINTS								
Company	2011	2012	2013	2014	2015	2016	2017	Total
BANK OF AMERICA NATIONAL ASSOCIATION	162	3730	3672	2286	2188	2055	406	14387
WELLS FARGO & COMPANY	88	2412	2613	2071	2108	2155	370	11717
EQUIFAX, INC.		136	1091	1919	2671	3330	532	10079
JPMORGAN CHASE & CO.	76	1927	1832	1798	1940	1982	996	9633
CITIBANK, N.A.	51	1181	1224	1178	1313	1425	325	6697
OCWEN LOAN SERVICING LLC	19	934	1158	1509	1233	722	144	5719
TRANSUNION INTERMEDIATE HOLDINGS, INC.		92	634	1104	1606	1674	529	5638
Experian Information Solutions Inc.		178	757	1251	1360	1404	360	5330
NATIONSTAR MORTGAGE	1	204	724	1016	1022	672	125	3764
CAPITAL ONE FINANCIAL CORPORATION	45	898	627	665	619	738	172	3655

Source: CFPB Complaint Database - December 2011 through March 2017



CFPB Complaint Monitor
(Equally Chances for Consumers)

42

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42

59.7% OF THE 743,427 COMPLAINTS FILED BY CFPB WERE BLANK (NO SUB-ISSUE).

Account	Consumer Sub-issue	Number	Percent	Consumer Sub-issue	Number
1	Account status	35043	36	Keep getting calls about my loan	1173
2	Account terms	50562	37	Need information about my loan/collateral	1096
3	Account terms and charges	680	38	No notice of investigation status/result	9060
4	Applied for loan/did not receive money	300	38	Not disclosed as an attempt to collect	1720
5	Attempted to collect wrong amount	2517	40	Not given enough info to verify debt	3000
6	Attempted to collect excess funds	570	41	Payment to asset not credited	363
7	Billing dispute	857	42	Personal information	725
8	Called after send written cease of comm	1799	43	Problem canceling or closing account	476
9	Called outside of 9am-5pm	977	44	Problem getting my free annual credit	6344
10	Can't contact lender	974	45	Problem getting report or credit score	4266
11	Can't decrease my monthly payments	3701	46	Problem with fraud alerts	3530
12	Can't get flexible payment options	3063	47	Problem with statement of dispute	9625
13	Can't qualify for a loan	328	48	Problems when you are unable to pay	1697
14	Can't stop charges to bank account	486	49	Public record	6762
15	Can't temporarily postpone payments	1347	50	Quality for a better loan than offered	164
16	Charged bank acct wrong day or amt	277	51	Received a loan I didn't apply for	670
17	Charged fees or interest I didn't expect	2375	52	Received bad information about my loan	3615
18	Contacted employer after asked not to	2138	53	Received marketing offer after opted out	165
19	Contacted me after I asked not to	2510	54	Received unwanted marketing/advertising	211
20	Contacted me instead of my attorney	320	55	Received previously deleted info	9467
21	Debt is not mine	35295	56	Repaying your loan	3520
22	Debt resulted from identity theft	4651	57	Report improperly shared by CFC	4998
23	Debt was discharged in bankruptcy	2224	58	Report shared with employer who consent	162
24	Debt was paid	15009	59	Right to dispute notice not received	6342
25	Don't agree with fees charged	2491	60	Secured Attempted to seize property	1124
26	Frequent or repeat calls	14181	61	Sent me proper notice of suit	1345
27	Getting a loan	305	62	Sent return about loan/appl for debt	280
28	Having problems with customer service	2550	63	Talked to a third party about my debt	4541
29	Impersonated an attorney or official	1202	64	Threatened arrest/jail if do not pay	2230
30	Inadequate help over the phone	1637	65	Threatened to sue on too old debt	2621
31	Indicated committed crime not paying	990	66	Threatened to take legal action	4546
32	Indicated shouldn't respond to lawsuit	333	67	Trouble with how payments are handled	5119
33	Information is not mine	30706	68	Used obscene/profane/abusive language	176
34	Insurance terms	6	69	Unpaid	430564
35	Investigation took too long	2579		Total	743427

Source: December 2019 April 2017 CFPB Complaint Database

"THE COMPANY" ALWAYS WIN!



CFPB Complaint Monitor
(Empirically Demonstrating Consumer Power)

45

45

"SELECTED REASONS WHY THE CURRENT CFPB COMPLAINT PROCESS DOESN'T WORK!"

- ❑ MORE THAN EIGHTY PERCENT OF ALL CFPB COMPLAINTS ARE "CLOSED WITHOUT EXPLANATION" OR "CLOSED WITH EXPLANATION", AND CONSUMERS ARE AWARDED "MONETARY RELIEF ONLY 6.7% OF THE TIME,
- ❑ THERE IS NO CONSUMER DISPUTES/APPEALS FOR COMPLAINTS ARBITRATION AND CLOSED BY "THE COMPANY",
- ❑ CFPB BLINDLY RUBBER-STAMPS "THE COMPANY" ARBITRATION/CLOSED RESPONSES,
- ❑ IT IS ESTIMATED THAT AS MANY AS TEN PERCENT OF ALL CFPB CONSUMER COMPLAINTS INCLUDES DISCRIMINATORY PRACTICES; YET CFPB DOES NEVER FILED A FORMAL DISCRIMINATION COMPLAINT OF ANY TYPE, ON BEHALF OF ANY CONSUMER,
- ❑ OFFENDING COMPANIES ARE NEVER IDENTIFIED, AND EVEN COMPANIES WHO REFUSE TO RESPONSE TO CFPB COMPLAINTS ARE NOT FINED OR CENSURED,
- ❑ "THE COMPANY" CAN ARBITRARILY REQUEST THAT SELECTED CONSUMER COMPLAINTS NOT BE PUBLISHED IN THE CFPB DATABASE,
- ❑ COMPANIES CAN SPECIFY THAT NONE OF THEIR COMPLAINT RESPONSES TO BE MADE PUBLIC,
- ❑ CONSUMER CANNOT RE-FILE COMPLAINT REJECTED BY "THE COMPANY" WITH ANOTHER FEDERAL (OR STATE) COMPLAINT AGENCY, BECAUSE THE COMPANY'S ARBITRATION/CLOSED RESPONSE WAS PREVIOUSLY-APPROVED, AND SANCTIONED BY CFPB,
- ❑ THERE IS NO WAY TO DETERMINE IF OTHER CONSUMERS HAVE FILED SIMILAR (OR EVEN IDENTICAL) COMPLAINTS AGAINST "THE COMPANY" BECAUSE THE DESIGN FLAWS IN THE CFPB DATABASE, AND;
- ❑ CIVIL-ACTION, AND CLASS-ACTION ATTORNEYS ARE RELUCTANT TO ACCEPT CONSUMER COMPLAINTS THAT WERE PREVIOUSLY FILED BY CFPB, BECAUSE OF THE EXISTENCE OF CFPB'S "KISS-OF-DEATH" APPROVAL OF "THE COMPANY" ARBITRATION/CLOSED RESPONSE.

Can the Current CFPB Complaint Process be Saved?

"THE COMPANY" ALWAYS WIN!



CFPB Complaint Monitor
(Empirically Demonstrating Consumer Power)

46

46

ONE OF THE CENTER-PIECES OF THE DODD-FRANK ACT WAS THE CREATION A FEDERAL GOVERNMENT AGENCY THAT COULD ASSIST CONSUMERS DURING THE COMPLAINT RESOLUTION DUSPUTE PROCESS; HOWEVER, BASED ON THE TABLE SHOWN BELOW, IT IS UNLIKELY THAT ANY OF THE 82,260 COMPLAINTS SHOWN IN THIS TABLE WERE EVER ADJUDICATED BY CFPB.

AFTER MORE THAN SEVEN YEARS IN EXISTANCE; THE CURRENT CFPB COMPLAINT PROCESS: WHICH IS LIKELY, "THE GREATEST CONSUMER PROTECTION FRAUD EVER PERPETRATED UPON THE AMERICAN CONSUMERS", IS STILL IN OPERATION, AND IS CURRENTLY VIEWED AS AN UNPARALLELED SUCCESS-STORY BY MANY OTHER FEDERAL CONSUMER-COMPLAINT AGENCIES. THESE AGENCIES CONTINUE TO, "BLINDLY" AND "UNCEROMONIOUSLY": "THROW CONSUMER COMPLAINTS SUBMITTED TO THEIR AGENCIES, OVER THE WALL TO INTO THE CFPB COMPLAINT PROCESS ABYSS". THE FOLLOWING TABLE INCLUDES A FIVE-YEAR SUMMARY OF THE, A.) CFPB COMPLAINT COMPLAINTS, B.) DISPUTED-COMPLAINTS, AND C.) DISPUTED-COMPLAINTS THAT WERE REFERRED FROM OTHER FEDERAL AND STATE AGENCIES.

Complaints, Disputed Complaints, and Disputed Complaints (Referred)						
Top-20 Companies	2013	2014	2015	2016	2017	Total
Complaints:	79376	94525	99063	114246	143377	530587
Disputed Complaints:	16848	18644	20414	20590	5764	82260
Disputed Complaints (Referrals):	3764	2708	2315	2043	357	11187

Source: CFPB Complaint Database (January 1, 2013 to December 23, 2017)

[Click here to see details analysis complaints/disputes of Top-20 companies.](#)

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CFPB Complaint Monitor
(Empowering Consumers for a Better Future)

47

47

"COMPANY-CENTRIC DESIGN FLAWS"

COMPANY-CENTRIC DESIGN FLAWS IN THE CFPB COMPLAINT PROCESS WHICH ALLOWS "THE COMPANY" TO CONTROL THE COMPLAINT ARBITRATION PROCESS, AND TO CLOSE ALL CFPB COMPLAINTS, WITHOUT RECOURSE. THESE DESIGN FLAWS POTENTIALLY DEPRIVED TENS OF THOUSANDS OF CONSUMERS, OF HUNDREDS OF MILLIONS OF DOLLARS IN MONETARY RELIEF DURING THE PAST SEVEN YEARS!

CFPB WAS AUTHORIZED TO REFER THESE COMPLAINTS TO ITS OWN ENFORCEMENT UNIT, OR OTHER GOVERNMENT AGENCIES FOR FURTHER INVESTIGATION; HOWEVER, AS SHOWN BELOW, CFPB SENT 6,585 CONSUMER COMPLAINTS ALLEGING, IDENTITY THEFT, FRAUD, OR EMBEZZLEMENT TO "THE COMPANY" FOR ARBITRATION, AND MORE THAN TWELVE HUNDRED OF THE CLOSED RESPONSES RECEIVED FROM "THE COMPANY" WERE DISPUTED BY THE CONSUMER. REGRETTABLY, IT IS UNLIKELY THAT ANY OF TH 1,243 CONSUMERS EVER RECEIVE ANY FURTHER MEDIATION OF THEIR DISPUTED-COMPLAINTS.

2013-2016 Consumer Complaints Alleging, Identity theft, Fraud, or Embezzlement								
Closed Responses to Consumer from "The Company"	Year Complaint Filed				Complaints Filed via CFPB		Closed Responses Disputed by Consumers	
	2013	2014	2015	2016	Total	Percent	Total	Percent
Closed	8	10	23	19	60	0.9%	15	25.0%
Closed with explanation	625	958	1191	1599	4373	66.4%	1008	23.1%
Closed with monetary relief	201	250	294	432	1177	17.9%	122	10.4%
Closed with non-monetary relief	128	189	277	381	975	14.8%	98	10.1%
Total	962	1407	1785	2431	6585	100.0%	1243	18.9%

Source: December 2011-April 2017 CFPB Complaint Database.

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CFPB Complaint Monitor
(Empowering Consumers for a Better Future)

48

48

CFPB WEBSITE HOME PAGE: "SUBMITTING A COMPLAINT HELPS YOU AND OTHERS!"

Although this webpage provides the perception that when consumers file complaints against "The Company" via the CFPB Complaint Process that "their complaints help others" However, the July 27, 2018 snapshot CFPB Complaint Database shows that 93.4% of the 1,086,574 responses from "The Company" were not shared publicly; and thus, consumers had no awareness of how "The Company" responded to similar, or even identical, CFPB complaints as those being submitted.



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49

49

CONSUMER COMPLAINT PROCESS INCLUDING AN ACTIONABLE DISPUTE METHODOLOGY

ALL CONSUMER COMPLAINTS

THE STATISTICS SHOWN IN THE "STANDING UP FOR YOU" GRAPHIC SHOWN ON THE PREVIOUS PAGE WAS FOUND ON THE 2016 HOME PAGE OF THE CFPB WEBSITE; AND CLAIM THAT CFPB HAS PROVIDED 11 BILLION DOLLARS IN RELIEF TO 29 MILLION CONSUMERS, AND THAT THE CFPB COMPLAINT PROCESS HAS HANDLED MORE THAN 1.1 MILLION COMPLAINTS; WITH CONSUMERS RECEIVED TIMELY RESPONSES TO THESE COMPLAINTS, 97% OF THE TIME. (Continued)

Date	# of Complaints	% Wins Company	% Wins Consumer	# Disputed Complaints	Date	# of Complaints	% Wins Company	% Wins Consumer	# Disputed Complaints
December 12, 2011 to April 23, 2017	762,444	76.9%	19.0%	148402* (19.5%)	February 1, 2018 to January 31, 2019	252,753	80%	17.8%	No Disputes
April 24, 2017 to January 31, 2018	194,274	84.1%	15.3%	No Disputes					

**Although disputes of company responses were intended to be an integral component of the CFPB Complaint Process, CFPB never implemented the dispute adjudication process.*

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50

50

CFPB WEBSITE HOME PAGE: "STANDING UP FOR YOU CLAIMS!"**MORTGAGE CONSUMER COMPLAINTS**

THE STATISTICS SHOWN IN THE "STANDING UP FOR YOU" GRAPHIC SHOWN ON THE PREVIOUS PAGE WAS FOUND ON THE 2016 HOME PAGE OF THE CFPB WEBSITE; AND CLAIM THAT CFPB HAS PROVIDED 11 BILLION DOLLARS IN RELIEF TO 29 MILLION CONSUMERS, AND THAT THE CFPB COMPLAINT PROCESS HAS HANDLED MORE THAN 1.1 MILLION COMPLAINTS; WITH CONSUMERS RECEIVED TIMELY RESPONSES TO THESE COMPLAINTS, 97% OF THE TIME. (Continued)

Date	# of Complaints	% Wins Company	% Wins Consumer	# Disputed Complaints	Date	# of Complaints	% Wins Company	% Wins Consumer	# Disputed Complaints
December 12, 2011 to April 23, 2017	225,899	85.2%	8.8%	51,384* (22.7%)	February 1, 2018 January 31, 2019	24,219	91.9%	6.4%	No Disputes Allowed
April 24, 2017 January 31, 2018	21,365	93.3%	6.2%	No Disputes Allowed					

*Although disputes of company responses were intended to be an integral component of the CFPB Complaint Process, CFPB never implemented the dispute adjudication process.



CFPB Complaint Monitor
(Enable Complaints for Consumers)

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51

51

TOP-20 SUMMARY: FROM JANUARY TO DECEMBER 2016, THE CFPB COMPLAINT DATABASE SHOWS THAT 20 COMPANIES RECEIVED NEARLY ONE-THIRD (62.5%) OF THE 621,441 CFPB COMPLAINTS, AND THE REMAINING 4,148 COMPANIES, RECEIVED 121,986 CFPB COMPLAINTS.

TOP-20 COMPANIES - CFPB COMPLAINTS						
Rank	Company	Years				Total
		2013	2014	2015	2016	
1	Bank of America	16459	10287	9533	9783	46362
2	Equifax	4775	9663	12003	15971	42712
3	Wells Fargo & Company	11127	9168	9282	11205	40782
4	Experian	5273	10246	10828	13947	40294
5	TransUnion Intermediate Holdings, Inc.	3561	8040	10167	12983	34751
6	JPMorgan Chase & Co.	7960	7735	7968	8762	32455
7	Citibank	5878	5708	6202	8703	26551
8	Ocwen	4813	6272	4906	3489	19480
9	Capital One	3328	3343	3690	4259	14620
10	Nationstar Mortgage	3089	4116	4039	3189	14433
11	Synchrony Financial	1592	2743	2885	3052	10272
12	Ditech Financial LLC	2054	2428	2693	2797	9972
13	U.S. Bancorp	2029	2533	2707	2618	9887
14	Navient Solutions, LLC	1586	2434	2102	3308	9430
15	Encore Capital Group	984	2596	2173	1559	7312
16	PNC Bank N.A.	1636	1831	1594	1663	6726
17	Amex	1113	1385	1684	2374	6556
18	HSBC North America Holdings Inc.	1628	1652	1302	1057	5639
19	Select Portfolio Servicing, Inc	848	1438	1363	1489	5136
20	Discover	901	1015	1477	1589	4982

Source: 2013-2016 CFPB Complaint Database.

Source: 2013-2016 CFPB Complaint Database.



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52

52

“TOP-20 COMPANIES HAVE NO FEAR OF THE CFPB COMPLAINT PROCESS.”

TOP-20 SUMMARY: FROM JANUARY TO DECEMBER 2016, THE CFPB COMPLAINT DATABASE SHOWS THAT 20 COMPANIES RECEIVED NEARLY ONE-THIRD (62.5%) OF THE 621,441 CFPB COMPLAINTS, AND THE REMAINING 4,148 COMPANIES, RECEIVED 121,986 CFPB COMPLAINTS.

(Continued)

THIS HUGE DISCREPANCY BETWEEN THE TOP-20 COMPANIES, AND THE REMAINING 4,148, IS FURTHER DISTORTED BY THE FACT THAT ALL TWENTY OF THESE COMPANIES, WITH THE EXCEPTION OF: BANK OF AMERICA, OCWEN, PNC BANK NA, AND HSBC NORTH AMERICA HOLDINGS, INC.; RECEIVED MORE CFPB COMPLAINTS IN 2016, THAN THEY DID IN 2015. CLEARLY, THERE WAS “NO FEAR” OF THE CFPB COMPLAINT PROCESS BY ANY OF THE TOP-20 COMPANIES, AND IN FACT, SOME OF THESE AND OTHER LARGE COMPANIES MAY HAVE “WELCOMED THE CFPB COMPLAINTS THEY RECEIVED”.

BECAUSE:

- ❑ *THEY CONTROLLED THE CFPB COMPLAINT ARBITRATION PROCESS, AND COULD CLOSED COMPLAINTS WITHOUT FEAR OF RETRIBUTION BY EITHER CFPB OR ANY OTHER GOVERNMENT CONSUMER COMPLAINT/CONSUMER PROTECTION AGENCY, AND;*
- ❑ *ONCE CLOSED, CFPB COMPLAINTS ARE VIRTUALLY IMPOSSIBLE TO BE RE-OPENED, OR TO BE RE-FILED, BECAUSE THE COMPANY PORTAL PROVIDES “THE COMPANY” WITH A COMPLAINT ARCHIVE WHICH CONTAINS ALL PREVIOUSLY CLOSED COMPLAINTS, AS WELL AS ANY PREVIOUSLY REJECTED DUPLICATE COMPLAINTS.*



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53

53

“TOP-20 COMPANIES HAVE NO FEAR OF THE CFPB COMPLAINT PROCESS.”

TOP-20 SUMMARY: FROM JANUARY TO DECEMBER 2016, THE CFPB COMPLAINT DATABASE SHOWS THAT 20 COMPANIES RECEIVED NEARLY ONE-THIRD (62.5%) OF THE 621,441 CFPB COMPLAINTS, AND THE REMAINING 4,148 COMPANIES, RECEIVED 121,986 CFPB COMPLAINTS. *(Continued)*

- ❑ **AS OPPOSED TO OTHER GOVERNMENT CONSUMER COMPLAINT PROCESSES, THE CFPB COMPLAINT PROCESS DOES NOT HAVE A DISPUTE OR ESCALATION OPTION; AND THUS, WHEN A CFPB COMPLAINT IS CLOSED BY “THE COMPANY”, IT IS EFFECTIVELY “DEAD”. TO EMPHASIZE THIS POINT: CONSUMERS WHO ATTEMPT TO SEEK RELIEF VIA “THE COURTS”, FACE A FORMIDABLE, UP-HILL BATTLE, BECAUSE “THE COMPANY” CAN USE THE CFPB’S “KISS OF DEATH” APPROVAL OF ITS CLOSING RESPONSE AS PART OF ITS DEFENSE.**

GIVEN THE ABOVE ARGUMENTS, IT IS HIGHLY-PROBABLE THAT CONSUMERS WOULD RECEIVE THE SAME, OR BETTER RESULTS, IF THEY HAD FILED THEIR COMPLAINTS DIRECTLY WITH THE COMPANY, AND AVOIDED CONTAMINATING THEIR COMPLAINT WITH THE DREADED CFPB “KISS OF DEATH” APPROVAL OF THE COMPANY’S RESPONSE.

CLICK FOLLOWING LINKS TO VIEW ANALYSIS OF TOP-20 CLOSED RESPONSES:

<u>Closed</u>	<u>Closed with Explanation</u>
<u>Closed with Monetary Relief</u>	<u>Closed without Monetary Relief</u>
<u>Next Slide</u>	



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54

54

COMPANY-CENTRIC CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) COMPLAINT PROCESS

SUMMARY

THE CFPB WEBSITE AT: [HTTPS://WWW.CONSUMERFINANCE.GOV/](https://www.consumerfinance.gov/), CLAIMS THAT CURRENT CFPB COMPLAINT PROCESS HAS BEEN AN UNQUALIFIED SUCCESS, SINCE IT WAS IMPLEMENTED ON DECEMBER 1, 2011; HOWEVER, THE COMPANY-CENTRIC DESIGN OF THIS PROCESS, IN COMBINATION, WITH THE CFPB COMPLAINT DATABASE, REVEALS A MUCH DIFFERENT, AND DISTURBING PERSPECTIVE OF THIS FLAWED COMPLAINT-RESOLUTION PROCESS.

Can the current CFPB Complaint Process be saved?

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55

55

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) OR COMPANY FINANCIAL PROTECTION BUREAU (CFPB)

THE BEST-CASE SCENARIO FOR CFPB COMPLAINT PROCESS:

DURING THE PAST SEVEN YEARS, THE CFPB COMPLAINT PROCESS PROVIDED CONSUMERS WITH A GOVERNMENT-MANAGED, CONSUMER COMPLAINT REPOSITORY, AND A SEAMLESS-CONDUIT FOR SENDING FINANCIAL-RELATED COMPLAINTS TO "THE COMPANY" FOR ARBITRATION AND RESOLUTION.

THE WORST-CASE SCENARIO FOR CFPB COMPLAINT PROCESS:

CFPB DENIED KEY ELEMENTS OF "DUE PROCESS" TO THE MORE THAN ONE MILLION CONSUMERS WHO FILED CONSUMER COMPLAINTS VIA THE FLAWED CFPB COMPLAINT PROCESS. VIRTUALLY ALL OF THESE CONSUMERS WERE LED TO BELIEVE THAT THEY HAD SUBMITTED ACTIONABLE COMPLAINT TO A US GOVERNMENT AGENCY, THAT WOULD ASSIST THEM IN OBTAINING A FAIR, EQUITABLE RESOLUTION TO THEIR FINANCIAL COMPLAINTS. AT NO TIME WERE THESE CONSUMERS INFORMED THAT THEIR COMPLAINTS WOULD BE ARBITRATED SOLELY BY "THE COMPANY"; WITHOUT ANY ACTIVE PARTICIPATION BY CFPB. HAD THESE CONSUMERS BEEN INFORMED THAT "THE COMPANY" WOULD ACT AS "JUDGE, JURY, AND APPELLATE" FOR THEIR COMPLAINTS; AND THAT CFPB WOULD NEVER REVIEW A SINGLE ARBITRATION RESPONSE FROM "THE COMPANY", NONE WOULD HAVE FILED A COMPLAINT VIA THE CFPB COMPLAINT PROCESS. BASED UPON THE CURRENT IMPLEMENTATION, THE C IN CFPB SHOULD STAND FOR "COMPANY" RATHER THAN "CONSUMER".



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56

56

UNSUBSTANTIATED: “STANDING UP FOR YOU” CLAIMS BY CFPB!

THE FOLLOWING GRAPHIC IS FOUND ON THE HOME PAGE OF THE CFPB WEBSITE; AND CLAIMS THAT CFPB HAS PROVIDED 12.4 BILLION DOLLARS IN RELIEF TO 31 MILLION CONSUMERS, AND THAT CFPB HAS HANDLED MORE THAN 1.5 MILLION COMPLAINTS; AND THAT 97% OF ALL CONSUMER COMPLAINTS WERE RESPONDED TO IN A “TIMELY MANNER”. HOWEVER, IT FAILS TO MENTION THAT MORE THAN EIGHTY PERCENT OF THESE COMPLAINTS, WHICH WERE RESPONDED TO IN A “TIMELY MANNER”, RECEIVED “CLOSED” OR “CLOSED WITH EXPLANATION” RESPONSES FROM “THE COMPANY”, AND LESS THAN SEVEN PERCENT WERE “CLOSED WITH MONETARY RELIEF”; AND FURTHER, THAT THERE WAS NO REVIEW, DISPUTE, APPEAL, OR ESCALATION OF ANY THE 743,427 CFPB COMPLAINTS ARBITRATED BY “THE COMPANY” PRIOR TO MARCH 2017!



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57

57

ACTUAL CFPB “STANDING UP FOR YOU” RESULTS!

THE FOLLOWING TABLES SHOWS THE ACTUAL COMPANY RESPONSES (TOTALS AND PERCENTAGES) TO 743,427 CFPB COMPLAINTS FILED BETWEEN DECEMBER 2011 AND APRIL 24, 2017. THESE TABLES SHOW THAT “THE COMPANY” WINS EIGHTY PERCENT OF ALL CFPB COMPLAINTS, AND LOSE TWENTY PERCENT OF COMPLAINTS FILED VIA CFPB. IT IS IMPORTANT THAT “THE COMPANY” RESPONSES THAT INCLUDED MONETARY RELIEF WAS LESS THAN 7%!

CFPB Consumer Complaint Closed Responses															
Closed without Relief (80.1%) versus Closed with Relief (19.9%)															
Closed Responses	Products	Bank account or service	Consumer Loan	Credit card	Credit reporting	Debt collection	Money transfers	Mortgage	Other financial service	Payday loan	Prepaid card	Student loan	Virtual currency	Grand Total	Total
Closed no explanation		2359	655	645	407	6937	61	5591	38	193	40	200	1	17127	
Closed with explanation		54923	24254	51676	94726	106561	4233	184211	757	4429	1969	25619	16	553374	570051
Closed with monetary relief		17529	1986	17676	722	1639	633	6234	104	261	1133	1292		49609	
Closed with non-monetary relief		5174	2553	9185	37187	21519	207	13435	37	206	486	2116		92109	141718
Grand Total		79985	29448	79382	133042	136856	5134	209471	936	5089	3630	29229	17	712219	
Closed Responses	Products	Bank account or service	Consumer Loan	Credit card	Credit reporting	Debt collection	Money transfers	Mortgage	Other financial service	Payday loan	Prepaid card	Student loan	Virtual currency	Grand Total	Percent
Closed no explanation		2.95%	2.22%	0.81%	0.31%	5.07%	0.19%	2.67%	4.06%	3.79%	1.10%	0.68%	5.88%	2.40%	80.10%
Closed with explanation		68.67%	82.36%	65.10%	71.20%	77.86%	82.45%	87.94%	80.88%	87.03%	54.24%	87.65%	94.12%	77.70%	
Closed with monetary relief		21.92%	6.74%	22.52%	0.54%	1.34%	12.33%	2.98%	11.11%	5.13%	31.21%	4.42%	0.00%	6.97%	
Closed with non-monetary relief		6.47%	8.67%	11.57%	27.95%	15.72%	4.03%	6.41%	3.95%	4.05%	13.44%	7.25%	0.00%	12.93%	19.90%
Grand Total Responses		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
Source: CFPB Complaint Database (January 2011 - April 2017)															

Source: CFPB Complaint Database (January 2011- April 2017)

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CFPB Complaint Monitor
(Enabling Consumers to Conquer)

58

58

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

CFPB Complaints from Economically-Disadvantaged Consumer Segments (Have-Yes)												
CFPB Complaints												
Product	2013	2014	2015	2016	2017	2018	2019	Total	Percent	% Reviewed	% Closed	% Resolved
Bank account or service	11,117	10,671	17,741	17,088	8,079	1,150	1,150	58,906	36.2%	100.0%	100.0%	100.0%
Consumer loan	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Credit card	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Student loan	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Grand Total	13,801	12,685	20,755	19,102	11,093	3,164	3,164	83,832	50.4%	100.0%	100.0%	100.0%
Percent	18.6%	16.8%	27.1%	25.7%	15.6%	4.0%	4.0%	100.0%				
Closed												
Product	2013	2014	2015	2016	2017	2018	2019	Total	Percent	% Reviewed	% Closed	% Resolved
Bank account or service	11,117	10,671	17,741	17,088	8,079	1,150	1,150	58,906	36.2%	100.0%	100.0%	100.0%
Consumer loan	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Credit card	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Student loan	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Grand Total	13,801	12,685	20,755	19,102	11,093	3,164	3,164	83,832	50.4%	100.0%	100.0%	100.0%
Percent	28.8%	27.8%	27.8%	26.8%	26.8%	26.8%	26.8%	100.0%				
Closed with Explanation Responses												
Product	2013	2014	2015	2016	2017	2018	2019	Total	Percent	% Reviewed	% Closed	% Resolved
Bank account or service	11,117	10,671	17,741	17,088	8,079	1,150	1,150	58,906	36.2%	100.0%	100.0%	100.0%
Consumer loan	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Credit card	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Student loan	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Grand Total	13,801	12,685	20,755	19,102	11,093	3,164	3,164	83,832	50.4%	100.0%	100.0%	100.0%
Percent	19.2%	19.2%	24.2%	24.2%	24.2%	24.2%	24.2%	100.0%				
Closed with Monetary Relief												
Product	2013	2014	2015	2016	2017	2018	2019	Total	Percent	% Reviewed	% Closed	% Resolved
Bank account or service	11,117	10,671	17,741	17,088	8,079	1,150	1,150	58,906	36.2%	100.0%	100.0%	100.0%
Consumer loan	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Credit card	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Student loan	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Grand Total	13,801	12,685	20,755	19,102	11,093	3,164	3,164	83,832	50.4%	100.0%	100.0%	100.0%
Percent	19.2%	19.2%	24.2%	24.2%	24.2%	24.2%	24.2%	100.0%				
Disputed Company Responses												
Product	2013	2014	2015	2016	2017	2018	2019	Total	Percent	% Reviewed	% Closed	% Resolved
Bank account or service	11,117	10,671	17,741	17,088	8,079	1,150	1,150	58,906	36.2%	100.0%	100.0%	100.0%
Consumer loan	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Credit card	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Student loan	1,337	1,007	1,007	1,007	1,007	1,007	1,007	7,482	4.6%	100.0%	100.0%	100.0%
Grand Total	13,801	12,685	20,755	19,102	11,093	3,164	3,164	83,832	50.4%	100.0%	100.0%	100.0%
Percent	19.2%	19.2%	24.2%	24.2%	24.2%	24.2%	24.2%	100.0%				



CFPB Complaint Monitor
(Entity Complaints for Consumers)

61

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61

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

CFPB Complaints from Economically-Disadvantaged Consumer Segments (Have-Not)												
CFPB Complaints												
Product	2013	2014	2015	2016	2017	2018	2019	Total	Percent	% Reviewed	% Closed	% Resolved
Bank account or service	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Consumer loan	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Credit card	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Student loan	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Grand Total	4,478	4,478	4,478	4,478	4,478	4,478	4,478	33,500	13.0%	100.0%	100.0%	100.0%
Percent	32.4%	35.2%	21.4%	23.2%	23.2%	23.2%	23.2%	100.0%				
Closed												
Product	2013	2014	2015	2016	2017	2018	2019	Total	Percent	% Reviewed	% Closed	% Resolved
Bank account or service	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Consumer loan	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Credit card	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Student loan	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Grand Total	4,478	4,478	4,478	4,478	4,478	4,478	4,478	33,500	13.0%	100.0%	100.0%	100.0%
Percent	32.4%	35.2%	21.4%	23.2%	23.2%	23.2%	23.2%	100.0%				
Closed with Explanation Responses												
Product	2013	2014	2015	2016	2017	2018	2019	Total	Percent	% Reviewed	% Closed	% Resolved
Bank account or service	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Consumer loan	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Credit card	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Student loan	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Grand Total	4,478	4,478	4,478	4,478	4,478	4,478	4,478	33,500	13.0%	100.0%	100.0%	100.0%
Percent	32.4%	35.2%	21.4%	23.2%	23.2%	23.2%	23.2%	100.0%				
Closed with Monetary Relief												
Product	2013	2014	2015	2016	2017	2018	2019	Total	Percent	% Reviewed	% Closed	% Resolved
Bank account or service	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Consumer loan	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Credit card	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Student loan	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Grand Total	4,478	4,478	4,478	4,478	4,478	4,478	4,478	33,500	13.0%	100.0%	100.0%	100.0%
Percent	32.4%	35.2%	21.4%	23.2%	23.2%	23.2%	23.2%	100.0%				
Disputed Company Responses												
Product	2013	2014	2015	2016	2017	2018	2019	Total	Percent	% Reviewed	% Closed	% Resolved
Bank account or service	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Consumer loan	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Credit card	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Student loan	1,117	1,117	1,117	1,117	1,117	1,117	1,117	8,136	3.4%	100.0%	100.0%	100.0%
Grand Total	4,478	4,478	4,478	4,478	4,478	4,478	4,478	33,500	13.0%	100.0%	100.0%	100.0%
Percent	32.4%	35.2%	21.4%	23.2%	23.2%	23.2%	23.2%	100.0%				



CFPB Complaint Monitor
(Entity Complaints for Consumers)

62

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62

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

Select Portfolio Servicing, Inc. - All CFPB Complaints								
Closed Responses	2013	2014	2015	2016	2017	Total	Percent	Winning %
Closed	6	8				14	0.2%	98.4%
Closed with explanation	839	1426	1282	1480	1289	6316	98.2%	
Closed with monetary relief	1		9	2	1	13	0.2%	1.6%
Closed with non-monetary relief	2	2	72	7	4	87	1.4%	
Grand Total	848	1436	1363	1489	1294	6430	100.0%	
Annual Percentage	13.2%	22.3%	21.2%	23.2%	20.1%			

Source: CFPB Complaint Database (January 1, 2013 - December 27, 2017)

Select Portfolio Servicing, Inc. - CFPB Non-Mortgage Complaints								
Closed Responses	2013	2014	2015	2016	2017	Total	Percent	Winning %
Closed	23	74	54	94	149	394	99.2%	99.2%
Closed with explanation					3	3	0.8%	0.8%
Closed with monetary relief								
Closed with non-monetary relief								
Grand Total	23	74	54	94	152	397	100.0%	
Annual Percentage	5.8%	18.6%	13.6%	23.7%	38.3%			

Source: CFPB Complaint Database (January 1, 2013 - December 27, 2017)

Select Portfolio Servicing, Inc. - Disputed CFPB Non-Mortgage Complaints								
Closed Responses	2013	2014	2015	2016	2017	Total	Percent	Winning %
Closed	6	23	21	36	7	93	100.0%	100.0%
Closed with explanation								
Closed with monetary relief								
Closed with non-monetary relief								
Grand Total	6	23	21	36	7	93	100.0%	
Annual Percentage	6.5%	24.7%	22.6%	38.7%	7.5%			

Source: CFPB Complaint Database (January 1, 2013 - December 27, 2017)

Select Portfolio Servicing, Inc. - CFPB Mortgage Complaints								
Closed Responses	2013	2014	2015	2016	2017	Total	Percent	Winning %
Closed	6	8				14	2.5%	95.2%
Closed with explanation	816	1352	1228	1386	1140	5922	92.7%	
Closed with monetary relief	1		9	2	1	13	3.0%	4.8%
Closed with non-monetary relief	2	2	72	7	1	84	1.8%	
Grand Total	825	1362	1309	1395	1142	6033	100.0%	
Annual Percentage	13.7%	22.6%	21.7%	23.1%	18.9%			

Source: CFPB Complaint Database (January 1, 2013 - December 27, 2017)

Select Portfolio Servicing, Inc.- Disputed CFPB Mortgage Complaints								
Closed Responses	2013	2014	2015	2016	2017	Total	Percent	Winning %
Closed	3	2				5	0.4%	
Closed with explanation	161	339	347	354	62	1263	98.2%	98.5%
Closed with monetary relief					4	4	0.3%	
Closed with non-monetary relief				13	2	15	1.1%	1.5%
Grand Total	164	341	347	356	68	1316	100.0%	
Annual Percentage	14.1%	26.1%	27.9%	27.2%	4.7%			

Source: CFPB Complaint Database (January 1, 2013 - December 27, 2017)



CFPB Complaint Monitor
(Only Complaints for Consumers)

63

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63

CFPB COMPLAINT DATABASE CONTAINED 79,995 BANK ACCOUNT OR SERVICE CONSUMER COMPLAINTS, AND 71.6% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE COMPANY".

CFPB Complaints for Bank Account or Service Products									
Company Response	CFPB Consumer Complaints/Year							Total	Percent
	2011	2012	2013	2014	2015	2016	2017		
Closed	406	627	418	459	394	55	2359	2.9%	71.6%
Closed with explanation	5444	8895	10272	12395	15258	2858	54923	68.7%	
Closed with monetary relief	3466	3333	3145	3398	4336	981	17520	21.9%	
Closed with non-monetary relief	656	732	824	811	1831	220	5174	6.5%	
Grand Total	8992	13387	14659	17134	21819	3094	79985	100.0%	

Source: CFPB Complaint Database (January 2011 - April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

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CFPB Complaint Monitor
(Only Complaints for Consumers)

64

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64

CFPB COMPLAINT DATABASE CONTAINED 24,448 CONSUMER LOAN COMPLAINTS, AND 84.6% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE COMPANY".

CFPB Complaints for Consumer Loan Products										
Company Response	CFPB Consumer Complaints/Year							Total	Percent	Company Winning %
	2011	2012	2013	2014	2015	2016	2017			
Closed	97	119	58	109	205	67	655	2,294	2.2%	84.6%
Closed with explanation	1149	2471	4542	6596	7901	1595	24254	82,4%		
Closed with monetary relief	158	258	407	488	564	108	1986	6.7%		
Closed with non-monetary relief	201	267	435	657	826	167	2553	8.7%		
Grand Total	1606	3115	5442	7851	9496	1938	29448	100.0%		

Source: CFPB Complaint Database (January 2011- April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

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65

65

CFPB COMPLAINT DATABASE CONTAINED 79382 CREDIT CARD COMPLAINTS, AND 65.9% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE COMPANY".

CFPB Complaints for Credit Card Products										
Company Response	CFPB Consumer Complaints/Year							Total	Percent	Company Winning %
	2011	2012	2013	2014	2015	2016	2017			
Closed	1	157	159	70	95	134	29	645	0.8%	65.9%
Closed with explanation	9	5530	8303	9226	11677	14139	3693	51676	65.1%	
Closed with monetary relief	1	2723	3214	3217	3487	4424	830	17676	22.5%	
Closed with non-monetary relief	1	1303	1532	1460	2054	2331	504	9185	11.6%	
Grand Total	12	9713	13107	13973	17293	21028	4256	79382	100.0%	

Source: CFPB Complaint Database (January 2011- April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

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66

66

CFPB COMPLAINT DATABASE CONTAINED 133,042 CREDIT REPORTING COMPLAINTS, AND 71.5% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE COMPANY".

CFPB Complaints for Credit Reporting Products									
Company Response	CFPB Consumer Complaints/Year							Total	Percent
	2011	2012	2013	2014	2015	2016	2017		
Closed		6	63	100	108	80	41	407	0.3%
Closed with explanation		1388	8610	19049	25112	33260	7007	94726	71.2%
Closed with monetary relief		20	107	211	180	155	49	722	0.5%
Closed with non-monetary relief		457	5396	9867	8866	10566	2133	37187	28.0%
Grand Total		1871	14378	29236	34266	44061	9230	133042	100.0%

Source: CFPB Complaint Database (January 2011- April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

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67

67

CFPB COMPLAINT DATABASE CONTAINED 5,134 MONEY TRANSFER CONSUMER COMPLAINTS, AND 83.6% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE COMPANY".

CFPB Complaints for Money Transfer Products									
Company Response	CFPB Consumer Complaints/Year							Total	Percent
	2011	2012	2013	2014	2015	2016	2017		
Closed			12	11	16	21	1	61	1.2%
Closed with explanation			419	974	1348	1295	197	4233	82.0%
Closed with monetary relief			115	144	203	155	16	633	12.3%
Closed with non-monetary relief			13	38	44	80	23	207	4.0%
Grand Total			559	1167	1611	1560	237	5134	100.0%

Source: CFPB Complaint Database (January 2011- April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

[Click Here to return to Complaint Summary Page.](#)



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68

68

CFPB COMPLAINT DATABASE CONTAINED 209,471 MORTGAGE COMPLAINTS, AND 90.6% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY “THE COMPANY”.

CFPB Complaints for Mortgage Products										
Company Response	CFPB Consumer Complaints/Year							Total	Percent	Company Winning %
	2011	2012	2013	2014	2015	2016	2017			
Closed	2	903	1569	952	1177	882	106	5591	2.7%	90.6%
Closed with explanation	14	21055	42723	39286	37685	37622	5826	184211	87.9%	
Closed with monetary relief	1	1042	1323	1050	1300	1279	239	6234	3.0%	
Closed with non-monetary relief	1	4100	3760	1633	2122	1571	248	13435	6.4%	
Grand Total	18	27100	48375	42921	42284	41354	6419	209471	100.0%	

Source: CFPB Complaint Database (January 2011- April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by “The Company”:

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

[Click Here to return to Complaint Summary Page.](#)



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69

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69

CFPB COMPLAINT DATABASE CONTAINED 936 OTHER FINANCIAL SERVICE CONSUMER COMPLAINTS, AND 84.9% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY “THE COMPANY”.

CFPB Complaints for Other Financial Service Products										
Company Response	CFPB Consumer Complaints/Year							Total	Percent	Company Winning %
	2011	2012	2013	2014	2015	2016	2017			
Closed				1	10	26	1	38	4.1%	84.9%
Closed with explanation				98	245	351	63	757	80.9%	
Closed with monetary relief				11	34	53	6	104	11.1%	
Closed with non-monetary relief				4	14	14	5	37	4.0%	
Grand Total				114	303	444	75	936	100.0%	

Source: CFPB Complaint Database (January 2011- April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by “The Company”:

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

[Click Here to return to Complaint Summary Page.](#)



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70

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70

CFPB COMPLAINT DATABASE CONTAINED 5,089 PAYDAYLOAN COMPLAINTS, AND 90.8% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY “THE COMPANY”.

CFPB Complaints for Pay Day Loan Products										
Company Response	CFPB Consumer Complaints/Year							Total	Percent	Company Winning %
	2011	2012	2013	2014	2015	2016	2017			
Closed			8	48	70	58	9	193	3.8%	90.8%
Closed with explanation			132	1427	1283	1348	247	4439	87.0%	
Closed with monetary relief			20	72	90	65	14	261	5.1%	
Closed with non-monetary relief			12	95	60	36	3	206	4.0%	
Grand Total			172	1642	1503	1499	273	5089	100.0%	

Source: CFPB Complaint Database (January 2011- April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by “The Company”:

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

[Click Here to return to Complaint Summary Page.](#)



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71

71

CFPB COMPLAINT DATABASE CONTAINED 3,630 PREPAID CARD CONSUMER COMPLAINTS, AND 55.3% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY “THE COMPANY”.

CFPB Complaints for Prepaid Card Products										
Company Response	CFPB Consumer Complaints/Year							Total	Percent	Company Winning %
	2011	2012	2013	2014	2015	2016	2017			
Closed				3	15	22		40	1.1%	55.3%
Closed with explanation				712	712	859	186	1969	54.2%	
Closed with monetary relief				105	677	287	84	1133	31.2%	
Closed with non-monetary relief				16	381	79	12	488	13.4%	
Grand Total				336	1785	1247	282	3630	100.0%	

Source: CFPB Complaint Database (January 2011- April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by “The Company”:

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

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72

72

CFPB COMPLAINT DATABASE CONTAINED 29,229 STUDENT LOAN COMPLAINTS, AND 88.3% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE COMPANY".

CFPB Complaints for Student Loan Products										
Company Response	CFPB Consumer Complaints/Year							Total	Percent	Company Winning %
	2011	2012	2013	2014	2015	2016	2017			
Closed	31	39	18	34	44	34	200	0.7%		88.3%
Closed with explanation	1553	2345	3567	3916	7207	7031	25619	87.6%		
Closed with monetary relief	154	267	289	239	264	79	1292	4.4%		
Closed with non-monetary relief	373	354	408	309	538	136	2118	7.2%		
Grand Total	2111	3005	4282	4498	8053	7280	29229	100.0%		

Source: CFPB Complaint Database (January 2011- April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

[Click Here to return to Complaint Summary Page.](#)



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73

73

CFPB COMPLAINT DATABASE CONTAINED 16 VIRTUAL CURRENCY COMPLAINTS, AND 100% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE COMPANY".

CFPB Complaints for Virtual Currency Products										
Company Response	CFPB Consumer Complaints/Year							Total	Percent	Company Winning %
	2011	2012	2013	2014	2015	2016	2017			
Closed				1	7	7	1	1	5.5%	100.0%
Closed with explanation				1	7	7	1	16	94.1%	
Grand Total				1	7	7	2	17	100.0%	

Source: CFPB Complaint Database (January 2011- April 2017)

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":

Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	Payday loan
Prepaid card	Student loan	Virtual Currency

[Click Here to return to Complaint Summary Page.](#)



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74

74