



Consumer Financial Protection Bureau

Credit Card Complaint Database Analysis

15,056 Complaints • 76 Financial Institutions

JAN 1 - DEC 31

Top 5 Issues

Credit Card Complaints



Billing **Disputes**

14.8% 2.230

Interest Rates

11.4% 1,718

Credit Reports 7.4% 1,112

Closing Accounts 6.5% 971

ID Theft & Fraud 6.4% 965









Monthly Complaint Volume Over 2012











Top 5 Banks



Number of Complaints By Cards in Circulation











Top 3 Issues Per Bank

- Billing disputes
- APR/Interest rate
- Credit reporting
- Billing disputes
- APR/Interest rate Credit reporting
- Billing disputes
 - Credit reporting
- Closing account
- Billing disputes
- Late fees
- APR/Interest rate
- Billing disputes
- Late fees
- APR/Interest rate

Top Credit Union



Top Mid-sized Bank



Fines Imposed by CFPB





7.18.12



\$214m 9.24.12

