

Consumer Financial Protection Bureau Information Collection Request

OMB Control Number 3170-0011

Web Complaint Intake Form

- Single dynamic form that intakes complaints on the following financial products or services:
 - Debt collection
 - Credit reporting, credit repair, or other personal consumer reports
 - Mortgage
 - Credit card or prepaid card
 - Checking or savings account
 - Vehicle loan or lease
 - Student loan
 - Payday loan, title loan, or personal loan
 - Money transfer, virtual currency, or money service

Feedback Intake Form

- Web Tell Your Story form

External Party Logins

- Consumer Portal login
- Company Portal login
- Government Portal login

Paper Intake Forms

- Universal complaint intake form (English and Spanish)

Phone complaint, inquiry and feedback intake

- Conversation flows

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

Debt collection

Vehicle loan or lease

Credit reporting, credit repair services,
or other personal consumer reports

Student loan

Mortgage

Payday loan, title loan, or personal loan
(installment loan or personal line of credit)

Credit card or prepaid card

Money transfer, virtual currency, or
money service
(check cashing service, currency exchange,
cashier's/traveler's check)

Checking or savings account

What type of debt?

Credit card debt

Federal student loan debt

Payday loan debt

Private student loan debt

Mortgage debt

Other debt
(phone bill, health club membership, utilities)

Medical debt

I do not know

Auto debt

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Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **credit card debt** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

- Communication tactics (repeated phone calls, used abusive language)
- False statements or representation (trying to collect wrong amount, impersonated lawyer or government official)
- Attempts to collect debt not owed (debt was paid, discharged in bankruptcy, result of identity theft, was owed by a deceased family member)
- Threatened to contact someone or share information improperly (contacted employer, contacted you after asked them not to)
- Written notification about debt (didn't receive, didn't know you could dispute debt)
- Took or threatened to take negative or legal action (threatened to sue, arrest you, seize property, deport you, collect exempt funds, damage your credit)

What phone number is this debt collector calling? (optional)

Providing your phone number will help companies identify you when responding to your complaint.

Which best describes your problem?

 Frequent or repeated calls Used obscene, profane, or other abusive language Called before 8am or after 9pm You told them to stop contacting you, but they keep trying

Have you already tried to fix this problem with the company?

 Yes No

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Submit a complaint / Step 3 of 5

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

This would be a fair resolution.

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. All uploaded files will be scanned for viruses and will be immediately deleted if one is detected.

[Select a file to upload](#)

Submit a complaint / Step 4 of 5

What company is this complaint about?

We'll forward your entire complaint to each company and request they respond within 15 days of receiving it.

Collection company that contacted you about the debt

Company name

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

I don't know the name of the company

We will forward your complaint to this company and ask for a response.

Please provide as much information as you want to share to help the company find you in their system and respond to your complaint. (optional)

Account number
This number is on your billing statement

Social Security number (last 4
digits)

Account number

1234567890

Social Security number (last 4 digits)

Is the company where this debt came from different than the company entered above?

Yes

No / I don't know

! This company will receive a copy of your complaint, including any personal information you included in your explanation or uploaded as part of an attachment in Step 3.

If you don't want that information shared with the company, you can uncheck the box below the company name.

Company where debt originally came from

Company name

CFPB TEST 2 ***USE FOR TESTING PURPOSES ONLY***

This company should also receive and respond to this complaint.

We will forward your complaint to this company and ask for a response.

Have you already tried to fix this problem with the company?

Yes

No

Please provide as much information as you want to share to help the company find you in their system and respond to your complaint. (optional)

Account number
This number is on your billing statement

Social Security number (last 4 digits)

Account number

1234567890

Social Security number (last 4 digits)

1234|

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Submit a complaint / Step 5 of 5

Who are the people involved?

Identify who is involved in this complaint. This could include yourself, a co-borrower, or someone helping submit the complaint for you, such as a lawyer, an advocate, or a family member.

Just you

You and someone else

Someone else


Your contact information

First name


Middle (optional)

Last name

Suffix (optional)

Country

Address line 1

Address line 2 (optional)

City

State

ZIP or postal code

Age (optional)

Phone number (optional)

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

You don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.

(optional)

We use this information to help identify trends in the marketplace.

A servicemember or veteran

A spouse or dependent of a servicemember or veteran

For servicemember or veteran

Current status

Select an option ▼

Branch of service

Select an option ▼

Rank (optional)

Select an option ▼

Military base/location (optional)

Select an option ▼

For spouse or dependent of a servicemember or veteran

Current status

Select an option ▼

Branch of service

Select an option ▼

Rank (optional)

Select an option ▼

Military base/location (optional)

Select an option ▼

Additional person's information

Does this complaint involve someone else?

Yes

No

Additional point of contact

Should we send status updates to anyone else about this complaint?

Yes

No

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[Submit a complaint](#) / [Review your complaint](#)

Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting 'Edit this section'.

Step 1

What product or service is your complaint about?

[Edit this section](#)

PRODUCT OR SERVICE

Debt collection

TYPE

Credit card debt

Step 2

What type of problem are you having?

[Edit this section](#)

ISSUE

Communication tactics

**PHONE NUMBER DEBT COLLECTOR IS
CALLING**

000-000-0000

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

Step 3

What happened?

[Edit this section](#)

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.

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What would be a fair resolution to this issue?

[Edit this section](#)

This would be a fair resolution.

Step 4

What company is this complaint about?

[Edit this section](#)

COMPANY INFORMATION

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

Account number

1234567890

Social Security number (last four digits)

1234

**COMPANY WHERE THE DEBT
ORIGINALLY CAME FROM**

CFPB TEST 2 ***USE FOR TESTING PURPOSES ONLY***

Account number

1234567890

Social Security number (last four digits)

1234

Complaint also submitted to this company?

Yes

Attempted to fix with this company?

Yes

Step 5

What people are involved?

[Edit this section](#)

YOUR CONTACT INFORMATION

First name Last name Jr

email@cfpb.gov

000-000-0000

Address line 1

Address line 2

City, District of Columbia 20552

United States

AFFILIATIONS

Service details

Branch: United States Air Force

Status: Active

Rank: E1 - E4

Military base / location: Air National Guard
(ANG)

Spouse or parent / guardian's service details

Branch: United States Army

Status: Reserve

Rank: E5 - E7

Military base / location: Aberdeen Proving
Ground

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

! You will not be able to attach documents or edit this complaint after you submit it.

Please make sure everything is accurate and complete before continuing.

[Submit your complaint](#)

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

Debt collection

Vehicle loan or lease

Credit reporting, credit repair services,
or other personal consumer reports

Student loan

Mortgage

Payday loan, title loan, or personal loan
(installment loan or personal line of credit)

Credit card or prepaid card

Money transfer, virtual currency, or
money service
(check cashing service, currency exchange,
cashier's/traveler's check)

Checking or savings account

What type of credit reporting product?

Credit reporting

Credit repair services
(paid service for improving your credit score)

Other personal consumer report
(background checks, employment screening)

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Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **credit reporting** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

- | | |
|--|--|
| <input checked="" type="radio"/> Incorrect information on your report (wrong address, fraud, incorrectly shows account still open) | <input type="radio"/> Unable to get your credit report or credit score |
| <input type="radio"/> Problem with a credit reporting company's investigation into an existing problem | <input type="radio"/> Credit monitoring or identity theft protection services (billing dispute, unwanted marketing, problem cancelling account) |
| <input type="radio"/> Improper use of your report (shared without consent, credit inquiries from unknown sources) | <input type="radio"/> Problem with fraud alerts or security freezes (initial 90-day, trouble placing or extending a freeze, extended, active duty) |

Which best describes your problem?

- | | |
|---|---|
| <input checked="" type="radio"/> Information belongs to someone else (identity theft, fraud, error) | <input type="radio"/> Personal information incorrect (wrong date of birth, address) |
|---|---|

Information is missing that should be on the report (address, missing credit card or loan)

Account information incorrect (loan balance, payment amount)

Account status incorrect (showing open account as closed, showing delinquent account when it's not)

Public record information inaccurate (bankruptcy, judgment, liens, criminal record)

Old information reappears or never goes away

Have you already tried to fix this problem with the company?

Yes

No

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Submit a complaint / Step 3 of 5

What happened?

Describe what happened, and we'll send your comments to the companies involved.

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Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

This would be a fair resolution.

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. All uploaded files will be scanned for viruses and will be immediately deleted if one is detected.

[Select a file to upload](#)

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Submit a complaint / Step 4 of 5

What company is this complaint about?

We'll forward your entire complaint to each company and request they respond within 15 days of receiving it.

Credit reporting company

Company name

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

We will forward your complaint to this company and ask for a response.

Please provide as much information as you want to share to help the company find you in their system and respond to your complaint. (optional)

Social Security number (last 4 digits)

Name as it appears on credit report

Date of birth

Social Security number (last 4 digits)

Date of birth

12 31 1950

Name as it appears on credit report

First Middle Last

Do you want to add an additional credit reporting company to this complaint?

Yes

No

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Submit a complaint / Step 5 of 5

Who are the people involved?

Identify who is involved in this complaint. This could include yourself, a co-borrower, or someone helping submit the complaint for you, such as a lawyer, an advocate, or a family member.

Just you

You and someone else

Someone else

Your contact information

First name

Middle (optional)

Last name

Suffix (optional)

First name

Last name

Jr

Country

United States

Address line 1

Address line 1

Address line 2 (optional)

Address line 2

City

City

State

District of Columbia

ZIP or postal code

20552

Age (optional)

50

Phone number (optional)

000-000-0000

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

email@cfpb.gov

You don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.

(optional)

We use this information to help identify trends in the marketplace.

A servicemember or veteran

A spouse or dependent of a servicemember or veteran

For servicemember or veteran

Current status

Active

Branch of service

United States Air Force

Rank (optional)

E1 - E4

Military base/location (optional)

Air National Guard (ANG)

For spouse or dependent of a servicemember or veteran

Current status

Reserve

Branch of service

United States Army

Rank (optional)

E5 - E7

Military base/location (optional)

Aberdeen Proving Ground

Additional person's information

Does this complaint involve someone else?

Yes

No

First name

Middle (optional)

Last name

Suffix (optional)

Other first

Other last

Sr



Allow this person to access this complaint and receive status updates.

Allowing full access may require documentation, such as a release form signed and submitted by the primary consumer.

Country

United States



Address line 1

Address line 1

Address line 2 (optional)

Address line 2

City	State	ZIP or postal code
<input type="text" value="City"/>	<input type="text" value="District of Columbia"/> ▼	<input type="text" value="20552"/>

Age (optional)

Phone number (optional)

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

They don't have an email address.

Additional point of contact

Should we send status updates to anyone else about this complaint?

Yes

No

[Submit a complaint](#) / [Review your complaint](#)

Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting 'Edit this section'.

Step 1

What product or service is your complaint about?

[Edit this section](#)

PRODUCT OR SERVICE

Credit reporting, credit repair services, or other personal consumer reports

TYPE

Credit reporting

Step 2

What type of problem are you having?

[Edit this section](#)

ISSUE

Incorrect information on your report

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

No

Step 3

What happened?

[Edit this section](#)

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works](#). I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

[Edit this section](#)

This would be a fair resolution.

Step 4

What company is this complaint about?

[Edit this section](#)

COMPANY INFORMATION

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

Social Security number (last four digits)

1234

Date of birth

12/31/1950

Name as it appears on credit report

First Middle Last

Step 5

What people are involved?

[Edit this section](#)

YOUR CONTACT INFORMATION

First name Last name Jr

email@cfpb.gov

000-000-0000

Address line 1

Address line 2

City, District of Columbia 20552

United States

AFFILIATIONS

Service details

Branch: United States Air Force

Status: Active

Rank: E1 - E4

Military base / location: Air National Guard (ANG)

Spouse or parent / guardian's service details

ADDITIONAL PERSON'S INFORMATION

Other first Other last

other_email@cfpb.gov

000-000-0000

Address line 1

Address line 2

City, District of Columbia 20552

United States


ALLOW THIS PERSON ACCESS TO THE COMPLAINT?

No

Branch: United States Army
Status: Reserve
Rank: E5 - E7
Military base / location: Aberdeen Proving
Ground

I authorize and direct any consumer reporting agency to furnish a copy of my consumer report to the CFPB for the purpose of responding to and investigating my consumer complaint.

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

 You will not be able to attach documents or edit this complaint after you submit it.

Please make sure everything is accurate and complete before continuing.

[Submit your complaint](#)

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

Debt collection

Vehicle loan or lease

Credit reporting, credit repair services,
or other personal consumer reports

Student loan

Mortgage

Payday loan, title loan, or personal loan
(installment loan or personal line of credit)

Credit card or prepaid card

Money transfer, virtual currency, or
money service
(check cashing service, currency exchange,
cashier's/traveler's check)

Checking or savings account

What kind of mortgage?

Conventional home mortgage
(the majority of mortgages to purchase or refinance a home)

FHA mortgage
(special federal loan with a low down payment for borrowers with a lower credit score)

VA mortgage
(for active military and veterans)

Reverse mortgage

Home equity loan or line of credit
(HELOC)

Other type of mortgage

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Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **conventional home mortgage** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

Applying for a mortgage or refinancing an existing mortgage (application, credit decision, underwriting)

Struggling to pay mortgage (loan modification, behind on payments, foreclosure)

Closing on a mortgage (closing process, confusing or missing disclosures, cost)

Problem with credit report or credit score

Trouble during payment process (loan servicing, payment processing, escrow accounts)

Are you concerned about losing your home to foreclosure?

Important: submitting a complaint will not automatically delay or stop a foreclosure.

Yes

No

Have you missed any mortgage payments or are you in default on your mortgage?

Yes

No

Is there a date scheduled for the foreclosure sale of your home?

Yes

No

When is the scheduled foreclosure sale?

You can find this date on the "Notice of Sale" or "Order Setting Sale" documents.

09

15

2017

Did you pay a company to help you avoid foreclosure?

This can also be called "foreclosure rescue," "foreclosure defense," "foreclosure prevention," or "loss mitigation assistance."

Yes

No

What is the name of the company you paid to avoid foreclosure?

Company Name|

Have you already tried to fix this problem with the company?

Yes

No

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Submit a complaint / Step 3 of 5

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

This is what happened.

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Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

This would be a fair resolution.

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. All uploaded files will be scanned for viruses and will be immediately deleted if one is detected.

Select a file to upload

Submit a complaint / Step 4 of 5

What company is this complaint about?

We'll forward your entire complaint to the company and request they respond within 15 days of receiving it.

Mortgage company

Company name

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

We will forward your complaint to this company and ask for a response.

Please provide as much information as you want to share to help the company find you in their system and respond to your complaint. (optional)

Account number
This number is on your billing statement

Loan number
This number is on your loan documents

Account number

1234567890

Loan number

0987654321

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Submit a complaint / Step 5 of 5

Who are the people involved?

Identify who is involved in this complaint. This could include yourself, a co-borrower, or someone helping submit the complaint for you, such as a lawyer, an advocate, or a family member.

Just you

You and someone else

Someone else

Their contact information

First name

Middle (optional)

Last name

Suffix (optional)

First name

Last name

Jr

Country

United States

Address line 1

Address line 1

Address line 2 (optional)

Address line 2

City

State

ZIP or postal code

City

District of Columbia



20552

What is the address of the mortgage property?

Same as mailing address

Age (optional)

50

Phone number (optional)

000-000-0000

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

They don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.
(optional)

We use this information to help identify trends in the marketplace.

A servicemember or veteran

A spouse or dependent of a servicemember or veteran

Additional person's information

Does this complaint involve someone else?

Yes

No

Additional point of contact

Should we send status updates to anyone else about this complaint?

Yes

No

Relationship to other person

Attorney

Law firm of practice (optional)

Law Firm

First name

Middle (optional)

Last name

Suffix (optional)

Other first

Other last

Select an option

Allow this person to access this complaint and receive status updates.

Allowing full access may require documentation, such as a release form signed and submitted by the primary consumer.

Country

United States 

Address line 1

Work address line 1

Address line 2 (optional)


Work address line 2

City

State

ZIP or postal code

City

District of Columbia 

20552

Age (optional)


Phone number

111-111-1111


Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

They don't have an email address.

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Review 

[Submit a complaint](#) / [Review your complaint](#)

Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting 'Edit this section'.

Step 1

What product or service is your complaint about? [Edit this section](#)

PRODUCT OR SERVICE

Mortgage

TYPE

Conventional home mortgage

Step 2

What type of problem are you having? [Edit this section](#)

ISSUE

Struggling to pay mortgage

CONCERNED ABOUT FORECLOSURE?

Yes

MISSED PAYMENTS?

Yes

IS THERE A DATE OF FORECLOSURE?

Yes (2017-09-15)

PAID COMPANY TO AVOID FORECLOSURE?

Yes (Company Name)

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

Step 3

What happened?

[Edit this section](#)

This is what happened.

I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.

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What would be a fair resolution to this issue?

[Edit this section](#)

This would be a fair resolution.

Step 4

What company is this complaint about?

[Edit this section](#)

COMPANY INFORMATION

CFPB TEST ***USE FOR TESTING
PURPOSES ONLY***

Account number

1234567890

Loan number

0987654321

Step 5

What people are involved?

[Edit this section](#)

THEIR CONTACT INFORMATION

First name Last name Jr

email@cfpb.gov

000-000-0000

Address line 1

Address line 2

City, District of Columbia 20552

United States

ADDITIONAL POINT OF CONTACT

Other first Other last

Attorney

Law Firm

111-111-1111

Work address line 1
Work address line 2
City, District of Columbia 20552
United States

ALLOW THIS PERSON ACCESS TO THE COMPLAINT?

Yes

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

! You will not be able to attach documents or edit this complaint after you submit it.

Please make sure everything is accurate and complete before continuing.

[Submit your complaint](#)

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

Debt collection

Vehicle loan or lease

Credit reporting, credit repair services,
or other personal consumer reports

Student loan

Mortgage

Payday loan, title loan, or personal loan
(installment loan or personal line of credit)

Credit card or prepaid card

Money transfer, virtual currency, or
money service
(check cashing service, currency exchange,
cashier's/traveler's check)

Checking or savings account

What kind of card?

General-purpose credit card or charge card
(can use anywhere credit cards are accepted)

Store credit card
(can use only at specific store or chain of stores)

General-purpose prepaid card
(can use anywhere; often sold at stores)

Gift card
(can use at a particular store or chain of stores)

Payroll card
(provided by your employer to receive your salary or wages)

Government benefit card
(provided by a government agency to receive government benefits such as unemployment insurance, Social Security, or child support)

Student prepaid card
(prepaid card that is linked to your school account or student ID that may be used to pay for books, meals or tuition)

Mobile or digital wallet
(online or digital account used to send payments or make purchases from a digital device like a smartphone or computer)

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Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **general-purpose credit card or charge card** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

- Getting a credit card
(problem during application process, fraudulent card opened in your name, replacement card)
- Advertising and marketing, including promotional offers
(confusing or misleading advertising, didn't receive advertised interest rate)
- Trouble using your card
(making purchases, credit limit)
- Fees or interest
- Problem with a purchase shown on your statement
(billing dispute, fraud, transaction issue)
- Problem when making payments
- Struggling to pay your bill
(bankruptcy, forbearance)
- Closing your account
- Other features, terms, or problems
(rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues)
- Problem with credit report or credit score

Which best describes your problem?

Application denied

Delay in processing application

Sent card you never applied for

Card opened as result of identity theft or fraud

Problem getting a working replacement card

Have you already tried to fix this problem with the company?

Yes

No

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Step 2 of 5

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Submit a complaint / Step 3 of 5

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works](#). I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

This would be a fair resolution.

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. All uploaded files will be scanned for viruses and will be immediately deleted if one is detected.

Select a file to upload

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Submit a complaint / Step 4 of 5

What company is this complaint about?

We'll forward your entire complaint to the company and request they respond within 15 days of receiving it.

Company information

Company name

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

We will forward your complaint to this company and ask for a response.

Please provide as much information as you want to share to help the company find you in their system and respond to your complaint. (optional)

Card number

Card number

1234567890

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Submit a complaint / Step 5 of 5

Who are the people involved?

Identify who is involved in this complaint. This could include yourself, a co-borrower, or someone helping submit the complaint for you, such as a lawyer, an advocate, or a family member.

Just you

You and someone else

Someone else

Their contact information

First name

Middle (optional)

Last name

Suffix (optional)

First name

Last name

Jr



Country

United States




Address line 1

Address line 2 (optional)

City

State

ZIP or postal code

What is the billing address for this credit card?

Same as mailing address

Age (optional)

Phone number (optional)

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

email@cfpb.gov

They don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.

(optional)

We use this information to help identify trends in the marketplace.

A servicemember or veteran

A spouse or dependent of a
servicemember or veteran

Additional person's information

Does this complaint involve someone else?

Yes

No


Additional point of contact

Should we send status updates to anyone else about this complaint?

Yes

No

Relationship to other person

Attorney 

Law firm of practice (optional)

Law Firm

First name


Middle (optional)

Last name

Suffix (optional)

Other first


Other last

Select an option 

Allow this person to access this complaint and receive status updates.

Allowing full access may require documentation, such as a release form signed and submitted by the primary consumer.

Country

United States 

Address line 1


Work address line 1

Address line 2 (optional)

City

State

ZIP or postal code

Age (optional)

Phone number

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

They don't have an email address.

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[Submit a complaint](#) / [Review your complaint](#)

Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting 'Edit this section'.

Step 1

What product or service is your complaint about?

[Edit this section](#)

PRODUCT OR SERVICE

Credit card or prepaid card

TYPE

General-purpose credit card or charge card

Step 2

What type of problem are you having?

[Edit this section](#)

ISSUE

Getting a credit card

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

Step 3

What happened?

[Edit this section](#)

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works](#). I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

[Edit this section](#)

This would be a fair resolution.

Step 4

What company is this complaint about?

[Edit this section](#)

COMPANY INFORMATION

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

Card number
1234567890

Step 5

What people are involved?

[Edit this section](#)

THEIR CONTACT INFORMATION

First name Last name Jr

email@cfpb.gov
000-000-0000

Address line 1
Address line 2
City, District of Columbia 20552
United States

ADDITIONAL POINT OF CONTACT

Other first Other last
Attorney
Law Firm


111-111-1111

Work address line 1
Work address line 2
City, District of Columbia 20552
United States

ALLOW THIS PERSON ACCESS TO THE COMPLAINT?

Yes

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

 You will not be able to attach documents or edit this complaint after you submit it.

Please make sure everything is accurate and complete before continuing.

[Submit your complaint](#)

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

Debt collection

Vehicle loan or lease

Credit reporting, credit repair services,
or other personal consumer reports

Student loan

Mortgage

Payday loan, title loan, or personal loan
(installment loan or personal line of credit)

Credit card or prepaid card

Money transfer, virtual currency, or
money service
(check cashing service, currency exchange,
cashier's/traveler's check)

Checking or savings account

What type of banking product?

Checking account
(debit card, ATM card, checks)

Personal line of credit
(usually offered by a bank or credit union,
paid in regular installments, has a credit limit)

Savings account

Other banking product or service

CD (Certificate of Deposit)

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Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **CD (Certificate of Deposit)** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

Opening an account

Closing an account

Managing an account
(deposits, withdrawals, errors, problem
accessing account, fees)

Problem with credit report or credit
score

Which best describes your problem?

Unable to open an account

Didn't receive terms that were
advertised

Account opened as a result of fraud

Confusing or missing disclosures
(showing the fine print about usage,
explaining your rights)

Have you already tried to fix this problem with the
company?

Yes

No

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Submit a complaint / Step 3 of 5

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

This would be a fair resolution.

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. All uploaded files will be scanned for viruses and will be immediately deleted if one is detected.

Select a file to upload

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Submit a complaint / Step 4 of 5

What company is this complaint about?

We'll forward your entire complaint to the company and request they respond within 15 days of receiving it.

Bank or credit union

Company name

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

We will forward your complaint to this company and ask for a response.

Please provide as much information as you want to share to help the company find you in their system and respond to your complaint. (optional)

Account number
This number is on your billing statement

Billing address

Account number

1234567890

Billing address country

United States 

Billing address line 1

Address line 1

Billing address line 2

Address line 1

City


City

State


DC 

ZIP code

20552

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Next 

Submit a complaint / Step 5 of 5

Who are the people involved?

Identify who is involved in this complaint. This could include yourself, a co-borrower, or someone helping submit the complaint for you, such as a lawyer, an advocate, or a family member.

Just you

You and someone else

Someone else

Your contact information

First name

Middle (optional)

Last name

Suffix (optional)

First name

Last name

Jr



Country

United States



Address line 1

Address line 2 (optional)

City

State

ZIP or postal code

Age (optional)

Phone number (optional)

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

You don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.

(optional)

We use this information to help identify trends in the marketplace.

A servicemember or veteran

A spouse or dependent of a servicemember or veteran

Additional person's information

Does this complaint involve someone else?

Yes

No

Additional point of contact

Should we send status updates to anyone else about this complaint?

Yes

No

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[Submit a complaint](#) / [Review your complaint](#)

Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting 'Edit this section'.

Step 1

What product or service is your complaint about?

[Edit this section](#)

PRODUCT OR SERVICE

Checking or savings account

TYPE

CD (Certificate of Deposit)

Step 2

What type of problem are you having?

[Edit this section](#)

ISSUE

Opening an account

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

Step 3

What happened?

[Edit this section](#)

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

[Edit this section](#)

This would be a fair resolution.

Step 4

What company is this complaint about?

[Edit this section](#)

COMPANY INFORMATION

CFPB TEST ***USE FOR TESTING
PURPOSES ONLY***

Account number

1234567890

Billing address

Address line 1 Address line 1

City, DC 20552 United States

Step 5

What people are involved?

[Edit this section](#)

YOUR CONTACT INFORMATION

First name Last name

email@cfpb.gov

000-000-0000

Address line 1

Address line 2

City, District of Columbia 20552

United States

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

! You will not be able to attach documents or edit this complaint after you submit it.

Please make sure everything is accurate and complete before continuing.

[Submit your complaint](#)

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

Debt collection

Vehicle loan or lease

Credit reporting, credit repair services,
or other personal consumer reports

Student loan

Mortgage

Payday loan, title loan, or personal loan
(installment loan or personal line of credit)

Credit card or prepaid card

Money transfer, virtual currency, or
money service
(check cashing service, currency exchange,
cashier's/traveler's check)

Checking or savings account

Loan or lease?

Loan

Lease

Title loan
(a cash loan obtained by temporarily trading the title of a vehicle; the title is returned when the loan, interest, and fees are paid)

Was the loan for a new or used vehicle?

New

Used

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Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **loan** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

- Getting a loan or lease
(denied loan, confusing advertising or marketing, high-pressure sales tactics, fraudulent loan)
- Managing the loan or lease
(billing, extra fees, transferring loan, additional products related to the loan)
- Struggling to pay your loan
(payment plan, repossession, bankruptcy)
- Problems at the end of the loan or lease
(title, refinancing, extending a lease)
- Problem with credit report or credit score

Which best describes your problem?

- Confusing or misleading advertising or marketing
- Changes in terms mid-deal or after closing

High-pressure sales tactics

Problem with signing the paperwork

Credit denial

Problem with a trade-in

Problem with additional add-on products or services purchased with the loan

Fraudulent loan

Have you already tried to fix this problem with the company?

Yes

No

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Submit a complaint / Step 3 of 5

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

This would be a fair resolution.]

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. All uploaded files will be scanned for viruses and will be immediately deleted if one is detected.

Select a file to upload

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Submit a complaint / Step 4 of 5

What company is this complaint about?

We'll forward your entire complaint to the company and request they respond within 15 days of receiving it.

Vehicle loan company

Company name

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

We will forward your complaint to this company and ask for a response.

Please provide as much information as you want to share to help the company find you in their system and respond to your complaint. (optional)

Account number
This number is on your billing statement

Loan number
This number is on your loan documents

Account number

1234567890

Loan number

0987654321

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Submit a complaint / Step 5 of 5

Who are the people involved?

Identify who is involved in this complaint. This could include yourself, a co-borrower, or someone helping submit the complaint for you, such as a lawyer, an advocate, or a family member.

Just you

You and someone else

Someone else

Your contact information

First name	Middle (optional)	Last name	Suffix (optional)
<input type="text" value="First name"/>	<input type="text"/>	<input type="text" value="Last name"/>	<input type="text" value="Select an option"/> ▼

Country

▼

Address line 1

Address line 2 (optional)

City

State

ZIP or postal code

Age (optional)

Phone number (optional)

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

You don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.
(optional)

We use this information to help identify trends in the marketplace.

A servicemember or veteran

A spouse or dependent of a
servicemember or veteran

Additional person's information

Does this complaint involve someone else?

Yes

No

Additional point of contact

Should we send status updates to anyone else about this complaint?

Yes

No

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Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting 'Edit this section'.

Step 1

What product or service is your complaint about?

[Edit this section](#)

PRODUCT OR SERVICE

Vehicle loan or lease

NEW OR USED?

New

TYPE

Loan

Step 2

What type of problem are you having?

[Edit this section](#)

ISSUE

Getting a loan or lease

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

No

Step 3

What happened?

[Edit this section](#)

This is what happened.

I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works](#). I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

[Edit this section](#)

This would be a fair resolution.

Step 4

What company is this complaint about?

[Edit this section](#)

COMPANY INFORMATION

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

Account number

1234567890

Loan number

0987654321

Step 5

What people are involved?

[Edit this section](#)

YOUR CONTACT INFORMATION

First name Last name

email@cfpb.gov

000-000-0000

Address line 1

Address line 2

City, District of Columbia 20552

United States

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

! You will not be able to attach documents or edit this complaint after you submit it.

Please make sure everything is accurate and complete before continuing.

[Submit your complaint](#)

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

Debt collection

Vehicle loan or lease

Credit reporting, credit repair services,
or other personal consumer reports

Student loan

Mortgage

Payday loan, title loan, or personal loan
(installment loan or personal line of credit)

Credit card or prepaid card

Money transfer, virtual currency, or
money service
(check cashing service, currency exchange,
cashier's/traveler's check)

Checking or savings account

What kind of student loan?

Federal student loan
(Stafford, Direct Subsidized, Direct Unsubsidized, Direct loan consolidation, PLUS, Federal Family Education Loan FFEL, Perkins)

Private student loan
(private, alternative, or co-signed loans; federal loans refinanced with a private lender; other student loans)

What school were you attending when you got the loan? (optional)

School name

This helps us understand the student lending practices of different schools.

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Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **private student loan** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

- Getting a loan
(denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, fraudulent loan)
- Struggling to repay your loan
(deferment, forbearance, default, bankruptcy, payment plan, refinancing)
- Dealing with your lender or servicer
(making payments, getting information about your loan, managing your account)
- Problem with credit report or credit score

Which best describes your problem?

- Denied loan
- Problem with the interest rate

Qualified for a better loan than the one offered

Problem with signing the paperwork

Confusing or misleading advertising

Fraudulent loan

Have you already tried to fix this problem with the company?

Yes

No

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Submit a complaint / Step 3 of 5

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works](#). I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

This would be a fair resolution.

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. All uploaded files will be scanned for viruses and will be immediately deleted if one is detected.

[Select a file to upload](#)

Submit a complaint / Step 4 of 5

What company is this complaint about?

We'll forward your entire complaint to the company and request they respond within 15 days of receiving it.

Student loan company

Company name

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

We will forward your complaint to this company and ask for a response.

Please provide as much information as you want to share to help the company find you in their system and respond to your complaint. (optional)

Account number
This number is on your billing statement

Social Security number

Loan number
This number is on your loan documents

Account number

1234567890

Loan number

0987654321

Social Security number

*** - ** - *****

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Submit a complaint / Step 5 of 5

Who are the people involved?

Identify who is involved in this complaint. This could include yourself, a co-borrower, or someone helping submit the complaint for you, such as a lawyer, an advocate, or a family member.

Just you

You and someone else

Someone else

Your contact information

First name


Middle (optional)

Last name


Suffix (optional)

First name

Last name

Select an option 

Country

United States 

Address line 1

Address line 2 (optional)

City

State

ZIP or postal code



Age (optional)

Phone number (optional)

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

You don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.
(optional)

We use this information to help identify trends in the marketplace.

A servicemember or veteran

A spouse or dependent of a
servicemember or veteran

Additional person's information

Does this complaint involve someone else?

Yes

No

Additional point of contact

Should we send status updates to anyone else about this complaint?

Yes

No

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[Submit a complaint](#) / [Review your complaint](#)

Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting 'Edit this section'.

Step 1

What product or service is your complaint about?

[Edit this section](#)

PRODUCT OR SERVICE

Student loan

TYPE

Private student loan

Step 2

What type of problem are you having?

[Edit this section](#)

ISSUE

Getting a loan

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

Step 3

What happened?

[Edit this section](#)

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works](#). I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

[Edit this section](#)

This would be a fair resolution.

Step 4

What company is this complaint about?

[Edit this section](#)

COMPANY INFORMATION

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

Account number
1234567890
Loan number
0987654321
Social Security number
111111111

Step 5

What people are involved?

[Edit this section](#)

YOUR CONTACT INFORMATION

First name Last name

email@cfpb.gov
000-000-0000

Address line 1
Address line 2
City, District of Columbia 20552
United States

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

! You will not be able to attach documents or edit this complaint after you submit it.

Please make sure everything is accurate and complete before continuing.

[Submit your complaint](#)

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

Debt collection

Vehicle loan or lease

Credit reporting, credit repair services,
or other personal consumer reports

Student loan

Mortgage

Payday loan, title loan, or personal loan
(installment loan or personal line of credit)

Credit card or prepaid card

Money transfer, virtual currency, or
money service
(check cashing service, currency exchange,
cashier's/traveler's check)

Checking or savings account

What kind of loan?

Payday loan
(short-term installment loan for a small amount, typically due on paydays)

Installment loan
(longer-term loan due in regular fixed payments, Rent-to-Own, appliance, medical)

Pawn loan
(a cash loan obtained by temporarily trading an item of value; the item is returned when the loan, interest, and fees are paid)

Personal line of credit
(usually offered by a bank or credit union, paid in regular installments, has a credit limit)

Title loan
(a cash loan obtained by temporarily trading the title of a vehicle; the title is returned when the loan, interest, and fees are paid)

Where did you get the loan? (optional)

Online

In person/at a store (even if you applied online)

What is the company's website? (optional)

Website

This can help us identify the company.

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Step 1 of 5

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Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **payday loan** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

- | | |
|---|--|
| <input checked="" type="radio"/> Charged fees or interest you didn't expect | <input type="radio"/> Loan payment wasn't credited to your account |
| <input type="radio"/> Can't stop withdrawals from your bank account | <input type="radio"/> Can't contact lender or servicer |
| <input type="radio"/> Received a loan you didn't apply for | <input type="radio"/> Struggling to pay your loan (payment plan, repossession, bankruptcy) |
| <input type="radio"/> Was approved for a loan, but didn't receive the money | <input type="radio"/> Problem with the payoff process at the end of the loan (refinancing, extending loan) |
| <input type="radio"/> Money was taken from your bank account on the wrong day or for the wrong amount | <input type="radio"/> Problem with credit report or credit score |

Have you already tried to fix this problem with the company?

- Yes No

[← Previous](#)

Step 2 of 5

[Next →](#)

Submit a complaint / Step 3 of 5

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

This would be a fair resolution.

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. All uploaded files will be scanned for viruses and will be immediately deleted if one is detected.

Select a file to upload

< | Previous

Step 3 of 5

Next | >

Submit a complaint / Step 4 of 5

What company is this complaint about?

We'll forward your entire complaint to the company and request they respond within 15 days of receiving it.

Company information

Company name

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

We will forward your complaint to this company and ask for a response.

Please provide as much information as you want to share to help the company find you in their system and respond to your complaint. (optional)

Loan number
This number is on your loan documents

Loan number

1234567890

[← Previous](#)

Step 4 of 5

[Next →](#)

Submit a complaint / Step 5 of 5

Who are the people involved?

Identify who is involved in this complaint. This could include yourself, a co-borrower, or someone helping submit the complaint for you, such as a lawyer, an advocate, or a family member.

Just you

You and someone else

Someone else

Your contact information

First name


Middle (optional)

Last name


Suffix (optional)

First name

Last name

Select an option 

Country

United States 

Address line 1

Address line 1

Address line 2 (optional)

Address line 2

City

State

ZIP or postal code

City

District of Columbia

20552

Age (optional)

50

Phone number (optional)

000-000-0000

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

email@cfpb.gov

You don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.
(optional)

We use this information to help identify trends in the marketplace.

A servicemember or veteran

A spouse or dependent of a
servicemember or veteran

Additional person's information

Does this complaint involve someone else?

Yes

No

Additional point of contact

Should we send status updates to anyone else about this complaint?

Yes

No

[← | Previous](#)

Step 5 of 5

[Review | >](#)

[Submit a complaint](#) / [Review your complaint](#)

Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting 'Edit this section'.

Step 1

What product or service is your complaint about?

[Edit this section](#)

PRODUCT OR SERVICE

Payday loan, title loan, or personal loan

WHERE THEY GOT THE LOAN

Online

TYPE

Payday loan

Step 2

What type of problem are you having?

[Edit this section](#)

ISSUE

Charged fees or interest you didn't expect

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

No

Step 3

What happened?

[Edit this section](#)

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

[Edit this section](#)

This would be a fair resolution.

Step 4

What company is this complaint about?

[Edit this section](#)

COMPANY INFORMATION

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

Loan number
1234567890

Step 5

What people are involved?

[Edit this section](#)

YOUR CONTACT INFORMATION

First name Last name

email@cfpb.gov
000-000-0000

Address line 1
Address line 2
City, District of Columbia 20552
United States

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

! You will not be able to attach documents or edit this complaint after you submit it.

Please make sure everything is accurate and complete before continuing.

[Submit your complaint](#)

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

Debt collection

Vehicle loan or lease

Credit reporting, credit repair services,
or other personal consumer reports

Student loan

Mortgage

Payday loan, title loan, or personal loan
(installment loan or personal line of credit)

Credit card or prepaid card

Money transfer, virtual currency, or
money service
(check cashing service, currency exchange,
cashier's/traveler's check)

Checking or savings account

What type of service?

Domestic (US) money transfer

International money transfer

Virtual currency
(used to track, store, and send value over the Internet)

Check cashing service
(a company that cashes a check for a fee)

Debt settlement
(services for reducing your debt balance on things like credit cards or medical debt)

Mobile or digital wallet
(online or digital account used to send payments or make purchases from a digital device like a smartphone or computer)

Money order
(a prepaid check for a set amount of money)

Refund anticipation check
(paid to you by a bank or company in the amount of your expected tax refund)

Traveler's check or cashier's check
(a check with guaranteed funds from a bank or other financial institution so it will never bounce)

Foreign currency exchange
(transactions that convert money from one country's currency to another's)

[← | Previous](#)

Step 1 of 5

[Next | >](#)

Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **domestic US money transfer** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

Money was not available when promised

Other service problem
(advertising or marketing, pricing, privacy)

Wrong amount charged or received
(transfer amounts, fees, exchange rates, taxes)

Unexpected or other fees

Confusing or missing disclosures
(showing the fine print about usage, explaining your rights)

Fraud or scam

Other transaction problem
(unauthorized transaction, cancellation, refund)

Have you already tried to fix this problem with the company?

Yes

No

[← Previous](#)

Step 2 of 5

[Next →](#)

Submit a complaint / Step 3 of 5

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

This would be a fair resolution.

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. All uploaded files will be scanned for viruses and will be immediately deleted if one is detected.

[Select a file to upload](#)

[< | Previous](#)

Step 3 of 5

[Next | >](#)

Submit a complaint / Step 4 of 5

What company is this complaint about?

We'll forward your entire complaint to the company and request they respond within 15 days of receiving it.

Company information

Company name

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

We will forward your complaint to this company and ask for a response.

Please provide as much information as you want to share to help the company find you in their system and respond to your complaint. (optional)

Account number
This number is on your billing statement

Account number

1234567890

[← Previous](#)

Step 4 of 5

[Next →](#)

Submit a complaint / Step 5 of 5

Who are the people involved?

Identify who is involved in this complaint. This could include yourself, a co-borrower, or someone helping submit the complaint for you, such as a lawyer, an advocate, or a family member.

Just you

You and someone else

Someone else

Your contact information

How are you involved in the complaint?

Select an option



First name

Middle (optional)

Last name

Suffix (optional)

First name

Last name

Select an option



Country

United States ▼

Address line 1

Address line 1

Address line 2 (optional)

Address line 2

City

City

State

District of Columbia ▼

ZIP or postal code

20552

Age (optional)

50

Phone number (optional)

000-000-0000

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

email@cfpb.gov

You don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.
(optional)

We use this information to help identify trends in the marketplace.

A servicemember or veteran

A spouse or dependent of a
servicemember or veteran

Additional person's information

Does this complaint involve someone else?

Yes

No

Additional point of contact

Should we send status updates to anyone else about this complaint?

Yes

No

Additional point of contact

Should we send status updates to anyone else about this complaint?

Yes

No

[← | Previous](#)

Step 5 of 5

[Review | >](#)

[Submit a complaint](#) / [Review your complaint](#)

Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting 'Edit this section'.

Step 1

What product or service is your complaint about? [Edit this section](#)

PRODUCT OR SERVICE

Money transfer, virtual currency, or money service

TYPE

Domestic (US) money transfer

Step 2

What type of problem are you having? [Edit this section](#)

ISSUE

Money was not available when promised

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

Step 3

What happened?

[Edit this section](#)

This is what happened.

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works](#). I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

[Edit this section](#)

This would be a fair resolution.

Step 4

What company is this complaint about?

[Edit this section](#)

COMPANY INFORMATION

CFPB TEST ***USE FOR TESTING PURPOSES ONLY***

Account number
1234567890

Step 5

What people are involved?

[Edit this section](#)

YOUR CONTACT INFORMATION

First name Last name

email@cfpb.gov
000-000-0000

Address line 1
Address line 2
City, District of Columbia 20552
United States

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

! You will not be able to attach documents or edit this complaint after you submit it.

Please make sure everything is accurate and complete before continuing.

[Submit your complaint](#)



Tell your story about a financial product or service.

Whether your experience is good or bad, sharing your story will help inform our work to protect consumers and create a fairer marketplace.

Do you have a problem with a financial product or service that you want the company to respond to? [Submit a complaint](#) and we will forward it to the company and work to get you a response.

What happened?

Describe the facts in the order they happened and be as specific as possible.

- Do not include sensitive information such as account numbers or social security number.
- Do not include your personal information, such as your name, address, etc. We ask for that information below.

This is what happened.

29978 Characters remaining

Is this about something you saw while working for a financial company?

No

Yes

Your information

I prefer to submit anonymously.

First name

Middle (optional)

Last name

Suffix (optional)

 ▼

Country

 ▼

Address line 1

Address line 2 (optional)

City

State

Select a state



ZIP code

Phone number (optional)

Email

- I give permission to the CFPB to share my story with the public and with representatives of the media so that others may learn from my experience. I understand that the CFPB will take steps to remove my personal information from this description before sharing. I understand that this form is not for submitting a complaint to the company, and my story will not be sent to the company or published on the Consumer Complaint Database on consumerfinance.gov.

Tell your story



Log in to check the status of a complaint

Due to a system update, you'll need to [reset your password](#) if you submitted a complaint:

- **Before** April 24, 2017 and haven't logged in since
- **After** April 24, 2017 and haven't set a new password

[Forgot your password?](#)

[Privacy Act Statement](#)

[OMB #3170-0011](#)



Log in to the Company Portal

You will need to [reset your password](#) if:

- You haven't set your password yet
- You forgot your password
- You haven't reset your password since the updated Company Portal launched on April 24, 2017

[Forgot your password?](#)

This is a Consumer Financial Protection Bureau (CFPB) information system. The CFPB is an independent agency of the United States Government. CFPB information systems are provided for the processing of official information only. Unauthorized or improper use of this system may result in administrative action, as well as civil and criminal penalties. Because this is a CFPB information system, you have no reasonable expectation of privacy regarding any communication or data transiting or stored on this information system. All data contained on CFPB information systems is owned by CFPB and your use of the CFPB information system serves as your consent to your usage being monitored, intercepted, recorded, read, copied, captured or otherwise audited in any manner, by authorized personnel, including but not limited to employees, contractors, and/or agents of the United States Government.



Log in to the Government Portal

You will need to [reset your password](#) if:

- You haven't set your password yet
- You forgot your password
- You haven't reset your password since the updated Government Portal launched on April 24, 2017

[Forgot your password?](#)

This is a Consumer Financial Protection Bureau (CFPB) information system. The CFPB is an independent agency of the United States Government. CFPB information systems are provided for the processing of official information only. Unauthorized or improper use of this system may result in administrative action, as well as civil and criminal penalties. Because this is a CFPB information system, you have no reasonable expectation of privacy regarding any communication or data transiting or stored on this information system. All data contained on CFPB information systems is owned by CFPB and your use of the CFPB information system serves as your consent to your usage being monitored, intercepted, recorded, read, copied, captured or otherwise audited in any manner, by authorized personnel, including but not limited to employees, contractors, and/or agents of the United States Government.



Consumer Financial
Protection Bureau

**CONSUMER RESPONSE CENTER
AGENT CONVERSATION FLOWS**
(Presented alphabetically by title)

Version 1.0

June 5, 2017

Address verification (outbound call)

Trigger	Conversational Cues	Resources and Additional Information
<p>CFPB is calling a consumer to verify mailing address</p>	<p><i>Opening:</i></p> <p>THIS IS <your first name> CALLING FROM THE CONSUMER FINANCIAL PROTECTION BUREAU. THIS CALL MAY BE RECORDED FOR QUALITY PURPOSES. MAY I SPEAK WITH <name on complaint>?</p> <p><i>If the consumer answers:</i> Hello <Mr./Ms. last name> I'm calling today to get some more information about the complaint you recently submitted to the Consumer Financial Protection Bureau. The address we have for you seems to be incorrect. Would you please verify your current mailing address for me?</p> <p><i>If someone other than consumer answers:</i> May I leave a message with you? Let me know when you have something to write with.</p> <p>Great. This is <your first name>. I'm calling from the Consumer Financial Protection Bureau. Would you please ask <name of consumer> to call us back? The number is 855-411-2372 to update their information on their complaint beginning with <first 6 digits of their complaint case number>. Thank you for your time and have a great day.</p> <p><i>If leaving a voicemail:</i> This message is for <name on complaint>. Please call the Consumer Financial Protection Bureau concerning your complaint number beginning with <first 6-digits of their complaint case number>. We are open from 8 am to 8 am Eastern Time from Monday through Friday, excluding Federal holidays.</p>	<p>IMPORTANT: The text in RED ALL CAPS must be read verbatim.</p> <p>TIP: <i>If a consumer is unsure and asks you to verify the address on file, you can read the address that we have on file for them ONLY. If a consumer refuses to provide address, thank them for their time and hang up.</i></p>

Our phone number is (855) 411-2372.

If you have already contacted Consumer Financial Protection Bureau and updated your complaint, please disregard this message. If you would like to know more about your complaint, please call the number provided or you can visit our website at www.consumerfinance.gov to view your complaint (if you have a valid email address already on file).

Once again, our phone number is (855) 411-2372.

Thank you for your time and have a great day.

Consumer asks about status of complaint: I apologize, but I don't have that information available. I am just calling to update your mailing address. If you would like more information on your complaint, please call 855-411-2372. Thank you for your time and have a great day.

After hours breaking news conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>There has been a major news event or announcement and the CFPB has not provided the Consumer Resource Center with any information or FAQs</p>	<p>THANK YOU FOR CALLING THE CONSUMER FINANCIAL PROTECTION BUREAU'S CONSUMER RESOURCE CENTER. WE DO NOT HAVE INFORMATION AVAILABLE ABOUT THIS <i>announcement/event</i>. PLEASE CHECK OUR ONLINE NEWSROOM AT WWW.CONSUMERFINANCE.GOV/ABOUT-US/NEWSROOM FOR POSSIBLE FUTURE UPDATES.</p> <p>Is there anything else I can help you with today?</p> <p>Yes: Great, how can I help? No: Thanks for calling the CFPB. Goodbye.</p>	<p>The TEXT IN RED AND CALL CAPS must be read verbatim.</p>

Bank account or service complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Finding out more about the problem</p>	<ul style="list-style-type: none"> • I understand you are calling about a problem with your bank account. • Can you tell me a little more about the problem you are having? • What is the account number associated with this account? <p>If the consumer is concerned about providing account information: We ask for this information so that the company can identify the correct account and respond to your complaint.</p> <ul style="list-style-type: none"> • Is your address on file with <i><company name></i> the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ○ YES: <i>Proceed</i> ○ NO: Can you please give me the billing address you have on file with this company? (<i>Collect Street Address, City, State, ZIP Code and Country.</i>) • Okay, let me give you some information that might help you. <i>If necessary, get more information from the consumer about their specific situation.</i> 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution? <p>Related articles</p> <ul style="list-style-type: none"> • <u>Bank Accounts and Services: ATM</u> • <u>Bank Accounts and Services: Bank Account and Overdraft Fees</u> • <u>Bank Accounts and Services: Bill Pay</u> • <u>Bank Accounts and Services: Checking Account Statements</u> • <u>Bank Accounts and Services: Checking Account Withdrawals</u> • <u>Bank Accounts and</u>

Search Knowledge to find information to help the consumer.

- Now that you've submitted a complaint, is there anything else I can help you with?
 - **YES:** What can I help you with?
 - **NO:** Go to Closing Conversation Flow.

Services: Close a Bank Account

- Bank Accounts and Services: Deposits and Cashing Checks
- Bank Accounts and Services: Joint Accounts
- Bank Accounts and Services: Savings Accounts, Money Market Accounts, & Certificates of Deposit
- Bank Accounts and Services: Opening a Bank Account
- Bank Accounts and Services: Personal Line of Credit
- Bank Accounts and Services: Unauthorized Transactions
- Bank Accounts and Services: Writing and Using Checks

Glossary

- Bank Accounts and Services: Terms

CFPB Settlement Checks Conversation Flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer is calling to ask when they will get a check</p>	<ul style="list-style-type: none"> • <i>Locate the defendant on the <u>CR Source Table for Civil Penalty Fund and Bureau Administered Redress Payments</u></i> • <i>Refer the consumer to the third-party administrator or listed in the table.</i> 	<p>TIP: Can't locate the name of the defendant in the CR Reference table? Check the "Bureau-administered redress payments" section here: https://www.consumerfinance.gov/about-us/payments-harmed-consumers/payments-by-case/</p>
<p>Consumer is calling to ask if a check is legitimate</p>	<ul style="list-style-type: none"> • <i>Locate the defendant on the <u>CR Source Table for Civil Penalty Fund and Bureau Administered Redress Payments</u></i> • <i>Refer the consumer to the third-party administrator or listed in</i> 	<p>TIP: Can't locate the name of the defendant in the CR Reference table? Check the "Bureau-administered redress payments" section here: https://www.consumerfinance.gov/about-us/payments-harmed-consumers/payments-by-case/</p> <p>TIP: Many articles about enforcement actions have a sample check attached. Also see the <u>Bureau Administered Redress sample check (PDF)</u>.</p>

	<p><i>the table.</i></p> <ul style="list-style-type: none"> The Consumer Financial Protection Bureau, or CFPB, never requires consumers to pay money up front or provide additional information before consumers can cash refund checks that CFPB has issued. If anyone claims that they can get you a refund but asks you for money, it could be a scam. 	
<p>Consumer is calling to have a check re-issued.</p>	<ul style="list-style-type: none"> <i>Locate the defendant on the CR Source Table for Civil Penalty Fund and Bureau Administer</i> 	<p>TIP: Can't locate the name of the defendant in the CR Reference table? Check the "Bureau-administered redress payments" section here: https://www.consumerfinance.gov/about-us/payments-harmed-consumers/payments-by-case/</p>

	<p><u>ed Redress Payments</u></p> <ul style="list-style-type: none"> • <i>Refer the consumer to the third-party administrator or listed in the table.</i> • <i>If the deadline for check reissue has passed: I'm sorry but the deadline to have a check issued for this matter has passed. Is there anything else I can help you with today?</i> 	
<p>Consumer received a check with instructions to pay a fee or to provide additional personal information</p>	<ul style="list-style-type: none"> • The Consumer Financial Protection Bureau, or CFPB, never requires consumers to pay money up front or provide 	

	<p>additional information before consumers can cash refund checks that CFPB has issued. If anyone claims that they can get you a refund but asks you for money, it could be a scam.</p>	
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Closing conversation flow

Trigger	Conversational Cues	Resources and Additional Information
Consumer had complaint or Question?	<ul style="list-style-type: none"> • COMPLAINT: <u>Proceed to next section.</u> • QUESTION: Thanks so much for calling the CFPB. I'm glad I was able to help you with your question. <u>Go to leave the consumer one step better off section.</u> 	
Finish the complaint process	<ul style="list-style-type: none"> • We just got through a lot of information together! Thank you for your patience and help. 	
Tell the consumer what will happen next	<ul style="list-style-type: none"> • We'll forward your complaint to the company and work to get you a response. • The company will review your complaint, communicate with you as needed, and report back about the steps taken or that will be taken on the issue you identify in your complaint. • We will let you know when the company responds. You'll be able to review the company's response and give us feedback about the response. 	
Leave the consumer one step better off	<ul style="list-style-type: none"> • Before we go, I wanted to let you know that you can find a lot of information about <product> on our website, consumerfinance.gov. • You can go there, not just when you have a problem, but when you need information about things like buying a car, getting a mortgage, or 	<p>TIP: Remind consumer of all the resources available at consumerfinance.gov</p>

	<p>understanding your credit report.</p> <ul style="list-style-type: none">• Thanks again for calling the CFPB. Have a great day.	
--	---	--

Comments to the CFPB conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer was referred to the CFPB to provide comments about a proposed rule</p>	<ul style="list-style-type: none"> • I understand that you are calling about <i><restate question – subject of proposed rule></i>. Is that right? <ul style="list-style-type: none"> ○ YES: Great. Let me see if I can find some information. ○ NO: Sorry I misunderstood. Can you tell me more about the feedback you'd like to provide? Go to <u>Consumer was referred to the CFPB to provide feedback about a topic</u> • Is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to <u>Closing conversation flow</u> 	<ol style="list-style-type: none"> 1. To find open notices, visit http://www.consumerfinance.gov/policy-compliance/notice-opportunities-comment/open-notices/ 2. Determine which open notice and opportunity for comment the consumer is interested in 3. Select the notice and find the contact information for where to provide comment, and provide the information to the consumer <ul style="list-style-type: none"> • If no longer open, go to <u>Consumer was referred to the CFPB to provide feedback about a topic</u>
<p>Consumer was referred to the CFPB to provide comments about a topic</p>	<ul style="list-style-type: none"> • Thank you for sharing your thoughts with the CFPB. • The best way for you to do this is to use the “Tell Your Story” feature. You can either do that over the phone or online. Or you can fax or mail your comments. Which do 	

Trigger	Conversational Cues	Resources and Additional Information
	<p>you prefer? Phone Web Fax/Mail</p> <ul style="list-style-type: none"> • TYS OVER THE PHONE: Go to the Tell Your Story Conversation Flow • TYS WEB: Go to consumerfinance.gov. From there, hover your mouse over “Consumer Tools” and select “Tell Your Story” from the drop-down menu. • FAX/MAIL: I can give you the mailing address or number to send your feedback to CFPB. Let me know when you have something to write with. <p>Consumer Financial Protection Bureau PO Box 2900 Clinton, IA 52733-2900</p> <p>Fax number: (855) 237-2392</p>	
<p>Company representative calls with a regulation-related question</p>	<p>The CFPB has developed a variety of materials to help companies understand and implement the rules that we issue. More information is available at the following website. Let me know when you have something to write with, it’s quite a long address:</p> <ul style="list-style-type: none"> • http://www.consumerfinance.gov/policy-compliance/guidance/implement 	

Trigger	Conversational Cues	Resources and Additional Information
	<u>entation-guidance/</u>	

Consumer loan/pawn loan/title loan conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Finding out more about the problem</p>	<ul style="list-style-type: none"> • I understand you are calling about a problem with a <i><loan/pawn loan/title loan/other kind of loan></i>. • Can you tell me a little more about the problem you are having? • What is the account number associated with this account? <p>If the consumer is concerned about providing account information: We ask for this information so that the company can identify the correct account and respond to your complaint.</p> <ul style="list-style-type: none"> • Is your address on file with <i><company name></i> the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ○ YES: <i>Proceed</i> ○ NO: Can you please give me the billing address you have on file with this company? <i>(Collect Street Address, City, State, ZIP Code and Country.)</i> • Okay, let me give you some information that might help you. <i>If necessary, get more</i> 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution?

information from the consumer about their specific situation. Search Knowledge to find information to help the consumer

- Now that you've submitted a complaint, is there anything else I can help you with?
 - **YES:** What can I help you with?
 - **NO:** Go to Closing Conversation Flow.

Credit card complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Specify the Issue</p> <p>Find out Actions Already Taken</p> <p>Verify Billing Address</p>	<ul style="list-style-type: none"> • Does your card say “debit” or “check card” on the front of it? <ul style="list-style-type: none"> ◦ YES: Go to Debit Card Complaint Conversation Flow. ◦ NO: Proceed • Are you calling about a service that your credit card company sold you for an additional charge (for example, identity monitoring services, or credit protection insurance)? <ul style="list-style-type: none"> ◦ YES: If you lost money, how much money did you lose? Fill in amount and proceed. ◦ NO: Proceed • When did this issue happen? • Is your address with this company the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ◦ YES: Proceed ◦ NO: Can you please give me the billing address you have on file with this company? (Collect Street Address, City, State, ZIP Code and Country.) • Now that you’ve submitted a complaint, is there anything else I can help you with? <ul style="list-style-type: none"> • YES: What can I help you with? • NO: Go to Closing Conversation Flow. 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution? <p>TIP: If the consumer is concerned about providing account information, let them know:</p> <ul style="list-style-type: none"> • We ask for this information so that the company can identify the correct account and respond to your complaint. <p>Related articles</p> <ul style="list-style-type: none"> • Credit card basics: applying for a credit card • Credit card basics: closing credit accounts • Credit card basics: credit reporting: credit cards • Credit card basics: credit card balance transfers & debt consolidation

- [Credit card basics: credit card fees](#)
- [Credit card basics: credit card interest rates](#)
- [Credit card basics: disputing unauthorized credit charges](#)
- [Credit card basics: joint credit card accounts](#)
- [Credit card basics: lost or stolen credit cards](#)
- [Credit card basics: medical credit cards](#)
- [Credit card basics: paying a credit card bill](#)
- [Credit card basics: receiving credit card offers](#)
- [Credit card basics using a credit card](#)

Glossary

- [Credit card basics: terms](#)

Credit report complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer is calling with a credit report problem.</p> <p>Collect more information</p> <p>What is the name of the credit reporting company?</p>	<ul style="list-style-type: none"> • I understand you are calling about a problem with your credit report. • Can you tell me a little more about the problem you are having with the company? • Let me ask a few more questions to help submit your complaint. • Is your address with <i>company name</i> the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ◦ YES: Proceed ◦ NO: Can you please give me the billing address you have on file with this company? (Collect Street Address, City, State, ZIP Code and Country.) <p><i>If consumer has not already provided:</i> What is the name of the company you are calling about?</p> <ul style="list-style-type: none"> • Did you file a dispute about the issue with a credit reporting company and receive a final response? <ul style="list-style-type: none"> ◦ YES: Add this number in "Original Dispute Case Number" field ◦ NO: Proceed • Okay, let me give you some information that might help you. <i>If necessary, get more information from the consumer about their specific situation.</i> Search Knowledge to find 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution? <p>Related articles</p> <ul style="list-style-type: none"> • Credit Reporting: Disputing Errors on a Credit Report • Credit Reporting: Getting a Credit Report • Credit Reporting: Employment, Housing and Other Specialty Consumer Reports • Credit Reporting: Recovering from Fraud or Identity Theft • Credit Reporting: Reviewing and

	<p><i>information to help the consumer.</i></p> <ul style="list-style-type: none">• Now that you've submitted a complaint, is there anything else I can help you with?<ul style="list-style-type: none">○ YES: What can I help you with?○ NO: Go to <u>Closing Conversation Flow</u>.	<p><u>Reading a Credit Report</u></p> <ul style="list-style-type: none">• <u>Credit Reporting: Other Third Parties Using Credit Reports</u>• <u>Credit Reporting: Understanding Credit Scores</u> <p>Glossary</p> <ul style="list-style-type: none">• <u>Credit reporting: terms</u>
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Knowledge to find information to help the consumer.

- Now that you've submitted a complaint, is there anything else I can help you with?
 - **YES:** What can I help you with?
 - **NO:** Go to Closing Conversation Flow.

Debt collection complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Finding out more about the problem</p>	<ul style="list-style-type: none"> • I understand you are calling about a debt collection. • Just to make sure, are you calling to submit this complaint on your own behalf? <ul style="list-style-type: none"> ○ YES: Ok, great. <i>Proceed.</i> ○ NO: To protect your privacy, we only take debt collection complaints by phone if you are calling on your own behalf. I'd be happy to mail you a debt collection complaint. Make sure that both you and the other person sign the form before returning it to us. Go to "Paper Complaint" section of Intake conversation flow. • First, please tell me what problem you're having with the company. • Now, I'm going to ask you some questions so I can get all the information I need to help you submit a complaint. <p>Questions (record consumer's answers in the appropriate fields):</p> <ul style="list-style-type: none"> • Is your address on file with <company name> the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ○ YES: <i>Proceed</i> ○ NO: Can you please give me the billing address you have on file with this company? (<i>Collect Street</i> 	<p>TIP: If the consumer asks what information we disclose to debt collection companies: "We share the information you provide, including attachments and account numbers, with the company addressed in the complaint. We ask for this information so that the company can identify the correct account and respond to your complaint."</p> <p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal

	<p style="text-align: center;"><i>Address, City, State, ZIP Code and Country.)</i></p> <ul style="list-style-type: none"> • What is the name of the company contacting you about this debt? (<i>Enter the company name provided by the consumer. If there is an exact match, use that. Otherwise, enter the full name as provided by the consumer.</i>) • <i>If consumer doesn't know name of company:</i> Since you don't know the name of the company we won't be able to send this complaint to a company. If you are able to identify the company that is contacting you in the next 30 days, you can provide that information by calling us. Go to <u>Closing conversation flow</u>. • What is the address of the company contacting you? (<i>Fill in address.</i>) • What phone number are they calling to contact you? • What phone number are they calling from? • Are there any other phone numbers they have called you from? • Do you know the name or ID # of the debt collection company's representative who you've spoken to? • Do you have an account number used by the debt collector when they contact you? • May I have the last 4 digits of your Social Security Number? <p>If the consumer is concerned about providing account information: We ask for this information so that the company can identify the correct account and respond to your complaint.</p> <ul style="list-style-type: none"> • Did this debt come from the same 	<p>action?</p> <ul style="list-style-type: none"> • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution? <p>Related articles</p> <ul style="list-style-type: none"> • <u>Debt collection: responding to a debt collector</u> • <u>Debt collection: calls from a debt collector</u> • <u>Debt collection: tactics used by debt collectors</u> • <u>Debt collection: debt from divorce and deceased family members</u> • <u>Debt collection: information about the</u>
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company that is calling you, a different company, or are you not sure?

- **SAME:** Proceed
- **NOT SURE:** Proceed
- **DIFFERENT:** Do you want to submit a complaint against this company too?
 - **YES:** *Get name and address of original company, also*
 - **NO:** Proceed

If caller is confused by the above

question: “We want to know if the people contacting you were hired by another company to collect their debts. If your debt has come from a different company, we'll give you the option to submit two complaints about your issue: one complaint with the debt collector and a second complaint with the company that owns the debt. If you don't know where the debt came from, that's OK. Just let me know.”

- That's all the questions I have. Is there any other information you'd like to provide?
- **YES:** Great, what else would you like to tell me?
- **NO:** Proceed
- Now that you've submitted a complaint, is there anything else I can help you with?
 - **YES:** What can I help you with?
 - **NO:** Go to Closing Conversation Flow.

debt

Glossary

- Debt collection: terms

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Electronic benefits cards conversation flow

Trigger	Conversational Cues	Resources and Additional Information
Consumer has a complaint about an electronic benefit transfer card	<ul style="list-style-type: none">• I understand you are calling with a complaint about your Electronic Benefits Transfer or EBT card.• I'm happy to help you. I can take your complaint and forward it to the appropriate company or state agency.• <i>Collect complaint information from caller.</i>• Is there anything else I can help you with today?<ul style="list-style-type: none">○ YES: Great, how can I help you?○ NO: Go to <u>Closing conversation flow</u>	

Emergency call termination conversation flow

Trigger	Conversational Cues	Resources and Additional Information
Fire or other emergency	<ul style="list-style-type: none"><li data-bbox="435 426 943 562">• I'm sorry, but due to an emergency in our office, I will have to end this call. Please call us back later.	<ol style="list-style-type: none"><li data-bbox="1034 411 1443 478">1. Change your phone state to "System Issues"<li data-bbox="1034 485 1317 512">2. Release the Call<li data-bbox="1034 518 1365 546">3. Lock your computer<li data-bbox="1034 552 1308 579">4. Exit the building

Existing Complaint Status Conversation Flow

Trigger	Conversation Cues	Resources and Additional Information
<p>Consumer has already submitted a complaint and is calling about it</p>	<ul style="list-style-type: none"> • Great, I see your complaint in our system. How can I help you? <ul style="list-style-type: none"> • Consumer wants to give additional information: Go to additional information section • Consumer is asking about the status: <i>Find the consumer's case and check the "Company Response Details" field. Choose the appropriate status:</i> <ul style="list-style-type: none"> • Pending Company Response • In progress • Any Assigned status • Closed with explanation • Closed with monetary relief • Closed with non-monetary relief • Alerted CFPB • Duplicate CFPB complaint 	<p>IMPORTANT: You must verify a consumer's identity before providing information about an existing complaint. Use the Intake conversation flow to start every call.</p> <p>Job Aid: Tips to talk about complaints and feedback</p>

	<p><u>reported</u></p> <ul style="list-style-type: none"> • <u>Incorrect company</u> • <u>Sent to regulator</u> <p>Or a consumer wants to <u>submit feedback to a response</u></p>	<p><u>IMPORTANT: Do not read the name of the case status to the consumer.</u></p>
<p>Pending Company Response</p> <p>IMPORTANT: DO NOT SAY "PENDING COMPANY RESPONSE" TO CONSUMER.</p>	<ul style="list-style-type: none"> • We've sent your complaint to the company for their response. • We will let you know when the company responds. The response should include the steps they took, or will take, in response to your complaint. • You should receive a status update within the next 15 days. 	
<p>Consumer wants to provide additional information</p>	<p><i>Important: This only applies for complaints that are still open.</i></p> <ul style="list-style-type: none"> • OK great. Thanks so much for calling to give us more information about your complaint. • Let me check in our system and see what we need. <i>See steps to the right.</i> 	<ol style="list-style-type: none"> 1. Check the Post section for a note from the routing specialist. 2. Gather the necessary information from the consumer and add to the Post section. 3. Send the Incident Report (IR) to Tier 2. <p>To view legacy (RightNow) case notes:</p> <ol style="list-style-type: none"> 1. From the case "Details"

		<p>view, scroll down to the “Mosaic Legacy Notes” section.</p> <ol style="list-style-type: none"> To see the details of a note, click the Note ID number. If there are more than five notes, click the “see more” link at the bottom of the list. <p>Other Steps that May Apply...</p> <table border="1" data-bbox="980 758 1433 1528"> <thead> <tr> <th data-bbox="980 758 1227 879">If...</th> <th data-bbox="1227 758 1433 879">Then...</th> </tr> </thead> <tbody> <tr> <td data-bbox="980 879 1227 1257">The information request is in Investigations...</td> <td data-bbox="1227 879 1433 1257">Transfer to the Specialist (See Federal agency phone call transfers for process)</td> </tr> <tr> <td data-bbox="980 1257 1227 1528">There is an email address on file...</td> <td data-bbox="1227 1257 1433 1528">Remind the caller about their self-service options</td> </tr> </tbody> </table>	If...	Then...	The information request is in Investigations...	Transfer to the Specialist (See Federal agency phone call transfers for process)	There is an email address on file...	Remind the caller about their self-service options
If...	Then...							
The information request is in Investigations...	Transfer to the Specialist (See Federal agency phone call transfers for process)							
There is an email address on file...	Remind the caller about their self-service options							
<p>Assigned</p> <p>IMPORTANT: DO NOT SAY “ASSIGNED” TO CONSUMER.</p>	<ul style="list-style-type: none"> We’re still researching the company information you provided in your complaint so it might take a little more time to get a response. If we need more information or if we are unable to send 							

	<p>your complaint to the company, we will let you know.</p> <ul style="list-style-type: none"> • Thanks for your patience. 	
In progress	<ul style="list-style-type: none"> • The company has responded that it is still working on your issue. • You should receive a final response from the company within 60 days from the date they received your complaint. 	
Closed with explanation	<ul style="list-style-type: none"> • It looks like the company has responded to your complaint. Would you like me to read the response? <ul style="list-style-type: none"> • YES: <i>Read what is in the “Company Response” field.</i> • NO: <i>Remind the consumer they can see the response in the consumer portal.</i> • Just a reminder that you have 60 days to submit your feedback about this response. • You can submit feedback by clicking the link in your consumer portal or in the email we sent to you. Or I can take your feedback 	

	<p>over the phone. <i>See the steps below.</i></p> <ul style="list-style-type: none"> • Thank you for calling the CFPB. 	
<p>Closed with monetary relief</p>	<ul style="list-style-type: none"> • It looks like the company has responded to your complaint. Would you like me to read the response? <ul style="list-style-type: none"> • YES: <i>Read what is in the “Company Response” field, as well as the “Relief Amount” and “Relief Description” fields.</i> • NO: <i>Remind the consumer they can see the response in the consumer portal.</i> • Just a reminder that you have 60 days to submit your feedback about this response. • You can submit feedback by clicking the link in your consumer portal or in the email we sent to you. Or I can take your feedback over the phone. <i>See the steps below.</i> • Thank you for calling the CFPB. 	
<p>Closed with non-monetary</p>	<ul style="list-style-type: none"> • It looks like the company has responded to your complaint. Would you like 	

<p>reflief</p>	<p>me to read the response?</p> <ul style="list-style-type: none"> • YES: <i>Read what is in the “Company Response” field as well as the “Relief Description” field</i> • NO: <i>Remind the consumer they can see the response in the consumer portal.</i> <ul style="list-style-type: none"> • Just a reminder that you have 60 days to submit your feedback about this response. • You can submit feedback by clicking the link in your consumer portal or in the email we sent to you. Or I can take your feedback over the phone. <i>See the <u>steps below</u>.</i> • Thank you for calling the CFPB. 	
<p>Incorrect Company</p>	<ul style="list-style-type: none"> • <i>Incorrect company:</i> We have reviewed the information you provided; however, your complaint may have been sent to the incorrect company. Please confirm the name of the company related to your complaint and we will resend your complaint. 	
<p>Alerted CFPB</p>	<ul style="list-style-type: none"> • <i>Check the “Company</i> 	

**IMPORTANT:
DO NOT SAY
“ALERTED
CFPB” OR
READ THE
NAME OF
THE STATUS
TO
CONSUMER.**

*Administrative Response
Details” section and use the
appropriate answer below:*

- **Unauthorized 3rd Party:** The company was unable to respond to the complaint without the authorization of the consumer. At this point, no further action will be taken on this complaint. The consumer can submit a complaint on his or her own behalf or authorize someone to submit a complaint on their behalf.
- **Pending litigation:** The company was unable to respond to your complaint because it appears you’re involved in pending or prior litigation about the same issues raised in the complaint. No further action will be taken on your complaint.
- **Suspected fraud:** The company was unable to respond to your complaint because they believe you may have been a victim of fraud. You may want to contact the company directly for more information.

		IMPORTANT: DO NOT SAY “SUSPECTED FRAUD” TO CONSUMER.
<p>Duplicate CFPB complaint reported</p> <p>IMPORTANT: DO NOT SAY “DUPLICATE CFPB COMPLAINT REPORTED” TO CONSUMER.</p>	<ul style="list-style-type: none"> Your complaint appears to be a duplicate of Complaint # <i>(refer to the case number field)</i>. Please refer to Complaint # <i>(refer to added to existing case field)</i> for further information and updates. 	
<p>Sent to regulator</p> <p>IMPORTANT: DO NOT SAY “SENT TO REGULATOR” TO CONSUMER.</p>	<ul style="list-style-type: none"> We have reviewed your complaint and determined that it would be better handled by another agency. We have sent your complaint to <agency> and closed it here. Would you like the contact information for that agency? 	Job aid: <u>Federal agency phone call transfers</u>
<p>Consumer wants to submit feedback</p>	<p>If the consumer wants to submit their feedback over the phone (within 60 days):</p> <ol style="list-style-type: none"> Locate the “Consumer Feedback” section of the case. Click the “Access Survey” link. Record the consumer’s feedback verbatim. Click “Submit your feedback”. 	Job Aid: <u>Tips to talk about complaints and feedback</u>

	<p>Does the consumer want to leave feedback after 60 days? Suggest Tell Your Story or escalate to Tier 2 for a referral to the Ombudsman.</p> <p>Job aid: Supervisor escalation (Tier 2 to Supervisor)</p> <p>Conversation flow: Tell Your Story Conversation Flow</p>	
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Intake Conversation Flow

Jump to Required Disclosures

Trigger	Conversational Cues	Resources and Additional Information
Start	<ul style="list-style-type: none"> • Thank you for calling the Consumer Financial Protection Bureau • Are you calling about an existing complaint you already submitted with us? <i>If yes click here. If not continue to the next bullet.</i> • My name is <your name> and I'll be working with you today. May I ask who I'm speaking with? • Good (morning/afternoon/evening), <consumer name>. • Before we begin, is there a phone number where I can reach you in case we get disconnected? <i>(If consumer is willing, collect their name, address, phone #, and email and add as a new Entity if an existing Entity cannot be found/verified.)</i> • Are you calling to submit a complaint or do you have a question? <u>Complaint</u>, <u>question</u>, or <u>not sure</u>. <p>Important Reminder: <i>Confirm the purpose of the call as soon as the consumer provides their issue.</i></p> <ul style="list-style-type: none"> • QUESTION: Great, I'm happy to help you. Tell me a little about your question. <ul style="list-style-type: none"> • Don't start a case yet. <i>A consumer's question may still "turn into" a complaint. Be sure and ask questions until you understand the underlying</i> 	<p>TIP: Transfer to Spanish-speaking agent using Federal agency phone call transfers job aid</p> <p>TIP: If the consumer is a whistleblower, go to the Whistleblower section.</p> <p>TIP: If the topic is outside the scope of the CFPB, go to Out of scope conversation flow.</p>

	<p><i>issue. Use the Knowledge tab to help the consumer. Once you're sure the consumer has the help they need, go to the <u>Closing</u> conversation flow.</i></p> <ul style="list-style-type: none"> • NOT SURE: OK, tell me a little bit about why you're calling and we'll work together to see what you'd like to do next. <i>Often the consumer isn't sure if they have a complaint or a question yet. Once you determine if the caller has a <u>complaint</u> or <u>question</u>, proceed as appropriate.</i> 	
<p>Complaints: Setting Expectations</p>	<p>Let me explain our complaint process and how to submit a complaint – so you know what to expect. You have a few options to submit a complaint with us.</p> <ul style="list-style-type: none"> • The first is online, at consumerfinance.gov, which may be faster for you. • We can also send you a complaint form to fill out and mail or fax back to us. • If you choose either of those options, you can include supporting documentation. • Last, but not least, we can submit the complaint over the phone together (unless you are submitting a debt collection complaint on someone else's behalf). I only want to remind you that we can't include supporting documentation over the phone. • After your complaint is submitted, we'll forward it to the company and work to get you a response – generally within 15 days. We'll send you updates along the way, and if you include an email address, you'll be able to check the 	

	<p>status at any time online, at consumerfinance.gov.</p> <ul style="list-style-type: none"> • Would you like to submit your complaint online, on paper, or continue with our phone call? <ul style="list-style-type: none"> • ONLINE: <u>Go to “Online Complaint” section.</u> • PAPER: <u>Go to “Paper Complaint” section.</u> • PHONE: <u>Proceed to next section.</u> • JUST WANT TO MAIL IN MY INFORMATION: <u>Go to “Mail/Fax” section.</u> 	
<p>Critical Questions & Privacy Statements</p>	<p>I have a couple of questions I need to ask before we can continue with your complaint.</p> <ul style="list-style-type: none"> • First, did you work for the company in question when this issue occurred? <i>By asking this question we are identifying “whistleblowers” and “tipsters.”</i> • YES: <u>Go to “Whistleblower” section.</u> • NO: Secondly, I just need to confirm that you do want this complaint sent to the company so you can get a response from them. <ul style="list-style-type: none"> • YES: Continue to <u>Privacy Statements</u> below • NO: Ok, in that case, we can't submit the information you provide as a complaint, but you can share your experience though Tell Your Story. <i>See <u>the Tell Your Story Conversation Flow.</u></i> 	<p>TIP: If the consumer is a whistleblower, go to the <u>Whistleblower section.</u></p> <p>TIP: If the consumer wants to submit a complaint anonymously, let them know that if they want a response from the company, the company needs their full name to match the complaint to their records so they can respond to their complaint.</p> <p>ONLY IF PRESSED TO SUBMIT A ‘COMPLAINT’</p>

- Lastly, I need to read you some official disclosure statements.
- We read the same statements, word-for-word, to every consumer.
- These statements help us make sure that you understand your rights and what we can provide as a part of this process.
- After I read the statements, I will ask you if you understood them.

IMPORTANT: Text in red and ALL CAPS must be read word-for-word.

THE PAPERWORK REDUCTION ACT IS A FEDERAL LAW THAT REQUIRES THE APPROVAL OF CERTAIN FEDERAL QUESTIONNAIRES. THE QUESTIONS I WILL ASK YOU HAVE BEEN APPROVED BY THE OFFICE OF MANAGEMENT AND BUDGET, AS REQUIRED BY THE PAPERWORK REDUCTION ACT. ON AVERAGE, ANSWERING THESE QUESTIONS TAKES ABOUT 10 MINUTES. THE LENGTH OF TIME TO COMPLETE YOUR COMPLAINT DEPENDS ON THE INFORMATION THAT YOU PROVIDE.

ANONYMOUSLY:

If the consumer insists on submitting an anonymous 'complaint', you can continue to take it over the phone, but remind them that the company will not respond to it and that they can also share their experience anonymously through [Tell your story](#) over the phone or online. See the [Tell Your Story Conversation Flow](#).

A FEDERAL LAW CALLED THE PRIVACY ACT
DIRECTS HOW THE FEDERAL
GOVERNMENT

(OR THE CFPB) COLLECTS, KEEPS AND
SHARES YOUR PERSONAL, PRIVATE
INFORMATION- INCLUDING THE PERSONAL
INFORMATION CONTAINED IN YOUR
ANSWERS

TO THESE QUESTIONS.

TO UNDERSTAND HOW AND WHEN
YOUR INFORMATION MAY BE SHARED,
YOU CAN READ THE PRIVACY ACT
STATEMENT ON OUR WEBSITE,
CONSUMERFINANCE.GOV.

THE CFPB CANNOT ACT AS A COURT OF
LAW

OR AS A LAWYER ON YOUR BEHALF, AND
WE

CANNOT GIVE YOU LEGAL OR FINANCIAL
ADVICE.

Do you understand those statements?

- **YES:** Great, thanks for being so patient with those statements. Let's continue.
 - *Collect any contact information for the consumer that you don't already have: name, address,*

	<p><i>phone #, and email.</i></p> <ul style="list-style-type: none"> • Go to the <u>Select product for complaint conversation flow</u> • NO: What was unclear? (<i>Clarify as necessary for consumer.</i>) 	
Complaint Form	<p>Complaint Form <i>(If the caller has not already provided their mailing address, ask) May I please have your mailing address?</i></p> <ul style="list-style-type: none"> • You should receive the complaint form within 7-10 business days. • If you want to mail additional documentation with your complaint form, please be sure to use copies because we won't be able to return any originals. • Once your complaint is submitted you will not be able to provide additional documents. • After we receive your complaint, we will send you confirmation that includes your complaint number and information about your complaint. • Thank you for calling the CFPB, you can always find more information online, at consumerfinance.gov. <p>Click to go to the Closing conversation flow</p> <p><i>If the consumer just wants to send in their own complaint materials – without getting the complaint form, Click here</i></p>	<p>If a consumer wants a paper complaint mailed to them:</p> <ol style="list-style-type: none"> 1. In the case, open the Feed view. 2. Click "Create A Task." 3. Select "Paper Feedback Form Requested." 4. Add the subject "Paper Complaint Form Request" 5. Add a comment indicating the consumer needs a paper complaint form sent. 6. Assign the task to the

		appropriate person.
Mail/Fax Complaint Letter	<p>In your complaint letter, please be sure to include the following so we have enough information to submit your complaint:</p> <ul style="list-style-type: none"> • Your name, mailing address, phone number, and email address, if you have one. • The company's name and mailing address. • Your account number. • The details of what happened, including any communication you had with the company. • How you want the company to resolve your problem. <p>MAILING ADDRESS:</p> <p>Consumer Financial Protection Bureau PO Box 2900 Clinton, IA 52733-2900</p> <p>FAX #: (855) 237-2392</p> <ul style="list-style-type: none"> • If you want to mail additional documentation with your complaint letter, please be sure to use copies because we won't be able to return any originals. • Once your complaint is submitted you will not be able to provide additional documents. • After we receive your complaint, we will send you confirmation that includes your complaint number and information about your complaint. 	

	<p>Thank you for calling the CFPB, you can always find more information online, at consumerfinance.gov. Click to go to the Closing conversation flow</p>	
<p>Online Complaint</p>	<p>To submit a complaint online:</p> <ul style="list-style-type: none"> • Would you like some help finding the complaint form? <ul style="list-style-type: none"> • YES: Go to consumerfinance.gov • Click the “Submit a Complaint” link at the top of the page, on the right and follow the steps online. • As a quick tip, you will not need to log into anything to submit your complaint. Click to go to the Closing conversation flow • NO: Thank you for calling the CFPB, you can always find more information online, at consumerfinance.gov. Click to go to the Closing conversation flow 	
<p>Whistleblower</p>	<ul style="list-style-type: none"> • Since you are reporting something you observed while working at a financial company, I wanted to let you know that whistleblower information and law enforcement tips are different from consumer complaints. • Our consumer complaint process is available if you have a problem with a financial service or product and need a response from the company. • If you do not want us to send the information you have to the company so you can get a response from them, or if you wish to remain anonymous, I can give you information about where to 	<p>TIP: These definitions and instructions need to be read to the consumer slowly. Make sure the consumer understands.</p> <p>TIP: Refer to the CFPB whistleblower guidance job aid.</p>

	<p>submit whistleblower information or a law enforcement tip.</p> <ul style="list-style-type: none"> • Do you have whistleblower information or a law enforcement tip you wish to report? <ul style="list-style-type: none"> • YES: You can send an email with the information you wish to report to Whistleblower@cfpb.gov. If you prefer to remain anonymous, you can call the Whistleblower Hotline at (855) 695-7974. Go to Closing conversation flow • NO: Do you have a complaint about a financial product or service, and need a response from the company? <ul style="list-style-type: none"> • YES: Go to “Setting Expectations” section. • NO: How can I assist you today? 	
<p>Calling About an Existing Complaint</p>	<p>Do you have the complaint number? <u>YES</u> or <u>NO</u></p> <ul style="list-style-type: none"> • YES: What is that number? Once you have verified complaint number, Go to “ID Verification” section • NO: We need your complaint number to verify your identity. I can send it to you 	

	<p>by email or regular mail, you can call us back when you have it, or you can start a new complaint. Which would you prefer? <u>Email or mail</u> the complaint number or <u>Call us back</u> or <u>start a new complaint</u></p> <ul style="list-style-type: none"> • Email or mail the complaint #: Follow the process in your desk side aid for "Caller Does Not Know Complaint ID" • Call us back: Great, you can reach us at (855) 411-2372 from 8-8 Eastern Time Monday through Friday. • Start a new complaint: Go to Setting Expectations 	
ID Verification	<p>I need to ask a few questions to verify your identity.</p> <ul style="list-style-type: none"> • Verify consumer's first and last name • Verify at least two of the following: <ul style="list-style-type: none"> • Consumer's email address • Consumer's address • Consumer's phone number • Once you've verified a consumer's ID, go to Existing complaint status conversation flow 	<p>How to verify a contact Job Aid</p> <p>IMPORTANT: Consumer has two tries to verify these pieces of information. CAN'T VERIFY AFTER 2 TRIES? Go to Unable to verify caller's ID conversation flow</p>

Interstate land sales conversation flow

Trigger	Conversational Cues
<p>Caller is:</p> <ul style="list-style-type: none">• Requesting a document (for example, a filing with a particular development)• A land dealer or attorney who wants to register an Interstate Land Sale• A consumer calling with a complaint about an Interstate Land Sale	<ul style="list-style-type: none">• For those requests, please contact our Interstate Land Sales program office directly. I have their email address and phone number. Let me know when you have something to write with: <p>EMAIL: CFPB_ILSAProgramOffice@consumerfinance.gov</p> <p>PHONE: (202) 435-7800</p>

IRA questions conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer is calling about an individual retirement account (IRA) held (administered) by a bank</p>	<ul style="list-style-type: none"> • I understand you are calling about an individual retirement account, or IRA, which is administered by <i><bank name></i>. Is that right? <ul style="list-style-type: none"> ○ YES: Great. Can you tell me a little more about why you are calling? <i>Determine whether the consumer has a question or a complaint.</i> <ul style="list-style-type: none"> • QUESTION: <i>Go to section “Consumer is calling with a question about an IRA” below.</i> • COMPLAINT: <i>Proceed to Complaint section below.</i> ○ NO: Sorry I misunderstood. Can you tell me a little more about your situation? <p>COMPLAINT</p> <ul style="list-style-type: none"> • What is the account number associated with this account? 	<p>If the consumer has a complaint, remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution?
<p>Consumer</p>	<p>If the consumer is concerned about</p>	

<p>er has a complaint about an IRA held by a bank</p>	<p>providing account information: “We ask for this information so that the company can identify the correct account and respond to your complaint.”</p> <ul style="list-style-type: none"> • Is your address on file with <company name> the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ○ YES: <u>Proceed</u> ○ NO: Can you please give me the billing address you have on file with this company? (<i>Collect Street Address, City, State, ZIP Code and Country.</i>) • Okay, let me give you some information that might help you. <i>If necessary, get more information from the consumer about their specific situation. Search the Knowledge Base to find information to help the consumer.</i> • Now that you’ve submitted a complaint, is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to <u>Closing Conversation Flow</u> 	
<p>Consumer is</p>	<ul style="list-style-type: none"> • I understand you are calling about an individual retirement 	<p>Searchable database of brokers and dealers FINRA</p>

<p>calling about an IRA administered by a broker or broker-dealer (for example, E*Trade, Charles Schwab, TD Ameritrade)</p>	<p>account, or IRA, which is administered by <i><broker/dealer name></i>. Is that right?</p> <ul style="list-style-type: none"> ○ YES: Okay. The CFPB isn't able to take complaints about <i><name of broker-dealer></i> because they are regulated by another agency called the Financial Industry Regulatory Authority, or FINRA. You can get more information and file a complaint at their website www.finra.org. ○ NO: Sorry I misunderstood. Can you tell me a little more about your situation? <ul style="list-style-type: none"> • Is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to Closing Conversation Flow 	<p>regulates: https://brokercheck.finra.org/</p>
<p>Consumer is calling about an IRA administered by a mutual fund company (for example, Fidelity,</p>	<ul style="list-style-type: none"> • I understand you are calling about an individual retirement account, or IRA, which is administered by <i><mutual fund company name></i>. Is that right? <ul style="list-style-type: none"> ○ YES: Okay. The CFPB isn't able to take complaints about <i><mutual fund company name></i> because they are regulated by 	<p>Alphabetical listing of mutual fund companies: http://www.marketwatch.com/tools/mutual-fund/list?firstLetter=A</p>

<p>Vanguard, or T. Rowe Price)</p>	<p>another agency called the Securities and Exchange Commission, or SEC. Would you like their phone number?</p> <ul style="list-style-type: none"> • YES: Great, it's 800-732-0330 • NO: <u>Proceed</u> <ul style="list-style-type: none"> ○ NO: Sorry I misunderstood. Can you tell me a little more about your situation? <ul style="list-style-type: none"> • Is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to <u>Closing Conversation Flow</u> 	
<p>Consumer is calling with questions about how an IRA works</p>	<ul style="list-style-type: none"> • I understand you are calling about <i><restate question></i>. Is that right? <ul style="list-style-type: none"> ○ YES: Okay. Actually for questions like that, you'll need to contact the Internal Revenue Service (the IRS). Would you like their phone number? <ul style="list-style-type: none"> • YES: Great, it's 800-829-1040. • NO: <u>Proceed</u> ○ NO: Sorry I misunderstood. Can you tell me a little more about your situation? • Is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? 	

	<ul style="list-style-type: none">○ NO: Go to <u>Closing Conversation Flow</u>	
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Jobs at CFPB conversation flow

Trigger	Conversational Cues	Resources and Additional Information
Consumer wants to apply for a job at CFPB	<ul style="list-style-type: none">• That's great! We're always looking for talented people to join our team.• The best place to start is on our website. Go to www.consumerfinance.gov/about-us/careers• If you have comments or questions, go ahead and send an email to the CFPB Human Capital team at jobs@consumerfinance.gov• Is there anything else I can help you with?<ul style="list-style-type: none">○ YES: Great, how else can I help today?○ NO: Well thanks for calling, and good luck in your job search.	www.consumerfinance.gov/about-us/careers

Money transfers complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Finding out more about the problem</p> <p>Getting more information to help the company identify the consumer</p>	<ul style="list-style-type: none"> • I understand you are calling about a problem with a money transfer. • First, please tell me what problem you're having. • Now, I'm going to ask you some questions so I can get all the information I need to help you submit a complaint. <p>Questions (record consumer's answers in the appropriate fields):</p> <ul style="list-style-type: none"> • Is your address on file with <company name> the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ◦ YES: <i>Proceed</i> ◦ NO: Can you please give me the address you have on file with this company? <i>Collect Street Address, City, State, ZIP Code and Country.</i> • Are you (or the person you're calling on behalf of) the person who sent the money or the person who received the money? <ul style="list-style-type: none"> ◦ SENDER: What is the name, address, phone number and email address of the person you sent the money to? ◦ RECIPIENT: What is the name, address, phone number, and email address of the person who sent the money? • Did the transfer take place online, in person, by phone or by fax? <ul style="list-style-type: none"> ◦ ONLINE: What is the web site or mobile app that you used? ◦ NOT ONLINE: <i>Gather the name, address and telephone</i> 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution? <p>Related articles</p> <ul style="list-style-type: none"> • <u>Money Transfers: International Money Transfer Fees</u> • <u>Money Transfers: Problems After Sending</u>

	<p style="text-align: center;"><i>number of the money transfer company</i></p> <ul style="list-style-type: none"> • Did <you/the recipient> get the money in person, or was it deposited directly into <your/their> account? <ul style="list-style-type: none"> ○ IN PERSON: What is the name and address of the company where <you/they> picked up the money? ○ DEPOSITED DIRECTLY: What is the account number where the money was deposited? <p>If the consumer is concerned about providing account information: We ask for this information so that the company can identify the correct account and respond to your complaint.</p> <ul style="list-style-type: none"> • How much was transferred? • Is that amount in U.S. dollars or other currency? • What was the date of the transfer? • What was the transfer ID or transaction number? <p><i>TIP: If caller does not know what transfer ID or transaction number is, ask them to look at the receipt.</i></p> <ul style="list-style-type: none"> • What date was the money supposed to arrive? • Did it arrive on that date? <ul style="list-style-type: none"> ○ YES: <i>Proceed</i> ○ NO: What date did it actually arrive? • What date did you find out about the problem? • What is the amount of the error, if any? • Is that amount in U.S. dollars or other currency? • That's all the questions I have. Is there any other information you'd like to provide? 	<p><u>a Money Transfer</u></p> <ul style="list-style-type: none"> • <u>Money Transfers: Sending an International Money Transfer</u> • <u>Money Transfers: Virtual Currency</u> <p>Glossary</p> <ul style="list-style-type: none"> • <u>Money transfers: terms</u>
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	<ul style="list-style-type: none">○ YES: Great, what else would you like to tell me?○ NO: <u>Proceed</u> • Now that you've submitted a complaint, is there anything else I can help you with?<ul style="list-style-type: none">○ YES: What can I help you with?○ NO: Go to <u>Closing Conversation Flow</u>.	
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Mortgage complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
Gathering Initial Information	<ul style="list-style-type: none"> • Are you calling on behalf of yourself or a family member or friend, or on behalf of a mortgage-related company? <ul style="list-style-type: none"> ○ SELF, FAMILY OR FRIEND: <i>Proceed</i> ○ MORTGAGE COMPANY: <i>Go to <u>Calling on Behalf of Mortgage Company section</u></i> • Are you a current or former servicemember? <ul style="list-style-type: none"> ○ YES: <i>Go to <u>Caller is Servicemember, Dependent or Spouse of Servicemember section</u></i> ○ NO: <i>Proceed</i> • Are you the spouse or dependent of a current or former servicemember? <ul style="list-style-type: none"> ○ YES: <i>Go to <u>Caller is Servicemember, Dependent or Spouse of Servicemember section</u></i> ○ NO: <i>Go to <u>Determining Issue section</u></i> 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution?

<p>Call is on Behalf of Mortgage Company</p>	<ul style="list-style-type: none"> • We are not able to address questions over the phone from companies, but we want financial institutions, service providers, and other entities to have the tools and resources they need to comply with consumer financial protection law. • The CFPB has developed a variety of materials to help companies understand and implement the rules that we issue. More information is available here: • http://www.consumerfinance.gov/policy-compliance/guidance/implementation-guidance/ • Thank you for calling the CFPB. Have a great day. 	
<p>Caller is Servicemember, Dependent or Spouse of Servicemember</p>	<ul style="list-style-type: none"> • Because of your (<i>your spouse's/father's/mother's</i>) military service you may be eligible for special benefits and personalized assistance from the Department of Veterans Affairs' Home Loan Office. Would you like to be connected to the Department of Veterans Affairs' Home Loan Office? • YES: <i>Provide the contact information for the Department of Veterans Affairs' Home Loan Office and then cold transfer.</i> Thank you. I will connect you now. <i>Find the correct region and phone number at http://www.benefits.va.gov/HOMELOANS/contact_rlc_info.asp</i> • NO: <i>Go to Determining Issue section</i> 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Servicemember's status • Servicemember's branch of service • Servicemember's rank <p><u>Federal agency call transfer job aid</u></p> <p>Related article <u>Servicemembers: mortgages</u></p>

<p>Determine the issue</p>	<ul style="list-style-type: none"> • Let's talk a little bit more about why you called today. • Which one of these statements is the best description of your problem? <ul style="list-style-type: none"> ○ You're not able to make payment and are concerned about foreclosure: <u>Go to Consumer is concerned about foreclosure section.</u> ○ You have a mortgage complaint about a specific company: <u>Go to Consumer has a specific complaint section.</u> ○ You have general questions about the mortgage process: <u>Find out the caller's question and search the Knowledge Base to get the answer you need. Then go to the Closing Conversation Flow.</u> ○ <u>Consumer wants CFPB to sue a company, go to Consumer Wants CFPB to Sue section.</u> 	<p>TIP: If you already know at this point what the consumer's issue is, you don't have to ask again. Just proceed as appropriate.</p>
<p>Consumer has a specific complaint</p>	<ul style="list-style-type: none"> • Is the property address you're calling about the same as the address you initially provided? <ul style="list-style-type: none"> ○ YES: <i>Proceed</i> ○ NO: <i>Get property address</i> 	

	<ul style="list-style-type: none"> • What is the account or loan number? <p>If the consumer is concerned about providing account information: We ask for this information so that the company can identify the correct account and respond to your complaint.</p> <ul style="list-style-type: none"> • Please tell me about your complaint. <p><i>Take necessary complaint information and submit complaint to the appropriate company. Once done, go to <u>Closing Conversation Flow</u>.</i></p>	
<p>Consumer is concerned about foreclosure</p>	<ul style="list-style-type: none"> • First things first: There is free foreclosure help. If anyone tries to charge you in advance for help or guarantees that they can stop your foreclosure, they're not legitimate. • Submitting a complaint won't automatically stop or delay a foreclosure, but we will forward your issue to the company to get an answer about what they're doing or going to do about your complaint. <i>Before taking the consumer's complaint provide them the information below about HUD counseling.</i> <p>INFORMATION ABOUT HUD COUNSELING:</p> <ul style="list-style-type: none"> ○ If you're behind on your mortgage, or having a hard time making payments, we want to get you in touch with a HUD-approved housing counselor — they've been sponsored by the U.S. Department of Housing and Urban Development. ○ Your counselor can develop a tailored plan of action for your situation and help you work with your mortgage company. ○ They're experienced in all of the available programs and a variety of financial 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer missed payments? • Does the mortgage company think the consumer has missed payments but is in error? • Is there a foreclosure sale scheduled? • What is the date of the foreclosure sale? • Has the

	<p>situations.</p> <ul style="list-style-type: none"> ○ They can help you organize your finances, understand your mortgage options, and find a solution that works for you. ○ You can get a list of HUD-approved counseling agencies in your area on our website at http://www.consumerfinance.gov/mortgagehelp/. ○ You can also call HUD at (800) 569-4287. Enter your ZIP code and they'll refer you to a counselor near you. ○ <i>If consumer wants to submit a mortgage complaint about a specific company, take the consumer's complaint</i> ○ Now that you've submitted your complaint, is there anything else I can help you with? ○ YES: What can I help you with? ○ NO: Go to <u><i>Closing Conversation Flow</i></u>. 	<p>consumer hired a "foreclosure defense" company? (Also known as "foreclosure prevention", "foreclosure rescue" or "loss mitigation")</p> <p>Related article <u>Mortgage servicing: foreclosure</u></p>
<p>Consumer wants CFPB to sue</p>	<ul style="list-style-type: none"> • I'm sorry. I can't help you bring a lawsuit against a company. • You'll have to contact a lawyer if you want to sue a company. • You can also contact a free legal aid clinic in your area to see if they can help you. • To find legal aid clinics in your area, you can search the internet or contact a law school near you. • Is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to <u><i>Closing Conversation Flow</i></u>. 	

Ombudsman referrals conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer is not satisfied with CFPB complaint process</p>	<ul style="list-style-type: none"> • <i>Are you a Tier II agent?</i> <ul style="list-style-type: none"> ○ YES: Go to <u>Ombudsman referral text section</u> ○ NO: <i>Has the consumer specifically requested referral to the Ombudsman Office?</i> <ul style="list-style-type: none"> ▪ YES: Go to <u>Ombudsman referral text section</u> ▪ NO: <i>Follow the approved escalation process before a consumer is referred to the Ombudsman's office. Ombudsman referrals are only done by a Tier 2 consumer guide or anyone handling escalations (e.g. supervisor, quality assurance).</i> 	<p>CFPB Ombudsman FAQs: http://www.consumerfinance.gov/cfpb-ombudsman/ombudsman-faqs/</p> <p>Consumers are referred to the Ombudsman for the following reasons:</p> <ul style="list-style-type: none"> • Consumer Resource Center escalation attempts have not addressed the consumer's concerns • Consumer is dissatisfied with CFPB policies, procedures, or processes • Consumer dissatisfied with service received during a Consumer Resource Center interaction (phone or correspondence) • Consumers have already provided feedback about the complaint process through Tell Your Story <p>Tell Your Story</p> <ul style="list-style-type: none"> • Tell Your Story should be provided when consumers have feedback about the complaint process • Can be provided in addition to referring to the

Trigger	Conversational Cues	Resources and Additional Information
		<p>Ombudsman's office</p> <ul style="list-style-type: none"> • <u>Tell Your Story Conversation Flow</u> <p>Things the Ombudsman does not do:</p> <ul style="list-style-type: none"> • Address matters already in litigation • Delay any statutory, regulatory, or other CFPB deadlines • Make decisions or legal determinations for the CFPB • Serve as a formal office of legal notice for the CFPB • Address internal human resources matters • Advocate for or provide consumer's desired resolution with their company • Address private student loan-related matters: TIP: The CFPB Ombudsman is different from the CFPB Private Education Loan Ombudsman. If appropriate, refer consumers to the following page to learn more about the CFPB Private Student

Trigger	Conversational Cues	Resources and Additional Information
		<p>Loan Ombudsman's work: https://www.consumerrfinance.gov/students/</p> <p><u>CFPB Ombudsman office referral job aid</u></p>
Ombudsman referral text	<p><i>(The following text must be read to the consumer verbatim)</i> BEFORE I TRANSFER YOU TO THE OMBUDSMAN'S OFFICE THERE ARE A FEW THINGS THAT I NEED TO INFORM YOU OF:</p> <ul style="list-style-type: none"> • THE OMBUDSMAN'S OFFICE ADVOCATES FOR A FAIR PROCESS AND DOES NOT TAKE THE SIDE OF THE CONSUMER, FINANCIAL INSTITUTION OR THE CFPB. THEY CAN REVIEW YOUR COMPLAINT IN ORDER TO DETERMINE WHETHER THE CFPB FOLLOWED ITS INTERNAL PROCEDURES CORRECTLY. • THE OMBUDSMAN IS NOT AN APPEALS PROCESS. ITS CONCERN IS WHETHER CFPB HANDLED YOUR COMPLAINT CORRECTLY. CURRENTLY THE OMBUDSMAN'S OFFICE IS A SMALL TEAM. WHEN YOU CALL YOU WILL EITHER REACH A TEAM MEMBER OR BE GIVEN THE OPPORTUNITY TO LEAVE A VOICE MAIL. • SOMEONE WILL RESPOND TO 	<p>IMPORTANT: Text RED AND ALL CAPS must be read word-for-word.</p> <p>IMPORTANT: Check the CFPB Ombudsman office referral job aid and make sure you refer the caller to the correct office.</p>

Trigger	Conversational Cues	Resources and Additional Information
	<p>YOU AS SOON AS POSSIBLE VIA TELEPHONE OR EMAIL.</p> <ul style="list-style-type: none"> • IN ORDER TO PROTECT YOUR PRIVACY, THE OMBUDSMAN WILL NOT LEAVE A VOICEMAIL MESSAGE ON AN UNIDENTIFIED VOICEMAIL UNLESS THEY ARE TOLD IT IS OKAY TO DO SO. • FOR CONFIDENTIALITY REASONS, THE OMBUDSMAN'S NOTES ARE NOT PROVIDED TO THE CFPB. BECAUSE THE OMBUDSMAN'S NOTES ARE ONLY VISIBLE TO THEIR STAFF, YOU WILL HAVE TO WORK DIRECTLY WITH THE OMBUDSMAN'S OFFICE. THE OMBUDSMAN IS INDEPENDENT FROM THE OTHER PARTS OF THE CFPB. • YOU MAY EMAIL THE OMBUDSMAN AT CFPBOMBUDSMAN@CFPB.GOV IF YOU PREFER. <p><i>(End of text that must be read verbatim)</i></p>	
<p>Consumer is calling to check status of a case already</p>	<ul style="list-style-type: none"> • Have you gotten a call back from the Ombudsman's office? <ul style="list-style-type: none"> ○ YES: Because the Ombudsman's office is independent of the rest of the CFPB, we don't 	

Trigger	Conversational Cues	Resources and Additional Information
referred to Ombudsman	<p>have access to their notes. You'll need to contact the Ombudsman's office directly. Would you like me to transfer you?</p> <ul style="list-style-type: none"> ▪ YES: Please hold on while I transfer you. <i>Cold transfer using the <u>Federal agency call transfer job aid</u>.</i> ▪ NO: Ok. Let me give you their contact information in case you want to call them directly. <i>Check the <u>Ombudsman contact information and make sure you refer the caller to the correct office</u>.</i> Is there anything else I can help you with today? <ul style="list-style-type: none"> • YES: How else can I help? • NO: Thank you for 	

Trigger	Conversational Cues	Resources and Additional Information
	<p>calling the CFPB.</p> <ul style="list-style-type: none"> ○ NO: I'm sorry you haven't heard from the Ombudsman's office. They might have responded to you by email, and it's possible that it went into your spam folder. Please check your email and spam or junk folder. You can also try get in contact with the Ombudsman's office via phone; would you like me to transfer you to their office? <ul style="list-style-type: none"> • YES: Please hold on while I transfer you. <i>Cold transfer by using the <u>Federal agency call transfer job aid.</u></i> • NO: Ok. Let me give you their contact information in case you want to call them directly. <i>Check the Ombudsman contact information and make sure you refer the caller to</i> 	

Trigger	Conversational Cues	Resources and Additional Information
	<p><i>the correct office.</i> Is there anything else I can help you with today?</p> <ul style="list-style-type: none">• YES: How else can I help?• NO: Thank you for calling the CFPB.	

Other financial services complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Finding out more about the problem</p>	<ul style="list-style-type: none"> • I understand you are calling about a problem with <i><financial product></i>. • Can you tell me a little more about the problem you are having? • What is the account number associated with this account? <p>If the consumer is concerned about providing account information: We ask for this information so that the company can identify the correct account and respond to your complaint.</p> <ul style="list-style-type: none"> • Is your address on file with <i><company name></i> the same as the address you provided me (or the address you provided when you submitted your complaint)? <ul style="list-style-type: none"> ○ YES: <i>Proceed</i> ○ NO: Can you please provide me the billing address you have on file with this company? <i>(Collect Street Address, City, State, ZIP Code and Country.)</i> • Okay, let me give you some information that might help you. <i>If necessary, get more information from the consumer about their specific situation. Search Knowledge to find information to</i> 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution?

help the consumer.

- Now that you've submitted a complaint, is there anything else I can help you with?
 - **YES:** What can I help you with?
 - **NO:** Go to Closing Conversation Flow.

Out of scope conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>The Issue is Not in CFPB's Scope</p> <p>Check the knowledgebase</p> <p>Give the consumer another option</p> <p>Thank the consumer for being patient</p>	<ul style="list-style-type: none"> • Just to confirm, it sounds like your primary issue is <issue>. Is that right? <ul style="list-style-type: none"> ◦ YES: <u>Proceed</u> ◦ NO: Ok, can you help me to better understand the problem you're having? • <i>Is there information in Knowledge that can help the consumer? (See list of links to the right.)</i> <ul style="list-style-type: none"> • YES: <i>Search knowledge base to help consumer</i> • NO: <u>Proceed</u> • OK, I understand. Actually, the issue you're having is not handled by the CFPB. I'm sorry I can't help you myself. • But the good news is, I know who can help you with your issue. <i>Give name of agency or organization that can help.</i> • I have their contact information right here. Do you have a pen handy? Job aid:<u>List of government agencies</u> • <i>After giving information:</i> I apologize that you have to make another phone call, I know that's frustrating. But I'm glad I was able to get you a step closer to getting your problem solved. • Thanks for being so patient, and thanks for calling the CFPB. 	<p>Job aid: <u>Consumer action handbook quick reference for out-of-scope inquiries and complaints</u></p> <p>TIP: If consumers want to know more about how the CFPB can help them, refer to the <u>General Questions about the CFPB FAQ</u>.</p> <p>To guide the consumer to the Action Handbook:</p> <ul style="list-style-type: none"> • Go to <u>usa.gov/handbook</u> • This page will give you the option of ordering a copy of the handbook however you can conveniently view the document in PDF format on your computer by clicking the link. <p>Knowledge articles about fraud, scams, and identity theft</p> <ul style="list-style-type: none"> • <u>Fraud, scams</u>

		<p><u>and identity theft:</u> <u>bank accounts</u> <u>and services</u> <u>scams</u></p> <ul style="list-style-type: none"> • <u>Fraud, scams</u> <u>and identity theft:</u> <u>computer and</u> <u>internet scams</u> • <u>Fraud, scams</u> <u>and identity theft:</u> <u>credit reporting</u> <u>scams</u> • <u>Fraud, scams</u> <u>and identify theft:</u> <u>debt collection</u> <u>scams</u> • <u>Fraud, scams</u> <u>and identity theft:</u> <u>elder financial</u> <u>exploitation</u> • <u>Fraud, scams</u> <u>and identity theft:</u> <u>money transfer</u> <u>scams</u> • <u>Fraud, scams</u> <u>and identity theft:</u> <u>mortgage scams</u> • <u>Fraud, scams</u> <u>and identity theft:</u> <u>responding to</u> <u>common</u> <u>consumer scams</u>
<p>Can't find an answer</p>	<p>Can't find anything in the Consumer Handbook or Knowledge?</p> <ul style="list-style-type: none"> • I'm sorry I can't find any information to help you with this question. Because this isn't a situation the CFPB handles, 	

	<p>I'm not an expert in this situation.</p> <ul style="list-style-type: none">• I suggest you go to usa.gov/handbook and see if you can find the information you need.• You can also consult a lawyer or contact a free legal aid clinic. Would you like information on how to find a lawyer or legal aid clinic?<ul style="list-style-type: none">○ YES: OK, for more information, please go to www.lsc.gov. That's the website of the Legal Services Corporation. They have more information on finding low-cost legal services. Go to Closing conversation flow.○ NO: Is there anything else I can help you with today?<ul style="list-style-type: none">• YES: What else can I help you with?• NO: Go to Closing Conversation Flow.	
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Payday loan complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Finding out more about the problem</p>	<ul style="list-style-type: none"> I understand you are calling about a problem with a payday loan. First, please tell me what problem you're having. Now, I'm going to ask you some questions so I can get all the information I need to help you submit a complaint. <p>Questions (record consumer's answers in the appropriate fields):</p> <ul style="list-style-type: none"> Is your address on file with <i><company name></i> the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> YES: <i>Proceed</i> NO: Can you please give me the address you have on file with this company? (<i>Collect Street Address, City, State, ZIP Code and Country.</i>) Did you get the loan online or in person? (<i>If customer applied online but picked the money up in person, use "in person".</i>) <ul style="list-style-type: none"> ONLINE: What is the website you used? IN PERSON: What state is the store located in? 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> Has the consumer contacted the company directly? Has the consumer hired an attorney? Has the consumer filed a legal action? Has the consumer contacted another government agency about this problem? What do they think would be a fair resolution? <p>Related articles</p> <ul style="list-style-type: none"> Payday loans: getting a payday loan Payday Loans: Getting a Payday Loan Online Payday Loans: Repaying a Payday Loan <p>Glossary</p> <ul style="list-style-type: none"> Payday Loans: Terms

(Laws vary by state.)

- That's all the questions I have. Is there any other information you'd like to provide?
 - **YES:** Great, what else would you like to tell me?
 - **NO:** Proceed

- Now that you've submitted a complaint, is there anything else I can help you with?
 - **YES:** What can I help you with?
 - **NO:** Go to Closing Conversation Flow.

(Physical) Product complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer wants to submit a complaint about a defective product</p>	<ul style="list-style-type: none"> • I understand the situation you're facing is frustrating and I'm happy to give you some information that might help you. • But the CFPB doesn't take complaints about defective products you've purchased. We take complaints about financial products - like loans and credit cards. • If you bought the item with a credit card, you can call your credit card company and see if they offer a warranty on purchases. • You can also contact the Consumer Product Safety Commission and the Better Business Bureau. • Would you like help contacting either of them? <ul style="list-style-type: none"> ○ YES: I'm happy to help. You can report an unsafe product to the Consumer Product Safety Commission at their website. Here's how: <ol style="list-style-type: none"> 1. Go to www.saferproducts.gov 	<p>Better Business Bureau website: www.bbb.org</p> <p>Consumer Product Safety Commission: https://www.saferproducts.gov/CPSRMSPublic/Incidents/ReportIncident.aspx</p>

	<ol style="list-style-type: none">2. Click the “Report an Unsafe Product” tab.3. You can also file a complaint with the Better Business Bureau at their website, www.bbb.org. <ul style="list-style-type: none">○ NO: Is there anything else I can help you with today?<ul style="list-style-type: none">• YES: Great, how else can I help today?• NO: Go to <u>Closing Conversation Flow</u>	
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Prepaid card complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Finding out more about the problem</p>	<ul style="list-style-type: none"> • I understand you are calling about a problem with a prepaid card. • Is the problem with an electronic benefits card? <ul style="list-style-type: none"> • YES: Go to <u>Electronic Benefit Card</u> section. • NO: <i>Proceed</i> • Can you tell me a little more about the problem you are having? • What is the account number associated with this account? <p>If the consumer is concerned about providing account information: We ask for this information so that the company can identify the correct account and respond to your complaint.</p> <ul style="list-style-type: none"> • Is your address on file with <i><company name></i> the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ○ YES: <i>Proceed</i> ○ NO: Can you please give me the billing address you have on file with this company? (<i>Collect Street Address, City, State, ZIP Code and Country.</i>) <ul style="list-style-type: none"> • OK, let me give you some information 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution? <p>Related Articles</p> <ul style="list-style-type: none"> • <u>Prepaid Cards: Credit</u>

	<p>that might help you. <i>If necessary, get more information from the consumer about their specific situation. Search the Knowledge Base to find information to help the consumer.</i></p> <ul style="list-style-type: none"> • Now that you've submitted a complaint, is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to <u>Closing Conversation Flow</u>. 	<p><u>Reporting on Prepaid Cards</u></p> <ul style="list-style-type: none"> • <u>Prepaid Cards: Getting a Prepaid Card</u> • <u>Prepaid Cards: Lost, Stolen, or Unauthorized Charges on Prepaid Cards</u> • <u>Prepaid Cards: Prepaid Card Fees</u> • <u>Prepaid Cards: Reloading Prepaid Cards</u> • <u>Prepaid Cards: Using a Prepaid Card</u> <p>Glossary</p> <ul style="list-style-type: none"> • <u>Prepaid Cards: Terms</u>
<p>Electronic Benefit Card</p>	<ul style="list-style-type: none"> • I understand you are calling with a complaint about your Electronic Benefits Transfer or EBT card. • I'm happy to help you. I can take your complaint and forward it to the appropriate company or state agency. • <i>Collect complaint information from caller.</i> 	

	<ul style="list-style-type: none">• Is there anything else I can help you with today?<ul style="list-style-type: none">• YES: Great, how can I help you?• NO: Go to <u>Closing Conversation Flow</u>.	
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Redirect consumer to money transfer company conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer is calling about a money transfer but should have called the money transfer company</p>	<ul style="list-style-type: none"> • Hi, thank you for calling. • I understand you have a question about your money transfer. • For questions like this, you'll actually need to call the money transfer company directly. • Would you like their contact information? <ul style="list-style-type: none"> ○ YES: Refer to the <u>List of money transfer company contact information (PDF)</u> Job Aid and provide the consumer with the relevant information. ○ NO: Ok, thanks for calling the CFPB and have a great day. 	<p>Job aid: <u>List of money transfer company contact information (PDF)</u></p> <p>Conversation flow: <u>Money transfers</u> <u>complaint</u> <u>conversation flow</u></p>

Regulatory specific questions conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumers who are calling for regulatory specific questions or interpretations</p>	<ul style="list-style-type: none"> I understand you are calling about <i><restate consumer question></i>. Is that correct? <p>YES: THE CFPB CAN'T GIVE LEGAL ADVICE, SO YOU MAY WANT TO CONTACT A PRIVATE ATTORNEY OR YOUR LOCAL LEGAL AID OFFICE FOR FREE OR LOW-COST LEGAL RESOURCES. YOU CAN SEARCH FOR LEGAL AID NEAR YOU BY VISITING THE LEGAL SERVICE CORPORATION WEBSITE AT WWW.LSC.GOV AND SEARCHING FOR YOUR CITY, STATE, OR ZIP CODE IN THE "FIND LEGAL AID" PORTION OF THE WEBSITE.</p> <p>FOR GENERAL INFORMATION, THE "ASK CFPB" TOOL ON OUR WEBSITE PROVIDES ANSWERS TO COMMONLY ASKED QUESTIONS ABOUT A RANGE OF FINANCIAL PRODUCTS AND SERVICES.</p>	<p>Text in RED ALL CAPS must be read word-for-word</p>

	<p>YOU CAN ACCESS THIS TOOL BY GOING</p> <p>TO www.consumerfinance.gov/askcfpb.</p> <ul style="list-style-type: none"> ○ Is there anything else I can help you with? <ul style="list-style-type: none"> • YES: What else can I help you with? • NO: Go to <u>Closing Conversation Flow</u>. ○ NO: Please tell me a little more so I can better understand your question. 	
<p>Company representative calls with a regulation-related question</p>	<p>The CFPB has developed a variety of materials to help companies understand and implement the rules that we issue. More information is available at the following website. Let me know when you have something to write with, it's quite a long address:</p> <ul style="list-style-type: none"> • http://www.consumerfinance.gov/policy-compliance/guidance/implementation-guidance/ 	

Select product for complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Find out what product or products the consumer is calling about</p> <p>Find out who the consumer is calling about</p>	<p>NOTE: <i>If a consumer wants to submit a complaint about several different companies or products, create an individual complaint for each product, issue and company. The CFPB sends each complaint to the company the consumer names for a response.</i></p> <ul style="list-style-type: none"> • Just to confirm, you're calling about a problem with <product or service>, is that right? • Are you calling on your own behalf or on behalf of someone else? <ul style="list-style-type: none"> ○ YOURSELF: <i>Go to conversation flow for the appropriate topic. See the <u>A-Z Conversation Flow Index</u>.</i> ○ SOMEONE ELSE (ISSUE NOT DEBT COLLECTION): What is your relationship to the person who is making the complaint? <i>Collect, then proceed to appropriate topic. See the <u>A-Z Conversation Flow Index</u>.</i> <ul style="list-style-type: none"> • Family member • Friend • Attorney • Government employee • Advocate • Housing counselor • Other ○ SOMEONE ELSE (ISSUE IS 	<p>TIP: The product and service categories are:</p> <ul style="list-style-type: none"> • Auto Loans • Bank accounts and services • Credit cards • Credit reports and scores • Debt collection • Debt settlement • Fraud, scams and identity theft • Money transfers • Mortgages • Payday loans • Prepaid cards • Student loans

	<p>DEBT COLLECTION): To protect your privacy, we can only take debt collection complaints by phone if you are calling on your own behalf. I'd be happy to mail you a debt collection complaint. Make sure that both you and the other person sign the form before returning it to us. <i>Go to "Paper Complaint" section of Intake conversation flow.</i></p>	
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Student loan complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
Determining loan type	<ul style="list-style-type: none"> • Are you calling about a federal student loan or a private student loan? • FEDERAL: <i>Go to <u>Federal Student Loan section</u></i> • PRIVATE: <i>Go to <u>Private Student Loan section</u></i> • NOT SURE: <i>If the consumer doesn't know what kind of loan they have, ask them to look at their most recent bill and see what it says on the top.</i> 	<p>Federal Loan Types:</p> <ul style="list-style-type: none"> • Stafford • Direct • Consolidation • PLUS • Grad PLUS • Perkins • Loans made for health professions education • Federal Family Education Loan Program (FFELP) <p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem?

		<ul style="list-style-type: none"> • What do they think would be a fair resolution?
<p>Federal Student Loan</p>	<ul style="list-style-type: none"> • Is your address on file with the Department of Education the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ○ YES: <i>Proceed</i> ○ NO: Can you please give me the billing address you have on file with this company? (<i>Collect Street Address, City, State, ZIP Code and Country.</i>) • Which statement best describes your situation? <ul style="list-style-type: none"> ○ You are having problems with your loan company when managing your federal student loan and making payments: <i>Proceed</i> ○ You having problems with financial aid eligibility or with receiving your federal student loan money: Go to <i>Referral to Department of Education section.</i> • OK, let me give you some information that might help you. <i>If necessary, get more</i> 	<p>Remember to request the following information:</p> <ul style="list-style-type: none"> • College or university consumer attended • Account number or Social Security Number associated with account <p>Related articles</p> <ul style="list-style-type: none"> • Student Loans: Cancelling a Student Loan • Student Loans: Co-signing a Student Loan • Student Loans: Getting a Student Loan • Student Loans: Public Service Loan Forgiveness (PSLF) • Student Loans: Repaying a Federal Student Loan • Student Loans: Submitting Student Loan Payments <p>If the consumer is concerned about providing account information: We ask for this information so that the</p>

	<p><i>information from the consumer about their specific situation. Search Knowledge to find information to help the consumer.</i></p> <ul style="list-style-type: none"> • Now that you've submitted a complaint, is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to <u>Closing Conversation Flow</u>. 	<p>company can identify the correct account and respond to your complaint.</p>
<p>Private Student Loan</p>	<ul style="list-style-type: none"> • Is your address on file with <company name> the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ○ YES: <i>Proceed</i> ○ NO: Can you please give me the billing address you have on file with this company? (<i>Collect Street Address, City, State, ZIP Code and Country.</i>) • OK, let me give you some information that might help you. <i>If necessary, get more information from the consumer about their specific situation. Search Knowledge to find information to help the consumer.</i> • Now that you've submitted a complaint, is there anything else I can help you with? 	<p>Related articles</p> <ul style="list-style-type: none"> • Student Loans: Cancelling a Student Loan • Student Loans: Co-signing a Student Loan • Student Loans: Getting a Student Loan • Student Loans: Repaying a Private Student Loan • Student Loans: Submitting Student Loan Payments <p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • College or university consumer attended • Account number and/or Social Security Number

	<ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to <u>Closing Conversation Flow</u>. 	<p>associated with account</p> <p>If the consumer is concerned about providing account information: “Your account number helps the company to identify your account and respond to your complaint. The more information you provide, the easier it will be to review and process the complaint.”</p>
<p>Referral to Department of Education</p>	<ul style="list-style-type: none"> • Right now, the CFPB takes complaints about problems with your loan company when managing your loan or making payments. • Since your loan is a federal loan and your issue is about financial aid eligibility or about receiving your federal student loan money, I’ll need to connect you with the Department of Education for assistance. • I’m sorry for the extra step, but the Department of Education is the best agency to help you with your issue. • Before I transfer you, is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Thank you for calling the CFPB. 	<p>Department of Education Contact Information: Department of Education Federal Student Aid Ombudsman: http://studentaid.ed.gov 1 (877) 557-2575</p> <p>IMPORTANT: Call must be a cold transfer.</p> <p><u>Federal agency call transfer job aid</u></p>

	Please hold on while I transfer your call.	
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Tell Your Story Conversation Flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer is calling with questions about how Tell Your Story works</p>	<ul style="list-style-type: none"> The Tell Your Story page on our website gives you a chance to share your story, good or bad, about your experience with a consumer financial product or service. We read your story to inform our work to protect consumers and create a fairer marketplace. Your story will also help others. Stories give us insight into what's happening in the financial world and how it's affecting you. They help us see trends and work to head off problems. But we never share your story with the public without your permission. You can also use Tell Your Story to share your experiences with the Consumer Financial Protection Bureau. You can Tell Your Story by visiting https://www.consumerfinance.gov/your-story/ <i>If the consumer is not satisfied with the TYS process, escalate to Tier 2 for an Ombudsman referral. See Supervisor escalation (Tier 2 to Supervisor) job aid.</i> 	<p>IMPORTANT: Tell Your Story cases should be set to "New."</p> <p>https://www.consumerfinance.gov/your-story/</p> <p>TIP: Submitting a story through Tell Your Story is different than submitting a complaint. Stories are not sent to companies for response or published in the public Consumer Complaint Database. If a consumer wishes to submit a complaint instead, go to the Intake conversation flow.</p> <p>TIP: When consumers submit a story themselves online, they can agree to allow the CFPB to share their story with the public. They will need to agree to the following statement or else we will not publish their story: <i>"I give permission to the CFPB to share my story with the public and with representatives of the media so that others may learn from my experience. I understand that the CFPB will take steps to remove my personal information from this description before sharing. I understand that this form is not for complaints and my story will not be published on the public Consumer Complaint Database"</i></p>

		<p><i>on consumerfinance.gov."</i></p> <p>NOTE: Consumer guides can't give permission for a story to be published.</p>
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Unable to verify caller's ID conversation flow

Note: Refer to the [How to verify a contact](#) job aid for the steps to verify a caller's identity.

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer is not included in their own complaint/Consumer has not provided correct information after two chances</p>	<p>The information you're providing me doesn't match the information we have on file. To protect everyone's privacy, I can't continue at this point.</p> <p>I am sorry I can't help you with this complaint right now. However, if you believe you should be listed as an authorized contact in this complaint, you have a couple of different options.</p> <ol style="list-style-type: none"> 1. First, you can contact the person you believe to be the primary consumer on file and have them call in to add you as authorized related contact; 2. Second, you can submit a new complaint with the most up-to-date contact information. <p>What would you like to do?</p> <ul style="list-style-type: none"> • Contact the primary consumer: Ok, please ask them to call us and ask to add you to this complaint. Thanks for calling the CFPB. • Start a new complaint: Ok, I'm happy to help with that. Go to Intake conversation flow 	<p>Sometimes, when a consumer submits "<i>On Behalf of Someone Else</i>" the consumer listed on the complaint doesn't get added as an authorized user on the complaint.</p> <p>Example: Jane Doe (<i>Wife</i>) submitted a complaint online on behalf of her husband, John Doe.</p> <p>Because the system does not recognize "On behalf of" as a contact, we cannot verify the caller within the existing complaint.</p> <p>The caller has two options:</p> <ol style="list-style-type: none"> 1. Have the Primary consumer call in to add them to the complaint. (Remember that we CANNOT provide the Primary consumer's name.) <p>Or</p> <ol style="list-style-type: none"> 2. Submit a new complaint with their most up-to-date contact information
<p>There is not enough contact information on file to verify a</p>	<p>I am sorry I can't help you with this complaint right now. However, if you believe you should be listed as an authorized contact in this complaint, you have a</p>	

Trigger	Conversational Cues	Resources and Additional Information
<p>consumer</p>	<p>couple of different options.</p> <ol style="list-style-type: none"> 1. First, you can submit a new complaint with the most up-to-date contact information. 2. Second, you can mail or fax us the information we need to verify your identity. <i>Tell the consumer what information we need. This will depend on what information is already on file, but the consumer needs to submit enough information so that we can verify their identity. This means first and last name and at least two additional methods to verify the caller's identity (e.g., phone number, email address or mailing address). If the consumer wants to be added as an authorized contact we may need the primary contact verification information to add a new authorized contact.</i> <p>What would you like to do?</p> <ul style="list-style-type: none"> • Start a new complaint: Ok, I'm happy to help with that. Go to Intake conversation flow • Mail/fax information: Ok, let me know when you have something to write down our mailing address/fax number: <ul style="list-style-type: none"> Fax: 855-237-2392 Mailing address: Consumer Financial Protection Bureau PO Box 2900 Clinton, IA 52733-2900 • Fax: Once you fax your information, please call us back in 2-3 business days. • Mail: Once you mail your information, please call us back in 8-12 business days. • Thanks for your patience and thanks for calling the CFPB. 	
<p>Caller is not on the list</p>	<p>The information you're providing me doesn't match</p>	

Trigger	Conversational Cues	Resources and Additional Information
<p>of Related Contacts</p>	<p>the information we have on file. To protect everyone's privacy, I can't continue at this point.</p> <p>I am sorry I can't help you with this complaint right now. However, if you believe you should be listed as an authorized contact in this complaint, you have a couple of different options.</p> <ol style="list-style-type: none"> 1. First, you can contact the person you believe to be the primary consumer on file and have them call in to add you as an related contact; 2. Second, you can submit a new complaint with the most up-to-date contact information. <p>What would you like to do?</p> <ul style="list-style-type: none"> • Contact the primary consumer: Ok, please ask them to call us and ask to add you to this complaint. Thanks for calling the CFPB. • Start a new complaint: Ok, I'm happy to help with that. Go to Intake conversation flow. 	

Unclaimed property conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer is calling with a question about unclaimed property (such as an old checking or savings account or CD)</p>	<ul style="list-style-type: none"> • I understand you are calling about an <i><restate question></i>. Is that right? <ul style="list-style-type: none"> ○ YES: Great. Let me see if I can find some information. What state did you live in when you <i><had that account, paid that bill, got that refund, etc.></i>? <i>Follow steps in column to the right.</i> ○ NO: Sorry I misunderstood. Can you tell me a little more about your situation? • Is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to <u>Closing Conversation Flow</u> 	<ol style="list-style-type: none"> 1. Visit www.unclaimed.org 2. Select the correct state based on the consumer's information. 3. Provide the name and contact information of the unclaimed property department to the consumer. 4. Can't find any information? Go to <u>Can't find any information</u> section.
<p>Can't find any information on unclaimed.org</p>	<ul style="list-style-type: none"> • I'm afraid I can't find anything in my search. I'm sorry I'm not able to help. • There are several unclaimed property websites on the internet. You might want to go online 	

	<p>and try searching there.</p> <ul style="list-style-type: none"> • Is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to Closing Conversation Flow 	
<p>Consumer calling about acquisition of a bank where they have (had) an account</p>	<ul style="list-style-type: none"> • I can certainly help you with that. What is the name of the bank you have (had) an account with? • Great, let me look that up for you. Hold on just a moment. • <i>Provide consumer with bank contact information.</i> • Is there anything else I can help you with? <ul style="list-style-type: none"> ○ YES: What can I help you with? ○ NO: Go to Closing Conversation Flow 	<ol style="list-style-type: none"> 1. Visit https://research.fdic.gov/bankfind/ 2. Click the name of the bank to find out who owns it and their contact information. <p>NOTE: The “FDIC Status” column will let you know whether or not a bank is still in business.</p>

Upset caller conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer is “fed up” with the process</p>	<ul style="list-style-type: none"> • What you’re going through sounds incredibly frustrating. It sounds like you’ve tried just about everything. • But I’m glad you called because I want to work with you to find a solution. • Can you think of anything that I might be able to help you with? I’ll do what I can to help you. 	<ul style="list-style-type: none"> • Remember to be respectful, use the consumer’s name and do not raise your voice or talk over the consumer. • Use active listening, let the consumer know you hear and understand them even if you can’t solve their problem.
<p>Consumer is covering the same issue over and over or has gone off topic</p>	<ul style="list-style-type: none"> • The situation you’re in sounds really frustrating. • Let’s focus on the things I can do to help you. • I think I can help you by <i><make suggestion></i>. Does that sound like a good next step? • Can you tell me what I can do to help you? 	<ul style="list-style-type: none"> • Slow down, don’t jump to conclusions or decide immediately that there is nothing you can do. You are empowered to help. • Don’t take it personally. The consumer isn’t mad at you, they’re upset with the situation. • Ask “yes” questions. “It sounds like you’re feeling/thinking/upset because...is that right?” Help the consumer understand you are both “on the same side.”
<p>Consumer is resisting any suggestions for next steps</p>	<ul style="list-style-type: none"> • I know you’re frustrated with the process, and I’m sorry it hasn’t seemed very helpful so far. • But I want you to know that I’m trying to help you. I can’t fix your situation <i>for you</i>, but I’m here to give you information that the CFPB has. If we can’t help 	<ul style="list-style-type: none"> • Don’t tell the consumer to calm down. • Be empathetic. You

	<p>you, I might be able to put you in touch with another agency that can.</p> <ul style="list-style-type: none"> • I will do everything I am able to do to help you. Does that sound OK to you? 	<p>don't have to agree with the consumer to understand that they're upset and frustrated, just like you have been at times in your own life.</p> <ul style="list-style-type: none"> • If necessary use the <u>Procedures for terminating abusive calls</u> job aid.
<p>Consumer is using profanity or name-calling</p>	<ul style="list-style-type: none"> • I know that you are angry and frustrated. • But if we work together, I can try to help you. I can't fix your situation <i>for</i> you, but I can be your research partner – I am dedicated to helping you get through this. • Does that sound OK to you? • <i>If necessary use the <u>Procedures for terminating abusive calls</u> job aid.</i> 	
<p>Consumer makes threats (to his or herself, someone else, or to an agency or organization)</p>	<ul style="list-style-type: none"> • I know you are upset but I have to take any threats seriously and report them. • Let's focus on the things I can do to help you. • I think I can help you by <i><make suggestion></i>. Does that sound like a good next step? 	<ul style="list-style-type: none"> • <u>Threatening call process</u> • <u>Crisis and suicide calls guidance</u>

Vehicle loan/lease complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Determine in the issue</p>	<ul style="list-style-type: none"> • I understand you are calling about a problem with a <vehicle loan/vehicle lease>. • Can you tell me a little more about the problem you are having? • What is the account number associated with this account? <p>If the consumer is concerned about providing account information: We ask for this information so that the company can identify the correct account and respond to your complaint.</p> <ul style="list-style-type: none"> • Is your address on file with <company name> the same as the address you gave me (or the address you gave when you submitted your complaint)? <ul style="list-style-type: none"> ○ YES: <i>Proceed</i> ○ NO: Can you please give me the billing address you have on file with this company? (<i>Collect Street Address, City, State, ZIP Code and Country.</i>) • Okay, let me give you some information that might help you. <i>If necessary, get more information from the consumer</i> 	<p>Remember to collect the following information:</p> <ul style="list-style-type: none"> • Has the consumer contacted the company directly? • Has the consumer hired an attorney? • Has the consumer filed a legal action? • Has the consumer contacted another government agency about this problem? • What do they think would be a fair resolution? <p>Related articles</p> <ul style="list-style-type: none"> • Auto Loans: Co-signing an Auto Loan • Auto Loans: Getting an Auto Loan • Auto Loans: Leasing a Vehicle • Auto Loans: Making Auto Loan Payments • Auto Loans: Problems with the Vehicle or Auto

	<p><i>about their specific situation. Search Knowledge to find information to help the consumer.</i></p> <ul style="list-style-type: none">• Now that you've submitted this complaint, is there anything else I can help you with?<ul style="list-style-type: none">○ YES: What can I help you with?○ NO: Go to <u>Closing Conversation Flow</u>.	<p>Dealer</p> <ul style="list-style-type: none">• Auto Loans: Shopping for a Vehicle• Auto Loans: Trouble with Vehicle Repossession <p>Glossary</p> <ul style="list-style-type: none">• Auto Loans: Terms
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Website issues conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer is having problems accessing consumerfinance.gov</p>	<ul style="list-style-type: none"> • I understand you are having trouble accessing the CFPB website. Is that right? <u>Yes</u> <u>No</u> <ul style="list-style-type: none"> ◦ YES: What part of the website are you having trouble with? <i>Check that part of the site. Can you reproduce the problem/error?</i> <u>Yes</u> <u>No</u> <ul style="list-style-type: none"> • NO: I checked and our website is working properly. I suggest you try the following: <ul style="list-style-type: none"> • Clear your browser's cache and cookies. If you don't know how to do that, search the help menu of your browser. • Close your browser and then open it and try again. • If you continue to have problems, I suggest you try using another browser or call your Internet service provider for help. • Is there anything else I can help you with today? <u>Yes</u> <u>No</u> <ul style="list-style-type: none"> ▪ YES: Great, what else can I help you with? ▪ NO: <u>Closing</u> 	<p>TIP: Once you are done taking the consumer's complaint (if appropriate) submit a website issue report using the "Website Issues" section of the <u>Incident report handling:Website issues</u> job aid.</p>

conversation flow.

- **YES:** I apologize, I checked and it does look like our website is having a temporary issue. What I will do is submit a ticket to our web team so they can start working on the problem. Thank you for reporting it. Please wait a few hours and try again.
- *If consumer is trying to submit a complaint:* Or if you don't want to wait, you can submit your complaint by phone, mail, or fax. Would you like to submit your complaint another way? Yes No
 - **YES:** Great. I can help you with that. Go to Intake conversation flow.
 - **NO:** I'm sorry for the inconvenience. Please try again in a few hours. Is there anything else I can help you with today? Yes No
 - **YES:** Great, what else can I help you with?
 - **NO:** Go to Closing conversation flow.
- **NO:** Can you give me any more information about the issue you're having?

Withdraw complaint conversation flow

Trigger	Conversational Cues	Resources and Additional Information
<p>Consumer wants to cancel a complaint they already submitted</p>	<ul style="list-style-type: none"> • I understand you want to withdraw a complaint. • <i>If the consumer hasn't already provided a reason:</i> While you aren't required to provide a reason, knowing why will help us keep track of why complaints are being withdrawn. Would you be willing to provide a reason? • <i>Choose the most appropriate reason from the choices below and paste it into the case notes:</i> <ul style="list-style-type: none"> • <i>I am the named consumer and the complaint was submitted without my knowledge or permission.</i> • <i>Company requested or required I withdraw the complaint.</i> • <i>Issue from this complaint was resolved after complaint submission but before CFPB contacted the company.</i> • <i>Other. (If other, add further notes to explain.)</i> • <i>Create an incident report and paste the reason for the withdrawal into the "Escalation Details" of the incident report.</i> 	<p>Note: Tier 1 agents cannot withdraw complaints.</p> <p>Job aid: Incident report handling</p> <p>Tip: Withdrawing a complaint is a different process from removing a complaint from publication. See the How to remove complaints from publication job aid for information about that process.</p>

	<ul style="list-style-type: none"><li data-bbox="475 205 992 279">• Thank you for your request. It will be processed.<li data-bbox="475 310 1003 384">• <i>Submit the Incident Report to Tier II for processing.</i>	
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