

Consumer complaint form product and issue options

This document lists the products, sub-products, issues, and sub-issues available on the consumer complaint form beginning August 24, 2023.

Effective Date: August 24, 2023



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Background

In August 2023, the CFPB updated the form consumers use to submit complaints about financial products and services based on feedback collected from stakeholders and consumers over the last five years through the Paperwork Reduction Act process. This document highlights improvements including changes to certain products, sub-products, issues, and sub-issues; as well as some reorganization, language revisions, additions, and removals.

The [Consumer Complaint Database](#) shows each consumer's original product, sub-product, issue, and sub-issue selections consistent with the options available on the form at the time the consumer submitted the complaint. Refer to the [CFPB's April 2017 list](#) of products, sub-products, issues, and sub-issues for complaints submitted prior to August 24, 2023.

Key and definitions

The key below can be used to understand where changes occurred and the type of change.

Key

ADDED - a new value that was not previously on the form

REVISED - an existing value's wording changed

MOVED - an existing value was moved to a new place on the form (ex. an existing sub-product is under a newly split product)

SPLIT - an existing value was split from another value but is not new on the form

REMOVED - a value that no longer exists on the form

Note: These only appear in [Appendix A](#)

Summary

The majority of changes were either updates to the organization of products and issues or wording changes to make the issues easier for consumers to understand.

Here are a few highlights:

Products

- **SPLIT** the product “Credit card or prepaid card” into two products - “Credit card” and “Prepaid card”
- **MOVED** “Credit repair services” under the new **ADDED** product, “Debt or credit management”
- **REVISED** the product “Payday loan, title loan, or personal loan” to include advance loan resulting in an expanded product of “Payday loan, title loan, personal loan, or advance loan”

Issues

- **REVISED** “Problem with a credit reporting company’s investigation into an existing problem” issue to “Problem with a company’s investigation into an existing problem” issue under sub-products under the “Credit reporting or other personal consumer reports” product
- **REVISED** “Fraud or scam” issue to “Didn’t provide services promised” under “Credit repair services” and “Debt settlement” sub-products under “Debt or credit management” product

Sub-products

- **ADDED** and **MOVED** sub-products to make it more intuitive for consumers to find the sub-product identified in their complaint
- **REVISED** “Refund anticipation check” to “Tax refund anticipation loan or check” and **MOVED** under the “Payday loan, title loan, personal loan, or advance loan” product
- **ADDED** “Manufactured home loan” and “USDA mortgage” sub-products under existing “Mortgage” product

Sub-issues

- **ADDED** sub-issues under existing issues under the “Mortgage” product
- **MOVED** all issues related to “General-purpose prepaid card,” “Gift card,” “Government benefit card,” “Payroll card,” and “Student prepaid card” sub-products under “Prepaid card” product
- **REVISED** sub-issues that mention “fraud” or “scam” to be clearer
- **MOVED** “Lender trying to repossess or disable the vehicle” and “Loan balance remaining after the vehicle is repossessed and sold” under “Repossession” issue under “Vehicle loan or lease” sub-products

The following pages detail the products, sub-products, issues, and sub-issues available for consumers beginning August 2023. For more detailed information on August 2023 changes to the form, including a condensed list of all additions by Product, view the [Appendices](#).

Checking or savings account

(certificate of deposit (CD), checking account, savings account, other)

Sub-product	Issue	Sub-issue
CD (Certificate of Deposit)	<ul style="list-style-type: none">Opening an account<ul style="list-style-type: none">Unable to open an accountAccount opened without my consent or knowledge (REVISED)Didn't receive terms that were advertisedConfusing or missing disclosures (including the fine print that explains rights and responsibilities)Managing an account (deposits, withdrawals, errors, problem accessing account, fees)<ul style="list-style-type: none">Deposits or withdrawals (availability or access to deposited funds, account freezes, transaction holds)Banking errors (interest rate calculations, errors crediting account)Problem accessing account (online or mobile access, receiving the periodic billing statement)Problem with fees or penaltiesProblem with renewalFunds not handled or disbursed as instructedClosing an account<ul style="list-style-type: none">Can't close your accountCompany closed your accountFees charged for closing accountFunds not received from closed accountProblem with credit report or credit score*	

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Checking or savings account

(certificate of deposit (CD), checking account, savings account, other)

Sub-product	Issue	Sub-issue
Checking account (debit card, ATM card, checks)	▪ Opening an account	<ul style="list-style-type: none">◦ Unable to open an account◦ Account opened without my consent or knowledge (REVISED)◦ Didn't receive terms that were advertised◦ Confusing or missing disclosures (including the fine print that explains rights and responsibilities)
Other banking product or service		
Savings account	▪ Managing an account (deposits, withdrawals, using ATM card, making or receiving payments, cashing a check)	<ul style="list-style-type: none">◦ Deposits and withdrawals (access deposited funds, account freezes, garnishments, transaction holds)◦ Problem making or receiving payments (bill pay, mobile or online payments, bank offsets, transaction holds)◦ Banking errors (interest rate calculations, errors crediting account)◦ Cashing a check◦ Problem using a debit or ATM card (unauthorized card use, fees, disputed transaction)◦ Funds not handled or disbursed as instructed◦ Problem accessing account (online or mobile access, receiving the periodic billing statement)◦ Fee problem
	▪ Closing an account	<ul style="list-style-type: none">◦ Can't close your account◦ Company closed your account◦ Fees charged for closing account◦ Funds not received from closed account

Checking or savings account

(certificate of deposit (CD), checking account, savings account, other)

Sub-product	Issue	Sub-issue
Checking account <i>(continued)</i> (debit card, ATM card, checks)	▪ Problem caused by your funds being low (overdraft and other fees)	◦ Overdrafts and overdraft fees
Other banking product or service		◦ Non-sufficient funds and associated fees
Savings account		◦ Late or other fees
		◦ Bounced checks or returned payments
	▪ Problem with a lender or other company charging your account	◦ Transaction was not authorized
		◦ Can't stop withdrawals from your account
		◦ Money was taken from your account on the wrong day or for the wrong amount
	▪ Problem with credit report or credit score*	

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Credit card (SPLIT)

(general-purpose or charge card, store credit card)

Sub-product	Issue	Sub-issue
General-purpose credit card or charge card (can use anywhere credit cards are accepted)	<ul style="list-style-type: none"> ▪ Getting a credit card (problem during application process, opened without my knowledge, replacement card) 	<ul style="list-style-type: none"> ◦ Application denied ◦ Delay in processing application ◦ Sent card you never applied for ◦ Card opened without my consent or knowledge (REVISED) ◦ Problem getting a working replacement card
Store credit card (can only use at a specific store or chain of stores)	<ul style="list-style-type: none"> ▪ Advertising and marketing, including promotional offers (confusing or misleading advertising, didn't receive advertised interest rate) 	<ul style="list-style-type: none"> ◦ Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised) ◦ Confusing or misleading advertising about the credit card (terms weren't clear, couldn't find important information on the disclosure)
	<ul style="list-style-type: none"> ▪ Trouble using your card (making purchases, credit limit) 	<ul style="list-style-type: none"> ◦ Can't use card to make purchases ◦ Credit card company won't increase or decrease your credit limit ◦ Account sold or transferred to another company
	<ul style="list-style-type: none"> ▪ Fees or interest 	<ul style="list-style-type: none"> ◦ Unexpected increase in interest rate ◦ Charged too much interest ◦ Problem with fees (late fee, over limit fee, annual fee, balance transfer fee, cash advance fee, application fee)

Credit card (SPLIT)

(general-purpose or charge card, store credit card)

Sub-product	Issue	Sub-issue
General-purpose credit card or charge card <i>(continued)</i> (can use anywhere credit cards are accepted)	<ul style="list-style-type: none">▪ Problem with a purchase shown on your statement (billing dispute, transaction issue)	<ul style="list-style-type: none">◦ Card was charged for something you did not purchase with the card (charges made without your permission)◦ Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process)◦ Overcharged for something you did purchase with the card
Store credit card (can only use at a specific store or chain of stores)	<ul style="list-style-type: none">▪ Problem when making payments▪ Struggling to pay your bill (bankruptcy, forbearance)▪ Closing your account	<ul style="list-style-type: none">◦ Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through)◦ You never received your bill or did not know a payment was due◦ Filed for bankruptcy◦ Problem lowering your monthly payments◦ Credit card company won't work with you while you're going through financial hardship (won't negotiate lower fees, lower interest rate, lower monthly payment, or postpone payments)◦ Can't close your account◦ Company closed your account

Credit card (SPLIT)

(general-purpose or charge card, store credit card)

Sub-product	Issue	Sub-issue
General-purpose credit card or charge card <i>(continued)</i> (can use anywhere credit cards are accepted)	▪ Other features, terms, or problems (rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues)	◦ Problem with rewards from credit card (miles, points, cash back) ◦ Credit card company forcing arbitration ◦ Problem with customer service ◦ Add-on products and services (credit monitoring, disability insurance, card protection) ◦ Privacy issues ◦ Problem with convenience check ◦ Problem with cash advances ◦ Problem with balance transfer ◦ Other problem
Store credit card (can only use at a specific store or chain of stores)	▪ Problem with credit report or credit score*	

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Credit reporting or other personal consumer reports (REVISED)

(background checks, employment, or tenant screening)

Sub-product	Issue	Sub-issue
Credit reporting	<ul style="list-style-type: none">▪ Incorrect information on your report (account or personal information incorrect, information not mine)▪ Problem with a company's investigation into an existing problem <small>(REVISED)</small>	<ul style="list-style-type: none">◦ Information belongs to someone else (identity theft, error)◦ 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)◦ Personal information incorrect (wrong date of birth, address, or name)◦ Public record information inaccurate (bankruptcy, judgment, liens, criminal record)◦ Old information reappears or never goes away◦ Investigation took more than 30 days◦ Was not notified of investigation status or results◦ Their investigation did not fix an error on your report◦ Difficulty submitting a dispute or getting information about a dispute over the phone◦ Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)

Credit reporting or other personal consumer reports (REVISED)

(background checks, employment, or tenant screening)

Sub-product	Issue	Sub-issue
Credit reporting <i>(continued)</i>	<ul style="list-style-type: none"> <li data-bbox="782 363 1634 431">▪ Improper use of your report (shared without consent, credit inquiries from unknown sources) <li data-bbox="782 688 1446 717">▪ Unable to get your credit report or credit score <li data-bbox="782 841 1634 909">▪ Credit monitoring or identity theft protection services (billing dispute, unwanted marketing, problem canceling account) <li data-bbox="782 1175 1634 1243">▪ Problem with fraud alerts or security freezes (initial 90-day, trouble placing or extending a freeze, extended, active duty) 	<ul style="list-style-type: none"> <li data-bbox="1690 363 2583 431">◦ Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law) <li data-bbox="1690 448 2583 516">◦ Received unsolicited financial product or insurance offers after opting out <li data-bbox="1690 532 2583 568">◦ Report provided to employer without your written authorization <li data-bbox="1690 584 2583 620">◦ Credit inquiries on your report that you don't recognize <li data-bbox="1690 688 2354 724">◦ Problem getting your free annual credit report <li data-bbox="1690 740 2400 776">◦ Other problem getting your report or credit score <li data-bbox="1690 841 2440 909">◦ Problem canceling credit monitoring or identify theft protection service <li data-bbox="1690 925 2080 961">◦ Billing dispute for services <li data-bbox="1690 977 2327 1013">◦ Received unwanted marketing or advertising <li data-bbox="1690 1029 2373 1065">◦ Problem with product or service terms changing <li data-bbox="1690 1081 2311 1117">◦ Didn't receive services that were advertised

Credit reporting or other personal consumer reports (REVISED)

(background checks, employment, or tenant screening)

Sub-product	Issue	Sub-issue
Other personal consumer report (background checks, employment, or tenant screening)	<ul style="list-style-type: none"> ▪ Incorrect information on your report (account information incorrect, information not mine, personal information incorrect) ▪ Problem with a company's investigation into an existing issue ▪ Improper use of your report (shared without consent, credit inquiries from unknown sources) 	<ul style="list-style-type: none"> ◦ Information belongs to someone else (identity theft, error) ◦ Information that should be on the report is missing (address, personal information) ◦ Information is incorrect (employer names, rental history dates, account history) ◦ Personal information incorrect (wrong date of birth, address) ◦ Public record information inaccurate (bankruptcy, judgment, lien, criminal record) ◦ Old information reappears or never goes away ◦ Investigation took more than 30 days ◦ Was not notified of investigation status or results ◦ Their investigation did not fix an error on your report ◦ Difficulty submitting a dispute or getting information about a dispute over the phone ◦ Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation) ◦ Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law) ◦ Received unsolicited financial product or insurance offers after opting out ◦ Report provided to employer without your written authorization

Credit reporting or other personal consumer reports (REVISED)

(background checks, employment, or tenant screening)

Sub-product	Issue	Sub-issue
Other personal consumer report <i>(continued)</i> (background checks, employment, or tenant screening)	▪ Identity theft protection or other monitoring services (billing dispute, unwanted marketing, problem canceling account)	<ul style="list-style-type: none">◦ Problem canceling credit monitoring or identify theft protection service◦ Billing dispute for services◦ Received unwanted marketing or advertising◦ Problem with product or service terms changing◦ Didn't receive services that were advertised

Debt collection

Sub-product	Issue	Sub-issue
Auto debt	<ul style="list-style-type: none"> Communication tactics (repeated phone calls, used abusive language) 	<ul style="list-style-type: none"> Frequent or repeated calls Called before 8am or after 9pm Used obscene, profane, or other abusive language You told them to stop contacting you, but they keep trying
Credit card debt		
Federal student loan debt		
Medical debt	<ul style="list-style-type: none"> Attempts to collect debt not owed (debt was paid, discharged in bankruptcy, result of identity theft, was owed by a deceased family member) 	<ul style="list-style-type: none"> Debt was already discharged in bankruptcy and is no longer owed Debt was result of identity theft Debt was paid Debt is not yours
Mortgage debt		
Payday loan debt		
Private student loan debt		
Rental debt (ADDED) (a debt collector trying to collect for a landlord or property manager)	<ul style="list-style-type: none"> Written notification about debt (didn't receive, didn't know you could dispute debt) 	<ul style="list-style-type: none"> Didn't receive notice of right to dispute Didn't receive enough information to verify debt Notification didn't disclose it was an attempt to collect a debt
Telecommunications debt (ADDED) (a debt collector trying to collect for a telecom bill, such as an internet, cable, or phone bill)		
Other debt (such as health club membership, utilities)	<ul style="list-style-type: none"> False statements or representation (trying to collect wrong amount, impersonated lawyer or government official) 	<ul style="list-style-type: none"> Attempted to collect wrong amount Impersonated attorney, law enforcement, or government official Indicated you were committing crime by not paying debt Told you not to respond to a lawsuit they filed against you (which could mean you lose the lawsuit by default)
I do not know		

Debt collection

Sub-product	Issue	Sub-issue
Auto debt <i>(continued)</i>	<ul style="list-style-type: none"> Threatened to contact someone or share information improperly (contacted employer, contacted you after you asked them not to) 	<ul style="list-style-type: none"> Contacted you after you asked them to stop Contacted your employer Contacted you instead of your attorney Talked to a third-party about your debt (commanding officer, relative, neighbor, landlord)
Credit card debt		
Federal student loan debt		
Medical debt		
Mortgage debt	<ul style="list-style-type: none"> Took or threatened to take negative or legal action (threatened to sue, arrest you, seize property, deport you, collect exempt funds, damage your credit) 	<ul style="list-style-type: none"> Threatened to arrest you or take you to jail if you do not pay Threatened to sue you for very old debt Sued you without properly notifying you of lawsuit Sued you in a state where you do not live or did not sign for the debt Threatened or suggested your credit would be damaged Collected or attempted to collect exempt funds (Social Security, disability benefits) Seized or attempted to seize your property Threatened to turn you in to immigration or deport you
Payday loan debt		
Private student loan debt		
Rental debt (ADDED) (a debt collector trying to collect for a landlord or property manager)		
Telecommunications debt (ADDED) (a debt collector trying to collect for a telecom bill, such as an internet, cable, or phone bill)		
Other debt (such as health club membership, utilities)	<ul style="list-style-type: none"> Electronic communications (text message, email, social media) (ADDED) 	<ul style="list-style-type: none"> Frequent or repeated messages (ADDED) Contacted before 8am or after 9pm (ADDED) You told them to stop contacting you, but they keep trying (ADDED) Used obscene, profane, or other abusive language (ADDED)
I do not know		

Debt or credit management **(ADDED)**

(a third-party service you used to modify credit terms or avoid foreclosure)

Sub-product	Issue	Sub-issue
Credit repair services (MOVED) (services for improving your credit score)	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing (MOVED)▪ Problem with customer service (MOVED)▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities) (MOVED)▪ Charged up-front or unexpected fees (REVISED)▪ Didn't provide services promised (REVISED)	
Debt settlement (MOVED) (services for reducing your debt balance on things like credit cards or medical debt)	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing (MOVED)▪ Problem with customer service (MOVED)▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities) (MOVED)▪ Charged up-front or unexpected fees (REVISED)▪ Didn't provide services promised (REVISED)▪ Unauthorized withdrawals or charges (ADDED)	
Mortgage modification or foreclosure avoidance (ADDED) (services for negotiating with your mortgage servicer)	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing (ADDED)▪ Problem with customer service (ADDED)▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities) (ADDED)▪ Charged up-front or unexpected fees (ADDED)▪ Didn't provide services promised (ADDED)▪ Unauthorized withdrawals or charges (ADDED)	

Debt or credit management **(ADDED)**

(a third-party service you used to modify credit terms or avoid foreclosure)

Sub-product	Issue	Sub-issue
Student loan debt relief (ADDED) (services for reducing or eliminating your student loans)	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing (including misrepresenting affiliation with my student loan servicer or the Department of Education or misrepresenting amount of payment reduction or forgiveness) (ADDED)▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities) (ADDED)▪ Charged up-front or unexpected fees (ADDED)▪ Didn't provide services promised (ADDED)▪ Unauthorized withdrawals or charges (ADDED)	

Money transfer, virtual currency, or money service

(check cashing service, domestic (US) money transfer, foreign currency exchange, international money transfer, mobile or digital wallet, money order/cashier's/traveler's check)

Sub-product	Issue	Sub-issue
Domestic (US) money transfer		
International money transfer (remittance)		
Virtual currency (service to transfer, track, store, and send money over the internet)	<ul style="list-style-type: none">▪ Money was not available when promised▪ Wrong amount charged or received (transfer amounts, fees, exchange rates, taxes)▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities)▪ Other transaction problem (unauthorized transaction, cancellation, refund)▪ Other service problem (advertising or marketing, pricing, privacy)▪ Unexpected or other fees▪ Fraud or scam	
Check cashing service (a company that cashes a check for a fee)	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing▪ Problem with customer service▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities)▪ Unexpected or other fees▪ Fraud or scam	

Money transfer, virtual currency, or money service

(check cashing service, domestic (US) money transfer, foreign currency exchange, international money transfer, mobile or digital wallet, money order/cashier's/traveler's check)

Sub-product	Issue	Sub-issue
Foreign currency exchange (transactions that convert money from one country's currency to another's)	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing▪ Incorrect exchange rate▪ Problem with customer service▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities)▪ Unexpected or other fees▪ Fraud or scam	
Mobile or digital wallet (online or digital account used to send payments or make purchases from a digital device like a smartphone or computer)	<ul style="list-style-type: none">▪ Managing, opening, or closing your mobile wallet account▪ Unauthorized transactions or other transaction problem▪ Problem adding money▪ Trouble accessing funds in your mobile or digital wallet (ADDED)▪ Overdraft, savings, or rewards features▪ Confusing or misleading advertising or marketing▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities)▪ Unexpected or other fees▪ Fraud or scam	

Money transfer, virtual currency, or money service

(check cashing service, domestic (US) money transfer, foreign currency exchange, international money transfer, mobile or digital wallet, money order/cashier's/traveler's check)

Sub-product	Issue	Sub-issue
Money order, traveler's check or cashier's check (MOVED) (a check with guaranteed funds from a bank or other financial institution)	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing▪ Lost or stolen money order▪ Problem with customer service▪ Confusing or missing disclosures (including the fine print that explains rights and responsibilities)▪ Unexpected or other fees▪ Fraud or scam	

Mortgage

(conventional home, FHA, home equity loan or line of credit (HELOC), manufactured home loan, reverse, USDA, VA, other)

Sub-product	Issue	Sub-issue
<p>Conventional home mortgage (this covers most mortgage loans that are not an FHA, VA, or USDA loan)</p>	<ul style="list-style-type: none"> ▪ Applying for a mortgage or refinancing an existing mortgage (application, credit decision, underwriting) 	<ul style="list-style-type: none"> ◦ Changes in loan terms during the application process (ADDED) ◦ Negative impact of inaccurate appraisal (ADDED) ◦ Confusing or misleading advertising or marketing (ADDED) ◦ Loan estimate or other related disclosures (ADDED) ◦ Application denials (ADDED) ◦ Fees or costs during the application process (ADDED) ◦ Delays in the application process (ADDED) ◦ Trying to communicate with the company to fix an issue with the application process (ADDED)
<p>FHA mortgage (the Federal Housing Administration (FHA), insures the loan so a lender can offer a loan with more flexible standards)</p>	<ul style="list-style-type: none"> ▪ Closing on a mortgage (closing process, confusing or missing disclosures, cost) 	<ul style="list-style-type: none"> ◦ Changes in loan terms during or after closing (ADDED) ◦ Closing disclosure or other related disclosures (ADDED) ◦ Fees or costs after closing (ADDED) ◦ Delays with the closing process (ADDED) ◦ Trying to communicate with the company to fix an issue with the loan closing (ADDED) ◦ Setting up an escrow account for taxes and insurance (ADDED)
<p>Home equity loan or line of credit (HELOC) (a loan or line of credit that allows you to borrow money using the equity in your home as collateral)</p>		
<p>Manufactured home loan (ADDED) (loans for a mobile or manufactured home, including chattel loans)</p>		
<p>Reverse mortgage (a Home Equity Conversion Mortgage (HECM), the most common type of reverse mortgage, is a special type of home loan for homeowners who are 62 and older)</p>		
<p>USDA mortgage (ADDED) (loans from the Department of Agriculture focused on rural areas) Mortgage sub-products continue on next page.</p>		

Mortgage sub-products continue on next page. All issues listed are applicable to all mortgage sub-products.

Mortgage

(conventional home, FHA, home equity loan or line of credit (HELOC), manufactured home loan, reverse, USDA, VA, other)

Sub-product	Issue	Sub-issue
Mortgages <i>(continued)</i>	<ul style="list-style-type: none"> ▪ Trouble during payment process (Managing your loan, issues such as making payments, escrow accounts, and paying off your loan) 	<ul style="list-style-type: none"> ◦ Escrow, taxes, or insurance (ADDED)
VA mortgage (loans from the Department of Veterans Affairs (VA) for servicemembers, veterans, and their families)		<ul style="list-style-type: none"> ◦ Loan sold or transferred to another company (ADDED) ◦ Private mortgage insurance (PMI) (ADDED) ◦ Payment process (payment not applied fast enough, not applied in a way you expected, did not go through) (ADDED) ◦ Fees charged (ADDED) ◦ Interest rate (ADDED) ◦ Paying off the loan (ADDED) ◦ Lien release (ADDED) ◦ Trying to communicate with the company to fix an issue while managing or servicing your loan (ADDED)
Other type of mortgage (such as Property Assessed Clean Energy (PACE), equity share, rent-to-own, etc.)	<ul style="list-style-type: none"> ▪ Struggling to pay mortgage (issues when your loan is or is about to become delinquent such as loan modification, foreclosure, forbearance) 	<ul style="list-style-type: none"> ◦ Applying for or obtaining a modification, forbearance plan, short sale, or deed-in-lieu (problem lowering your monthly payment) (ADDED) ◦ An existing modification, forbearance plan, short sale, or other loss mitigation relief (ADDED) ◦ Foreclosure (ADDED) ◦ Trying to communicate with the company to fix an issue related to modification, forbearance, short sale, deed-in-lieu, bankruptcy, or foreclosure (ADDED)
	<ul style="list-style-type: none"> ▪ Problem with credit report or credit score* 	

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Payday loan, title loan, personal loan, or advance loan (REVISED)

(installment, pawn loan, or personal line of credit)

Sub-product	Issue	Sub-issue
Installment loan (loan due in multiple installments, such as consolidation, point of sale, buy now pay later, rent-to-own, and medical procedure loans)	<ul style="list-style-type: none">Getting the loan (confusing advertising or marketing, credit denied)Problem when making payments (billing, privacy issues)Struggling to pay your loan (payment plan, repossession, bankruptcy)Problem with the payoff process at the end of the loan (refinancing, extending loan)Charged fees or interest you didn't expectProblem with additional add-on products or servicesProblem with credit report or credit score*	
Payday loan (short-term loan, typically due on paydays)	<ul style="list-style-type: none">Charged fees or interest you didn't expectCan't stop withdrawals from your bank accountReceived a loan you didn't apply forWas approved for a loan, but didn't receive the moneyMoney was taken from your bank account on the wrong day or for the wrong amountLoan payment wasn't credited to your accountCan't contact lender or servicerStruggling to pay your loan (payment plan, repossession, bankruptcy)Problem with the payoff process at the end of the loan (refinancing, extending loan)Problem with credit report or credit score*	

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Payday loan, title loan, personal loan, or advance loan (REVISED)

(installment, pawn loan, or personal line of credit)

Sub-product	Issue	Sub-issue
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)	<ul style="list-style-type: none">▪ Charged fees or interest you didn't expect▪ Received a loan you didn't apply for▪ Was approved for a loan, but didn't receive the money▪ Can't contact lender or servicer▪ Property was sold▪ Property was damaged or destroyed property▪ Problem with credit report or credit score*	
Personal line of credit (usually offered with a credit limit, that you can access from time to time, with scheduled payments)	<ul style="list-style-type: none">▪ Getting a line of credit (confusing advertising or marketing, credit denied)▪ Problem when making payments (billing, privacy issues)▪ Struggling to pay your loan (payment plan, repossession, bankruptcy)▪ Problem with the payoff process at the end of the loan (refinancing, extending loan)▪ Charged fees or interest you didn't expect▪ Problem with additional add-on products or services▪ Problem with cash advance▪ Credit limit changed▪ Problem with credit report or credit score*	

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Payday loan, title loan, personal loan, or advance loan (REVISED)

(installment, pawn loan, or personal line of credit)

Sub-product	Issue	Sub-issue
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)	<ul style="list-style-type: none">▪ Charged fees or interest you didn't expect▪ Can't stop withdrawals from your bank account▪ Received a loan you didn't apply for▪ Was approved for a loan, but didn't receive money▪ Money was taken from your bank account on the wrong day or for the wrong amount▪ Loan payment wasn't credited to your account▪ Can't contact lender or servicer▪ Struggling to pay your loan (payment plan, repossession, bankruptcy)▪ Problem with the payoff process at the end of the loan (refinancing, extending loan)▪ Vehicle was repossessed or sold the vehicle▪ Vehicle was damaged or destroyed the vehicle▪ Problem with credit report or credit score*	
Earned wage access <small>(ADDED)</small>	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing <small>(ADDED)</small>▪ Confusing or missing disclosures <small>(ADDED)</small>▪ Unexpected fees <small>(ADDED)</small>▪ Problems receiving the advance <small>(ADDED)</small>▪ Issues with repayment <small>(ADDED)</small>	

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Payday loan, title loan, personal loan, or advance loan (REVISED)

(installment, pawn loan, or personal line of credit)

Sub-product	Issue	Sub-issue
Tax refund anticipation loan or check (MOVED) (paid to you by a bank or a company in the amount of your expected tax refund)	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing (MOVED)▪ Confusing or missing disclosures (MOVED)▪ Unexpected fees (MOVED)▪ Problems receiving the advance (ADDED)▪ Issues with repayment (ADDED)▪ Lost or stolen refund (MOVED)▪ Problem with customer service (MOVED)	
Other advances of future income (ADDED) (payouts from a legal settlement, inheritance proceeds, pension payments, or payments from a victim compensation fund, etc.)	<ul style="list-style-type: none">▪ Confusing or misleading advertising or marketing (ADDED)▪ Confusing or missing disclosures (ADDED)▪ Unexpected fees (ADDED)▪ Problems receiving the advance (ADDED)▪ Issues with repayment (ADDED)	

Prepaid card (SPLIT)

(general-purpose prepaid card, gift card, government benefit card, payroll card, student prepaid card)

Sub-product	Issue	Sub-issue
<p>General-purpose prepaid card (MOVED) (can use anywhere; often sold at stores)</p>	<ul style="list-style-type: none"> ▪ Problem getting a card or closing an account (MOVED) 	<ul style="list-style-type: none"> ◦ Trouble getting, activating, or registering a card (MOVED) ◦ Trouble closing card (includes problem getting the remaining balance on the card) (MOVED) ◦ Trouble getting a working replacement card (MOVED) ◦ Don't want a card provided by your employer or the government (MOVED)
<p>Gift card (MOVED) (can use at a particular store or chain of stores)</p>		
<p>Government benefit card (MOVED) (used to access government benefits or funds such as unemployment insurance, Social Security, child support, or release funds)</p>	<ul style="list-style-type: none"> ▪ Unexpected or other fees (MOVED) 	
<p>Payroll card (MOVED) (provided by your employer to receive your salary or wages)</p>	<ul style="list-style-type: none"> ▪ Problem with a purchase or transfer (MOVED) 	<ul style="list-style-type: none"> ◦ Charged for a purchase or transfer you did not make with the card (charges made without your permission) (MOVED) ◦ Overcharged for a purchase or transfer you did make with the card (MOVED) ◦ Card company isn't resolving a dispute about a purchase or transfer (MOVED)
<p>Student prepaid card (MOVED) (prepaid card that is linked to your school account or student ID that may be used to pay for books, meals or tuition)</p>		

Prepaid card (SPLIT)

(general-purpose prepaid card, gift card, government benefit card, payroll card, student prepaid card)

Sub-product	Issue	Sub-issue
<p>General-purpose prepaid card (MOVED) <i>(continued)</i> (can use anywhere; often sold at stores)</p>	<ul style="list-style-type: none"> ▪ Trouble using the card (MOVED) 	<ul style="list-style-type: none"> ◦ Trouble getting information about the card (balance, terms) (MOVED) ◦ Trouble using the card to spend money in a store or online (MOVED) ◦ Trouble using the card to pay a bill (MOVED) ◦ Trouble using the card to send money to another person (friend, relative) (MOVED) ◦ Problem with a check written from your prepaid card account (MOVED) ◦ Problem using the card to withdraw money from an ATM (MOVED) ◦ Problem with direct deposit (MOVED) ◦ Problem adding money (MOVED)
<p>Gift card (MOVED) (can use at a particular store or chain of stores)</p>		
<p>Government benefit card (MOVED) (used to access government benefits or funds such as unemployment insurance, Social Security, child support, or release funds)</p>	<ul style="list-style-type: none"> ▪ Problem with overdraft (MOVED) 	<ul style="list-style-type: none"> ◦ Was signed up for overdraft on card, but don't want to be (MOVED) ◦ Overdraft charges (MOVED)
<p>Payroll card (MOVED) (provided by your employer to receive your salary or wages)</p>		
<p>Student prepaid card (MOVED) (prepaid card that is linked to your school account or student ID that may be used to pay for books, meals or tuition)</p>	<ul style="list-style-type: none"> ▪ Advertising (MOVED) 	<ul style="list-style-type: none"> ◦ Confusing or misleading advertising about the card (MOVED) ◦ Changes in terms from what was offered or advertised (MOVED)

Student loan

(federal student loan, private student loan)

Sub-product	Issue	Sub-issue
<p>Federal student loan (Loans made by the federal government, such as Direct Consolidation, Direct Subsidized Stafford, Direct Unsubsidized Stafford, Parent PLUS, Graduate PLUS, Federal Family Educational Loan FFEL, and Perkins loans)</p>	<ul style="list-style-type: none"> ▪ Getting a loan (denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, opened without my knowledge)* ▪ Dealing with your lender or servicer (making payments, getting information about your loan, managing your account) 	<ul style="list-style-type: none"> ◦ Trouble with how payments are being handled ◦ Don't agree with the fees charged ◦ Received bad information about your loan (incorrect, incomplete, or inaccurate information) ◦ Need information about your loan balance or loan terms ◦ Keep getting calls about your loan ◦ Problem with customer service ◦ Co-signer (release, communications) (ADDED)

* If a consumer selects this issue, they are informed that their complaint cannot be processed and must contact the Department of Education.
 This value will not appear in the Consumer Complaint Database.

Student loan

(federal student loan, private student loan)

Sub-product	Issue	Sub-issue
Federal student loan <i>(continued)</i>	<ul style="list-style-type: none">▪ Struggling to repay your loan (payment plan, deferment, forbearance, forgiveness, bankruptcy)	<ul style="list-style-type: none">◦ Problem lowering your monthly payments◦ Can't temporarily delay making payments (deferment, forbearance)◦ Can't get other flexible options for repaying your loan◦ Problem with your payment plan (such as Standard payment plan, Graduated payment plan, Pay As You Earn, Revised Pay As you Earn, Income-based repayment, Income-contingent repayment) (ADDED)◦ Problem with forgiveness, cancellation, or discharge (Such as public service loan forgiveness (PSLF), teacher loan forgiveness, bankruptcy, disability, borrower defense to repayment) (ADDED)◦ Bankruptcy (ADDED)
	<ul style="list-style-type: none">▪ Problem with credit report or credit score*	

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Student loan

(federal student loan, private student loan)

Sub-product	Issue	Sub-issue
<p>Private student loan (Non-federal loans made by a lender such as a bank, credit union, state-affiliated lender, school, or other company, such as fixed or variable rate private student loans, money owed to your school, or income shared agreement)</p>	<ul style="list-style-type: none"> ▪ Getting a loan (denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, opened without my knowledge) ▪ Dealing with your lender or servicer (making payments, getting information about your loan, managing your account) 	<ul style="list-style-type: none"> ◦ Denied loan ◦ Qualified for a better loan than the one offered ◦ Confusing or misleading advertising ◦ Problem with the interest rate ◦ Problem with signing the paperwork ◦ Loan opened without my consent or knowledge (REVISED) ◦ Changes in terms mid-deal or after closing (ADDED) ◦ High pressure sales tactics or recruiting (ADDED) ◦ Issues with financial aid services (ADDED) ◦ Trouble with how payments are being handled ◦ Don't agree with the fees charged ◦ Received bad information about your loan (incorrect, incomplete, or inaccurate information) ◦ Need information about your loan balance or loan terms ◦ Keep getting calls about your loan ◦ Problem with customer service ◦ Co-signer (release, communications) (ADDED)

Student loan

(federal student loan, private student loan)

Sub-product	Issue	Sub-issue
Private student loan <i>(continued)</i>	<ul style="list-style-type: none"> ▪ Struggling to repay your loan (payment plan, deferment, forbearance, bankruptcy) 	<ul style="list-style-type: none"> ◦ Problem lowering your monthly payments ◦ Can't temporarily delay making payments (deferment, forbearance) ◦ Can't get other flexible options for repaying your loan ◦ Bankruptcy (ADDED)
	<ul style="list-style-type: none"> ▪ Issue where my lender is my school (institutional loans or fees, transcript or diploma withheld) (ADDED) 	<ul style="list-style-type: none"> ◦ Issues with fees connected to the loan (ADDED) ◦ Cannot graduate, receive diploma, or get transcript due to money owed (ADDED)
	<ul style="list-style-type: none"> ▪ Issue with income share agreement (credit products where consumers finance their education in exchange for payments based on a percentage of their income) (ADDED) 	<ul style="list-style-type: none"> ◦ Marketing or disclosure issues (ADDED) ◦ Payment issues (ADDED) ◦ Billing or statement issues (such as fees) (ADDED) ◦ Dealing with provider of income share agreement (ADDED)
	<ul style="list-style-type: none"> ▪ Problem with credit report or credit score* 	

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Vehicle loan or lease

Sub-product	Issue	Sub-issue
Loan	<ul style="list-style-type: none"> ▪ Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge) ▪ Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan) ▪ Struggling to pay your loan (payment plan, bankruptcy) 	<ul style="list-style-type: none"> ◦ Confusing or misleading advertising or marketing ◦ High-pressure sales tactics ◦ Credit denial ◦ Problem with additional add-on products or services purchased with the loan (pressured to buy products you did not want) ◦ Changes in terms mid-deal or after closing ◦ Problem with signing the paperwork ◦ Problem with a trade-in ◦ Loan opened without my consent or knowledge (REVISED) ◦ Did not receive car title (ADDED) ◦ Billing problem (payments are not applied correctly, incorrect information on statement) ◦ Problem with fees charged ◦ Problem with the interest rate ◦ Loan sold or transferred to another company ◦ Problem with additional products or services purchased with the loan (never received benefit or unable to cancel) ◦ Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances) ◦ Problem after you declared or threatened to declare bankruptcy

Vehicle loan or lease

Sub-product	Issue	Sub-issue
Loan <i>(continued)</i>	<ul style="list-style-type: none"> <li data-bbox="776 289 1583 358">▪ Problems at the end of the loan or lease (title, refinancing, extending a lease) <li data-bbox="776 540 1110 573">▪ Repossession (ADDED) <li data-bbox="776 1146 1381 1180">▪ Problem with credit report or credit score* 	<ul style="list-style-type: none"> <li data-bbox="1634 289 2107 321">◦ Problem with paying off the loan <li data-bbox="1634 337 2080 370">◦ Problem related to refinancing <li data-bbox="1634 386 2580 418">◦ Unable to receive car title or other problem after the loan is paid off <li data-bbox="1634 435 2279 467">◦ Problem while selling or giving up the vehicle <li data-bbox="1634 540 2435 573">◦ Lender trying to repossess or disable the vehicle (MOVED) <li data-bbox="1634 589 2421 654">◦ Loan balance remaining after the vehicle is repossessed and sold (MOVED) <li data-bbox="1634 670 2045 703">◦ Notice to repossess (ADDED) <li data-bbox="1634 719 2252 751">◦ Company explaining amount owed (ADDED) <li data-bbox="1634 768 2448 833">◦ Company communicating payment assistance or payment extension options (ADDED) <li data-bbox="1634 849 2091 881">◦ Voluntary repossession (ADDED) <li data-bbox="1634 898 2502 963">◦ Damage caused or loss of personal items in vehicle during the actual repossession (ADDED) <li data-bbox="1634 979 2542 1011">◦ Account reinstatement or redemption after repossession (ADDED) <li data-bbox="1634 1027 2287 1060">◦ Deficiency balance after repossession (ADDED)

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Vehicle loan or lease

Sub-product	Issue	Sub-issue
Lease	<ul style="list-style-type: none"> ▪ Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, opened without my knowledge) ▪ Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan) ▪ Struggling to pay your loan (payment plan, bankruptcy) 	<ul style="list-style-type: none"> ◦ Confusing or misleading advertising or marketing ◦ High-pressure sales tactics ◦ Credit denial ◦ Problem with additional add-on products or services purchased with the loan ◦ Changes in terms mid-deal or after closing ◦ Problem with signing the paperwork ◦ Problem with a trade-in ◦ Loan opened without my consent or knowledge (REVISED) ◦ Billing problem (payments are not applied correctly, incorrect information on statement) ◦ Problem with fees charged ◦ Problem with the interest rate ◦ Loan sold or transferred to another company ◦ Problem with additional products or services purchased with the loan (GAP insurance, extended warranty) ◦ Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances) ◦ Problem after you declared or threatened to declare bankruptcy

Vehicle loan or lease

Sub-product	Issue	Sub-issue
Lease <i>(continued)</i>	<ul style="list-style-type: none"> ▪ Problems at the end of the loan or lease (title, refinancing, extending a lease) ▪ Repossession (ADDED) ▪ Problem with credit report or credit score* 	<ul style="list-style-type: none"> ◦ Problem with paying off the loan ◦ Problem related to refinancing ◦ Unable to receive car title or other problem after the loan is paid off ◦ Problem while selling or giving up the vehicle ◦ Termination fees or other problem when ending the lease early ◦ Problem when attempting to purchase vehicle at the end of the lease ◦ Problem extending the lease ◦ Excess mileage, damage, or wear fees, or other problem after the lease is finished ◦ Lender trying to repossess or disable the vehicle (MOVED) ◦ Loan balance remaining after the vehicle is repossessed and sold (MOVED) ◦ Notice to repossess (ADDED) ◦ Company explaining amount owed (ADDED) ◦ Company communicating payment assistance or payment extension options (ADDED) ◦ Voluntary repossession (ADDED) ◦ Damage caused or loss of personal items in vehicle during the actual repossession (ADDED) ◦ Account reinstatement or redemption after repossession (ADDED) ◦ Deficiency balance after repossession (ADDED)

* Selecting "Problem with credit report or credit score" will take the consumer to the credit reporting product.

Appendix A: REVISED, MOVED, SPLIT, and REMOVED values

This supplemental section provides greater detail about values marked as REVISED, MOVED, or SPLIT in the body of the document. It also shows values that were REMOVED as of August 2023.

This section does not include additional details about values marked as ADDED in the body of the document as they will not have corresponding values or locations prior to August 2023. To view a list of values marked as ADDED by Product see [Appendix B](#).

Checking or savings account

- All sub-products for “Checking or savings account” have an issue of “Opening an account”. Under this issue, there was a sub-issue, “Account opened as a result of fraud”. This value has been revised. (REVISED)

Value before August 2023	Value after August 2023
Account opened as a result of fraud	Account opened without my consent or knowledge

Credit card

- The product “Credit card or prepaid” card was split into two separate products labeled “Credit card” and “Prepaid card”. All credit card sub-products, issues, and sub-issues remain under the product “Credit card”. (SPLIT)
 - All prepaid card related sub-products, issues, and sub-issues were moved under the product “Prepaid card” (See also Prepaid Card below). (MOVED)
- All sub-products for “Credit card” have an issue of “Getting a credit card”. Under this issue, there was a sub-issue, “Card opened as a result of fraud”. This value has been revised. (REVISED)

Value before August 2023	Value after August 2023
Card opened as a result of fraud	Card opened without my consent or knowledge

Appendix A: REVISED, MOVED, SPLIT, and REMOVED values

Credit reporting or other personal consumer reports

- The product “Credit reporting, credit repair services, or other personal consumer reports” was revised to “Credit reporting or other personal consumer reports”. **(REVISED)**
 - This is due to the sub-product of “Credit repair services” being moved to the new product “Debt or credit management” (**See also** Debt or credit management below). All other sub-products, issues, and sub-issues remain under the product “Credit reporting or other personal consumer reports”. **(MOVED)**
- The issue “Problem with a credit reporting company’s investigation into an existing problem” was under the sub-product “Credit reporting”. This value has been revised. **(REVISED)**

Value before August 2023	Value after August 2023
Problem with a credit reporting company’s investigation into an existing problem	Problem with a company’s investigation into an existing problem

Debt or credit management

- The sub-product “Credit repair services” was moved under this product from the legacy product “Credit reporting, credit repair services, or other personal consumer reports”. **(MOVED)**
- The sub-product “Debt settlement” was moved under this product from the product “Money transfer, virtual currency, or money service”. **(MOVED)**
- The issue “Unexpected or other fees” was under the sub-products “Credit repair services” and “Debt settlement”. This value has been revised. **(REVISED)**

Value before August 2023	Value after August 2023
Unexpected or other fees	Charged upfront or unexpected fees

Appendix A: REVISED, MOVED, SPLIT, and REMOVED values

- The issue “Excessive fees” was removed under the sub-product “Credit repair services”. (REMOVED)
- The issue “Fraud or scam” was under the sub-products “Credit repair services” and “Debt settlement”. This value has been revised. (REVISED)

Value before August 2023	Value after August 2023
Fraud or scam	Didn't provide services promised

Money transfer, virtual currency, or money service

- The sub-product “Refund anticipation check” was moved and revised to “Tax refund anticipation loan or check”. It is now offered as a sub-product under the product “Payday loan, title loan, personal loan, or advance loan” (**See also** Payday loan, title loan, personal loan, or advance loan below). (MOVED)
- Two sub-products were merged into one sub-product. The sub-product “Money order” was merged with “Traveler’s check or cashier’s check” to create a sub-product labeled “Money order, traveler’s check or cashier’s check”. Both “Money order” and “Traveler’s check or cashier’s check” shared the same issues. These issue values have not been revised. (MOVED)
- The sub-product “Debt settlement” was moved from this product to the new product “Debt or credit management” (**See also** Debt or credit management above). (MOVED)

Payday loan, title loan, personal loan, or advance loan

- The product “Payday loan, personal loan, or title loan” was revised to “Payday loan, title loan, personal loan, or advance loan” due to new sub-products offered under this product. (REVISED)
- The sub-product “Refund anticipation check” was moved and revised to “Tax refund anticipation loan or check” and is offered as a sub-product under this product. (MOVED)

Prepaid card

- The product “Credit card or prepaid” card was split into two separate products labeled “Credit card” and “Prepaid card”. All prepaid card related sub-products, issues, and sub-issues were moved under the product “Prepaid card”. (MOVED)

All credit card sub-products, issues, and sub-issues remain under the product “Credit card” (**See also** Credit Card above).

Appendix A: REVISED, MOVED, SPLIT, and REMOVED values

Student loan

- The sub-issue “Fraudulent loan” was under the sub-product “Private student loan” and issue “Getting a loan”. This value has been revised. **(REVISED)**

Value before August 2023	Value after August 2023
Fraudulent loan	Loan opened without my consent or knowledge

Vehicle loan or lease

- The sub-issue “Fraudulent loan” was under the sub-products “Loan” and “Lease” and issue “Getting a loan or lease”. This value has been revised. **(REVISED)**

Value before August 2023	Value after August 2023
Fraudulent loan	Loan opened without my consent or knowledge

- The sub-issue “Lender trying to repossess or disable the vehicle” was under both sub-products and the issue “Struggling to pay your loan”. This value was moved under the new issue for “Repossession”. **(MOVED)**
- The sub-issue “Loan balance remaining after the vehicle is repossessed and sold” was under both sub-products and the issue “Struggling to pay your loan”. This value was moved under the new issue for “Repossession”. **(MOVED)**

Appendix B: **ADDED** values

This supplemental section provides a single, condensed list of all values marked as **ADDED** by Product in the body of the document.

Checking or savings account

- Sub-products: None
 - Issues: None
 - Sub-issues: None
-

Credit card

- Sub-products: None
 - Issues: None
 - Sub-issues: None
-

Credit reporting or other personal consumer reports

- Sub-products: None
- Issues: None
- Sub-issues: None

Appendix B: ADDED values

Debt collection

- Sub-products:
 - “Rental debt” and “Telecommunications debt”. (ADDED)
 - Issues:
 - “Electronic communications” issue under sub-products. (ADDED)
 - Sub-issues: “Frequent or repeated messages,” “Contacted before 8am or after 9pm,” “You told them to stop contacting you, but they keep trying,” and “Used obscene, profane, or other abusive language” sub-issues under “Electronic communications” issue. (ADDED)
-

Debt or credit management (ADDED)

- Sub-products:
 - “Mortgage modification or foreclosure avoidance” and “Student loan debt relief”. (ADDED)
 - Issues:
 - “Unauthorized withdrawals or charges” issue under “Debt settlement,” “Mortgage modification or foreclosure avoidance,” and “Student loan debt relief” sub-products. (ADDED)
 - “Charged up-front or unexpected fees,” “Confusing or misleading advertising or marketing,” “Confusing or missing disclosures,” and “Didn’t provide services promised” under “Mortgage modification or foreclosure avoidance” and “Student loan debt relief” sub-products. (ADDED)
 - “Problem with customer service” issue under “Mortgage modification or foreclosure avoidance” sub-product. (ADDED)
 - Sub-issues: None
-

Money transfer, virtual currency, or money service

- Sub-products: None
- Issues:
 - “Trouble accessing funds in your mobile or digital wallet” issue under “Mobile or digital wallet” sub-product. (ADDED)
- Sub-issues: None

Appendix B: **ADDED** values

Mortgage

- Sub-products:
 - “Manufactured home loan” and “USDA mortgage”. **(ADDED)**
- Issues: None
- Sub-issues:
 - “Application denials,” “Changes in loan terms during the application process,” “Negative impact of inaccurate appraisal,” “Confusing or misleading advertising or marketing,” “Loan estimate or other related disclosures,” “Fees or costs during the application process,” “Delays in the application process,” and “Trying to communicate with the company to fix an issue with the application process” sub-issues under “Applying for a mortgage or refinancing an existing mortgage” issue. **(ADDED)**
 - “Changes in loan terms during or after closing,” “Closing disclosure or other related disclosures,” “Fees or costs after closing,” “Delays with the closing process,” “Trying to communicate with the company to fix an issue with the loan closing,” and “Setting up an escrow account for taxes and insurance” sub-issues under “Closing on a mortgage” issue. **(ADDED)**
 - “Escrow, taxes, or insurance,” “Loan sold or transferred to another company,” “Private mortgage insurance (PMI),” “Payment process,” “Fees charged,” “Interest rate,” “Paying off the loan,” “Lien release,” and “Trying to communicate with the company to fix an issue while managing or servicing your loan” sub-issues under “Trouble during payment process” issue. **(ADDED)**
 - “Applying for or obtaining a modification, forbearance plan, short sale, or deed-in-lieu,” “An existing modification, forbearance plan, short sale, or other loss mitigation relief,” “Foreclosure,” and “Trying to communicate with the company to fix an issue related to modification, forbearance, short sale, deed-in-lieu, bankruptcy, or foreclosure” sub-issues under “Struggling to pay mortgage”. **(ADDED)**

Payday loan, title loan, personal loan, or advance loan

- Sub-products:
 - “Earned wage access” and “Other advances of future income”. **(ADDED)**
- Issues:
 - “Problems receiving the advance,” and “Issues with repayment” issues under new “Earned wage access,” “Tax refund anticipation loan or check,” and “Other advances of future income” sub-products. **(ADDED)**
 - “Confusing or misleading advertising or marketing,” “Confusing or missing disclosures,” and “Unexpected fees” issues under new “Earned wage access” and “Other advances of future income” sub-products. **(ADDED)**

Appendix B: **ADDED** values

- Sub-issues: None
-

Prepaid card

- Sub-products: None
 - Issues: None
 - Sub-issues: None
-

Student Loan

- Sub-products: None
- Issues:
 - "Issue where my lender is my school" and "Issue with income share agreement" issues under "Private student loan" sub-product. **(ADDED)**
- Sub-issues:
 - "Co-signer" sub-issue under "Dealing with your lender or servicer" issue under both "Federal student loan" and "Private student loan" sub-products. **(ADDED)**
 - "Bankruptcy" sub-issue under "Struggling to repay your loan" issue under both "Federal student loan" and "Private student loan" sub-products. **(ADDED)**
 - "Problem with your payment plan" and "Problem with forgiveness, cancellation, or discharge" sub-issues under "Struggling to repay your loan" issue under "Federal student loan" sub-product. **(ADDED)**
 - "Changes in terms mid-deal or after closing," "High pressure sales tactics or recruiting," and "Issues with financial aid services" sub-issues under "Getting a loan" issue under "Private student loan" sub-product. **(ADDED)**
 - "Issues with fees connected to the loan" and "Cannot graduate, receive diploma, or get transcript due to money owed" sub-issues under "Issue where my lender is my school" issue under "Private student loan" sub-product. **(ADDED)**
 - "Marketing or disclosure issues," "Payment issues," "Billing or statement issues," and "Dealing with provider of income share agreement" sub-issues under "Issue with income share agreement" issue under "Private student loan" sub-product. **(ADDED)**

Appendix B: ADDED values

Vehicle loan or lease

- Sub-products: None
- Issues:
 - “Repossession” under “Loan” and “Lease” sub-products. **(ADDED)**
- Sub-issues:
 - “Did not receive car title” sub-issue under “Getting a loan or lease” issue under “Loan” sub-product. **(ADDED)**
 - “Notice to repossess,” “Company explaining amount owed,” “Company communicating payment assistance or payment extension options,” “Voluntary repossession,” “Damage caused or loss of personal items in vehicle during the actual repossession,” “Account reinstatement or redemption after repossession,” and “Deficiency balance after repossession” sub-issues under “Repossession” issue under “Loan” and “Lease” sub-products. **(ADDED)**