

CFPB Consumer Response

Consumer Complaint Form Product and Issue Options

Effective Date: April 24, 2017

This document lists the products, sub-products, issues, and sub-issues available on the consumer complaint form beginning April 24, 2017.



How to interpret the hierarchy in this document:

EXAMPLE OF DIFFERENT ISSUES FOR EACH SUB-PRODUCT

Product

Sub-product 1	• Issue 1	o Sub-issue
		o Sub-issue
	• Issue 2	o Sub-issue
		o Sub-issue
Sub-product 2	• Issue 1	o Sub-issue
	• Issue 2	o Sub-issue
		o Sub-issue

SAME ISSUES FOR SUB-PRODUCT

Sub-product 1	• Issue 1	o Sub-issue
		o Sub-issue
Sub-product 2	• Issue 2	o Sub-issue
		o Sub-issue
Sub-product 3		o Sub-issue
		o Sub-issue
	• Issue 3	

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

- Applying for a mortgage or refinancing an existing mortgage (application, credit decision, underwriting)
- Closing on a mortgage (closing process, confusing or missing disclosures, cost)
- Trouble during payment process (loan servicing, payment processing, escrow accounts)
- Struggling to pay mortgage (loan modification, behind on payments, foreclosure)
- Problem with credit report or credit score*

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

** All of these issues are available for all of the sub-products to the left.

Student loan

Federal student loan

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

- Getting a loan (denied loan, confusing advertising or marketing, high-pressure sales tactics, financial aid services, recruiting, fraudulent loan)
- Dealing with your lender or servicer (making payments, getting information about your loan, managing your account)
 - o Trouble with how payments are being handled
 - o Don't agree with the fees charged
 - o Received bad information about your loan (incorrect, incomplete, or inaccurate information)
 - o Need information about your loan balance or loan terms
 - o Keep getting calls about your loan
 - o Problem with customer service
- Struggling to repay your loan (deferment, forbearance, default, bankruptcy, payment plan, refinancing)
 - o Problem lowering your monthly payments
 - o Can't temporarily delay making payments
 - o Can't get other flexible options for repaying your loan (Income-Based Repayment (IBR), Pay As You Earn (PAYE), Revised Pay As You Earn (REPAYE))
- 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

Private student loan

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

- Getting a loan
 - o Denied loan
 - o Qualified for a better loan than the one offered
 - o Confusing or misleading advertising
 - o Problem with the interest rate
 - o Problem with signing the paperwork
 - o Fraudulent loan
- Dealing with your lender or servicer (making payments, getting information about your loan, managing your account)
 - o Trouble with how payments are being handled
 - o Don't agree with the fees charged
 - o Received bad information about your loan (incorrect, incomplete, or inaccurate information)
 - o Need information about your loan balance or loan terms
 - o Keep getting calls about your loan
 - o Problem with customer service
- Struggling to repay your loan (deferment, forbearance, default, bankruptcy, payment plan, refinancing)
 - o Problem lowering your monthly payments
 - o Can't temporarily delay making payments
 - o Can't get other flexible options for repaying your 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.**

Vehicle loan or lease

Loan

- Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, fraudulent loan)
 - o Confusing or misleading advertising or marketing
 - o High-pressure sales tactics
 - o Credit denial
 - o Problem with additional add-on products or services purchased with the loan
 - o Changes in terms mid-deal or after closing
 - o Problem with signing the paperwork
 - o Problem with a trade-in
 - o Fraudulent loan
- Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan)
 - o Billing problem (payments are not applied correctly, incorrect information on statement)
 - o Problem with fees charged
 - o Problem with the interest rate
 - o Loan sold or transferred to another company
 - o Problem with additional products or services purchased with the loan (GAP insurance, extended warranty)
- Struggling to pay your loan (payment plan, repossession, bankruptcy)
 - o Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances)
 - o Lender trying to repossess or disable the vehicle
 - o Problem after you declared or threatened to declare bankruptcy
 - o Loan balance remaining after the vehicle is repossessed and sold

Vehicle loan or lease

Loan (continued)

- Problems at the end of the loan or lease (title, refinancing, extending a lease)
 - o Problem with paying off the loan
 - o Problem related to refinancing
 - o Unable to receive car title or other problem after the loan is paid off
 - o Problem while selling or giving up the vehicle
- 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

Lease

- Getting a loan or lease (denied loan, confusing advertising or marketing, high-pressure sales tactics, fraudulent loan)
 - o Confusing or misleading advertising
 - o High-pressure sales tactics
 - o Credit denial
 - o Problem with additional add-on products or services purchased with the loan
 - o Changes in terms mid-deal or after closing
 - o Problem with signing the paperwork
 - o Problem with a trade-in
 - o Fraudulent loan
- Managing the loan or lease (billing, extra fees, transferring loan, additional products related to the loan)
 - o Billing problem (payments are not applied correctly, incorrect information on statement)
 - o Problem with fees charged
 - o Problem with the interest rate
 - o Loan sold or transferred to another company
 - o Problem with additional products or services purchased with the loan (GAP insurance, extended warranty)
- Struggling to pay your loan (payment plan, repossession, bankruptcy)
 - o Denied request to lower payments (due to financial hardship, military deployment, or other qualifying circumstances)
 - o Lender trying to repossess or disable the vehicle
 - o Problem after you declared or threatened to declare bankruptcy
 - o Loan balance remaining after the vehicle is repossessed and sold

Vehicle loan or lease

Lease (continued)

- Problems at the end of the loan or lease (title, refinancing, extending a lease)
 - o Problem with paying off the loan
 - o Problem related to refinancing
 - o Unable to receive car title or other problem after the loan is paid off
 - o Problem while selling or giving up the vehicle
 - o Termination fees or other problem when ending the lease early
 - o Problem when attempting to purchase vehicle at the end of the lease
 - o Problem extending the lease
 - o Excess mileage, damage, or wear fees, or other problem after the lease is finished

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

Payday loan

- 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 the 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)
- Problem with credit report or credit score*

Pawn loan

- 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*

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

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

Title loan

- 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 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*

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

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

Installment loan

- 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 expect
- Problem with additional add-on products or services
- 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, or personal loan (installment loan or personal line of credit)

Personal line of credit

- 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.**

Credit card or prepaid card

General-purpose credit card or charge card

(can use anywhere credit cards are accepted)

- Getting a credit card (problem during application process, fraudulent card opened in your name, replacement card)
 - o Application denied
 - o Delay in processing application
 - o Sent card you never applied for
 - o Card opened as result of identity theft or fraud
 - o Problem getting a working replacement card
- Advertising and marketing, including promotional offers (confusing or misleading advertising, didn't receive advertised interest rate)
 - o Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised)
 - o Confusing or misleading advertising about the credit card (terms weren't clear, couldn't find important information on the disclosure)
- Trouble using your card
 - o Can't use card to make purchases
 - o Credit card company won't increase or decrease your credit limit
 - o Account sold or transferred to another company
- Fees or interest
 - o Unexpected increase in interest rate
 - o Charged too much interest
 - o Problem with fees (late fee, overlimit fee, annual fee, balance transfer fee, cash advance fee, application fee)

Credit card or prepaid card

General-purpose credit card or charge card (continued)

(can use anywhere credit cards are accepted)

- Problem with a purchase shown on your statement (billing dispute, fraud, transaction issue)
 - o Card was charged for something you did not purchase with the card (charges made without your permission, fraud)
 - o Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process)
 - o Overcharged for something you did purchase with the card
- Problem when making payments
 - o Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through)
 - o You never received your bill or did not know a payment was due
- Struggling to pay your bill (bankruptcy, forbearance)
 - o Filed for bankruptcy
 - o Problem lowering your monthly payments
 - o 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)
- Closing your account
 - o Can't close your account
 - o Company closed your account

Credit card or prepaid card

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

- Other features, terms, or problems (rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues)
 - o Problem with rewards from credit card (miles, points, cash back)
 - o Credit card company forcing arbitration
 - o Problem with customer service
 - o Add-on products and services (credit monitoring, disability insurance, card protection)
 - o Privacy issues
 - o Problem with convenience check
 - o Problem with cash advances
 - o Problem with balance transfer
 - o Other problem
- 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 or prepaid card

Store credit card

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

- Getting a credit card (problem during application process, fraudulent card opened in your name, replacement card)
 - o Application denied
 - o Delay in processing application
 - o Sent card you never applied for
 - o Card opened as result of identity theft or fraud
 - o Problem getting a working replacement card
- Advertising and marketing, including promotional offers (confusing or misleading advertising, didn't receive advertised interest rate)
 - o Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised)
 - o Confusing or misleading advertising about the credit card (terms weren't clear, couldn't find important information on the disclosure)
- Trouble using your card
 - o Can't use card to make purchases
 - o Credit card company won't increase or decrease your credit limit
 - o Account sold or transferred to another company
- Fees or interest
 - o Unexpected increase in interest rate
 - o Charged too much interest
 - o Problem with fees (late fee, overlimit fee, annual fee, balance transfer fee, cash advance fee, application fee)

Credit card or prepaid card

Store credit card (continued)

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

- Problem with a purchase shown on your statement (billing dispute, fraud, transaction issue)
 - o Card was charged for something you did not purchase with the card (charges made without your permission, fraud)
 - o Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process)
 - o Overcharged for something you did purchase with the card
- Problem when making payments
 - o Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through)
 - o You never received your bill or did not know a payment was due
- Struggling to pay your bill (bankruptcy, forbearance)
 - o Filed for bankruptcy
 - o Problem lowering your monthly payments
 - o 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)
- Closing your account
 - o Can't close your account
 - o Company closed your account

Credit card or prepaid card

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

- Other features, terms, or problems (rewards program, arbitration, convenience checks, cash advance, balance transfer, privacy issues)
 - o Problem with rewards from credit card (miles, points, cash back)
 - o Credit card company forcing arbitration
 - o Problem with customer service
 - o Add-on products and services (credit monitoring, disability insurance, card protection)
 - o Privacy issues
 - o Problem with convenience check
 - o Problem with cash advances
 - o Problem with balance transfer
 - o Other problem

- 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 or prepaid card

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)

- Problem getting a card or closing an account

- Unexpected or other fees

- Problem with a purchase or transfer

- o Trouble getting, activating, or registering a card
- o Trouble closing card (includes problem getting the remaining balance on the card)
- o Trouble getting a working replacement card
- o Don't want a card provided by your employer or the government

- o Charged for a purchase or transfer you did not make with the card (charges made without your permission, fraud)
- o Overcharged for a purchase or transfer you did make with the card
- o Card company isn't resolving a dispute about a purchase or transfer

***All of these issues are available for all of the sub-products to the left.**

Credit card and prepaid card

General-purpose prepaid card (continued)

(can use anywhere; often sold at stores)

Gift card (continued)

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

Payroll card (continued)

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

Government benefit card (continued)

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

Student prepaid card (continued)

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

- Trouble using the card
 - o Trouble getting information about the card (balance, terms)
 - o Trouble using the card to spend money in a store or online
 - o Trouble using the card to pay a bill
 - o Trouble using the card to send money to another person (friend, relative)
 - o Problem with a check written from your prepaid card account
 - o Problem using the card to withdraw money from an ATM
 - o Problem with direct deposit
 - o Problem adding money
- Problem with overdraft
 - o Was signed up for overdraft on card, but don't want to be
 - o Overdraft charges
- Advertising
 - o Confusing or misleading advertising about the card
 - o Changes in terms from what was offered or advertised

***All of these issues are available for all of the sub-products to the left.**

Checking or savings account

Checking account
(debit card, ATM card, checks)

- Opening an account

- o Unable to open an account
- o Account opened as a result of fraud
- o Didn't receive terms that were advertised
- o Confusing or missing disclosures (showing the fine print about usage, explaining your rights)

Savings account

Other banking product or service

- Managing an account (deposits, withdrawals, using ATM card, making or receiving payments, cashing a check, fees)

- o Deposits and withdrawals (availability or access to deposited funds, account freezes, garnishments, transaction holds)
- o Problem making or receiving payments (bill pay, mobile or online payments, bank offsets, transaction holds)
- o Banking errors (interest rate calculations, errors crediting account)
- o Cashing a check
- o Problem using a debit or ATM card (unauthorized card use, fees, disputed transaction)
- o Funds not handled or disbursed as instructed
- o Problem accessing account (online or mobile access, receiving the periodic billing statement)
- o Fee problem

- Closing an account

- o Can't close your account
- o Company closed your account
- o Fees charged for closing account
- o Funds not received from closed account

***All of these issues are available for all of the sub-products to the left.**

Checking or savings account

Checking account (continued)
(debit card, ATM card, checks)

- Problem caused by your funds being low

- o Overdrafts and overdraft fees
- o Non-sufficient funds and associated fees
- o Late or other fees
- o Bounced checks or returned payments

Savings account (continued)

Other banking product or service
(continued)

- Problem with a lender or other company charging your account

- o Transaction was not authorized
- o Can't stop withdrawals from your account
- o 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.**

Checking or savings account

CD (Certificate of Deposit)

- Opening an account
 - o Unable to open an account
 - o Account opened as a result of fraud
 - o Didn't receive terms that were advertised
 - o Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Managing an account (deposits, withdrawals, errors, problem accessing account, fees)
 - o Deposits or withdrawals (availability or access to deposited funds, account freezes, transaction holds)
 - o Banking errors (interest rate calculations, errors crediting account)
 - o Problem accessing account (online or mobile access, receiving the periodic billing statement)
 - o Problem with fees or penalties
 - o Problem with renewal
 - o Funds not handled or disbursed as instructed
- Closing an account
 - o Can't close your account
 - o Company closed your account
 - o Fees charged for closing account
 - o Funds not received from closed account
- Problem with credit report or credit score*

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

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

Domestic (US) money transfer

International money transfer

Virtual currency

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

- Money was not available when promised
- Wrong amount charged or received (transfer amounts, fees, exchange rates, taxes)
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Other transaction problem (unauthorized transaction, cancellation, refund)
- Other service problem (advertising or marketing, pricing, privacy)
- Unexpected or other fees
- Fraud or scam

***All of these issues are available for all of the sub-products to the left.**

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

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)

- Confusing or misleading advertising or marketing
- Problem with customer service
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Unexpected or other fees
- Fraud or scam

***All of these issues are available for all of the sub-products to the left.**

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

Mobile or digital wallet

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

- Managing, opening, or closing your mobile wallet account
- Unauthorized transactions or other transaction problem
- Problem adding money
- Overdraft, savings, or rewards features
- Confusing or misleading advertising or marketing
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Unexpected or other fees
- Fraud or scam

Foreign currency exchange

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

- Confusing or misleading advertising or marketing
- Incorrect exchange rate
- Problem with customer service
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Unexpected or other fees
- Fraud or scam

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

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)

- Confusing or misleading advertising or marketing
- Lost or stolen money order
- Problem with customer service
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Unexpected or other fees
- Fraud or scam

***All of these issues are available for all of the sub-products to the left.**

Debt collection

Credit card debt

Payday loan debt

Mortgage debt

Medical debt

Auto debt

Private student loan debt

Federal student loan debt

Other debt

(phone bill, health club membership, utilities)

I do not know

- Communication tactics (repeated phone calls, used abusive language)

- Attempts to collect debt not owed (debt was paid, discharged in bankruptcy, result of identity theft, was owed by a deceased family member)

- Written notification about debt (didn't receive, didn't know you could dispute debt)

- False statements or representation (trying to collect wrong amount, impersonated lawyer or government official)

***All of these issues are available for all of the sub-products to the left.**

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

- o Debt was already discharged in bankruptcy and is no longer owed
- o Debt was result of identity theft
- o Debt was paid
- o Debt is not yours

- o Didn't receive notice of right to dispute
- o Didn't receive enough information to verify debt
- o Notification didn't disclose it was an attempt to collect a debt

- o Attempted to collect wrong amount
- o Impersonated attorney, law enforcement, or government official
- o Indicated you were committing crime by not paying debt
- o Told you not to respond to a lawsuit they filed against you (which could mean you lose the lawsuit by default)

Debt collection

Credit card debt (continued)

Payday loan debt (continued)

Mortgage debt (continued)

Medical debt (continued)

Auto debt (continued)

Private student loan debt (continued)

Federal student loan debt (continued)

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

I do not know (continued)

- Threatened to contact someone or share information improperly (contacted employer, contacted you after asked them not to)
 - Took or threatened to take negative or legal action (threatened to sue, arrest you, seize property, deport you, collect exempt funds, damage your credit)
- o Contacted you after you asked them to stop
 - o Contacted your employer
 - o Contacted you instead of your attorney
 - o Talked to a third-party about your debt (commanding officer, relative, neighbor, landlord)
 - o Threatened to arrest you or take you to jail if you do not pay
 - o Threatened to sue you for very old debt
 - o Sued you without properly notifying you of lawsuit
 - o Sued you in a state where you do not live or did not sign for the debt
 - o Threatened or suggested your credit would be damaged
 - o Collected or attempted to collect exempt funds (Social Security, disability benefits)
 - o Seized or attempted to seize your property
 - o Threatened to turn you into immigration or deport you

***All of these issues are available for all of the sub-products to the left.**

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

Credit reporting

- Incorrect information on your report (wrong address, fraud, incorrectly shows account still open)
 - o Information belongs to someone else (identity theft, fraud, error)
 - o Information is missing that should be on the report
 - o Account information incorrect
 - o Account status incorrect
 - o Personal information incorrect
 - o Public record information inaccurate
 - o Old information reappears or never goes away
- Problem with a credit reporting company's investigation into an existing problem
 - o Investigation took more than 30 days
 - o Was not notified of investigation status or results
 - o Their investigation did not fix an error on your report
 - o Difficulty submitting a dispute or getting information about a dispute over the phone
 - o Problem with personal statement of dispute (explaining why you disagree with a lender's decision after an investigation)
- Improper use of your report (shared without consent, credit inquiries from unknown sources)
 - o Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law)
 - o Received unsolicited financial product or insurance offers after opting out
 - o Report provided to employer without your written authorization
 - o Credit inquiries on your report that you don't recognize

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

Credit reporting (continued)

- Unable to get your credit report or credit score
 - o Problem getting your free annual credit report
 - o Other problem getting your report or credit score
- Credit monitoring or identity theft protection services (billing dispute, unwanted marketing, problem cancelling account)
 - o Problem canceling credit monitoring or identify theft protection service
 - o Billing dispute for service
 - o Received unwanted marketing or advertising
 - o Problem with product or service terms changing
 - o Didn't receive services that were advertised
- Problem with fraud alerts or security freezes (initial 90-day, trouble placing or extending a freeze, extended, active duty)

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

Other personal consumer report (background checks, employment screening)

- Incorrect information on your report (wrong address, fraud, inaccurate public record)
 - o Information belongs to someone else (identity theft, fraud, error)
 - o Information that should be on the report is missing (address, personal information)
 - o Information is incorrect (employer names, rental history dates, account history)
 - o Personal information incorrect (wrong date of birth, address)
 - o Public record information inaccurate (bankruptcy, judgment, lien, criminal record)
 - o Old information reappears or never goes away

- Problem with a company's investigation into an existing issue
 - o Investigation took more than 30 days
 - o Was not notified of investigation status or results
 - o Their investigation did not fix an error on your report
 - o Difficulty submitting a dispute or getting information about a dispute over the phone
 - o Problem with personal statement of dispute (explaining why you disagree with an item on your report after an investigation)

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

**Other personal consumer report
(continued)**
(background checks, employment
screening)

- Improper use of your report (shared without consent, credit inquiries from unknown sources)
 - o Reporting company used your report improperly (obtained or used for purposes that aren't allowed by law)
 - o Received unsolicited financial product or insurance offers after opting out
 - o Report provided to employer without your written authorization
- Identity theft protection or other monitoring services (billing dispute, unwanted marketing, problem cancelling account)
 - o Problem canceling credit monitoring or identify theft protection service
 - o Billing dispute for services
 - o Received unwanted marketing or advertising
 - o Problem with product or service terms changing
 - o Didn't receive services that were advertised

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

Credit repair services

(paid service for improving your credit score)

- Confusing or misleading advertising or marketing
- Problem with customer service
- Confusing or missing disclosures (showing the fine print about usage, explaining your rights)
- Excessive fees
- Unexpected or other fees
- Fraud or scam (paid for services not received)