



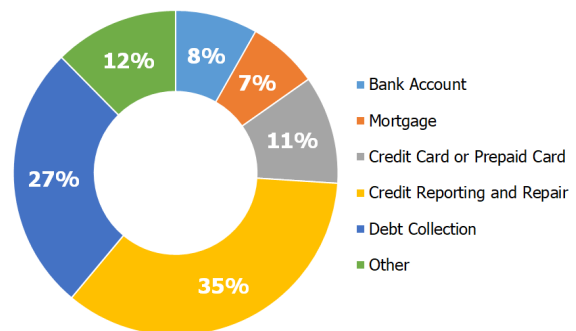
CONSUMER LOBBY DAY 2019



Ohio CFPB Complaint Statistics & Consumer Stories

With a database of over 1 million consumer complaints received since 2011, the Consumer Financial Protection Bureau (CFPB) has a proven track record of helping consumers. 97% of consumer complaints have received responses from companies. We strongly urge you to consider the complaints the CFPB has processed from Ohioans (graph) and the stories below that Ohio consumers shared with Consumers Union about unfair treatment they have experienced in the financial services marketplace.

Ohioans' Complaints to the CFPB, 2018



Other is comprised of complaints in the following areas: Consumer loan; Money transfer, virtual currency, or money service; Money transfers; Other financial service; Payday loan; Payday loan, title loan, or personal loan; Student loan; Vehicle loan or lease; Virtual currency.

Consumer Stories from Ohio

Marye – Cleveland, OH

I experienced debit card fraud in February 2017. My bank was required to investigate and reimburse me the fraudulently debited amount. Without the CFPB, there would be no watchdog ensuring that banks follow the rules and take care of their customers in the early stages of these types of situations.

Arthur – Cincinnati, OH

I will never do business with Citibank again. In 2007, I received an offer from Citibank. If I paid them about \$1300 by a certain date towards my credit card balance they would credit me an additional 30% of that \$1300 toward my balance. I paid them the money but never received the 30% credit. I went round and round with them on the phone multiple times but they essentially lied to me saying they had no record of me agreeing to be part of the program. I had the letter from them and everything but they simply refused to ever give me the credit. As it turns out, we now know the Citibank was in a dire financial crisis in 2007/08 and was trying desperately to raise capital to stop the bleeding.

Consumers shared these stories with Consumers Union because they were treated unfairly in the financial marketplace. The Consumer Financial Protection Bureau was established, and has worked, to protect consumers from such treatment. Please consider these consumer stories from your state when making decisions regarding financial marketplaces and the future of the CFPB. If you would like to get in touch with any of these story tellers, please contact Omar Hakim at Consumers Union, omar.hakim@consumer.org.