

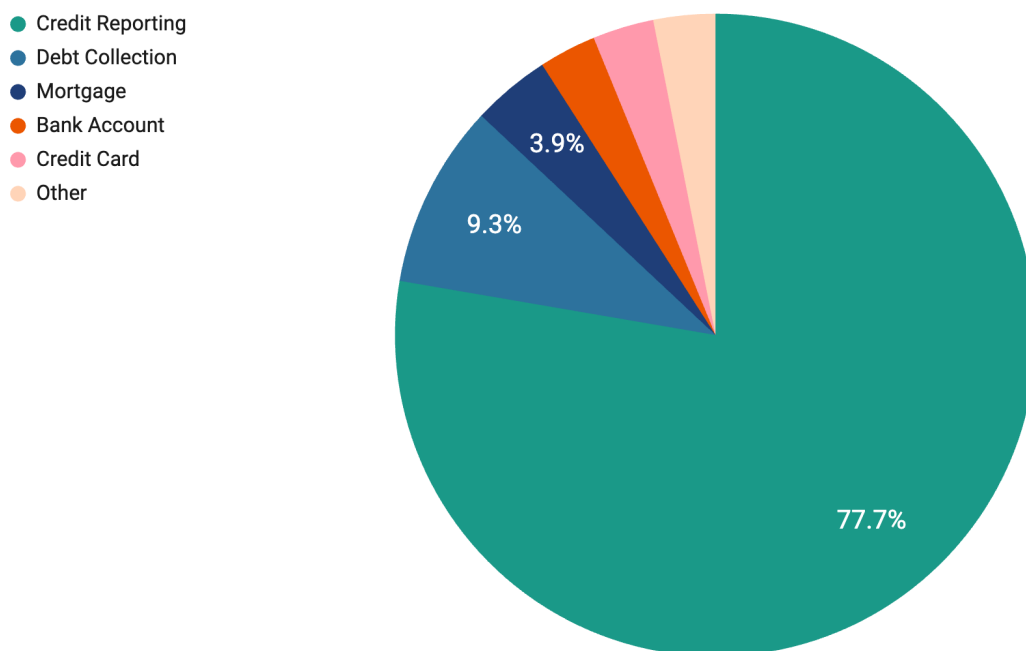


# The CFPB Protects Consumers in Georgia

The CFPB protects consumers by regulating the financial marketplace and holding financial institutions accountable for unfair, abusive, and deceptive practices. In the last 14 years, **the CFPB has secured over \$21 billion in relief for over 200 million people.** These efforts are informed largely by consumer input and complaints submitted to the [CFPB Complaints Database](#). It's one of the many ways the CFPB collects public input in pursuit of justice for consumers wronged by financial actors – with ordinary Georgians guiding its [enforcement actions](#) and rulemaking proposals.

Since 2011, consumers in Georgia have submitted **more than 515,000 complaints** to the CFPB. Below are the top financial issues reported by consumers in Georgia.

## CFPB Complaints in Georgia



Data Source: *Consumer Complaint Database*. Consumer Financial Protection Bureau. Retrieved January 2025.  
[https://www.consumerfinance.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=All&date\\_received\\_max=2025-01-21&date\\_received\\_min=2011-12-01&lens=Product&searchField=all&subLens=sub\\_product&tab=Trends](https://www.consumerfinance.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=All&date_received_max=2025-01-21&date_received_min=2011-12-01&lens=Product&searchField=all&subLens=sub_product&tab=Trends).

#ProtectConsumers #DefendCFPB #CAW2025

## Georgians share why we need the CFPB

### OVERDRAFT FEES

*"Like many people, I've had negative experiences with junk fees. The worst case was when my (now former) bank delayed crediting my direct deposit until after 2 checks were presented against it – creating over \$90 in overdraft fees."*

**– Athena, Stone Mountain**

*Self reported*

### MEDICAL DEBT

*"I am writing to file a complaint regarding an ongoing issue with a medical debt that has been inaccurately reported on my credit report.*

*...*

*Here is a summary of the situation:*

- 1. Paid Debt: This medical bill was covered and paid through my insurance.*
- 2. Debt Removal: After contacting the previous collection agency, they removed the debt from my credit report, acknowledging the error.*
- 3. Debt Resold: Despite this resolution, the debt was sold to another collection agency and has since been **re-reported on my credit report, causing unnecessary distress and potentially damaging my credit standing.** I have made every effort to resolve this directly with the collection agencies involved but have been unable to reach a satisfactory resolution.*

*I am requesting CFPB 's assistance in addressing the following:*

- *Ensuring this debt is permanently removed from my credit report.*
- *Preventing any future sale or reporting of this invalid debt.*
- *Investigating the practices of the collection agencies involved to ensure compliance with federal laws, including the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA).*
- *Attached to this letter are copies of relevant documents, including:*
  - *Correspondence with the previous collection agency confirming the debts removal.*

- Current credit report showing the re-reported debt.

*I kindly ask for your prompt attention to this matter to ensure that it is resolved fairly and permanently. Thank you for your assistance.”*

– Anonymous, 30274

[Reported to the CFPB](#)

### **MEDICAL DEBT**

*“They typed some charges on paper that are fraudulent. They keep calling me threatening legal action and they can't prove this debt is mine or real. It's not my bill. They literally made up a fake bill and debt I don't owe. They said my insurance covered part of it. I was not working then and had no insurance so once again its lies and fraud. I'm tired of being threatened on the phone [by] lawsuits and cops etc. especially when they made some bill up I don't owe. No coercive reporting. Some debt collectors illegally use coercive credit reporting to get people to pay for debts they don't owe. If those fraudulent debts aren't paid, the information **can damage your credit**. But the CFPB has started cracking down on coercive reporting in medical debt collection. Debt collectors are also prohibited from using deceptive tactics to get you to pay. For example, they can not: Claim to be someone they're not, such as a government representative or attorney Falsify how much you owe or the status of the debt Claim you've committed a crime by not paying Say they are calling from a credit bureau If you believe a debt collector is using coercive reporting or other deceptive tactics to collect money, you can submit a complaint to the CFPB online or by calling XXXX. You can also report them to the FTC.”*

– Anonymous

[Reported to the CFPB](#)