



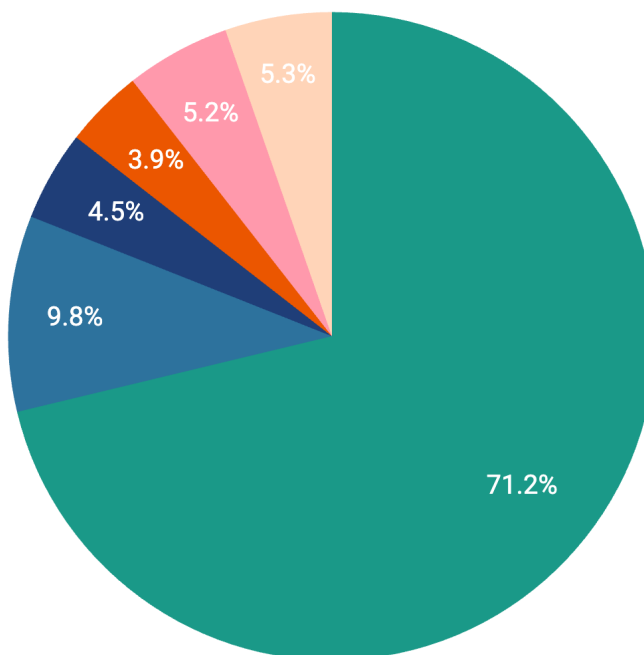
The CFPB Protects Consumers in Indiana

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 Hoosiers guiding its [enforcement actions](#) and rulemaking proposals.

Since 2011, consumers in Indiana have submitted **nearly 90,000 complaints** to the CFPB. Below are the top financial issues reported by consumers in Indiana.

CFPB Complaints in Indiana

- Credit Reporting
- Debt Collection
- Mortgage
- Bank Account
- Credit Card
- Other



Data Source: *Consumer Complaint Database*. Consumer Financial Protection Bureau. Retrieved January 17, 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

#ProtectConsumers #DefendCFPB #CAW2025

Hoosiers share why we need the CFPB

OVERDRAFT

“Like many people, I’ve had negative experiences with junk fees. Overdraft charges caused my checking account to become overdrawn, which in turn caused a new fee for every day my account was in the negative. This happened at a time when I was financially struggling, and these kinds of fees made getting back on my feet even more difficult.”

– Lindsey
Self reported

CREDIT CARD LATE FEES

“I am a single parent living on an educator's salary. During my adult life I have also experienced a lot of trauma, which has affected my memory, mental focus, etc. My credit dropped substantially due to late or missed payments. At one point I paid over \$200 in fees on a late credit card payment, which was fully paid, but without realizing that it was paid late the fees added up for months due to missing the payment by just a few days.”

– Angela
Self reported

MEDICAL DEBT

“In 2018 I suffered an ectopic pregnancy after trying to conceive for 12 years. To say it was emotionally traumatic would be an understatement. But then the medical trauma began. My surgery was complicated, with complications that lasted for 6 months. However my health didn't improve. Onto yet another major surgery, years of specialist and discovering I also had an incurable chronic disease that would continue to cause debilitating pain for the rest of my life. At only 35 I was considered medically frail and disabled. The medical bills keep piling up while I'm unable to work. I can't get loans, credit cards nothing. I couldn't even be on the loan for our home. My father recently passed way and I desperately wanted his car he loved. I can't even get a small loan to purchase it. Medical debt is overpriced and they take advantage of the sick. In addition patients shouldn't be punished for things they cannot control like health issues.”

– Micah
Self reported

MEDICAL DEBT

“When my husband and I were first married 38 years old we had jobs with no health insurance coverage as time went on I got a good job with health insurance coverage every thing was going well till the day I fell and it went down hill very quickly I ended up in the hospital having back surgery I recovered till I ended the having 2 more back surgeries which caught a very bad staff infection in the spine and bone which I ended up losing my job because I ended the being in the hospital for almost 1 year because of Goshen iv thrown 2 blood clots into the sub Calvin arties in the heart and iv at home for 1 year so that start of tons medical bills that could not be paid but that not it i ended up having many more surgeries more bills now at this time I apply for SSDI which tooked almost 3 years to get and now my husband job which did not pay much is what we tried live off till 2013 my husband got cancer so he has no job so all this time bills and bills collector just no way catching up it only tooked 3 months for my husband get his SSDI but the rule no health insurance for first two years for him our credit is so bad we couldn't get anything from anyone i had so many bill collectors after me I paid off what I could but till this day this day our credit reports is got medical bills ,collection agency on it just because I ended up going thru 23 surgeries and tons of infections septic plus my husband cancer we could not buy a house even a car we ended up going to one of those places were the car you buy is already got so many problems that we paid on each week plus a new engine and transmission out of borrowing money from my parents plus trying to get a apartment most wanted to run your credit report so we would have to find a landlord that would work with us on no credit report and pay the security deposit in payment our last apartment we lived in 28 years because all these medical bills effects every part of your life I never asked for my husband to get cancer or I to go thru hell with all the medical problems I had to say yes your credit get shot fast from medical bills I don't wish anyone else to go thru what my husband is I have been thru medical bills do not belong on credit reports at all.”

– Brenda

Self reported