

The CFPB Protects Consumers in Kansas

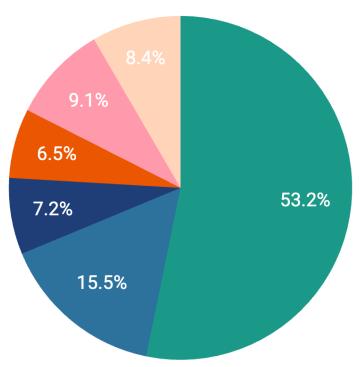
The CFPB protects consumers by regulating the financial marketplace and holding financial institutions accountable for unfair, abusive, and deceptive practices. In the last 14 years, the CFPB has secured over \$21 billion in relief for over 200 million people. These efforts are informed largely by consumer 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 Kansans guiding its enforcement actions and rulemaking proposals.

Since 2011, consumers in Kansas have submitted **more than 21,000 complaints** to the CFPB. Below are the top financial issues reported by consumers in Kansas.

CFPB Complaints in Kansas



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



Data Source: Consumer Complaint Database. Consumer Financial Protection Bureau. Retrieved January 17, 2025. <a href="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.

Kansans share why we need the CFPB

OVERDRAFT

"This practice would occur over and over again, transactions would post that I had entered into as many as six days prior, and my bank account available balance would drop dramatically, suddenly incurring overdraft fees, which would worsen the situation. Many times I would see processing at the top of my online account banking view, on as many as a dozen items, and then, at some point, an item would suddenly drop off.

. . .

Although I managed to reduce the number of overdraft fees I was charged per statement in the following months, it seemed like nothing I did or didn't do could stop me from incurring surprise and unanticipated fees. It felt like a trap I could not get out of, an unfair, completely harsh system inflicted on vulnerable consumers, during an unprecedented global pandemic, by one of the most well-known financial institutions."

- Anonymous Servicemember, 66212

Reported to the CFPB

MEDICAL DEBT

"At this point in my life it literally isn't even about not paying debts like they are acting nor has it ever been. I've been punished my whole life due to this medical debt. I've lost places to live, been turned down from management and cash handling positions due to these accounts and I just want to verify them because they appear extremely suspicious and the company attempting to collect them is very aggressive and unscrupulous and I want to move on with my life and they are unwilling to stop punishing me for whatever reason."

- **Anonymous**, 67218

Reported to the CFPB