



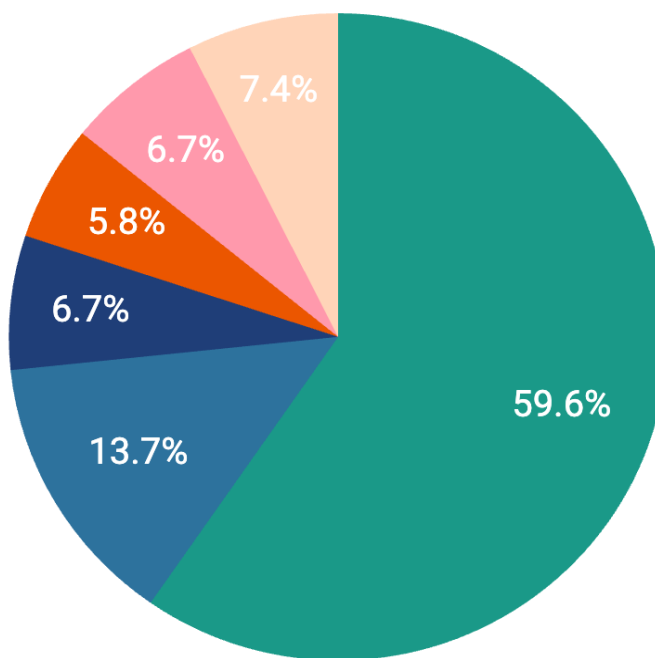
The CFPB Protects Consumers in Kentucky

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

Since 2011, consumers in Kentucky have submitted **more than 35,000 complaints** to the CFPB. Below are the top financial issues reported by consumers in Kentucky.

CFPB Complaints in Kentucky

- 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

Kentuckians share why we need the CFPB

OVERDRAFT

“Like many people, I’ve had negative experiences with junk fees. I’ve had overdrafts. The worst part is that once you have an overdraft you probably will have more at \$35 each that can get quite expensive. One time they charged me more than \$200 in fees, the items that balanced were all small dollar amount, runs to the grocery to get milk, bread, eggs and misc. items we needed.”

– Kathy, Louisville
Self reported

MEDICAL DEBT

“I have medical bills that entered collections while I was working on the road and did not receive the mail informing me of them. These medical bills were supposed to be covered by my insurance but when insurance failed to do so they were sent off to collections. I tried negotiating for them to take it off my credit report in exchange for a payment plan, due to being unable to pay these bills. They did not want to set up a payment plan and refused to take the bills off my credit report and stated my insurance will not cover the bills even if they provided me the original information. I feel with medical and insurance failing to do their part I am not responsible for this debt that has accrued. I tried disputing as well through my credit service and the request was denied.”

– Anonymous, Zip Code 40205

[Reported to CFPB](#)