



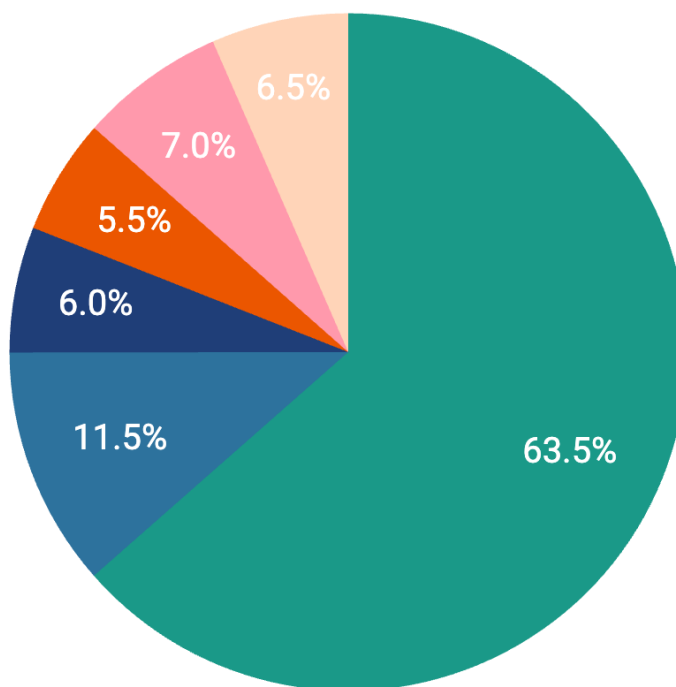
The CFPB Protects Consumers in Ohio

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

Since 2011, consumers in Ohio have submitted **more than 174,500 complaints** to the CFPB. Below are the top financial issues reported by consumers in Ohio.

CFPB Complaints in Ohio

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



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.

#ProtectConsumers #DefendCFPB #CAW2025

Ohioans share why we need the CFPB

OVERDRAFT FEES

“My family have been hit hard by overdraft fees for almost two decades. Banks make it almost impossible not to go under and even though my bank has an option to wave overdraft protection, it doesn't apply to automatic withdrawal from bills. I don't know the validity of the information but I've heard that banks even move certain purchase times and dates to insure you overdraft. It seems to have happened to us a number of times. An overdraft will happen even though we're sure we had the right amount of money to cover everything. Switching banks wasn't an option for a long time because it was linked to my husband's military deposit and after he got out it seemed unnecessary to switch when every bank seems to do this. It's ridiculous but if something can be done it might literally save lives. I am one hundred percent for taking this fight to the banks. It's not right what they've been doing and getting away with for this long. Thank you.”

– **Emily Albaugh**
[Reported to CFPB](#)

MEDICAL DEBT



“In 2021, I was diagnosed with kidney stones that required emergency surgery. My original medical bill was \$25,000, which was an error and was actually meant to be \$6,000. No one from the hospital or my insurance discussed any payment assistance options with me. I wasn't able to keep up with the bills and my debt was transferred to a third-party collections agency. To date, I am still paying off this debt and my credit continues to suffer.”

– **Samuel Camacho**
[Community Catalyst](#)

NON SUFFICIENT FUND FEES (NSF)

“My husband and I have suffered from so much ATM fees, return check charges, additional fees which were overly high. With all the fees we paid our USB and Capital One accounts, we the worth of fees most likely equivalent to owning one or two of the cost of their teller pedestals. Our deposits come in as automatic direct deposits from my husband and I. One from DFAS USN Retirement, the other two from Social Security. In order not to forget paying our bills, we have them automatically paid. Unfortunately, these banks charges the debits first when it comes in on the same processing date, before the deposits. Then they charge us for insufficient fees of \$36.00 each transaction. Every time I called the bank(s), they claim that the ach send the debits first and they have the right to the fees.

I do not print my statements and I get so upset that I just delete their emails and notices so unfortunately I do not have any copies at this time to attach. I can send it but I would have to request it from the banks, and most likely ask me to pay for them. No thank you.”

– Evella Jones, Batavia

[Reported to CFPB](#)