



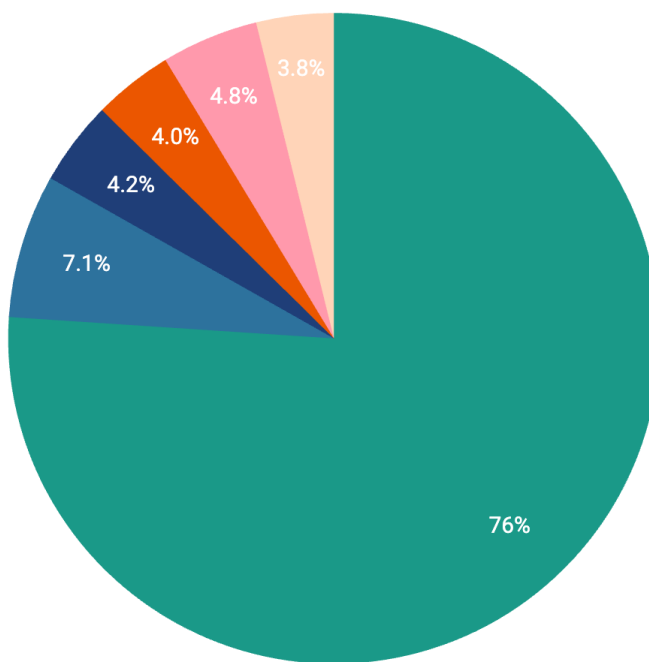
# The CFPB Protects Consumers in Pennsylvania

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

Since 2011, consumers in Pennsylvania have submitted **more than 340,000 complaints** to the CFPB. Below are the top financial issues reported by consumers in Pennsylvania.

## CFPB Complaints in Pennsylvania

- 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](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

# Pennsylvanians share why we need the CFPB

## OVERDRAFT

*"I was at a local gas station and went in to prepay for the gas with my debit card so that the pump stops directly at the amount that I paid for. Well, either the attendant didn't set the pump amount correctly or he just never set it up to stop at my prepaid amount.*

*I start to pump the gas and I would look up occasionally to see how close I was to being completed. I was close to being completed and was preparing to put the gas cap on when the amount ran over 34 cents. I immediately stopped the pump and called my bank right away to explain to the bank what had just happened. I was basically told that since I didn't have overdraft protection that I was responsible for the overdraft fee! \$30 that I didn't have. I have a job but due to physical health problems I can only work part time so my income is limited. Those overdraft fees added up to almost \$700, yes, \$700 which in turn got my account sent to a collection agency. So now what was a good credit score went down to a fair credit score.*

*I don't have the funds to pay back those overdraft fees and I took a 40 point credit score loss.*

*All of these financial problems are all because of 34 cents. And I wasn't even the one at fault. For that incredibly small amount I should have had that fee waived!"*

**– Diana, Self reported**

## MEDICAL DEBT

*When [individual]'s medical debt went to a debt collector, they made sure to pay the debt quickly to avoid any impact to their credit score, but they were contacted for payment anyway.*

*"I informed them that I paid this off last year as I was purchasing a house and wanted all debts paid. The representative said I was wrong, stuck to their system, and said I would need to pay the debt. They were adamant I was wrong. The representative then sent me a piece of mail requesting payment ... The amount was exactly what I paid and luckily I found which bank account I paid it from. I called them and gave the representative the lowdown that I need them to check their system as I paid this last year. After hesitancy she check her system again and immediately found that the charge I had physical proof of was in fact paid and "lost in processing.*

*A company based around collecting hard-earned dollars can't even keep track of payments made. Thankfully I made the fuss about it because I know I was right, but how many people do you think are double charged? Triple charged? This is a company that needs to do better if they are the ones running around and sending debt collection notices."*

**– Anonymous**  
[Reported to CFPB](#)

#### OVERDRAFT

*“Some years ago, we were struggling financially and would often have to pay overdraft fees, up to 1,000 dollars in a year. The bank would submit charges out of order which would increase the number of fees. This increased our financial hardship, leading to the use of payday lenders. In the end, the only way out was bankruptcy.”*

**– David,** Levittown PA, 19056  
Self reported

#### MEDICAL DEBT

*“Per CFPB agreements with credit reporting agencies, medical debt under \$500.00 should not be included on a person 's credit report. The debt in question is medical debt. I paid it ... \$500.00 and requested it be removed from my credit report. The debt collection agency updated the amount owed, but would not remove the debt from my credit report.”*

**– Anonymous**  
Servicemember  
[Reported to the CFPB](#)

## *MEDICAL DEBT*

*"I am writing to address a concerning issue regarding the reporting of my credit history by Transunion. Specifically, I am disputing a medical debt that was charged-off and subsequently sold to another creditor ... According to the Fair Credit Reporting Act (FCRA), it's essential for credit reporting agencies like Transunion to ensure the accuracy and fairness of the information they report. However, I've discovered that XXXX is inaccurately reporting a charged-off medical debt on my credit report. Furthermore, as outlined in 15 U.S. Code 1692j, it is unlawful to design, compile, and furnish any form with the knowledge that it would create the false belief in a consumer that someone other than the creditor is involved in the collection of the debt. Despite this, XXXX XXXX actions suggest otherwise, leading to confusion and potential misinterpretation of the debt collection process. Additionally, XXXX failed to provide me with an opt-out form, as required by 15 U.S. Code 6802. This omission deprived me of the opportunity to exercise my right to opt out of the information reporting on my credit report, further exacerbating the issue. Moreover, the Privacy Act of 1974 explicitly prohibits the sharing of patient information with collection agencies or any third party without proper authorization. XXXXXXXX XXXX disregard for this law has not only compromised my privacy but also infringed upon my rights as a consumer. **The presence of this medical collection on my credit report has had detrimental effects on my ability to engage in financial transactions, including obtaining mortgages and extensions of credit.** It has caused immense stress and difficulty for both me and my family, hindering our ability to operate fairly in commerce."*

**– Anonymous, Zip code 18704**

[Reported to CFPB](#)