



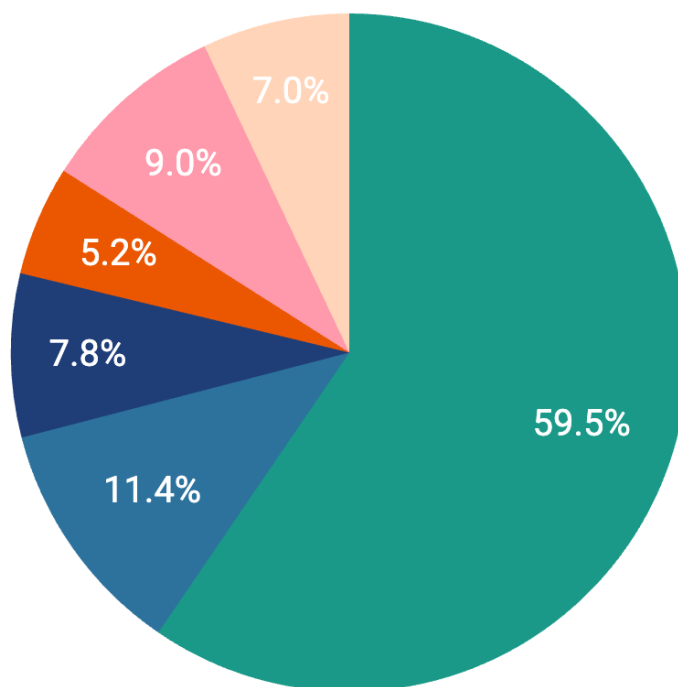
# The CFPB Protects Consumers in Wisconsin

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

Since 2011, consumers in Wisconsin have submitted **more than 54,000 complaints** to the CFPB. Below are the top financial issues reported by consumers in Wisconsin.

## CFPB Complaints in Wisconsin

- 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

# Wisconsinites share why we need the CFPB

## OVERDRAFT

*"My mom was always angry and scared of overdrafting our bank account because of the fees she was charged. She was a mother of 3 kids, living just above the poverty line, in Montana, and she had to declare bankruptcy a year and a half ago to get out of a mortgage when my dad's job was downsized and we had to move to a place where he could get a job... When I was a little older and we went to the bank to get me a debit card, she lectured me heavily when we got home about always checking the balance and never letting it get overdrafted, but even if she hadn't given me that talk, I was already petrified of that happening because **I had seen firsthand what a snowballing effect the fees have** ... I watched her and my dad head to the cash loan place and write themselves checks from one account to the other, doing financial acrobatics to avoid being "in the hole" because they knew that once your account went into the negatives it would cost you money that you just didn't have. This regulation is one small step to cutting a link in the chain which keeps folks in poverty. People who are struggling need some compassion, they do not need to be charged hugely disproportionate fees exactly when they are using a service in which they are financially vulnerable."*

– Sydney, Madison

[Reported to CFPB](#)

## MEDICAL DEBT



Diagnosed with brain cancer in 2018, Joe Pitzo had to turn his attention from buying a house with his wife, Amanda, to doctor's visits, insurance paperwork, and hospital bills.

Prior to his brain surgery, the couple confirmed the surgeon and hospital were in their insurer's network. But around 4 p.m. the day before the procedure, their insurer said a device the surgeons planned to use was not covered.

*The bills topped \$350,000. Joe said the debt dragged down his credit score by several hundred points. Their best hope for a home loan became Amanda, who didn't have much credit, she said. She'd never taken out a mortgage or a car loan.*

*The Pitzos managed to get the hospital to reduce their charges to about \$30,000. They worked to build Amanda's credit so she could apply for the loan and were finally able to buy a house in spring 2022. They're still making payments on about \$19,000 in medical bills.*

– Joe Pitzo, Brookfield, WI

[KFF Health News](#)