



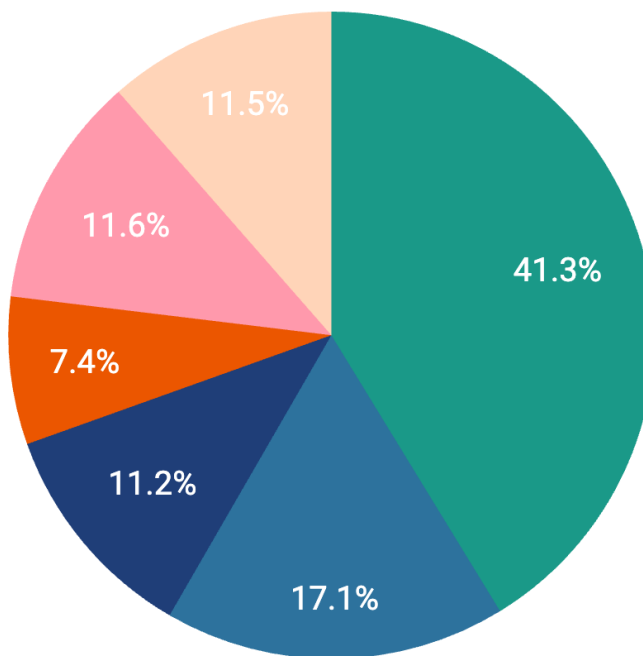
The CFPB Protects Consumers in Montana

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

Since 2011, consumers in Montana have submitted **more than 5,000 complaints** to the CFPB. Below are the top financial issues reported by consumers in Montana.

CFPB Complaints in Montana

- 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

Montanans share why we need the CFPB

JUNK FEES + OVERDRAFT

"I'm a student, and have been low income living paycheck to paycheck since I moved out on my own. Trying to balance working and studying is hard enough as it is without having to worry about extra fees and overdrafts constantly. Sometimes the bank fees for withdrawing cash can make the difference between having enough food for the month or not, especially when grocery stores have electronic issues and can only take cash payments because of those issues. God forbid I don't calculate how much food and necessities like toilet paper and medication cost down to the last penny. If I make even a \$1 or less error on costs, then I'm in the hole for \$35 [overdraft] until my next paycheck, which means even less for necessities. I'm tired of me and people like me being punished for trying our best in a system that's rigged against us. We already have very little as it is, why do we need more taken away constantly? Anyway, overdraft fees suck and should be illegal."

– Brianne O.
[Reported to CFPB](#)

MEDICAL DEBT

"My husband had medical debts that went to collections. The collection agency went after me and reported these debts on my credit report only. I objected to them reporting it on my credit. I objected to the fact that the collection bills come only in my name. We do not live in a community property state. The collection agency insists that the debt is my legal responsibility and that I have no recourse in this matter. This has damaged my credit score making me unable to buy another vehicle at a decent rate."

– Anonymous Servicemember
[Reported to CFPB](#)