



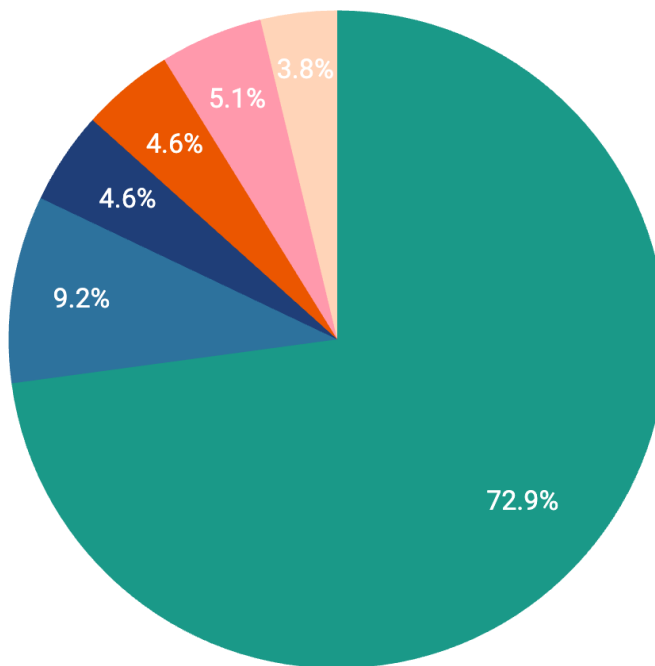
The CFPB Protects Consumers in Nevada

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

Since 2011, consumers in Nevada have submitted **more than 100,000 complaints** to the CFPB. Below are the top financial issues reported by consumers in Nevada.

CFPB Complaints in Nevada

- 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

Nevadans share why we need the CFPB

OVERDRAFT

“Bank of America took 2 mortgage payments out of my Bank of America Checking account to pay my mortgage which caused me to become overdraft. I had to call them 3 days in a row and still did not receive a timely resolution. My checking account was impacted each day and I was forced to keep depositing funds so as not to overdraw further. No definitive timeline was given for resolution. On the first day while the payment was processing they told me I could not get anything resolved until it "processed". On the second day the mortgage customer service rep told me it would be back that day or the following morning. On the third day the customer service rep told me it could take 3 days. This is impacting my ability to manage my finances and not go delinquent with other bills. At no point did I get an answer as to why 2 payments were taken, or any efforts to expedite the return of my funds.”

– Anonymous

[Reported to the CFPB](#)

MEDICAL DEBT

*“National Business Factors has submitted a negative credit report because of two accounts for years. I owed {\$1000.00} on one account and I believe {\$690.00} on another account. I began paying monthly on those accounts and they had not credited my account or changed the status of my credit report. They still show reporting to XXXX in the amount of {\$1000.00} and now {\$590.00}. They have credited {\$100.00} dollars. I disputed with the company with proof of payment and to XXXX with proof of payment on these accounts and NBF will still not change my credit. **This has cost me a lot of money from interest rates as it shows a high impact on my credit report.** These are the only 2 negative reports on my credit report. This is an ongoing issue with NBF. I informed them that the parent client did not charge it right, that it should have been billed to the VA and they ignored it. I have counter sued them from previous accounts they attempted to collect on because I asked for a detailed bill on the accounts they were asking about and 2 weeks later I was served a subpoena because they were taking me to court. NBF works in bad faith. They show on their website that I have no accounts open so I can't even pay anything off on their site. And they have not sent me a bill on these accounts once.”*

– Anonymous

[Reported to the CFPB](#)

CREDIT CARD LATE FEES

"My payment is due on the XXXX of each month, I've not missed a payment. Just paid more than what was required and saw that they had added a late fee today {\$39.00}. I called and spoke to a customer service rep, XXXX and he stated although it is the XXXX it is late because of the time zone. What nonsense is that, It's not XXXX which would be the next day, but it's XXXX my time XXXX there's. Capital one should NOT be able to get away with charging a late fee ON the due date. If the date states the due date regardless of the time and it's before midnight, they should be accepting payment without a late fee."

– Anonymous

[Reported to the CFPB](#)

MORTGAGE

"In August 2024, I paid off my mortgage but encountered significant obstacles with the mortgage lender's authorized servicing agent, specifically regarding updated accounting statements and the processing of my property taxes. Despite sending multiple letters to both the lender and the servicing agent, I faced weeks of finger-pointing and inadequate responses. Frustrated by the lack of progress, I turned to the CFPB and submitted my complaint through its online portal.

The intake process was seamless, and the CFPB's response was both timely and professional. Almost immediately after the Bureau became involved, the tone of communication with my lender shifted. It was clear that the CFPB's oversight—and the perception of accountability it creates—motivated the lender to address my concerns efficiently.

The CFPB serves as a trusted, reliable resource for consumers, offering a safe avenue to resolve disputes with financial institutions. Companies that operate ethically should have little to fear from its existence. Moreover, when mistakes occur, whether intentional or inadvertent, the CFPB plays a vital role in educating stakeholders and expediting resolutions.

Eliminating the CFPB would leave consumers without a dependable advocate and could lead to more costly and less effective alternatives for resolving disputes. I strongly urge policymakers to preserve this essential agency for the benefit of all consumers."

– Darren, *Self reported through Consumer Action*