

# Lost or stolen money orders

Based on Consumer Complaints

Date received	Product	Sub-product
02/25/2015	Other financial service	Money order
04/09/2015	Other financial service	Money order
12/31/2015	Other financial service	Money order
02/24/2016	Other financial service	Money order
04/06/2016	Other financial service	Money order
04/07/2016	Other financial service	Money order

# Lost or stolen money orders

Based on Consumer Complaints

Issue	Sub-issue
Lost or stolen money order	

# Lost or stolen money orders

Based on Consumer Complaints

## Consumer complaint narrative

Sirl was forced to accept a chashiers check in lieu of cash from Wells FargoThe check was lost, I had a stop payment placed on it and requested a replacement. at XXXX Wellsfargo said no problem can do same day for .02 percent, then that changed to .2 percent, and we filed out all the paper work and paid the feed.

XXXXChashiers check for for XXXXThen a day later WellsFargo called and said they were refunding the XXXX and I had to wait 90 days.

Wellsfargo refuses to put anything in writing, or provide me copies of the Cashiers Check.

I believe if they insist on stealing my monies, they should at least have to put it in a escrow account so I know where my money is.

I was never advised of any terms or conditions on replacing this Chashiers check when it was forced on me.

Since this dispute Wellsfargo has put My debit card on Fraud list and stoped me from using it over and over and over.

Im very upset, this bank is bullying me.

ThanksXXXX XXXXXXXXXXXXXXX XXXX XXXX NY XXXX. XXXX XXXX.

# Lost or stolen money orders

Based on Consumer Complaints

Company public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

# Lost or stolen money orders

Based on Consumer Complaints

Company	State	ZIP code	Tags	Consumer consent provided?
MoneyGram	IL	60639		N/A
Wells Fargo & Company	NY	100XX	Servicemember	Consent provided
JPMorgan Chase & Co.	CA	90813		N/A
The Western Union Company	GA	30360		N/A
U.S. Bancorp	OH	45336	Servicemember	Consent not provided
HSBC North America Holdings Inc.	CA	90043	Servicemember	Consent not

# Lost or stolen money orders

Based on Consumer Complaints

Submitted via	Date sent to company	Company response to consumer	Timely response?
Postal mail	03/03/2015	Closed with explanation	Yes
Web	04/09/2015	Closed with explanation	Yes
Referral	01/06/2016	Closed with explanation	Yes
Postal mail	02/26/2016	Closed with explanation	Yes
Web	04/06/2016	Closed with explanation	Yes
Web	04/08/2016	Closed with explanation	Yes

# Lost or stolen money orders

Based on Consumer Complaints

Consumer disputed?	Complaint ID
No	1257180
No	1322786
No	1723602
No	1802463
No	1867684
No	1869762

# Lost or stolen money orders

Based on Consumer Complaints

09/19/2014	Other financial service	Money order
02/04/2015	Other financial service	Money order
05/07/2015	Other financial service	Money order
05/04/2015	Other financial service	Money order
10/28/2015	Other financial service	Money order
11/20/2015	Other financial service	Money order
03/08/2016	Other financial service	Money order
03/18/2016	Other financial service	Money order
03/30/2016	Other financial service	Money order

# Lost or stolen money orders

Based on Consumer Complaints

Lost or stolen money order

# Lost or stolen money orders

Based on Consumer Complaints

Western Union is refusing to release funds of a money transfer and has given no good explanation other than " needs further validation ". We, sender and receiver, contacted customer support repeatedly, even provided a letter from bank attesting that funds were released to WU on schedule - but not to avail. I attach the email from the money sender to WU with relevant details.

on XXXX/XXXX/2015 i contacted Money gram regarding a lost/stolen money order. I provided them with the serial number and they confirmed that the money order had not been cashed. I attempted to put a stop on the money order and was told i had to fill out a claim card that had to be mailed in. On the call i asked that they make a note with regards to the money order and prevent it from being cashed. whomever i spoke with stated she could not put the claim in without the claim card. That same day, the claim card was completed and mailed to money gram. On XXXX/XXXX/2015 I called Money gram to follow up on the claim card. on that date the money order had not been cashed. it was reasonable to believe that they claim card was received ( even if it was not processed full on

# Lost or stolen money orders

Based on Consumer Complaints



# Lost or stolen money orders

Based on Consumer Complaints

				provided
The Western Union Company	GA	30311	Servicemember	N/A
MoneyGram	TX	78744	Servicemember	N/A
The Western Union Company	NC	27520		Consent not provided
MoneyGram				N/A
MoneyGram	CA	90086		N/A
The Western Union Company	SC	299XX		Consent provided
The Western Union Company	PA	19103		Consent not provided
Continental Currency Services, Inc.	CA	90061		N/A
MoneyGram	PA	191XX		Consent provided

# Lost or stolen money orders

Based on Consumer Complaints

Web	09/25/2014	Closed with explanation	Yes
Web	02/09/2015	Closed with explanation	Yes
Web	05/08/2015	Closed with explanation	Yes
Referral	05/05/2015	Closed with explanation	Yes
Postal mail	10/30/2015	Closed with explanation	Yes
Web	11/25/2015	Closed with explanation	Yes
Web	03/10/2016	Closed with explanation	Yes
Fax	05/05/2016	Untimely response	No
Web	04/01/2016	Closed with explanation	Yes

# Lost or stolen money orders

Based on Consumer Complaints

No	1037680
No	1223977
No	1365387
No	1359080
No	1628131
Yes	1665395
Yes	1822246
	1839485
No	1855742

# Lost or stolen money orders

Based on Consumer Complaints

10/24/2014	Other financial service	Money order
03/03/2015	Other financial service	Money order
03/19/2015	Other financial service	Money order
07/16/2015	Other financial service	Money order
08/08/2015	Other financial service	Money order
07/24/2014	Other financial service	Money order
05/14/2015	Other financial service	Money order
07/27/2015	Other financial service	Money order

# Lost or stolen money orders

Based on Consumer Complaints

Lost or stolen money order

# Lost or stolen money orders

Based on Consumer Complaints

XXXX/XXXX/2015. On XXXX/XXXX/2015 i received a letter dated XXXX/XXXX/2015 stating my money order was cashed on XXXX/XXXX/2015. That same day I called money gram and spoke with a woman named XXXX ( she refused to provide a last name ) who stated, she was unable to confirm when my claim card came in and that {\$18.00} was required to send me a copy of the cashed money order. She then proceeded to state losing a money order is the same as losing cash implying that there were no protections for my money. I spoke with another agent named XXXX later that same day. He also stated that he was unable to determine when my claim card was received. he also stated that {\$18.00} was required to continue my research on the lost/stolen money order. He much like XXXX stated the issue was no longer money gram 's and that i need to pursue the matter when the money order was actually cashed.

[REDACTED]

[REDACTED]

[REDACTED]

Purchased a money order to pay my rent. Landlord returned money order stamped " REFER TO MAKER ". Contacted Western Union who stated that money order was cashed. I sent paperwork to Western Union to have money order traced on XXXX/XXXX/2015. Have not heard anything from them.

[REDACTED]

# Lost or stolen money orders

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

Company chooses not to provide a public response

# Lost or stolen money orders

Based on Consumer Complaints

The Western Union Company	AL	35236		N/A
The Western Union Company	GA	30310	Older American	N/A
The Western Union Company	SC	29646		N/A
MoneyGram	MA	01020		N/A
The Western Union Company	GA	30339		Consent not provided
The Western Union Company	CA	90250		N/A
The Western Union Company	DE	198XX		Consent provided
Wells Fargo & Company	CA	92501		Consent not provided

# Lost or stolen money orders

Based on Consumer Complaints

Referral	10/29/2014	Closed with explanation	Yes
Postal mail	03/09/2015	Closed with explanation	Yes
Postal mail	03/25/2015	Closed with explanation	No
Phone	07/22/2015	Closed with explanation	Yes
Web	08/08/2015	Closed with explanation	Yes
Postal mail	07/28/2014	Closed with explanation	Yes
Web	05/15/2015	Closed with explanation	Yes
Web	08/06/2015	Closed with explanation	Yes

# Lost or stolen money orders

Based on Consumer Complaints

No 1085667

No 1266148

No 1290280

No 1471074

No 1509453

Yes 953277

No 1376109

No 1489176

# Lost or stolen money orders

Based on Consumer Complaints

11/07/2015	Other financial service	Money order
02/10/2016	Other financial service	Money order

03/07/2016	Other financial service	Money order
------------	-------------------------	-------------

# Lost or stolen money orders

Based on Consumer Complaints

Lost or stolen money order

Lost or stolen money order

Lost or stolen money order

# Lost or stolen money orders

Based on Consumer Complaints

My husband and I sent 2 US postal service money for a payment to the XXXX in the amounts {\$350.00} and {\$200.00}.

The checks never got there.

Someone intercepted the money orders, re-wrote the information with his name and cashed it. He deposited it in a Chase bank account.

US postal services money order inquiry gave me the information ( PS form XXXX ).

Nobody wants to take responsibility for my loss.

I purchased a money order for a total of {\$1700.00}, {\$1000.00} was a payment received from XXXX XXXX and the {\$700.00} was given to the cashier to buy the money order. I have my receipts that the cashier provided me along with my license but I do not have the money order. I do not know if the cashier gave it to me because I do not remember seeing it. I am a banker and a teller supervisor for the early part of my 20 year career and It would have been second nature for me to check the money order for accuracy. I left the store went to XXXX XXXX and went home. I realized after lunch i did not have the money order, I called the store and they stated they gave it to me and they can not place a stop payment on the money order for 30 days. My husband and I went to XXXX XXXX and checked the house again with no luck. We went back to the store to request the cashier to review the paperwork she stapled together and please check the copier. She would not check the paperwork and would only repeatedly tell me she gave it to me. I can not say that she did not but I know I can say I do not remember seeing the bright green money order. I have all receipts from everywhere I went that day and the only missing item is the money order. I requested the manager and she stated when she had time they would review the video. I left my contact information and requested a call once they reviewed that day. I did not hear back

# Lost or stolen money orders

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

# Lost or stolen money orders

Based on Consumer Complaints

The Western Union Company

FL 322XX

Other

JPMorgan Chase & Co.

NY 104XX

Consent provided

PLS GROUP, INC

TX 751XX

Consent provided

# Lost or stolen money orders

Based on Consumer Complaints

Web	11/07/2015	Closed with explanation	Yes
Web	02/12/2016	Closed with explanation	Yes

Web	03/10/2016	Closed with explanation	Yes
-----	------------	-------------------------	-----

# Lost or stolen money orders

Based on Consumer Complaints

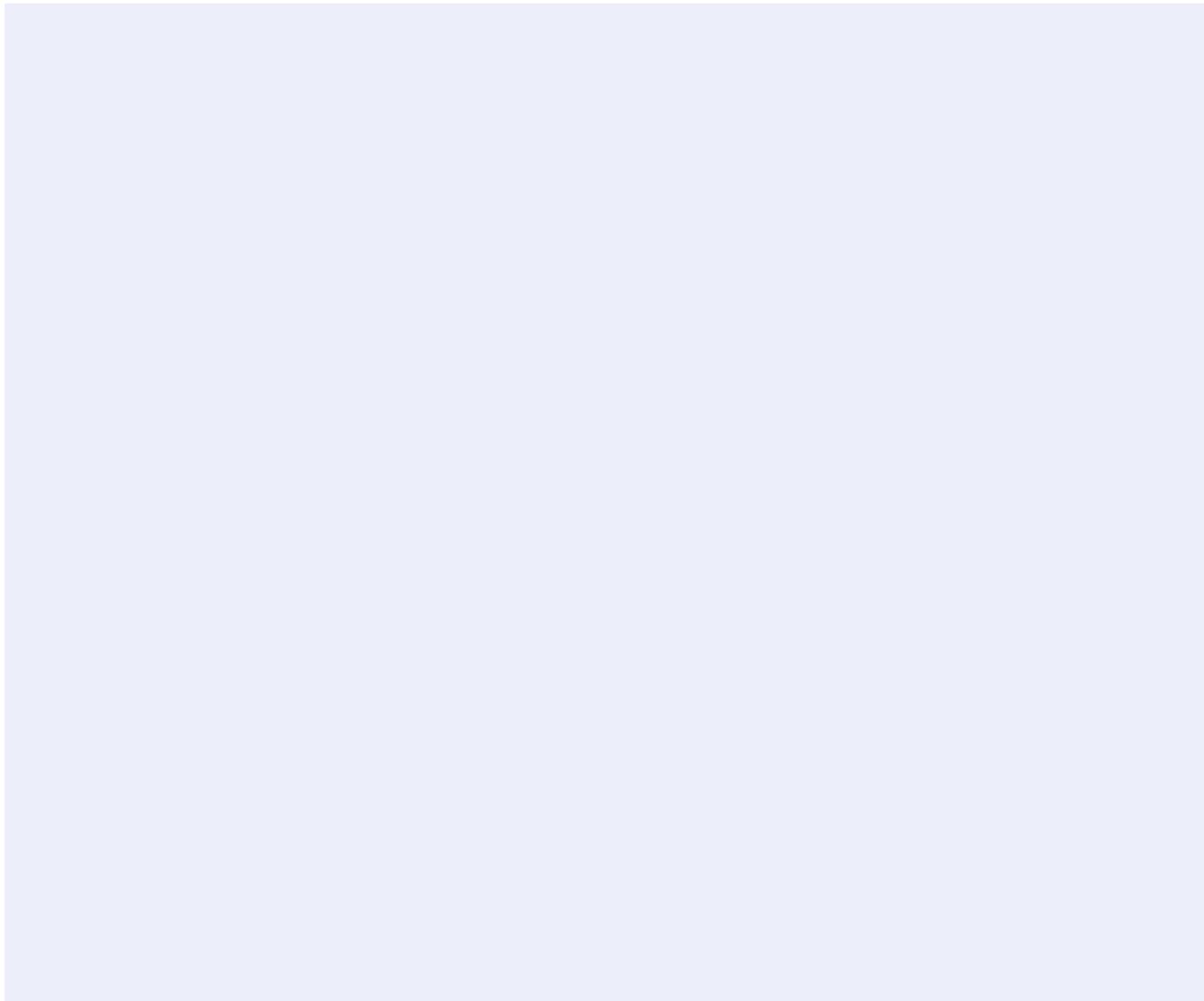
No 1644896

No 1779155

No 1820371

# Lost or stolen money orders

Based on Consumer Complaints



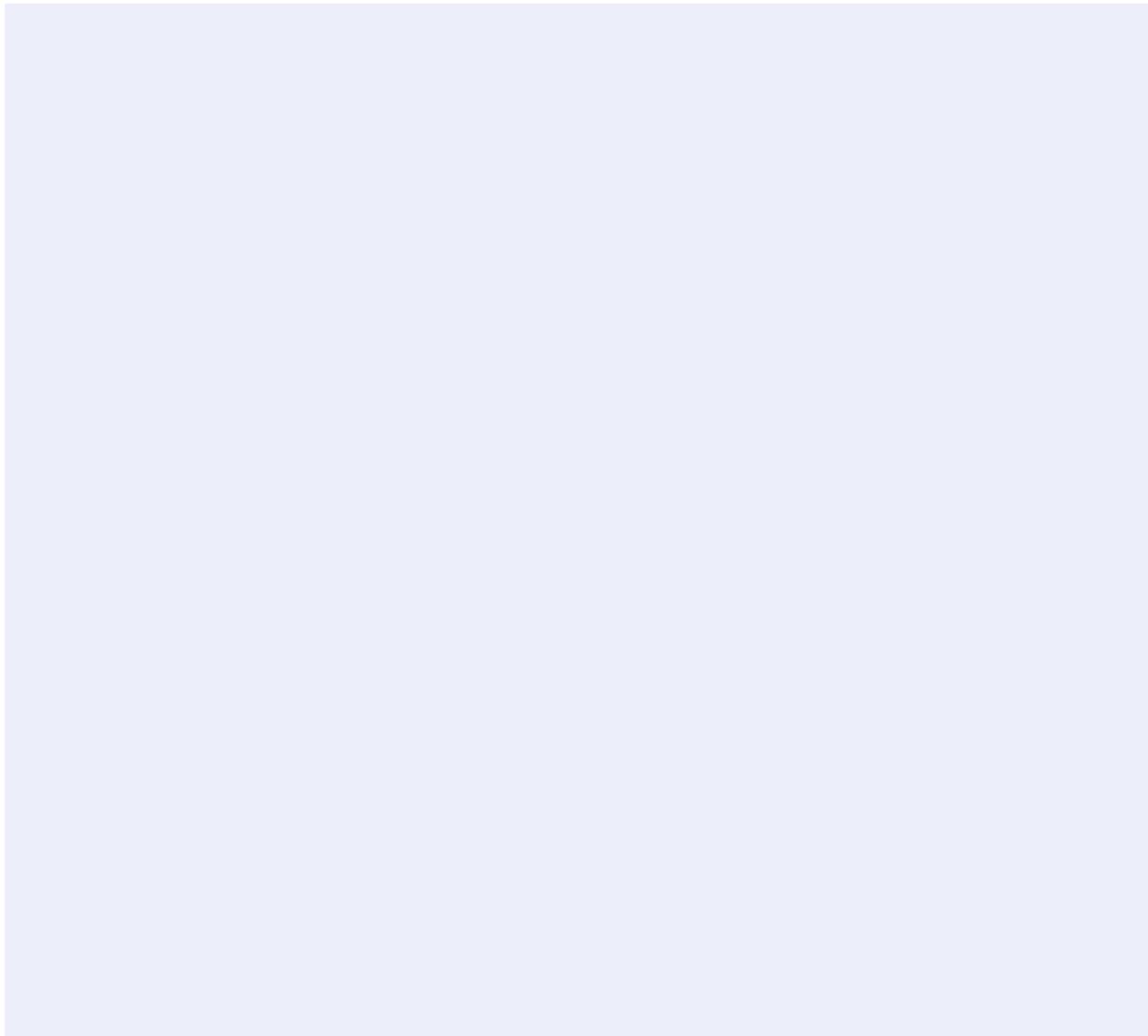
06/10/2016

Other financial service

Money order

# Lost or stolen money orders

Based on Consumer Complaints



Lost or stolen money order

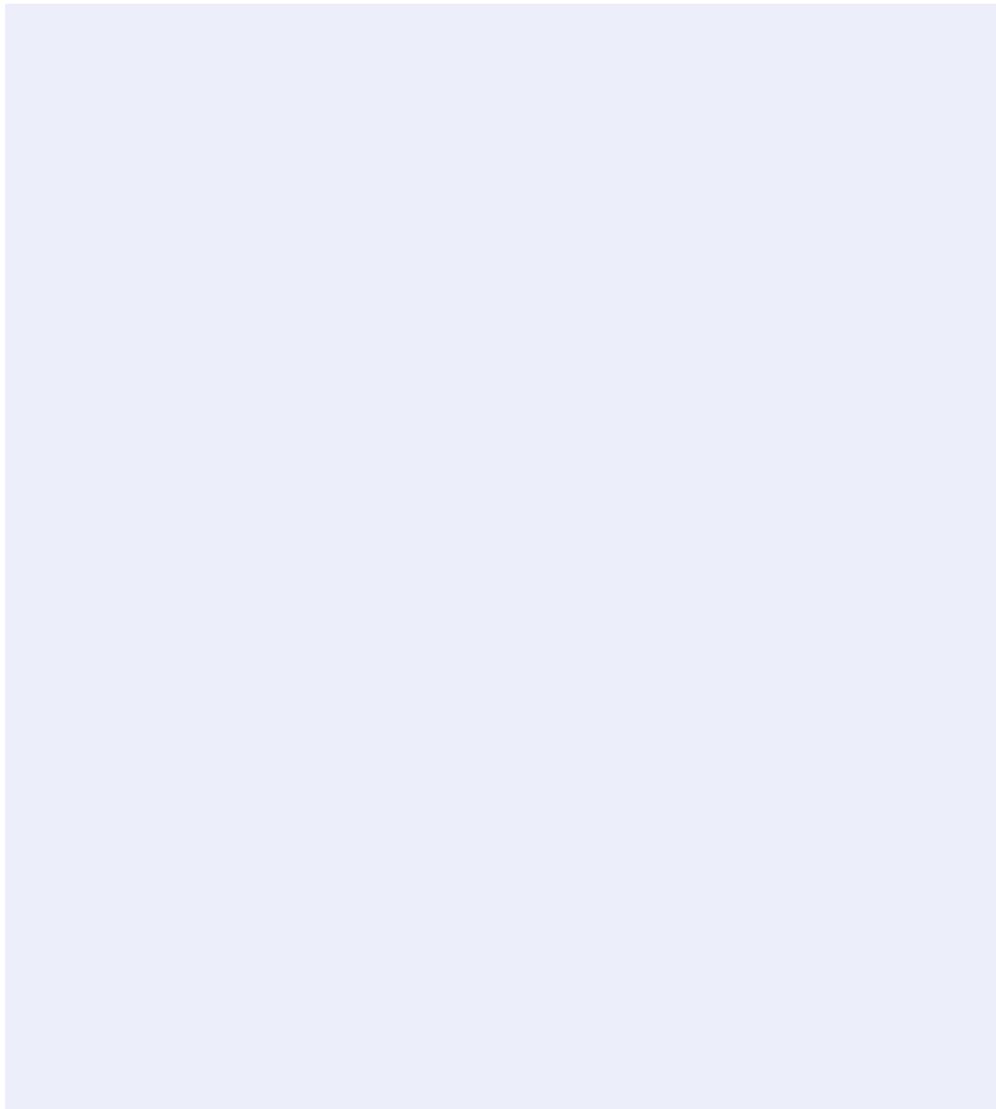
# Lost or stolen money orders

Based on Consumer Complaints

so I went back to store and the manager stated she would view the video, after 15 minutes the manager said the cashier slid the Money order to me. I requested a still picture showing the money order and she would not provide nor would she allow me to view the video. I requested a stop payment and she stated that because it is not filled out it would be 90 days before they will do anything. I asked why they would not stop payment and she did not answer, I would have never requested a money order if I would have known it would be treated just like losing cash. I have checked the website and everything in the store and can not find anywhere that it warns customers about the risk a money order is if lost. The only information I have found is the fact that money orders are free unless you want the remitter and payee to be filled out for you- the fee is XXXX which I would have gladly paid a quarter for this to be done for me. I requested them to check to see if it had cashed and she stated it has not. I asked what would happen if someone tried to cash it at one of their locations, she stated it would be cashed. I asked if there is anything they can do to prevent this from happening and she stated she would send an email out. I have my receipts for the transactions so I was trying to find out who pays the money orders ( XXXX-XXXX ) etc..I did not get an answer. I have filed an online report with the police dept. they will only request the video if they conduct a full investigation into a theft of finances, I can not say this is theft until it is cashed. The only way they store stated I can view the video is if I call the police up there. The only way they will come view the video is if there is a theft. I just want a stop on the money order and to find out what the actual time is to do a stop and reissue. I reported this within hours of realizing it was missing and now it is out there waiting for someone to cash it. I would also like to see the video of the document being handed to me by the cashier- I remember the receipt but not the money order.

# Lost or stolen money orders

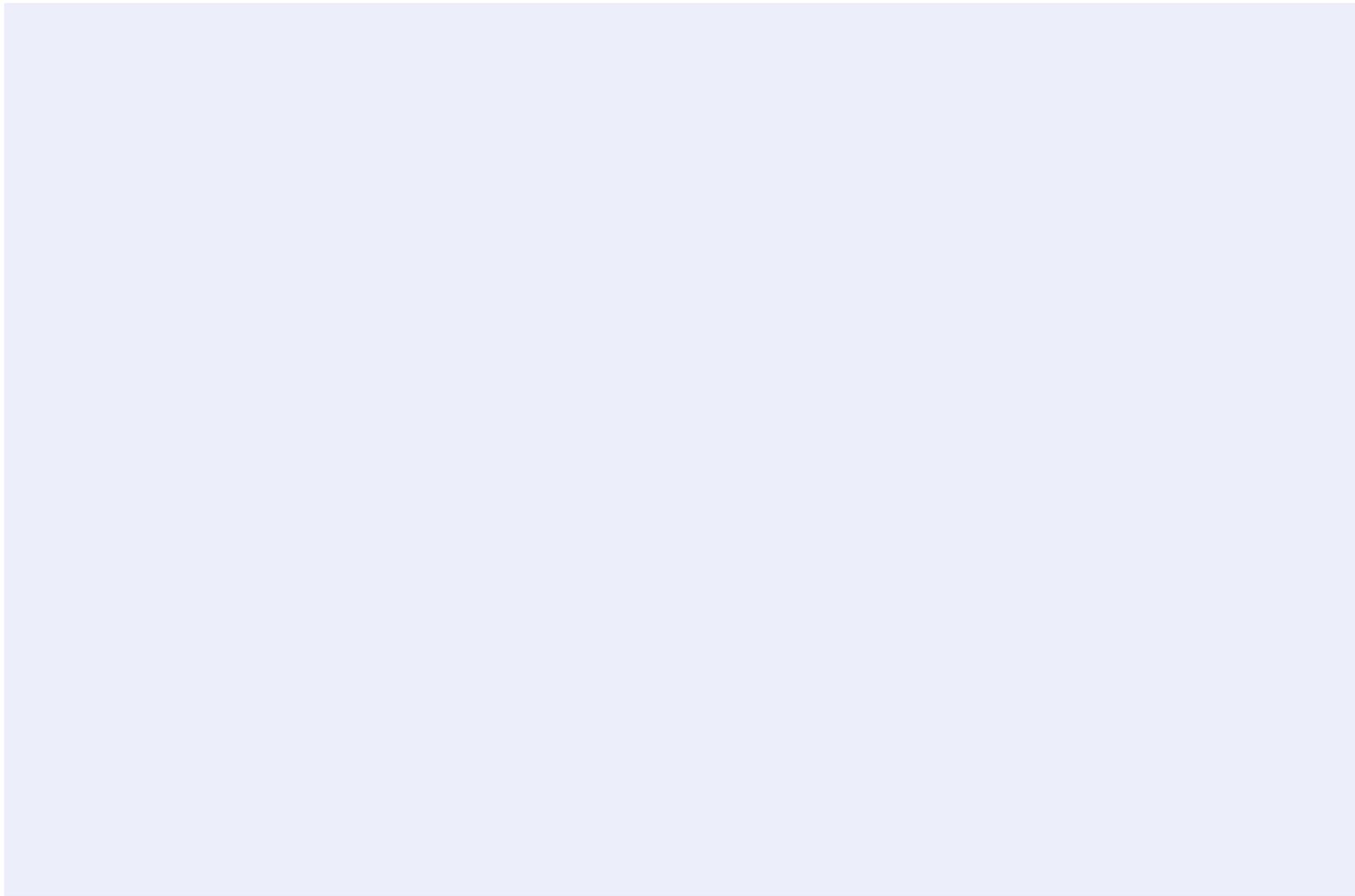
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

# Lost or stolen money orders

Based on Consumer Complaints



JPay Inc.

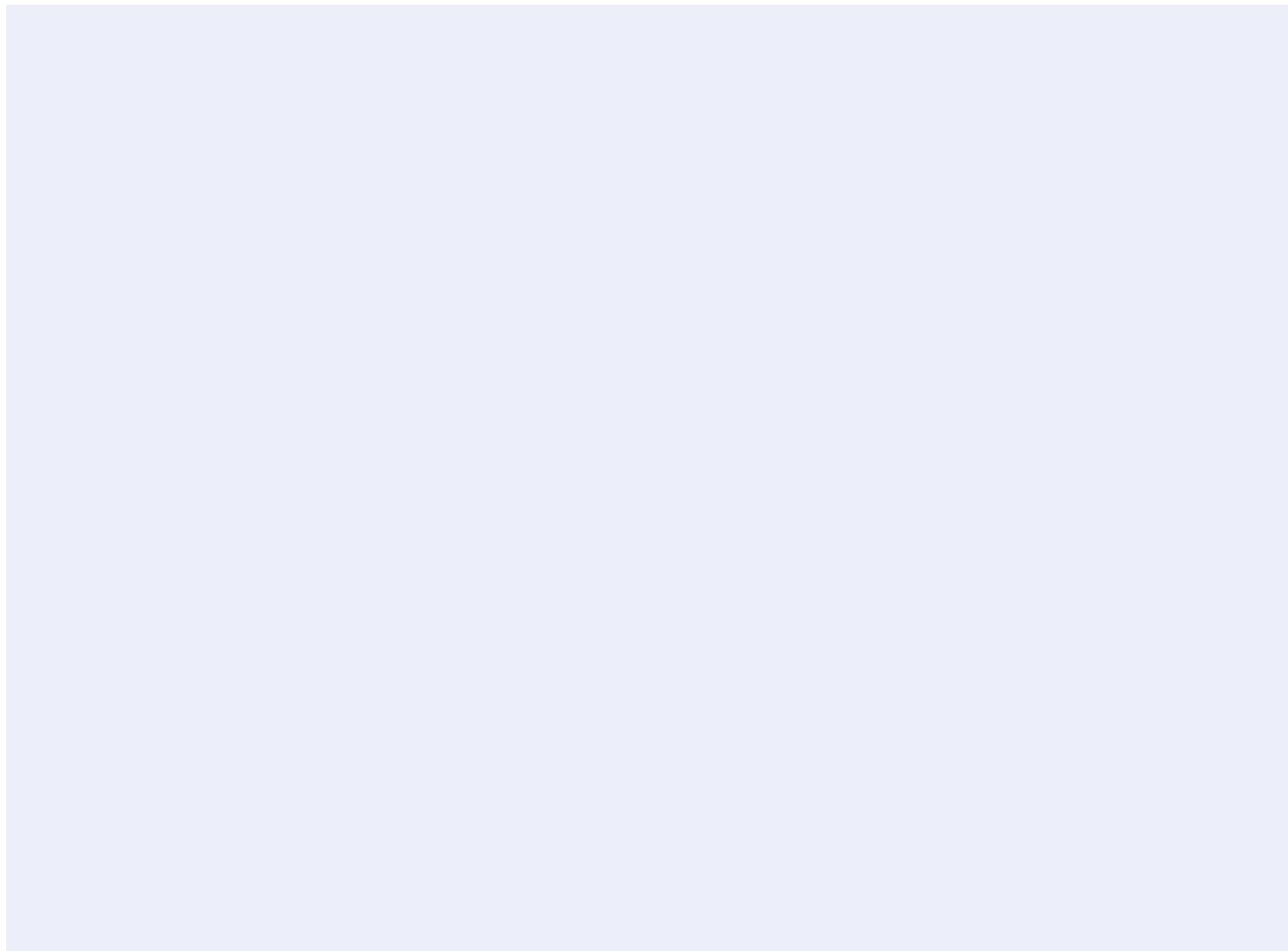
NC

28554

N/A

# Lost or stolen money orders

Based on Consumer Complaints



Postal mail

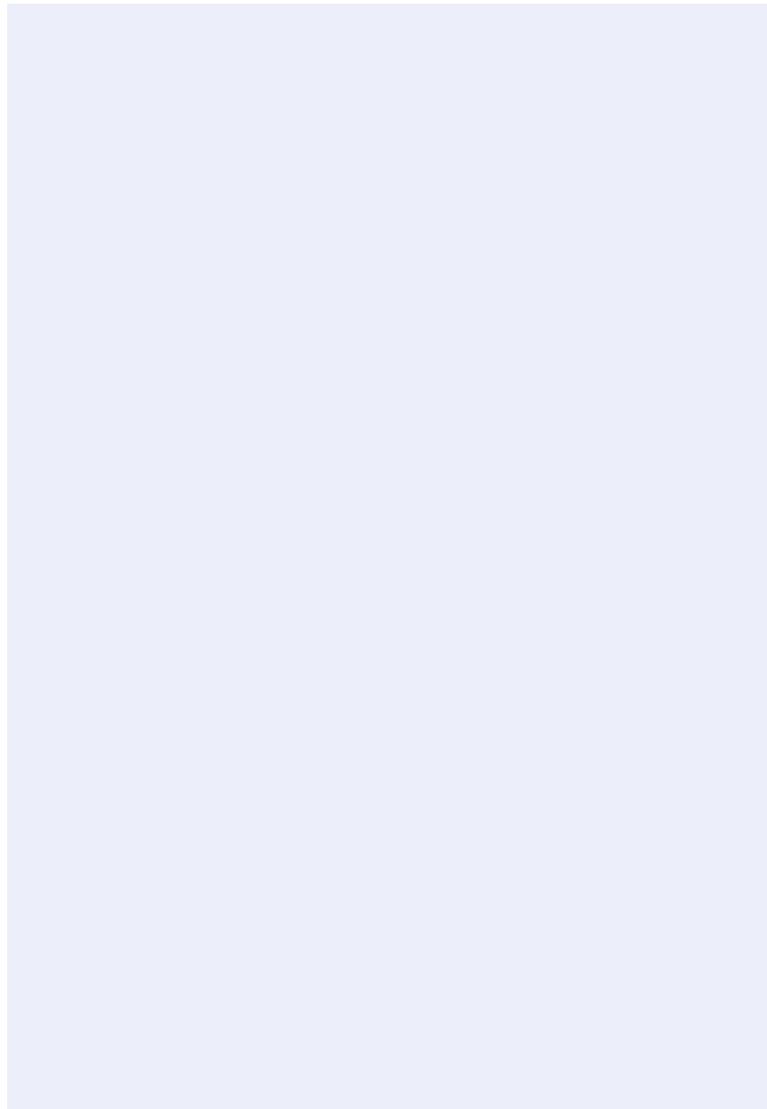
06/18/2016

Closed

Yes

# Lost or stolen money orders

Based on Consumer Complaints



No

1963987

# Lost or stolen money orders

Based on Consumer Complaints

06/13/2016	Other financial service	Money order
06/23/2016	Other financial service	Money order
08/18/2016	Other financial service	Money order
08/08/2016	Other financial service	Money order
08/16/2016	Other financial service	Money order
11/04/2016	Other financial service	Money order
11/16/2016	Other financial service	Money order
11/21/2016	Other financial service	Money order
10/14/2016	Other financial service	Money order

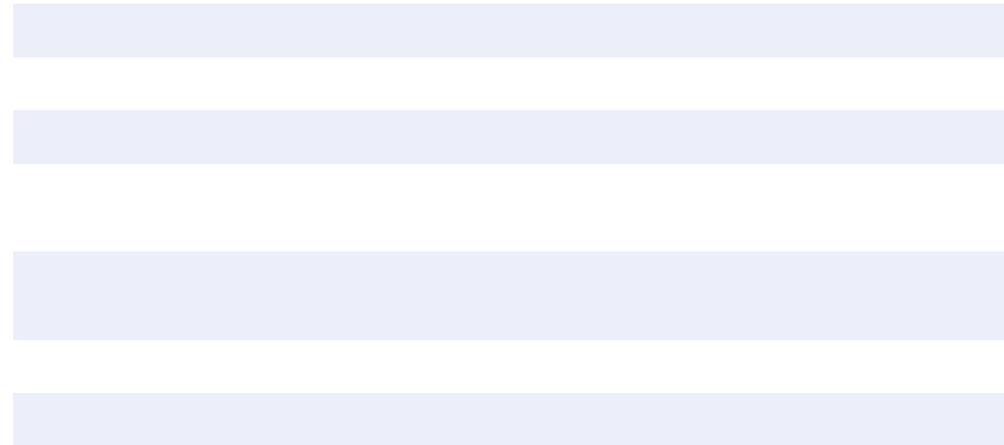
# Lost or stolen money orders

Based on Consumer Complaints

Lost or stolen money order

# Lost or stolen money orders

Based on Consumer Complaints



I PURCHASED A MONEY ORDER TO PAY MY RENT ON XX/XX/2016. THE MONEY ORDER WAS LOST AFTER i MADE OUT THE MONEY ORDER TO "XXXX XXXX XXXX ". WHEN THE MONEY ORDER WAS LOST, I MAILED A LETTER WITH COPIES OF THE FRONT OF THE MONEY ORDER AND THE MONEY ORDER RECEIPT TO WESTERN UNION FINANCIAL SERVICES IN XXXX COLORADO. ACCORDING TO THE USPS THAT WAS RECEIVED ON XX/XX/2016. I HAVE CALLED THE CORPORATE OFFICE 3 DIFFERENT TIMES AND I HAVE EMAILED THE REQUIRED DOCUMENTATION, AND I STILL CAN NOT GET A STRAIGHT ANSWER. i AM XXXX, LIVE ALONE AND I AM BEING EVICTED. PLEASE HELP ME.

# Lost or stolen money orders

Based on Consumer Complaints

Company disputes the facts presented in the complaint

# Lost or stolen money orders

Based on Consumer Complaints

JPay Inc.	PA	15510		N/A
MoneyGram	DC	20001		N/A
MoneyGram	CA	90222		N/A
MoneyGram	CA	90003		Consent not provided
JPMorgan Chase & Co.	IL	62269		Consent not provided
Wells Fargo & Company	OH	44143		
The Western Union Company	AL	36530		N/A
The Western Union Company	WY	829XX		
The Western Union Company	TX	798XX	Older American	Consent provided

# Lost or stolen money orders

Based on Consumer Complaints

Postal mail	06/17/2016	Closed	Yes
Fax	06/27/2016	Closed with explanation	Yes
Phone	08/22/2016	Closed with explanation	Yes
Web	08/10/2016	Closed with explanation	Yes
Web	08/19/2016	Closed with explanation	Yes
Web	11/04/2016	Untimely response	No
Fax	11/16/2016	Closed with explanation	Yes
Web	11/22/2016	Closed with explanation	Yes
Web	10/19/2016	Closed with explanation	Yes

# Lost or stolen money orders

Based on Consumer Complaints

No	1966914
No	1982786
Yes	2069765
No	2052183
Yes	2066178
	2193193
	2210661
	2217669
	2160578