

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Date received	Product	Sub-product
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04/09/2015

Other financial service

Money order

04/23/2015

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Issue	Sub-issue
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Lost or stolen money order

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

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.

Certegy XXXX XXXX has a file of my name and an account with a business that I have been informing them since XX/XX/XXXX that account was under fraud and not mine but still they did nothing to resolve this but hold this account to my name and lowered my credit score each month for an account that is not mine. I contacted them today XXXX they now state I owe XXXX and they are charging me XXXX for check return fee, the account was found to to now be mine from the start, so why have they not removed this account and so I am asking for help on

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company public response

Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company	State	ZIP code	Submitted via	Tags
Wells Fargo & Company	NY	100XX	Web	Servicemember

Fidelity National Information Services, Inc. (FNIS)	SC	294XX	Web
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consumer consent provided?	Date sent to company	Company response to consumer	Timely response?	Consumer disputed?
Consent provided	04/09/2015	Closed with explanation	Yes	No

Consent provided	04/27/2015	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Complaint ID

1322786

1344827

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

05/08/2015

Other financial service

Money order

05/13/2015

Other financial service

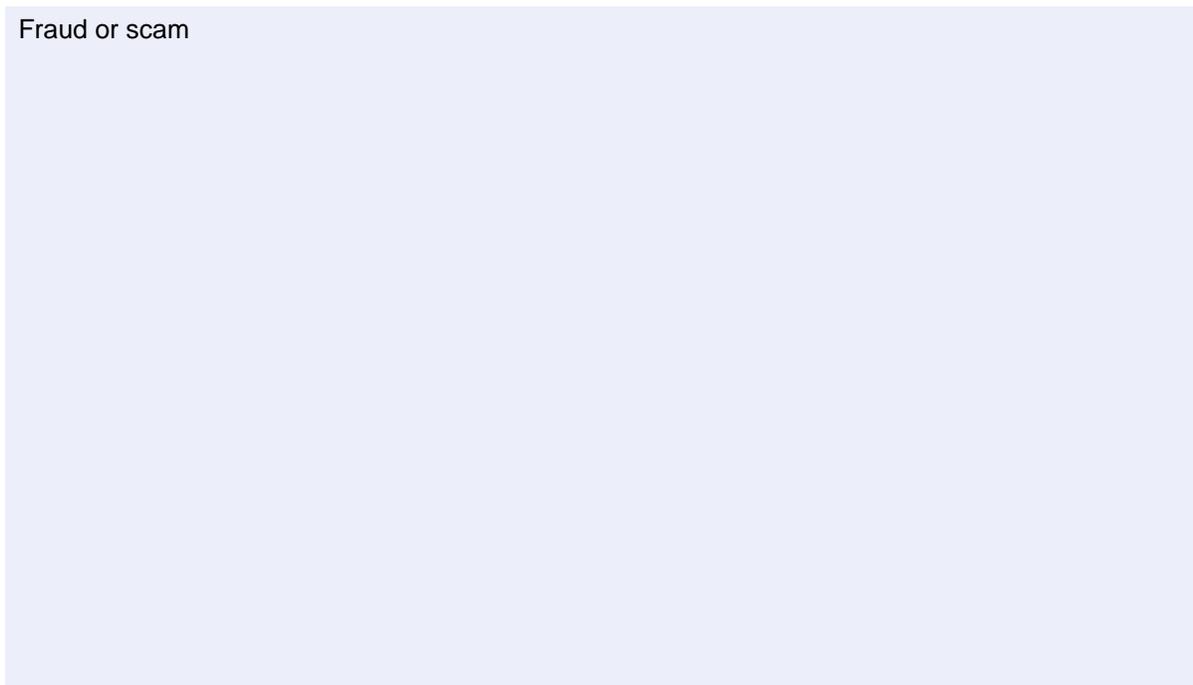
Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

having this removed they have taken from my credit score for over 7 years now.

i have purchased MoneyOrders from western union they have dishonoured those for their negligence and have been making several stories to defend their negligence. its been over 3 weeks they are still holding my money. it has hurt my credit as i used those MoneyOrders to pay XXXX XXXX their reasons 1. they suspected fraud, 2. some named karina stopped them 3. agent called to stop them. all of the above are not true. they did not call agent to verify the transaction nor has the agent called them for any reason as they claim they should provide the letter to stop payment or a recorded phone call or if they suspected fraud they should have called the agent to verify my identity before returning the money orders

I entered into a contract with Trinity Credit Services and was told that I had to pay them {\$890.00} for their services. I paid them on XXXX ({\$300.00} from my visa), on XXXX ({\$200.00} from my visa), and on XXXX ({\$200.00} from my XXXX). The total restoration fee was {\$710.00} based on a {\$170.00} discount granted me if I agreed now. On XXXX, XXXX XXXX pulled my credit report and I discovered no changes were made in terms of deletions of inaccurate information. XXXX XXXX stated that they were still working on the file. I asked her about the investigation on XXXX XXXX XXXX XXXX. I indicated that this company failed to : state the original date of default, the date the debt was transferred from original creditor to XXXX party debt collector, the original balance, the current balance, and surety bond information. I was told by Trinity Credit Service representative (s) to forward all correspondences to their office which I did. This included the collection letter from XXXX XXXX XXXX XXXX. Since XXXX XXXX assured me that they were still sending out investigations, I said ok. On XXXX XXXX, I received a congratulation email from XXXX XXXX who enrolled me in the program and who took my payments for their credit repair services. I contacted XXXX

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

The Western Union Company

GA

305XX

Web

Trinity Credit Services

TX

770XX

Web

Older American

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	05/08/2015	Closed with explanation	Yes	No
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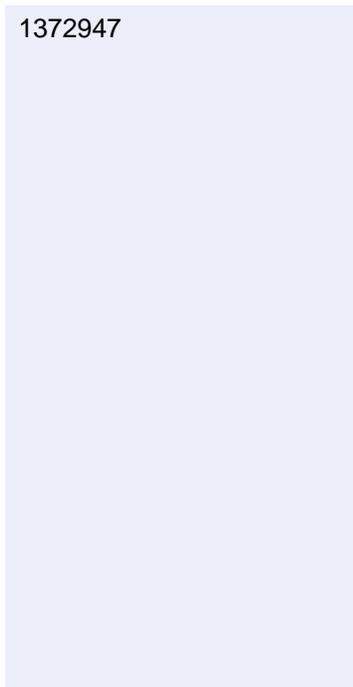
Consent provided	05/15/2015	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



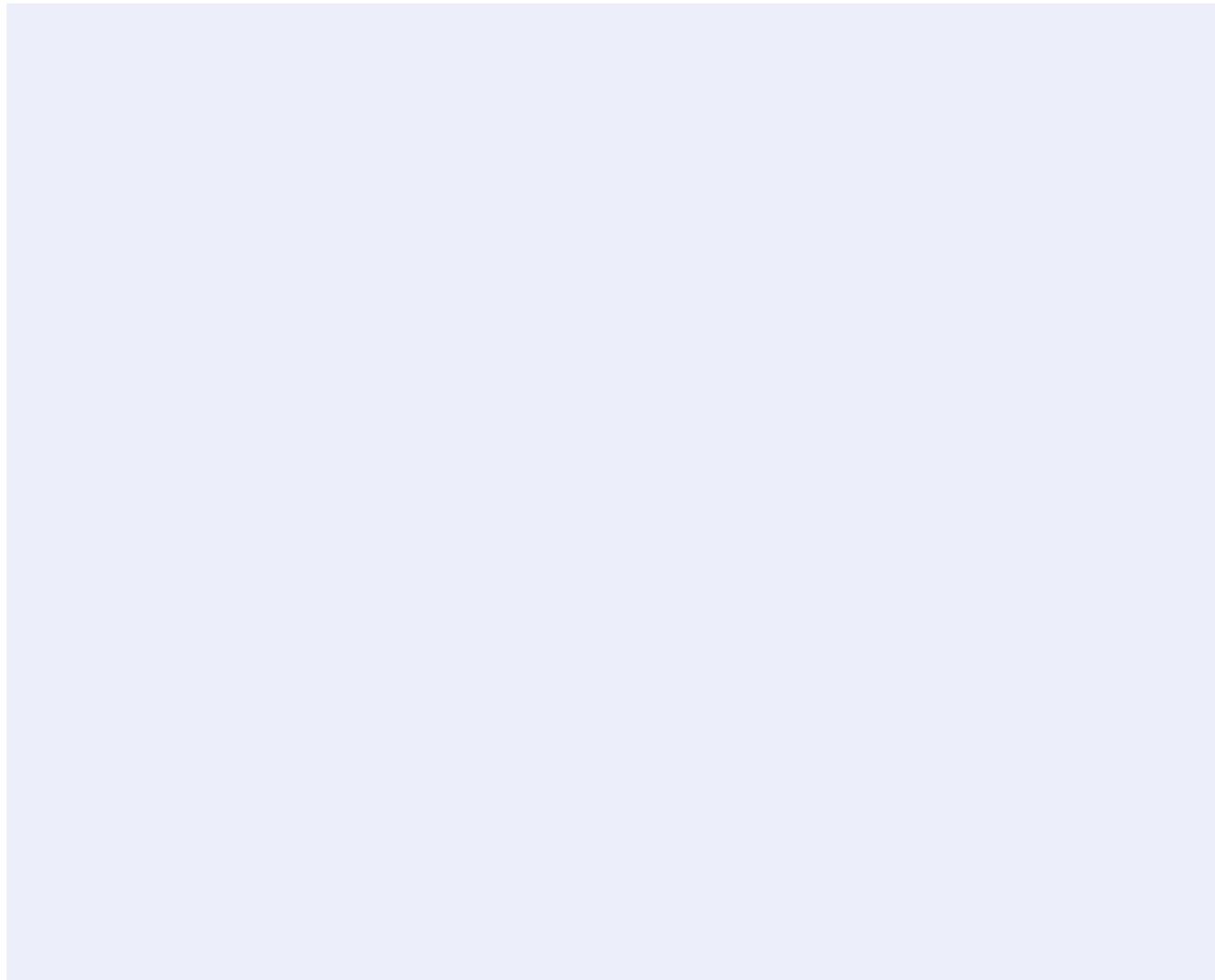
1367303



1372947

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



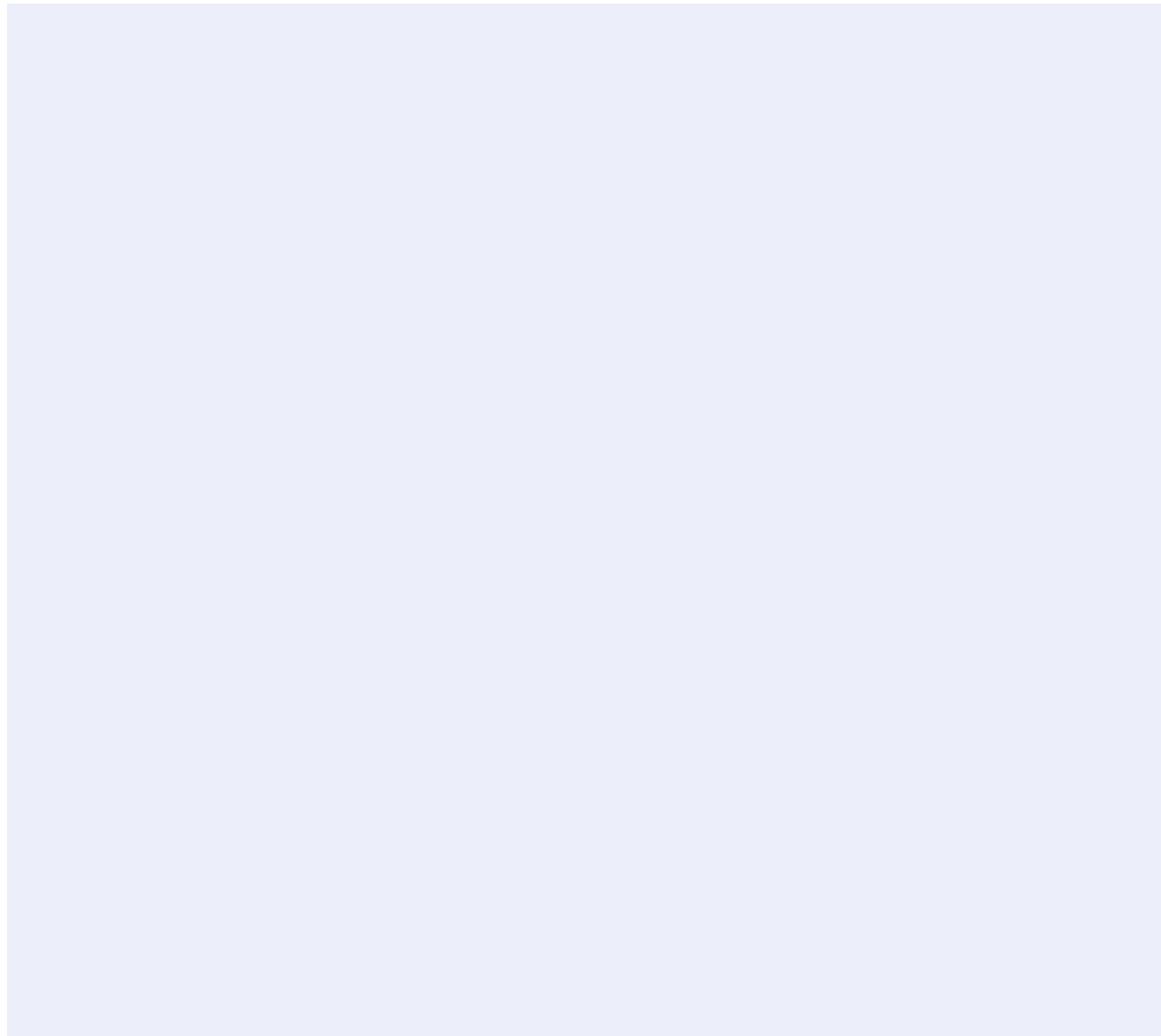
06/03/2015

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

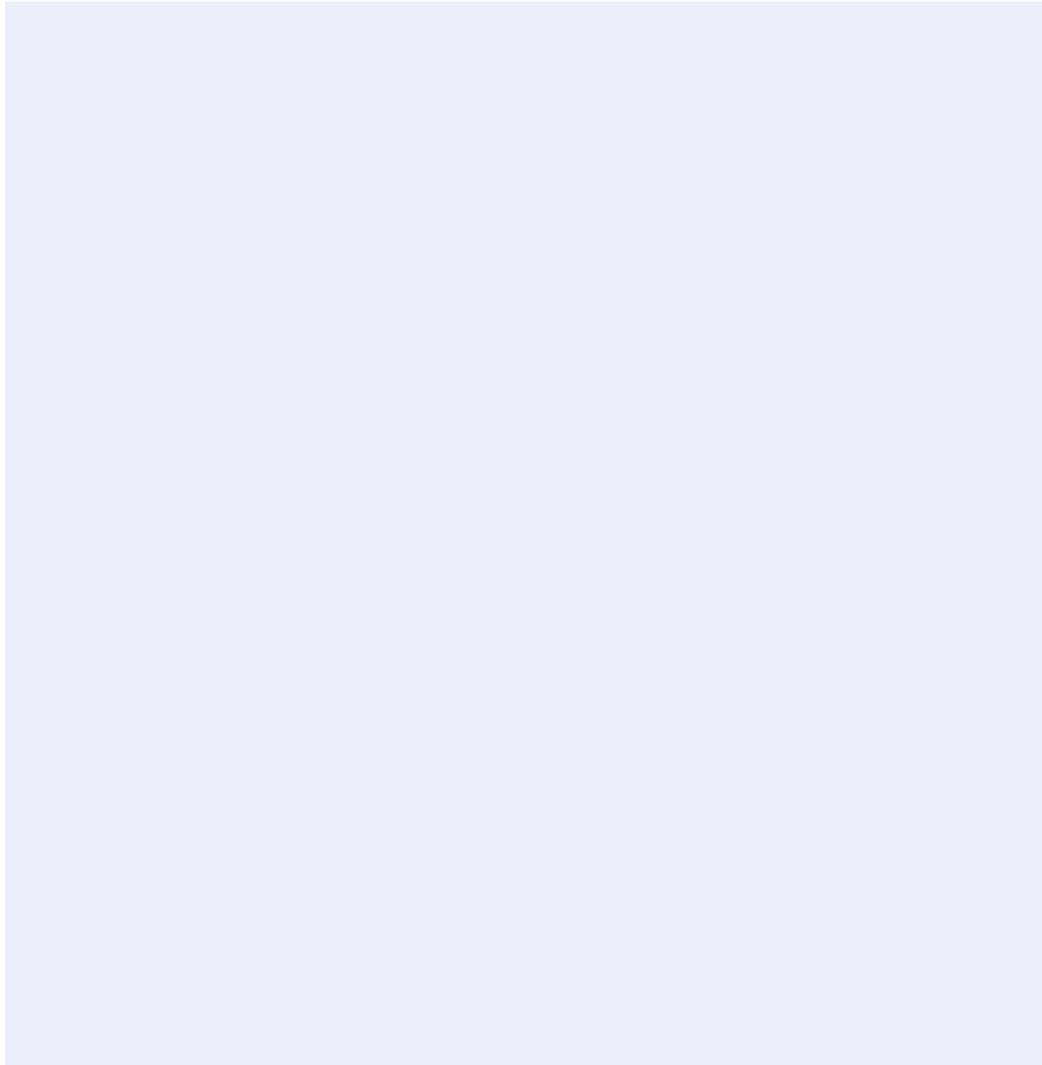
Based on Consumer Complaints

XXXX and asked him what was the congratulation for, he said your XXXX days are up and I said well there has not been any deletions to my credit report. XXXX XXXX said well that 's the way it is but you 're done. This confused me so I called XXXX XXXX who also forwarded me the a similar congratulation email. XXXX XXXX said she was still working on my files and to disregard XXXX XXXX XXXX XXXX. I asked XXXX XXXX again as to what they were doing on the XXXX XXXX XXXX XXXX collection case since a review of my file showed XXXX investigations. I told XXXX XXXX that I forwarded a complaint against this company to the Texas Attorney General Office under case # XXXX. When I also mentioned the XXXX XXXX case and the XXXX XXXX auto loan account as being delinquent. XXXX XXXX said that she was still working on my file. On XXXX, I spoke to the receptionist at Trinity Credit Service and requested proof of the correspondents forwarded to the original creditors and collection agencies on my behalf from the owner of the company and all return responses of these creditors and collection agencies. The receptionist said she would pass my message to the owner of the company. I told her to have their staff to continue working on my file since that 's what I paid them to do. It appears that this company has engaged in deception trade practices and has violated the Federal Credit Repair Organizations Act (15 U.S.C. 1679) by misrepresenting what it could or could not do, by altering the days of cancellation, and by collecting money before all promised services are performed. In terms of deceptive trade practices, this company never contacted any creditors or collection agencies ; therefore, they are unable to provide me with documents send to the collection agency as part of their investigation and the responses of the collection agency and other creditors in verifying the alleged debts.

I do not have Bank account. Rather, I use a prepaid debit card from XXXX XXXX that allows me to deposit checks by taking a photo with my phone. Recently, I tried

Other Financial Service Complaints with Consumer Complaint

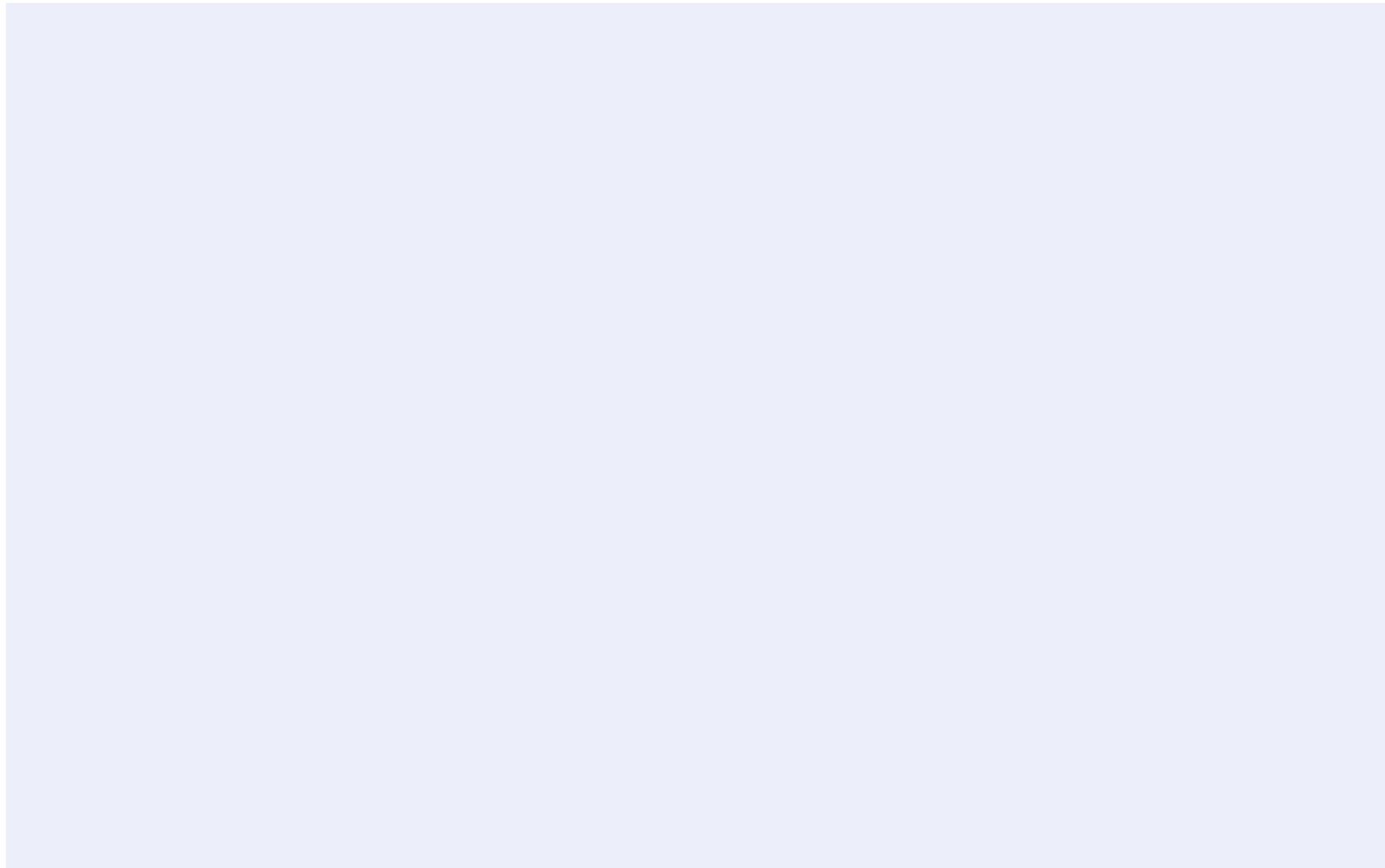
Based on Consumer Complaints



Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fidelity National Information Services, Inc. (FNIS)

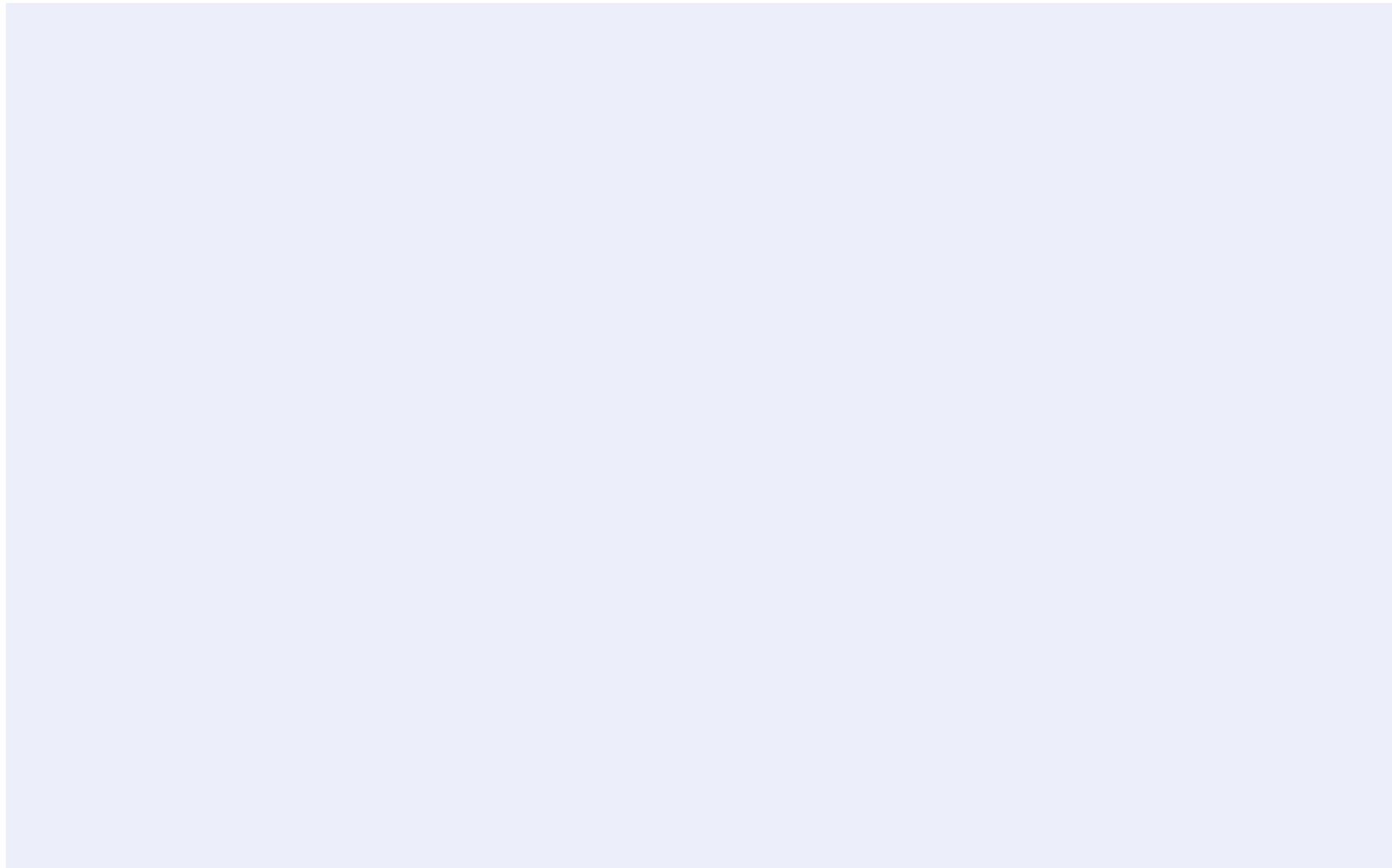
AZ

852XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided

06/08/2015

Closed with explanation

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1404725

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

06/18/2015 Other financial service Debt settlement

07/01/2015 Other financial service Money order



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Disclosures

Fraud or scam



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

to deposit a {\$77.00} check from the U.S. Treasury for federal jury duty via this method. It was declined, and I was instructed to call Certegy check services. I did, and they said they ca n't tell me why they issued a recommendation to decline the check. They are rude, deceitful, and refused to share any kind of information that would explain why they consider a check from the U.S. Treasury a " risk ".

I am unable to do anything with this check since virtually all other check cashing stores, grocery store money service counters, etc. all use Certegy to verify checks.

With just a little internet research, you 'll see that many, many complaints about Certegy have been logged, regarding the same type of poor customer service, dishonest behavior, and arbitrary decisions to decline perfectly good checks. It seems their only purpose is to make it exceedingly difficult to just cash checks. I spoke with XXXX at Lexington Law, I asked for a refund because the work was not completed. I paid before any work was done. I also was not told that I can do this work on my own and dispute on my own.

I purchased a money order from XXXX on XXXX XXXX 2015. When I got home I mobile deposited the money order from my phone. When I did so the bank gave me a message reading, " the funds will be put on hold for 5 days " well I could not wait 5 days so I took the money order back to the store I purchased it from and got my my money back. I knew that the bank was going to charge me for that but after the 5 days they did not charge me. A week or so later I got a letter in the mail from XXXX stating " I cashed a check at XXXX and the check was stamped altered and fictitious " I called XXXX and talked to XXXX XXXX and she stated I cashed a fictitious check mat XXXX and I need to bring them XXXX. I told XXXX XXXX I never cashed a check there but I bought a money order there, brought it back and cashed it cause I bought it from shop and go. She insisted I cashed a bad check. I

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

John C. Heath, Attorney at Law, PLLC

PA

185XX

Web

Servicemember

The Western Union Company

OH

441XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	07/16/2015	Closed with monetary relief	Yes	No
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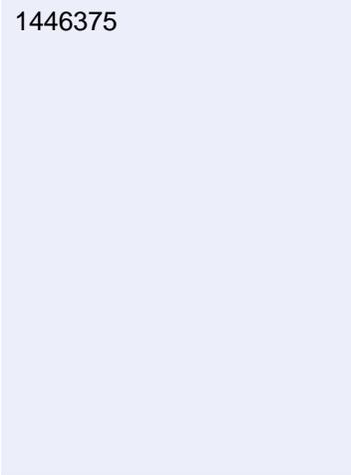
Consent provided	07/01/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

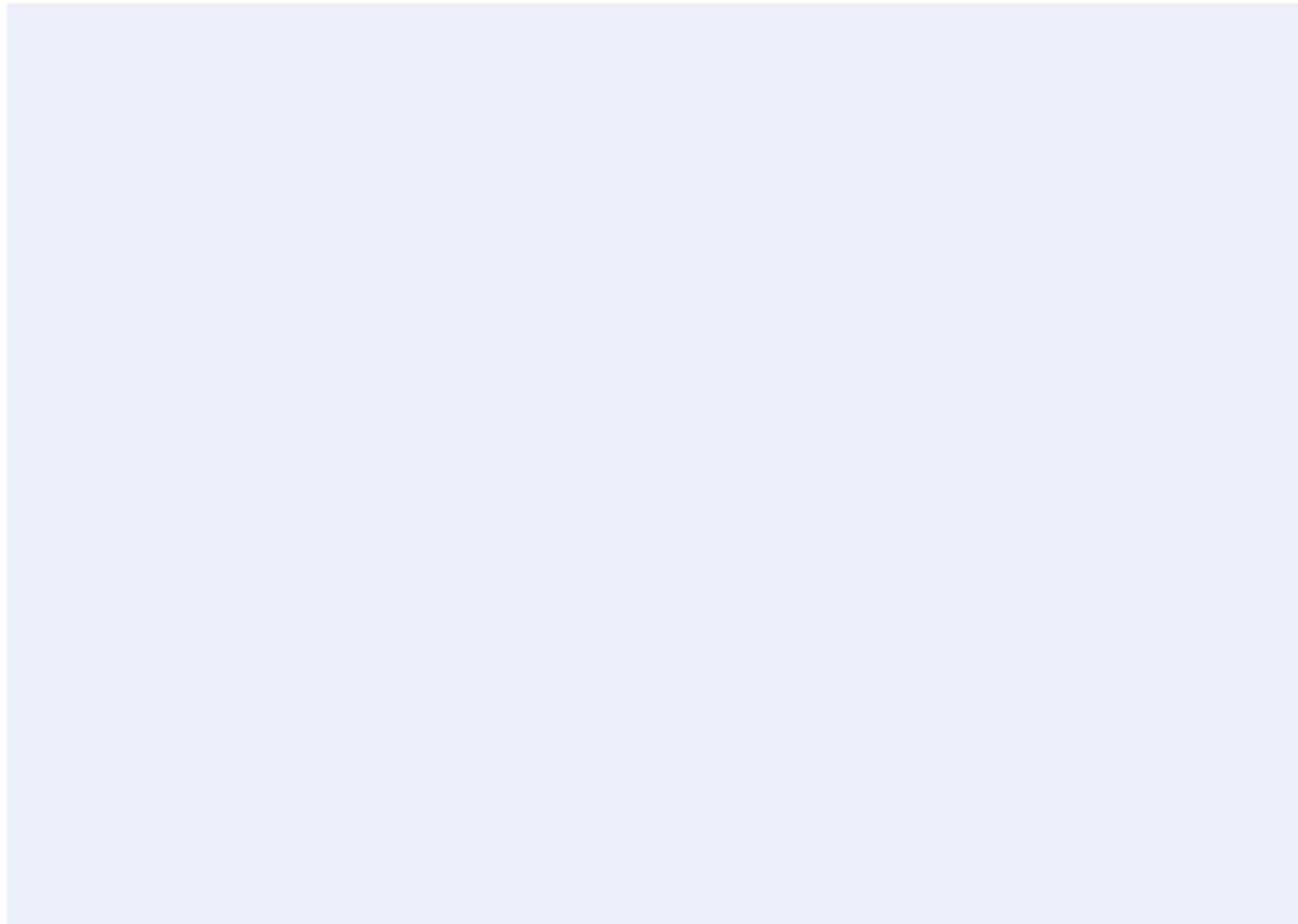
1427418

1446375



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



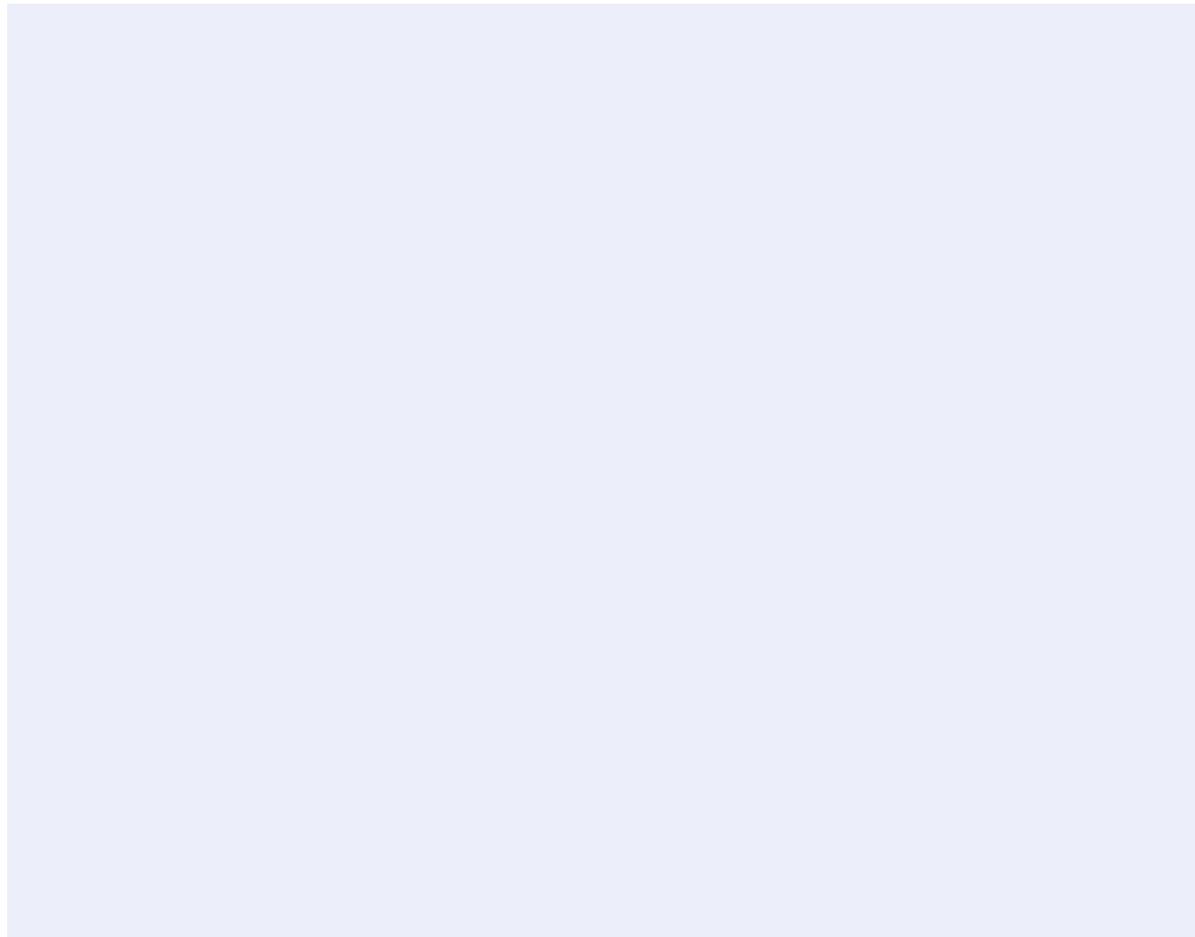
06/23/2015

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

told her a check and a money order is XXXX different tools and I gave you the money to get the money order and came back and got my money back so the store did not loose out on Money they never had. The conversation got heated and XXXX XXXX called XXXX XXXX XXXX told him I passed a bad check and I got a call from detective XXXX stating I need to pay XXXX XXXX dollars or I 'm going to get arrested and charged with passing fictitious check. I told XXXX that I did n't cash a check I cashed a money order that I bought with my money how is that a check and how is a money order I purchased with my money that I took back to the same store I purchased it from and got my money back XXXX stated " cause western union took the money out of XXXX account and would not pay them " I said pay them for what that was a money order not a check. I ended up taking XXXX dollars more of my money to pay XXXX and I had to call western union money order to get my funds back from them. I sent certified receipt money request for to western union money order to get my money back on XXXX XXXX and someone from Western union signed for the mail on XXXX XXXX. When I called western union they stated they do n't have the forms I said someone signed for it on the XXXX. The lady XXXX at Western union told me to fax to her and I said I do n't know what is going on but you all have the paper work and I should n't have to be resending anything you already have it. To make a long story short the money order had a stop payment on it and I did n't put it there and they did n't pay XXXX I did so now I need my XXXX dollars from Western union and they giving me the run around.

I was contacted by National Budget Planners and they told me that they could help me re-consolidate and manager my loan repayments for me so they would be affordable based on my income. I was told I would qualify for the pay as you earn program and my payments would be {\$39.00} a month which was the charge they had for their services and my monthly payments would be {\$0.00}. I also paid an

Other Financial Service Complaints with Consumer Complaint

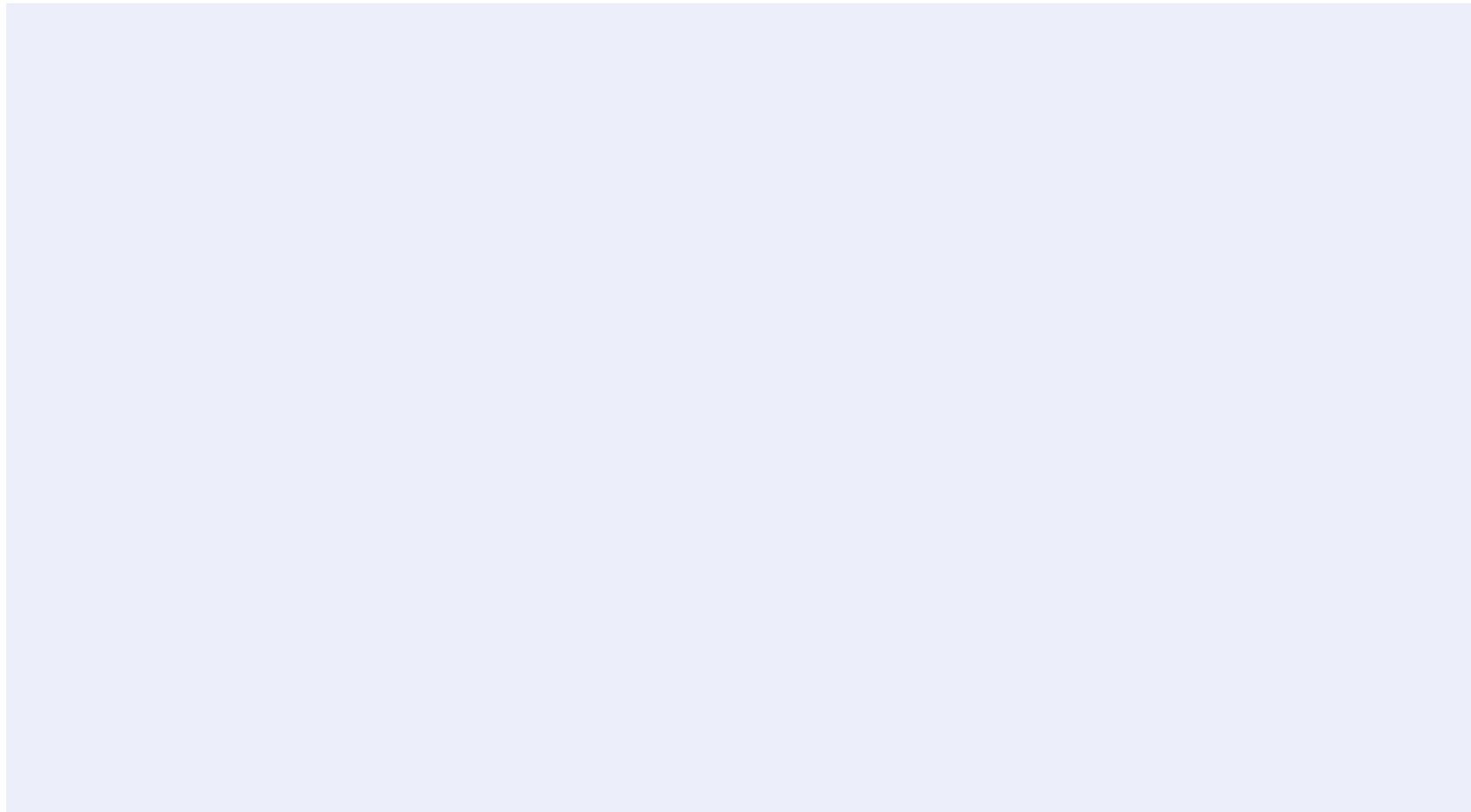
Based on Consumer Complaints



Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



National Budget Planners of South Florida, Inc

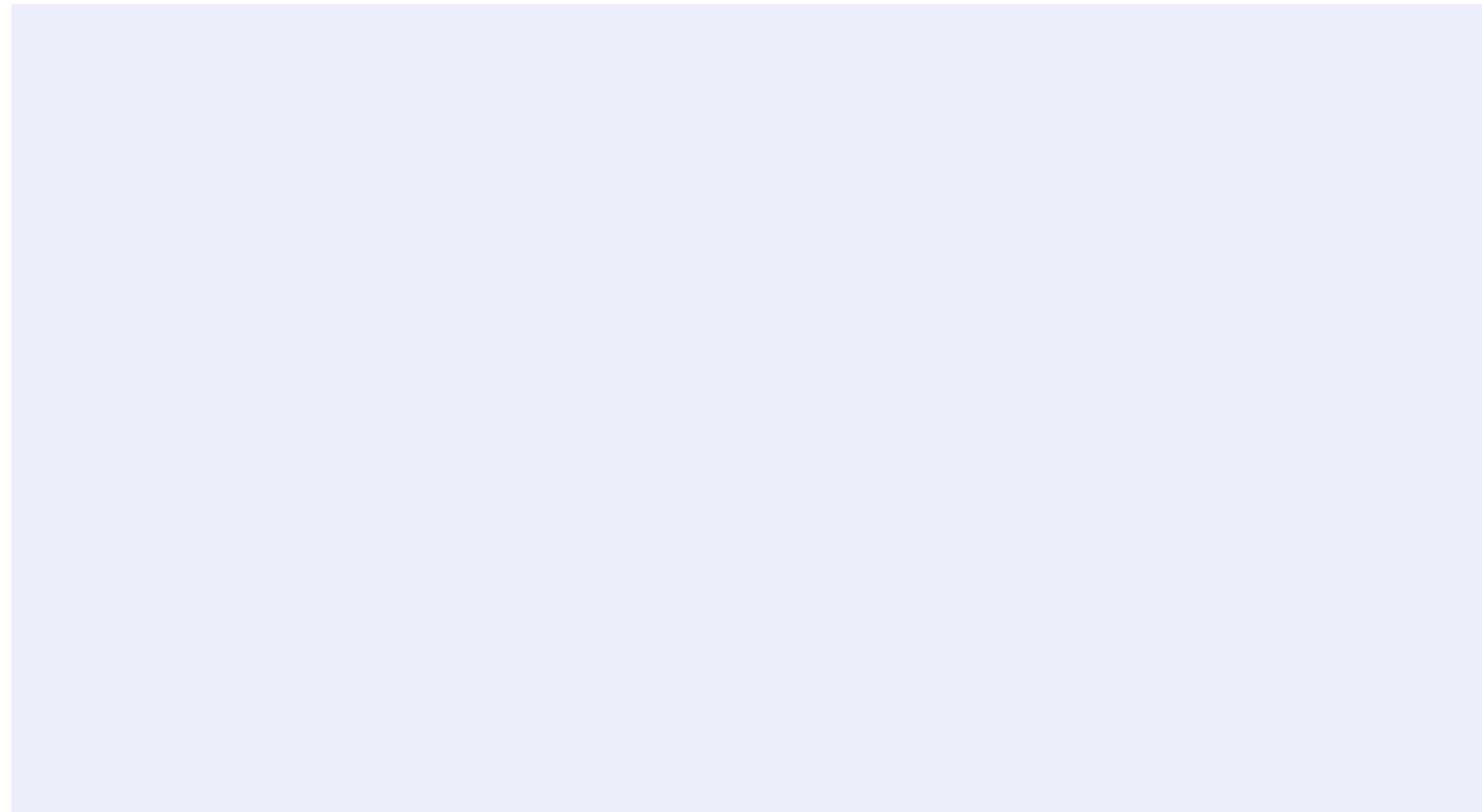
MN

560XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided

07/23/2015

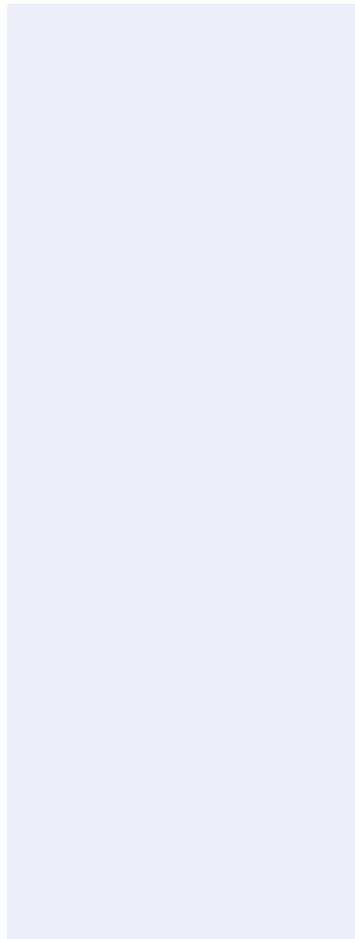
Closed with monetary relief

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1433634

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

07/07/2015

Other financial service

Money order

07/29/2015

Other financial service

Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Unexpected/Other fees

Customer service/Customer relations



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

up front charge of about {\$490.00} which was broken into three payments. This all happened on XXXX/XXXX/2015. My loans were consolidated by my monthly payments were {\$250.00} dollars and National Budget Planners were not helping me with the process. I called them over 4 times in a month period to try and have the problem resolved which has yet to happen. My account was XXXX days delinquent so I called XXXX XXXX to figure out what could be done. The number they gave me were a lot different that National Budget Planners and there was no monthly or up front chargers for me to take care of my loans.

When I deposited a Western Union money order into my checking account, it was not honored by Western Union. As a result I incurred {\$10.00} in fees from my bank. Further, Western Union stopped payment on the money order. When I called Western Union to correct this, the person I spoke to told me to send them a copy of the money order and the money order receipt. The person I spoke to specifically told me I would not be charged any fees since the money order was valid and the problem was not my fault.

Even though I followed their requirements, They sent me a check for {\$480.00}, and not the value of the original money order - {\$500.00}.

I was referred to Waterstone Mortgage by a realtor. I was told to work with a gentleman named XXXX XXXX. After speaking with XXXX XXXX on the phone and him reviewing my situation he referred me to his colleague XXXX XXXX so that she could advise my husband and I how to get our credit started again. We met with her and she advised us to get a savings loan, a prepaid credit card and to become authorized users on a family member or friends credit card in which we did all of those things. The authorized user was false information. She also told us NOT to pay off any of the items that we owed on our credit report. Af the end of the 30 minute meeting she told us that we owed her {\$300.00}. No cost was

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

The Western Union Company

MS

395XX

Web

Servicemember

Waterstone Mortgage Corporation

IN

474XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	07/07/2015	Closed with monetary relief	Yes	No
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Consent provided	07/30/2015	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

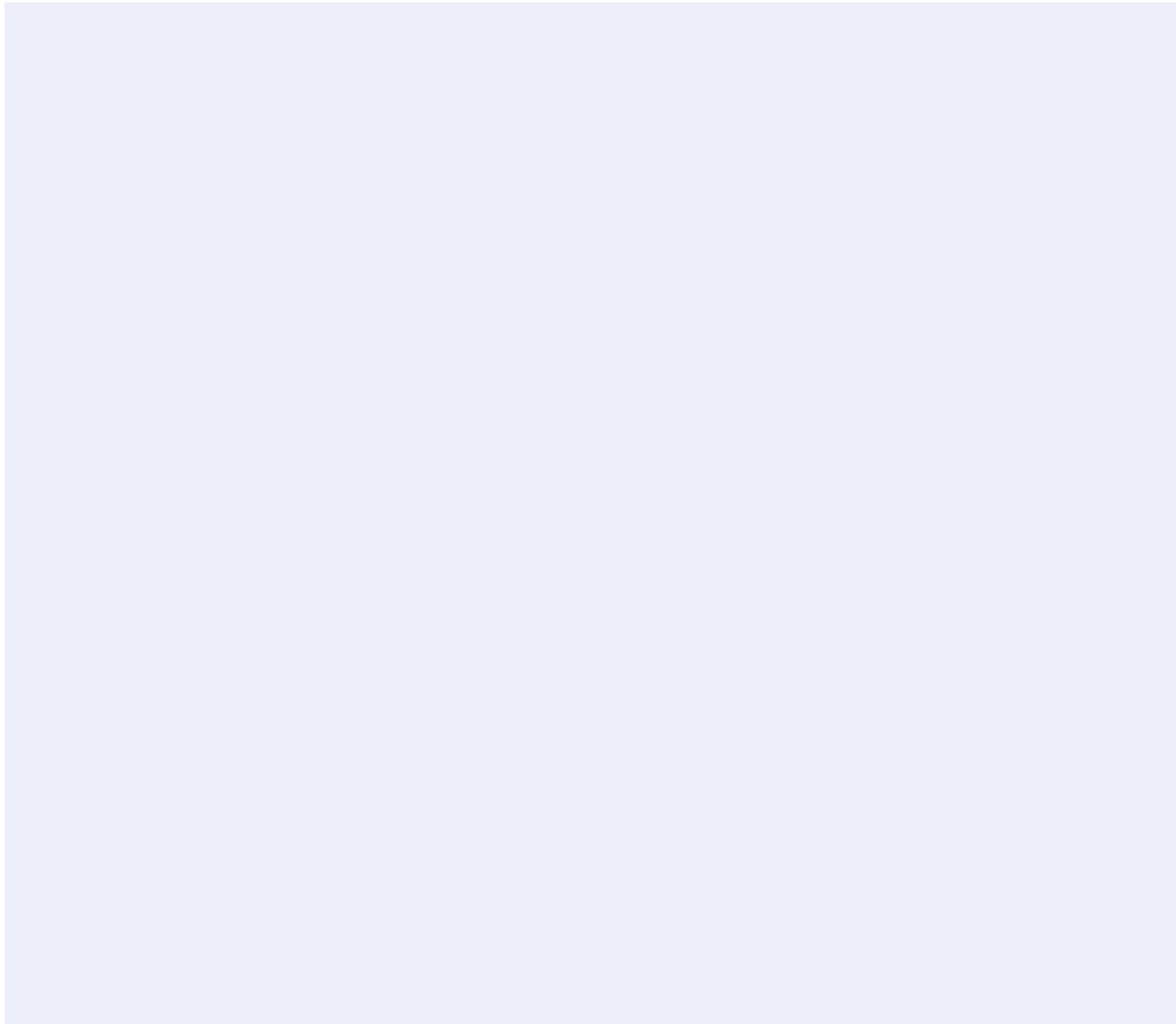
1453996

1493148



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



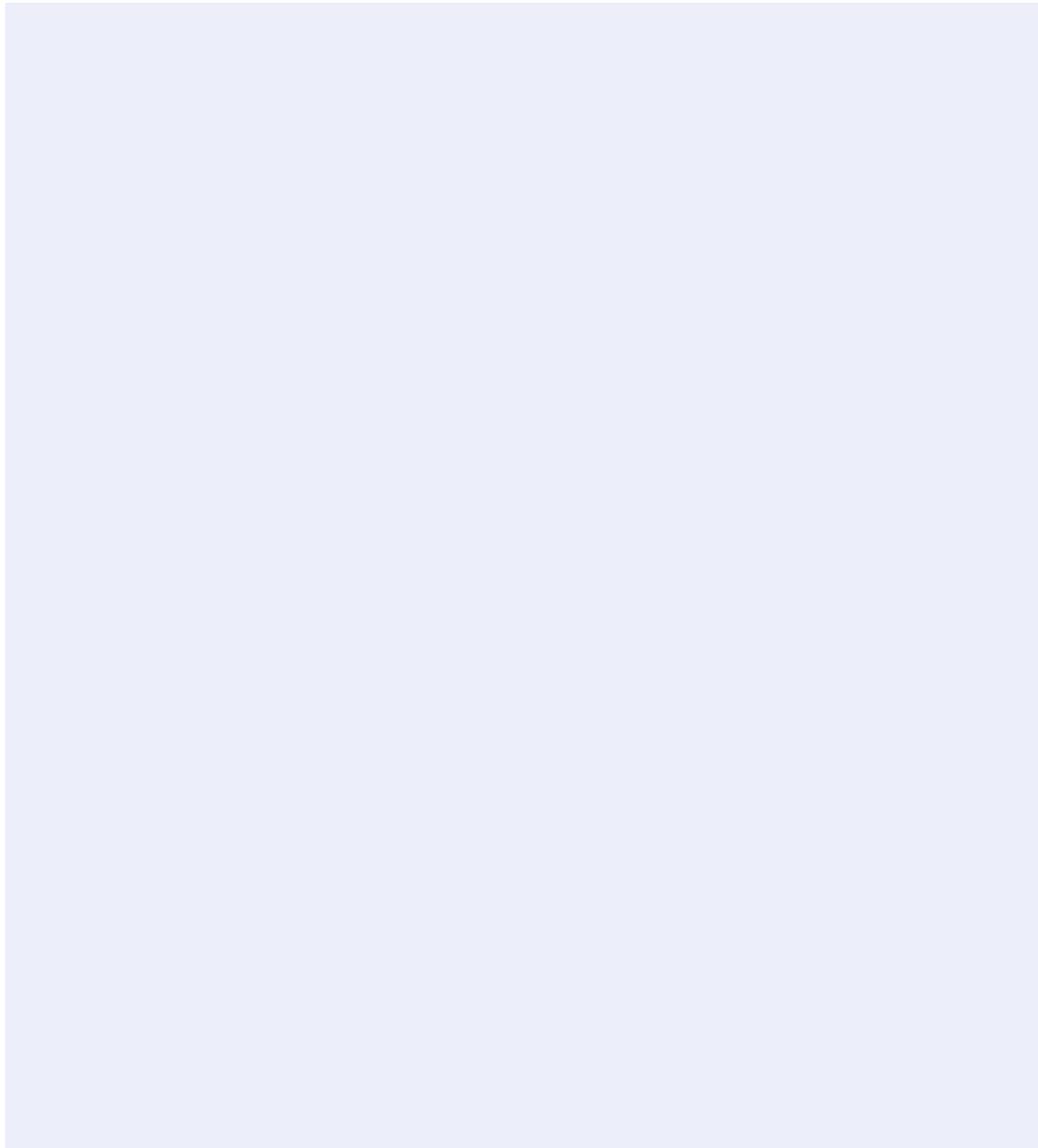
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

mentioned until the end of the meeting. My husband gave her {\$200.00}. She said to do the 3 things she mentioned and call her back, we did and it took 2 weeks to hear back from her. She said to come back to the office to talk. We went back and she had lost our file, she said that she left it at her home and I found it odd that our file would be at her home. We had to give her all of our information again and the last {\$100.00} that she said we owed. We paid her in cash she said that they did n't take debit or check. We did n't get a receipt and I know that is my fault but when we gave her the money XXXX XXXX was there, although I did find it quite odd that XXXX put the money in her purse. She then gave us one of XXXX business cards and wrote on the card that we would get {\$300.00} off our closing costs when he got us financed. I tried calling and texting XXXX a dozen times or more and I never heard back from her. This originally took place the beginning of XXXX 2014. During the winter we saw a place that we were interested in and I happened to know the broker. The place had been sold but I told him that we were working with XXXX XXXX and he laughed and told me that XXXX had discretely quit Waterstone and was no longer in that line of work. I called him because I still could n't reach XXXX and XXXX told me that by rights she should refund my money. He then refereed me to his brother XXXX and when I told him what had happened and he said that XXXX was a family friend but he would never use her in his business because she checks out and goes to XXXX quite a bit. I learned my lesson but I feel like me and my family have been taken for money that we could have used and we trusted someone that was supposed to be helping us. I have XXXX children of which one has XXXX and I 'm paying more for rent than a house payment would cost me. I feel as though XXXX took advantage XXXX. Even if no action is taken against her I think people need to be warned about the way she conducts business. Thank you for your time and I would appreciate it if you would look into this.

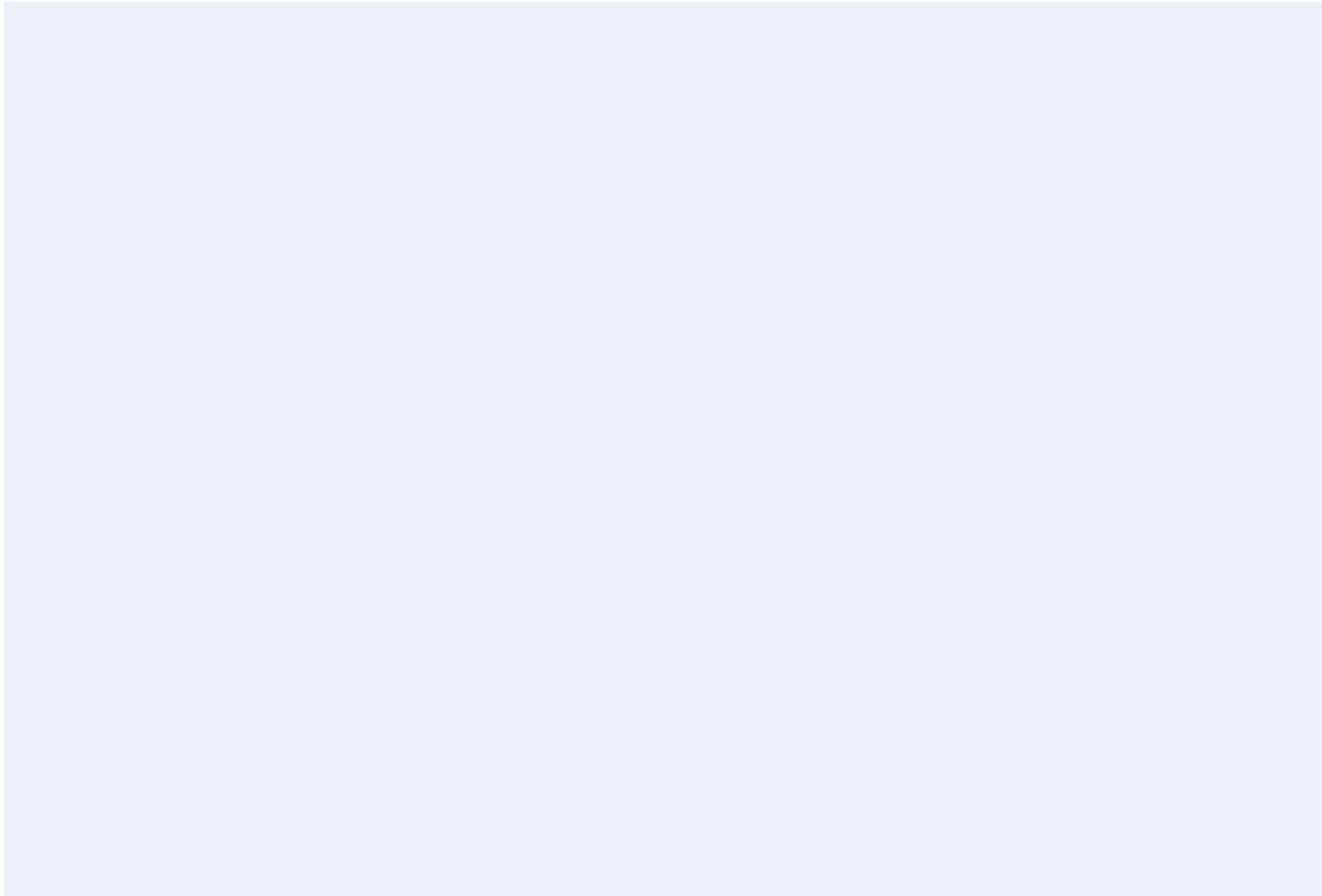
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



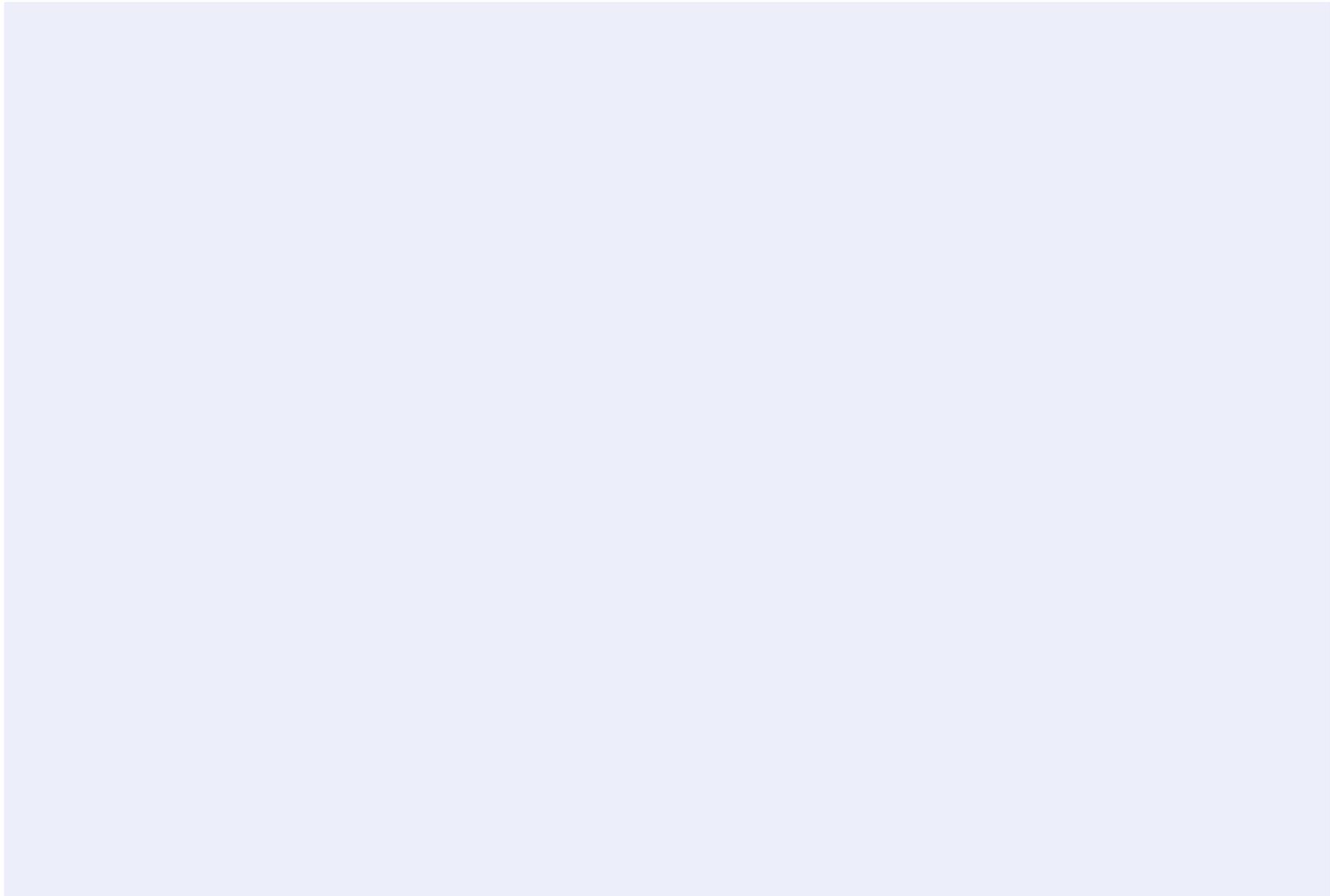
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



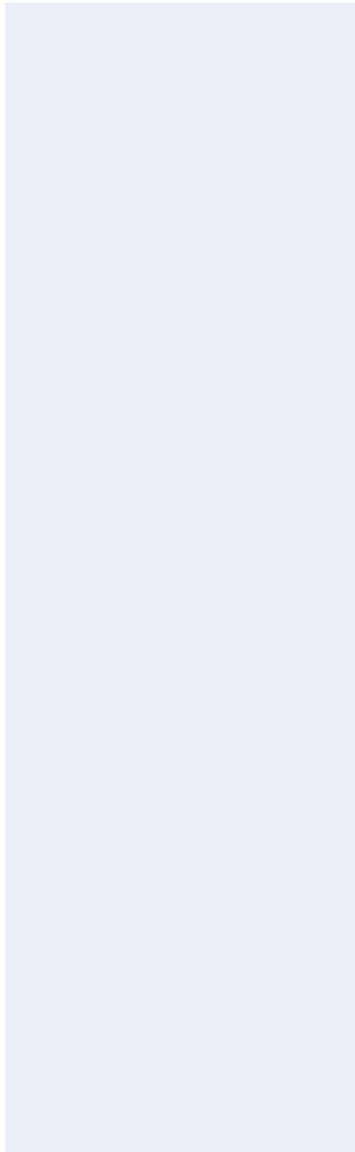
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

08/06/2015

Other financial service

Debt settlement

08/12/2015

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Disclosures

Excessive fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Springleaf Finance have XXXX hard inquiries on my credit report viaXXXX XXXX who matches you with a creditor. They were not suppose to put hard inquiries on my file. XXXX preapproves you before you get to next step. I applied to this company XXXX time in XX/XX/2014. Now I have XXXX hard inquiry. False advertising. I tried talking with them about the problem, but theyRefused my rights as a consumer and would not listen to what I said. Please notify these companies as it has impacted my credit score.

I went into an agreement with Global Client Solutions to settle XXXX outstanding credit card debts however I did not realize that they would be only responsible for passing off the debt to a Law Firm while both companies would be collecting separate fees upfront. I expected to pay a fee for any service but ended up paying {\$510.00} for an entire year before my XXXX settlement was reached and at which time I had to come up with {\$1100.00} to enter the agreement with the creditor. They take the fees upfront before any settlement is reached which in turn makes a difficult situation even harder. They promised that they would settle the debt for XXXX % or less of the original amount however my XXXX settlement was actually XXXX % of the original amount which by then is equivalent to me paying the full amount only difference being I payed the other XXXX % in fees split between Global Client Services and XXXX XXXX XXXX. They did settle the XXXX of my XXXX cards for XXXX % of the original amount which is the only success story from this experience but they arrange things strategically so that they only do it at the end of month after they take their fees even though I wanted to settle earlier to avoid excessive fees. Its all set in their favor so they get as much fee from the client as possible. I was also charged Pay-By-Phone Fees by their partner company XXXX XXXX XXXX every time they arranged a settlement with the company representing my creditor. I was also charged a one time Non-Refundable Legal Deposit of {\$500.00} the very first month.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

OneMain Financial Holdings, LLC

PA

180XX

Web

Older American

Global Client Solutions

MA

027XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	08/06/2015	Closed with explanation	Yes	No
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Consent provided	08/19/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1505441

1514709

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

08/25/2015

Other financial service

Money order

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

To Whom It May Concern, This complaints is against XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX XXXX, all formerly of XXXX., and recent defendants of a FTC civil action complaint in United States District Court District of Nevada Case XXXX and XXXX, XXXX , A Wyoming Based Limited Liability Company (all owned by the XXXX) and XXXX of XXXX. These criminals are at it again. There was no justice served in their years of defrauding countless innocent victims with their payday identity theft fraud scam so they simply changed outfits and started all over again before the ink was dry on their case filed in 2013. I have several documents to prove my complaint. All available to make sure these criminals are stopped in their tracks.

I was presented an opportunity to purchase a turnkey fully functioning business with a guarantee of business funding with my good credit to support my entrepreneurial aspirations by the aforementioned ; via my trusted business advisor who no longer associates with any of them due to the discoveries within this complaint. The ecommerce business that was sold to me was to come with pre-existing sales, established web traffic to an existing website, customer service, a XXXX system, media buys all provided by a company reported by the XXXX to be a Wyoming based XXXX under their direct ownership by the name of XXXX. Upon further research I 've discovered all were lies. Nothing was set up with this turn key business by the XXXX. In fact they were doing nothing more than making false claims. Instead of immediately receiving what I was promised I was harassed for finance payment by XXXX XXXX, the shady " lending " company who supposedly financed the sale of the business on the strength of my excellent credit. Even after I tried reaching XXXX to no avail to discuss my displeasure with the behavior and lack of performance as contractually obligated by the criminal XXXX family I was still harassed at my work place and at home. For this

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Universal Account Servicing, LLC

CA

900XX

Web

Other Financial Service Complaints with Consumer Complaint

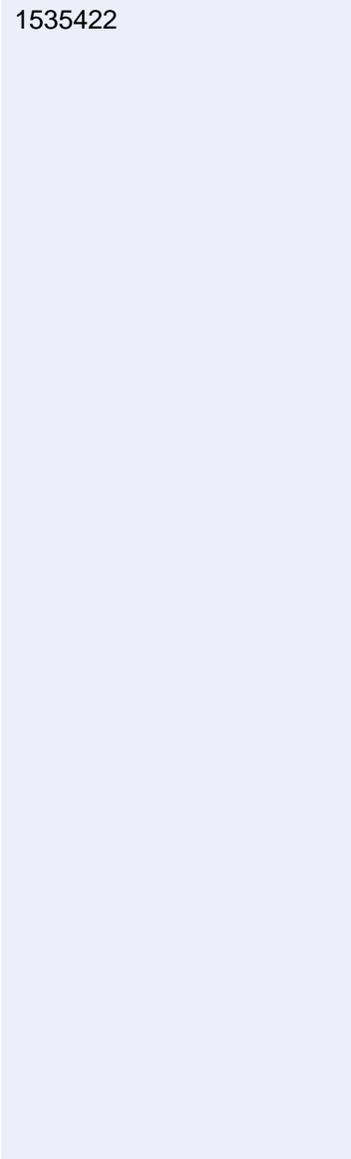
Based on Consumer Complaints

Consent provided	09/01/2015	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1535422



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



08/22/2015

Other financial service

Credit repair



09/09/2015

Other financial service

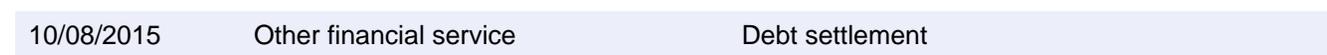
Foreign currency exchange



08/25/2015

Other financial service

Check cashing



10/08/2015

Other financial service

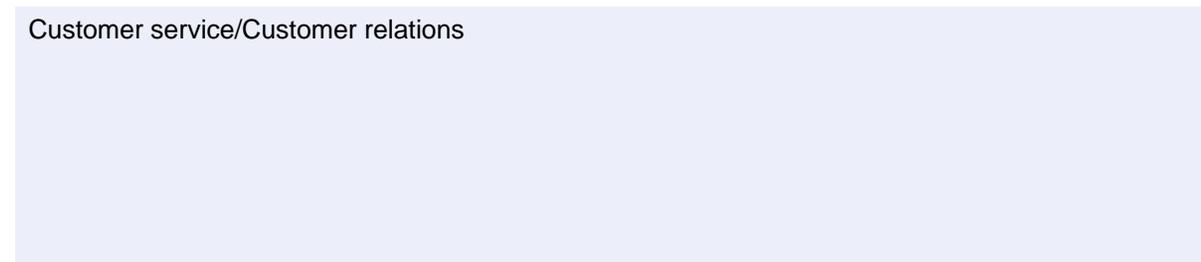
Debt settlement

Other Financial Service Complaints with Consumer Complaint

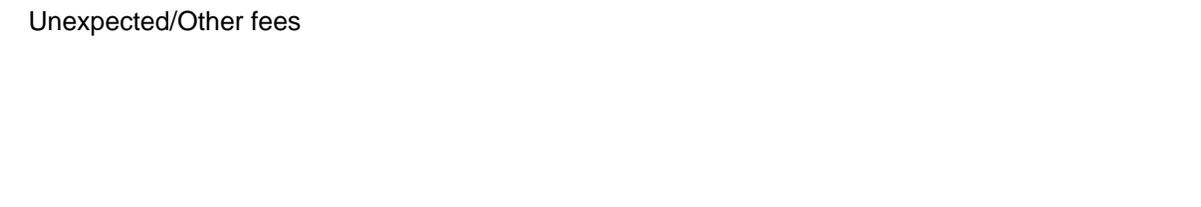
Based on Consumer Complaints



Fraud or scam



Customer service/Customer relations



Unexpected/Other fees



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

agreement with the fraudulent " XXXX " I was charged a fee of thousands of dollars for nothing that the Sunyiches nor XXXX XXXX actually provided. The fact of the matter is they are both frauds that should be reinvestigated for all of their current business practices.

In XXXX of 2015 I contacted XXXX XXXX from S. Foreman & Associates about Credit repair, I paid her {\$100.00} a month for 6 months and has seen no results on my credit report, I emailed her on Thursday, XXXX XXXX, 2015 to let her know that I no longer need her services and to refund me my money with in 10 days or I was going to report her to the FTC and the Consumer Financial Protection Bureau, she send me an email back on XXXX XXXX, 2015 to proceed the way I wish cause no laws have been broken. I called the Commissioner of Financial Regulation to find out if she was licensed and was told that it 's an application pending and that she is not suppose to be doing any type of Credit repair until the license is approved. She has also called XXXX posing as me which I did n't know until she sent me the email telling me she contacted them.

I entered a branch of Bank of America at XXXX XXXX XXXXXXXXX, NY XXXX, on XXXX XXXX, 2015 to cash a XXXX denominated check (XXXX XXXX) in my Bank of America checking account. I filled in forms and I was told it would take XXXX weeks. It is now almost XXXX months. I have tried to inquire twice through customer service and no one even understands what I am talking about. No one from Bank of America has followed up on the issue.

After talking to an XXXX XXXX employee and answering my question in regards to my contract, the employee stated that the contract would end and payments would cease at the end of the agreement. This was over XXXX months ago and I just realized that I 've been paying on a membership I thought had ended. No form of information was handed to me to tell me otherwise.

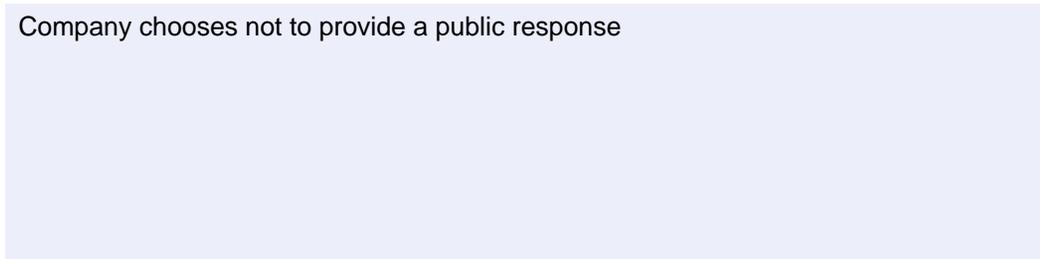
Global Client Solutions through XXXX XXXX XXXX contacted me last XXXX

Other Financial Service Complaints with Consumer Complaint

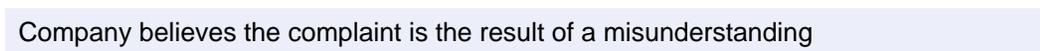
Based on Consumer Complaints



Company disputes the facts presented in the complaint



Company chooses not to provide a public response



Company believes the complaint is the result of a misunderstanding

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



S Foreman & Associates Inc

MD

212XX

Web

Bank of America

NY

112XX

Web

Jim Bottin Enterprises, Inc

KS

666XX

Web

Servicemember

Global Client Solutions

NY

144XX

Web

Older American

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided	09/10/2015	Closed with explanation	Yes	No
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Consent provided	09/11/2015	Closed with explanation	Yes	Yes
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Consent provided	09/04/2015	Closed with explanation	Yes	No
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Consent provided	10/30/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1531513



1556752

1535211



1598799

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

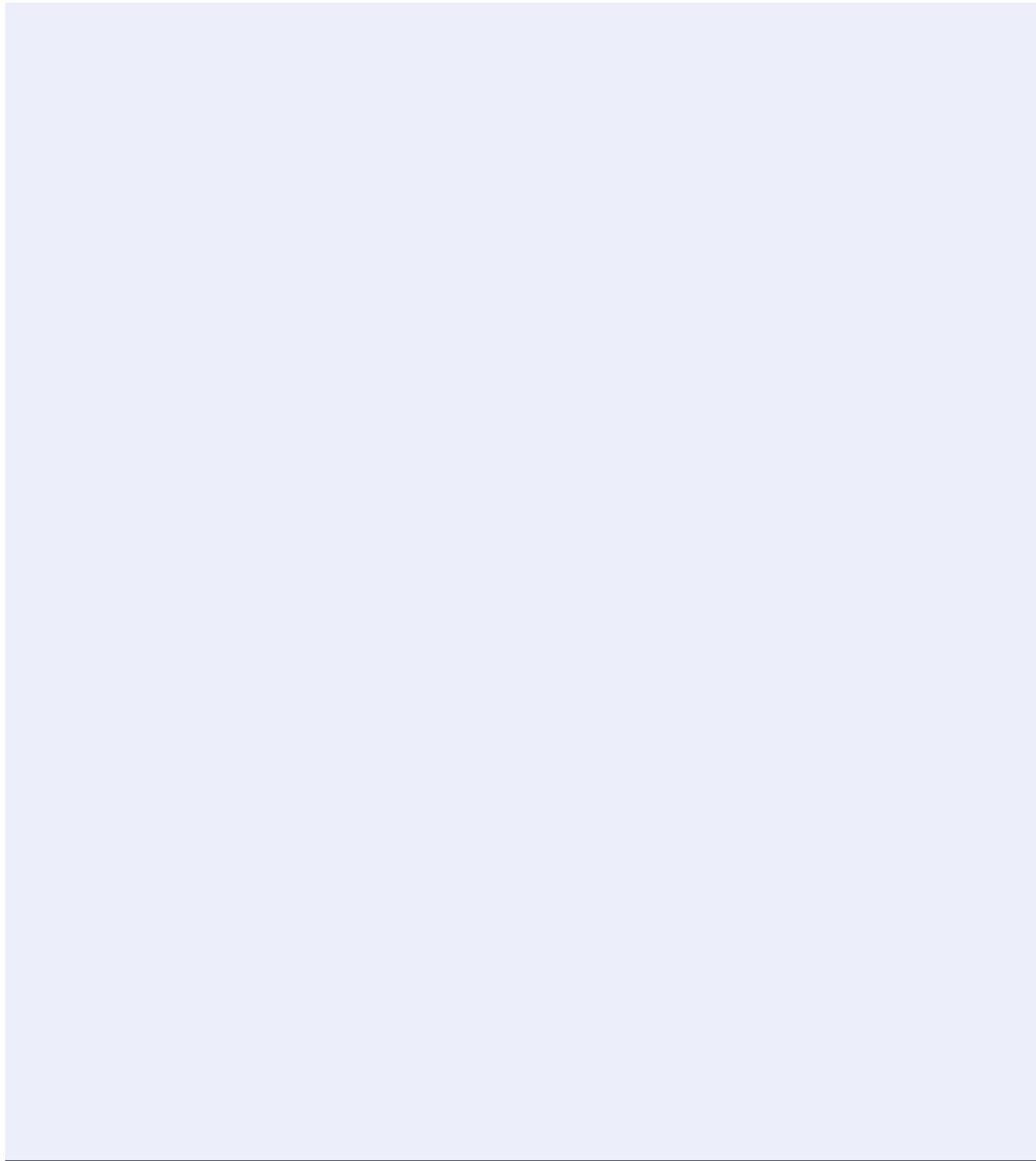
XXXX 2015 XXXX offering to settle my credit card debts of about {\$18000.00} for a total of about {\$12000.00} and a fee of {\$900.00} for GCSXXXX. The amount I would have to pay them monthly for 20 months was {\$630.00} which was to be deducted directly from my checking account on the XXXX of each month starting on XXXX XXXX, 2015. (I realize that the total for 20 months would have come to over {\$15000.00} and I do n't know why I did n't note this discrepancy earlier.) They told me that my credit score (then in the XXXX 's) would take a hit for a few months. I agreed to these terms and immediately gave them over the phone the credit card names and numbers and the amounts owed to each credit card. They told me not to discuss anything with the card companies if they called but to refer the companies to GCS as representing me. They gave me the name and number of a " customer care person " in XXXX, NJ and said to contact her with any questions.

From that point on I simply did not answer the phone when I could see that it was from any source I did not know. I told the customer care person I was doing that. She said that was fine but I should fax or mail to her each regular mail communication I received from the card companies and not respond to the companies at all. I have sent her by regular mail every such communication I have received from those companies for the past six months or so as well as XXXX I received from a debt collection company, XXXX XXXX XXXX XXXX XXXX early this month.

I have talked by phone with that customer care person several times over these six months and have asked for an accounting of what has happened to the moneys withdrawn from my checking account, totaling now {\$3800.00}. She has said that GCS has to wait for the card companies to get anxious enough for GCS

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



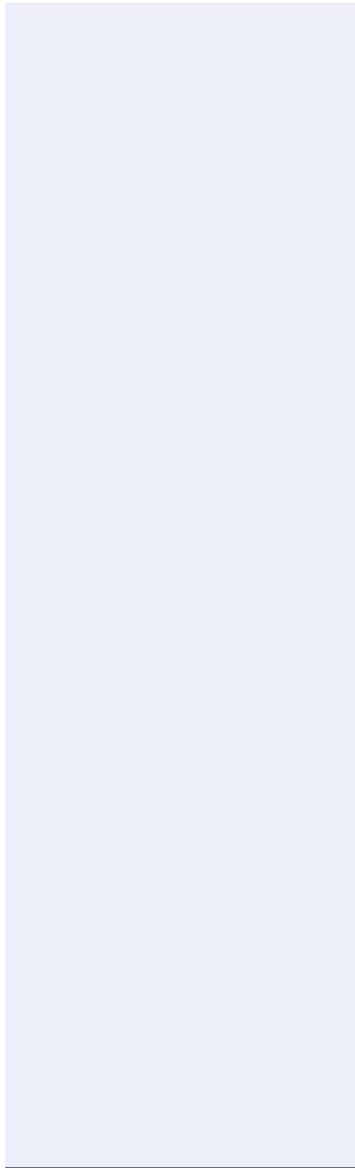
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

10/19/2015

Other financial service

Money order

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

I periodically send money through MoneyGram International "housed" by Wall Mart XXXX

XX/XX/XXXX, I requested for a copy of my XX/XX/XXXX transaction with the company. The Wal Mart branch told me that it is the headquarter XXXX that handles such matters. I was asked to direct my request to:

The Manager/Supervisor, The MoneyGram International, XXXX Tel. XXXX.

I contacted it. The employee who attended to me by phone asked me to go on-line on their website to make my request. I did as required: 1.) a photo id, and 2.) \$XXXX fee. I sent the XXXX as required the address above XX/XX/XXXX.

When I did not hear from the company XX/XX/XXXX, I called. I was transferred from one employee to the other. When no one could produce an answer, I requested to speak to the supervisor. It was the most frustrating moment. I was put on hold for Over XXXX minutes with annoying music playing in my ears. I had to hang up without answer.

I went back to Bank XXXX from where I bought the \$XXXX money order. On around XX/XX/XXXX Bank XXXX confirmed that MoneyGram International cashed the money order XXXX XX/XX/XXXX and produced a copy of the endorsement by MoneyGram International.

When the company would neither refund my money nor produce the requested copy of my XX/XX/XXXX transaction, I , XX/XX/XXXX went back to their branch in XXXX to report what had happened. Once again, I was asked to direct my complaint to the XXXX headquarter. On the same day, I got on phone to ask why he company would get my money and not meet my request. The response was frustrating and disgusting for 45 minutes: it was a merry-go-round transfer from

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

MoneyGram

NC

274XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

10/26/2015

Closed with explanation

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1614145

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

11/05/2015

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

employees who identify themselves as XXXX assuming they gave my correct names. I told XXXX that I have had enough transfer and would like to speak to the supervisor. "Hold on," she said and left me on phone for another 30 - 35 minutes with the usual aggravating music. I hung up.

I waited 40 minutes and called again. The same thing happened. This time, I was transferred XXXX, Before he could ask for another transfer, I asked him to let me talk to the supervisor. "Hold on," he said and started playing the usual horrible music my ears. He neither came back to attend to me nor did any supervisor pick up the phone until I gave up after XXXX minutes.

This is my case. I have endured this unethical, irresponsible, and unprofessional treatment from MoneyGram International. The company gives me the impression that it is a bunch of cronies, operating a business to see how much dupery they could get away with outside he XXXX headquarter.

I will appreciate your intervention to right the wrong.

Thanks.

P.S I have a copy of the endorsed money order

I signed up with the XXXX law Group in XX/XX/XXXX 2012. I was promised that they would have me debt free in 42 months. Although they did settle a bunch of my accounts, they did not settle everything, and I was forced to open a Global Client Solutions account and allow them to make monthly withdrawals. When I looked at my balances, it was obvious that I was paying way more in fees to GCS and XXXX than to my creditors. I paid in a total of {\$25000.00} and about

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Global Client Solutions

IL

606XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	11/06/2015	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1641541

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

11/20/2015

Other financial service

Credit repair

12/22/2015

Other financial service

Credit repair

01/19/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Excessive fees



Excessive fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

{ \$12000.00 } was retained by GCS XXXX as fees. I think this is illegal. When I complained to GCS about the fees they insisted that XXXX was taking the fees, not them. I am not getting a straight answer out of anyone. They were supposed to only take 15 % of the money they saved me, but they took almost 50 % of the monies I paid in.

I am unable to upload my supporting documentation but if you will email me a direct email address I will forward the correspondence to you. They made all kinds of bogus claims that I added new accounts, etc., which I never did. Also GCS is denying any responsibility for the fees charged and pitched me back XXXX.

There was a charge of { \$19.00 } to my account without my permission or knowledge. I called to dispute it and request they return my money as they unethically did not notify me before the charge and was not even the amounts vof the monthly service that I had previously cancelled. The representative stated that they were " processing fees " and valid. I requested a supervisor and she refused. I have since had to freeze my account get a new debit card that I had to pay extra { \$20.00 } for shipping to get my debit card. Not to mention my credit score has dropped by XXXX points since I started using the service.

Signed up with Park View Credit to repair credit on XXXX XXXX, 2015. As of XXXX XXXX, 2015, they have not done anything. I was told by XXXX XXXX that the { \$59.00 } XXXX fee to pull credit) would be deducted from fee of services. The price that I was given by XXXX did not include a deduction of the { \$59.00 }. XXXX XXXX said it would take 45 days but, as of XXXX/XXXX/2015, they have not done anything. This company has received { \$400.00 } and have failed to do what their contract states.

I called this places number thinking they were the student loan place and they were n't, they really did n't tell me they were just a help center. They consolidated

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

John C. Heath, Attorney at Law, PLLC

NJ

080XX

Web

Park View Credit

NC

271XX

Web

Brelvis Consulting, LLC

NE

689XX

Web

Older American

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	11/20/2015	Closed with explanation	Yes	Yes
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Consent provided	12/22/2015	Closed with monetary relief	Yes	Yes
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Consent provided	01/19/2016	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1666140

1712266



1748399

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

01/23/2016

Other financial service

Debt settlement

01/22/2016

Other financial service

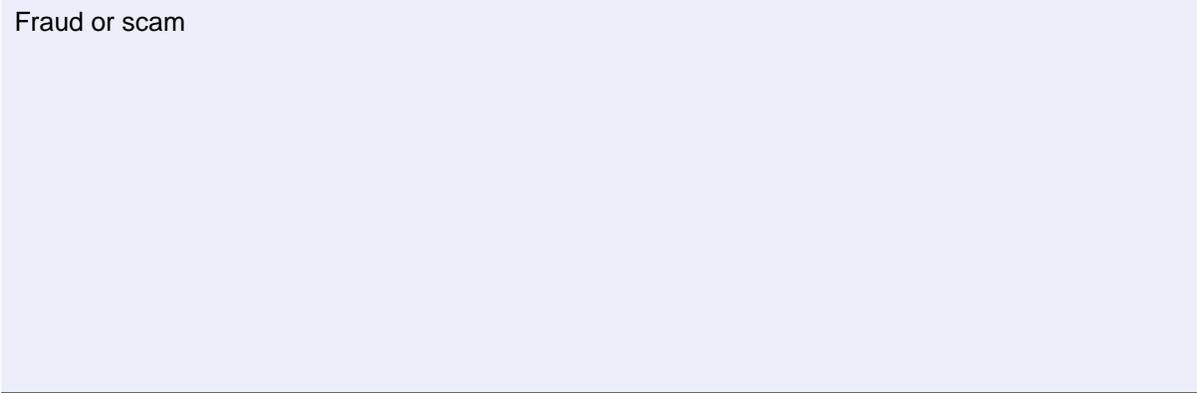
Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Disclosures

Fraud or scam



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

my loans which were already consolidated with XXXX my current loan place. Then they turned my loans over to XXXX XXXX XXXX who paid off my loan to XXXX. I had given this " help place " my credit card # thinking this was how I would pay into the loan place, but what they did was charge me {\$590.00} taken out {\$150.00} in a four month period. They have already taken out {\$300.00} which I told my credit card I was disputing. I called this " help place " to tell them this and was told they would turn me in for collection. Now what do I do? I need help getting my money back.

I sign on with ClearOne Advantage debt settlement program, XXXX. 2015. When I signed on with a rep name XXXX XXXX, I asked several questions about this program. In the conversation the questions asked several times if there will be a fee link to this service, 3 times I was told " we never charge a fee ". Now I am being charge a XXXX % fee each time a creditor is paid. Then she indicated do no worry we will handle everything, contact creditors sure they are taken care of. They did not explain that in order for the creditors to be paid/settled that I had to " reverse " money in order to start working with them. Now I am face with a creditor wanting to send me to collection because of their " false " information.

I had a contractor who fraudulently endorsed a third party check with my mortgage company 's endorsement instead of sending it to my mortgage company the contractor deposited it into his checking account which was JP Chase Morgan. My mortgage company then filed the appropriate documents which were affidavit confirming that the endorsement on the check was not their endorsement. JP Chase states that they are willing to return the said funds but claim that they will only do this if my mortgage company send them documents of my mortgage history. My mortgage company advised me against such an agreement stating that the affidavits from them should be sufficient enough to have the said funds

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

ClearOne Advantage, LLC

LA

704XX

Web

JPMorgan Chase & Co.

CO

800XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	01/23/2016	Closed with explanation	Yes	No
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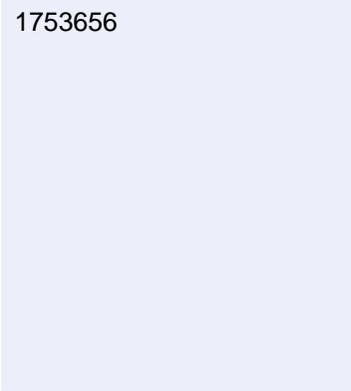
Consent provided	01/28/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

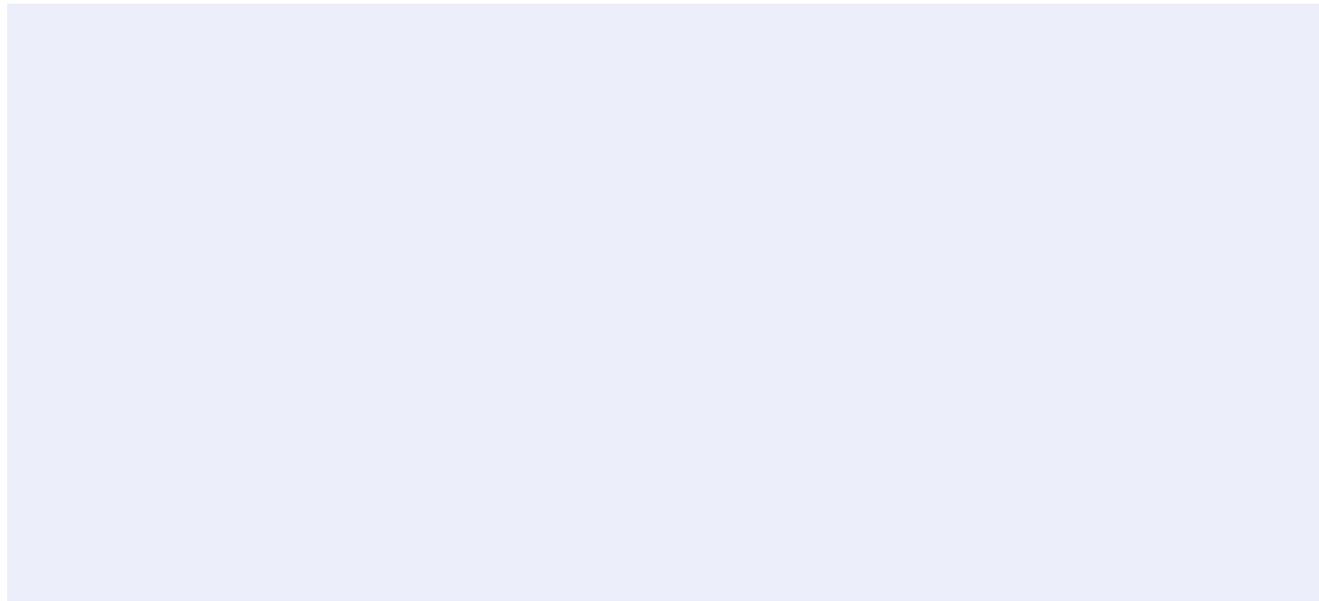
1755055

1753656



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



03/18/2016

Other financial service

Refund anticipation check

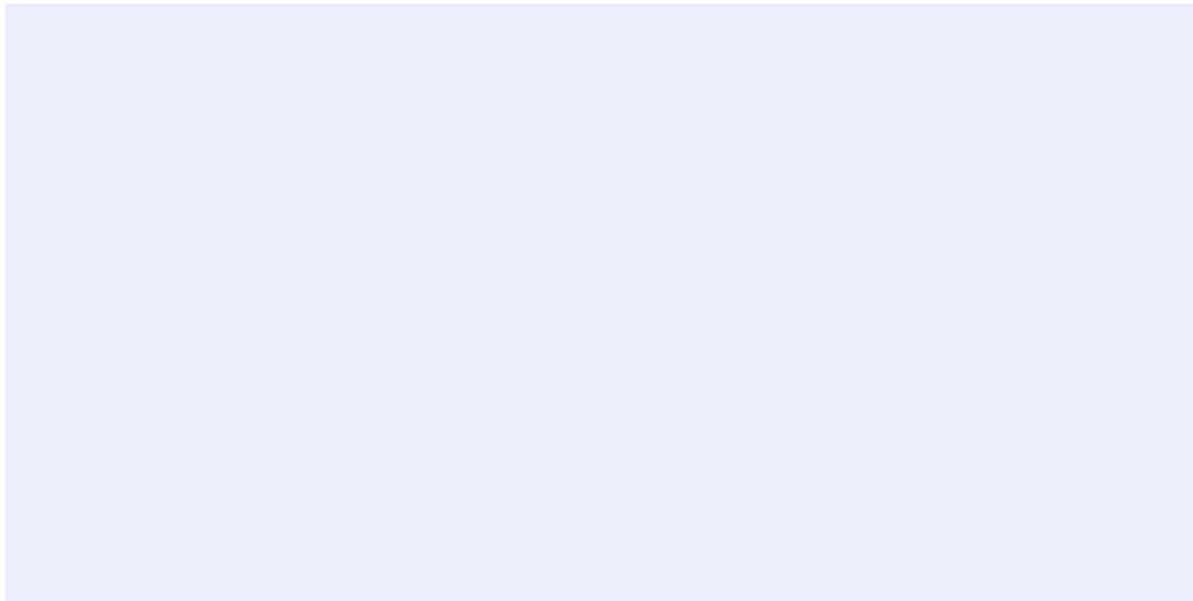
03/02/2016

Other financial service

Refund anticipation check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Lost or stolen check

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

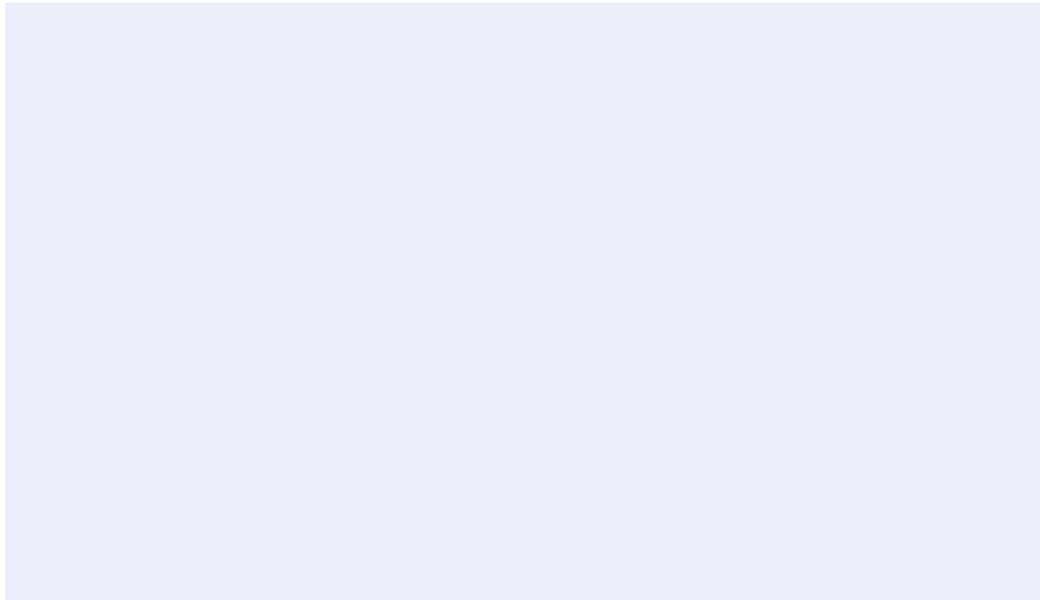
returned and that what JP Chase bank is attempting is illegal. It is my belief that JP Chase is aiding and abetting the crooked contractor who believes that the unauthorized work he completed on my home should be offset from his fraudulent activity. In fact JP Chase refuses to communicate to my mortgage company as to why they are requiring my mortgage history. I know that the crooked contractor threatened to file a lien on my property if he did n't get paid which he is allowed to do on his own accord, but it looks as though he has involved his bank JP Chase in his criminal activity. He is more than welcome to file a complaint with his attorney for the unauthorized and shoddy work he has done to get this situation resolved. JP Chase Morgan Bank is attempting to extend the process by asking for my mortgage history which they were aware my mortgage company would not agree to therefore causing a stalemate situation. My mortgage company believes that once JP Chase Morgan is in receipt of my mortgage history they will release the check fund to their client.

Santander Bank has not issued a refund check for the Sovereign Identity Protector. I was sent a letter telling me I didnt cash the check sent to me XXXX/XXXX/XXXX. I responded to the letter to for a new check on XXXX XXXX, XXXX. I have been in contact with their customer service the past three weeks and have had a lack of customer service and only told that there was a delay with the checks. the week ending of XXXX XXXX XXXX I spoke with a supervisor gave me a reference number. Then I spoke with a XXXX XXXX at XXXX on XXXX XXXX XXXX about the matter, he was supposed to try getting me a date that I would receive the check, but have not heard back from him and when I tried calling his phone it goes to his voice mail.

I filled out the wrong acct # on my Tax Return and did not catch the error until the day the IRS send the money and the money was deposited into someone else 's acct. We notified TD Bank immediately of the error. TD Bank confirmed that they

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

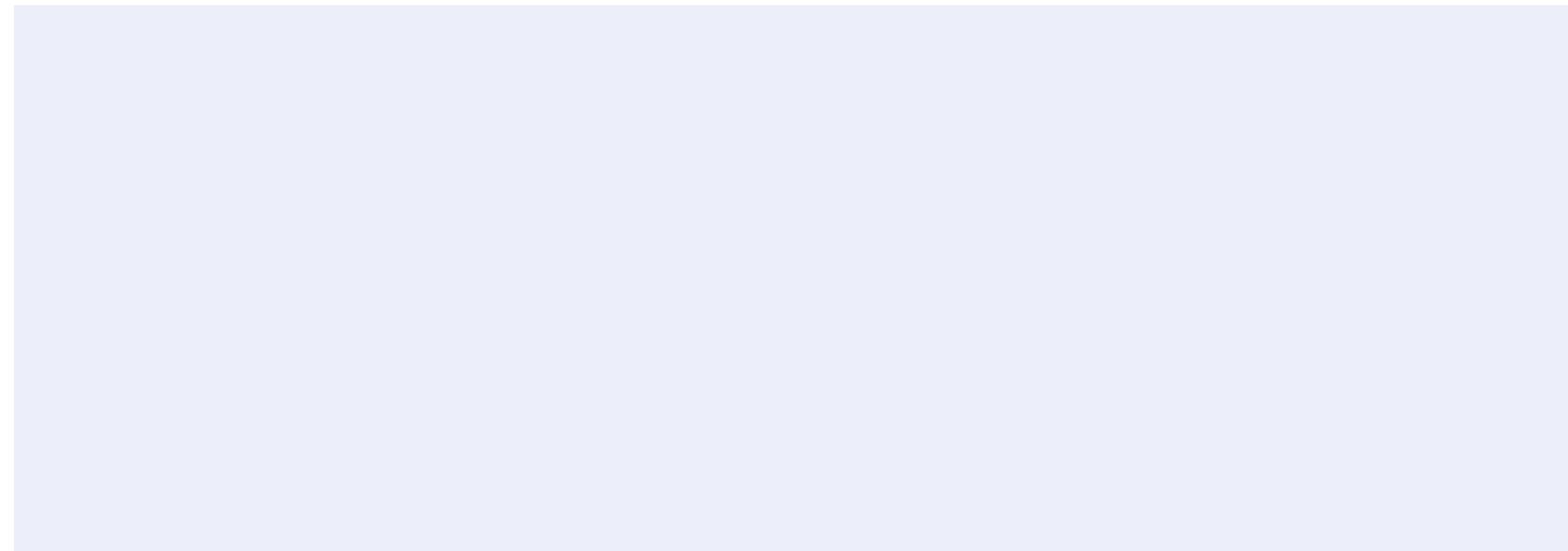


Company has responded to the consumer and the CFPB and chooses not to provide a public response



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Santander Bank US

RI

029XX

Web

Servicemember

TD Bank US Holding Company

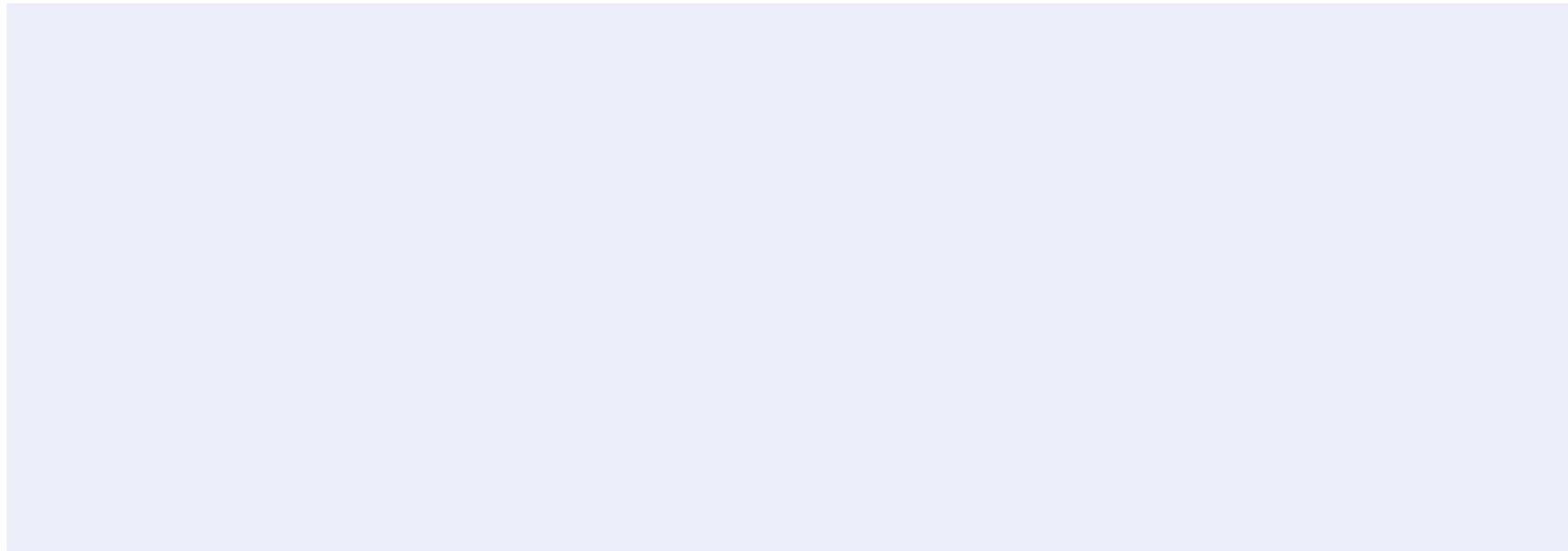
PA

191XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

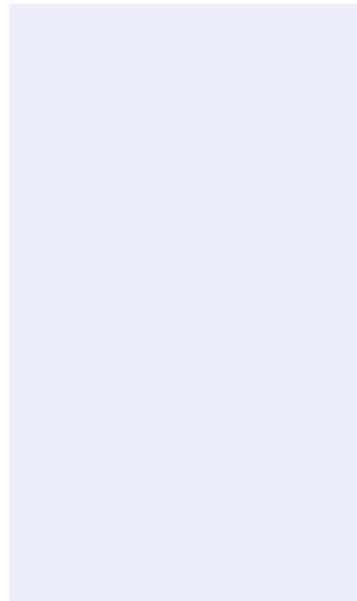


Consent provided	03/21/2016	Closed with monetary relief	Yes	No
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Consent provided	03/04/2016	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1838405



1812946

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



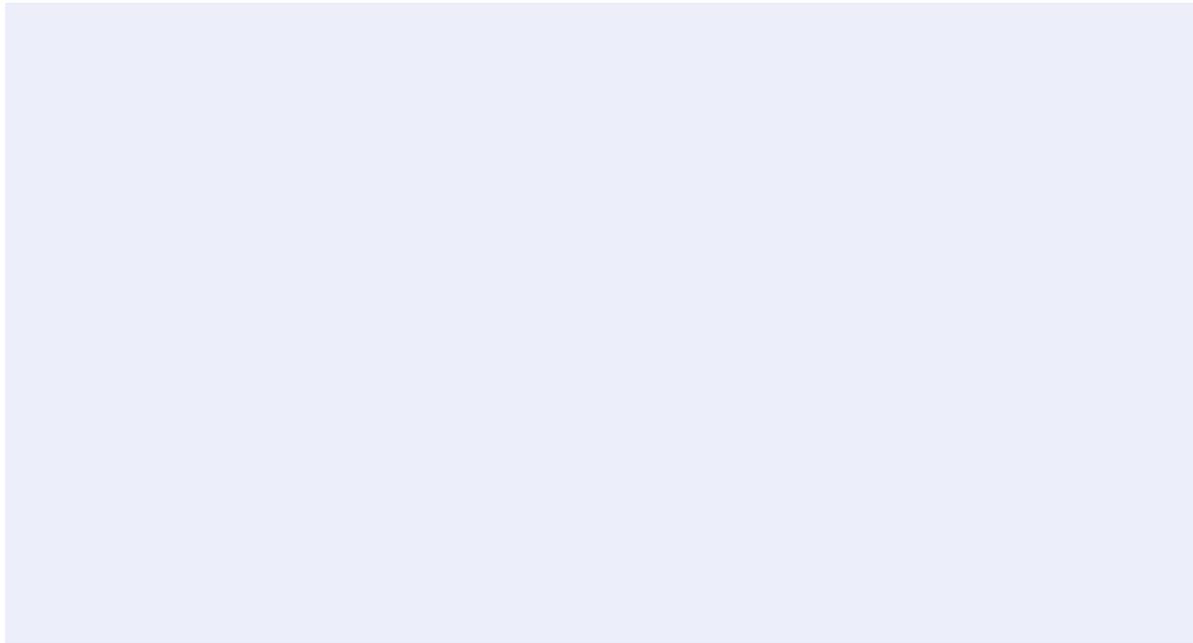
03/17/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

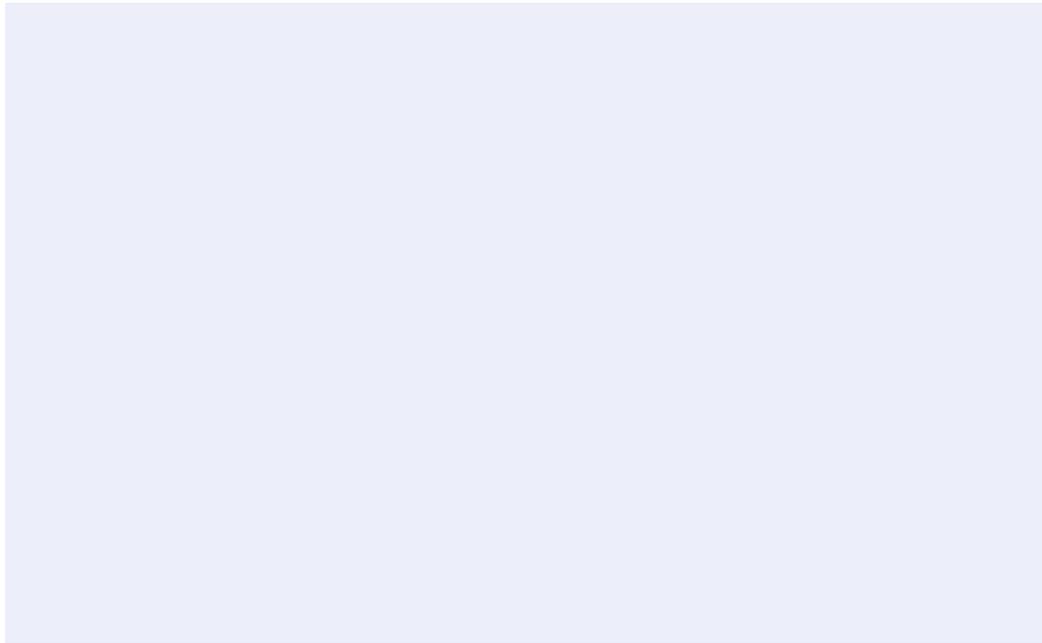
Based on Consumer Complaints

have the money and its is currently on hold but refuses to send it back to the IRS. The IRS says that the only way to reissue the money is for TD to return it back to them however they will not. I am at a total loss as to why they will not return the money and I need help. TD Bank is unwilling to do anything. The IRS said that this happens frequently as they often get wrong information and the Bank always returns the money. I have spoken with many employees at TD Bank and they have all said the Bank should just return the money until they get to the ACH department and that is where the refusal happens, the Customer Service Employees are told unless the IRS asks for the money back there is nothing they will do. I have spoken to the Banking Commission, FDIC, IRS, XXXX and several others all have said the Bank needs to return the money. TD Bank will not allow me to speak with anyone in the ACH Department. I am at the end of my rope as to what to do. I am placing this formal complaint against TD Bank for holding money with full knowledge that it does not belong to them and needs to be returned to the IRS for proper distribution. Please HELP!!!!

hired foreclosure defense group charged me a starting fee off XXXX plus monthly payments of XXXX for a loan modification and protect the house from going to foreclosure, house was sold and foreclosed. no idea if we were approved or denied the modification no notice of redemption period withdrew money even when the house went to public sale, sheriffs sale and when house was sold. most communication was via email some phone messages but not many. was told to just keep sending the necessary documents as needed and we did. lead us to believe all was going fine. Only time we spoke with the attorney was when he told us that the house was sold and we would eventually be evicted. The people that we dealt with on a regular basis were only customer service representatives, not even parrallels or lawyers. Now were fighting for our rights and our home. Trust is a very hard issue and we have never felt so taken advantage of. The law firm

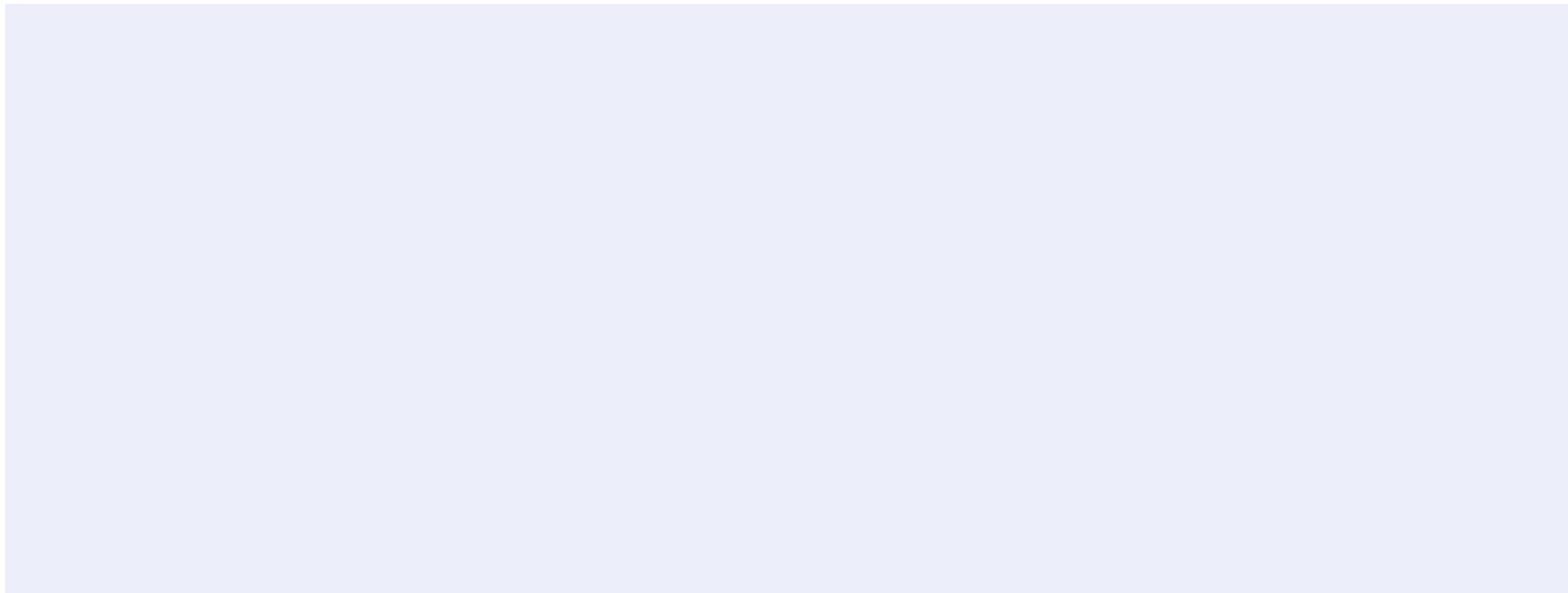
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Keaveney Legal Group, LLC

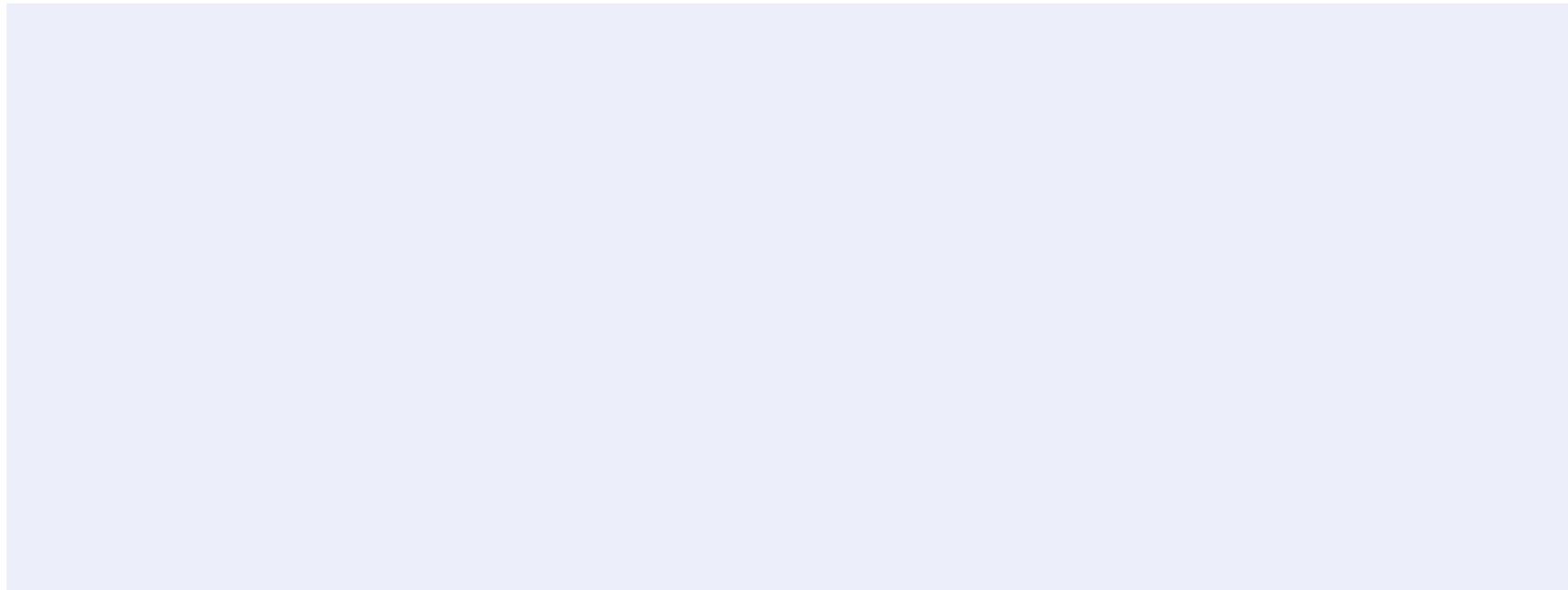
NJ

085XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided

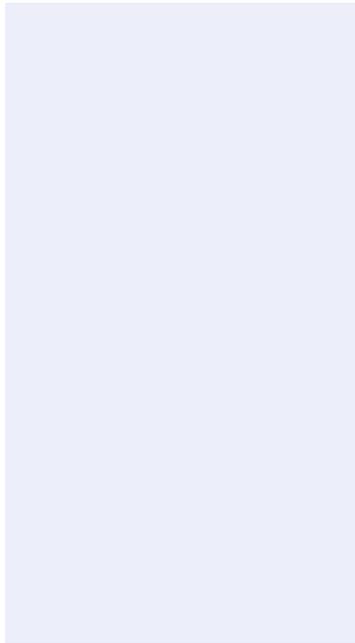
03/21/2016

Untimely response

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1836645

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

04/02/2016

Other financial service

Debt settlement

04/16/2016

Other financial service

Refund anticipation check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Fraud or scam



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

had plenty of time to file a TRO (temp restraining order) and an emergency chapter XXXX. What these people did was they were dual tracking of the loan with the mortgage company. So unjust and wrong. The completed contract should have the attorneys signature and it does n't, wondering if it was all real or fake. We have lost the most dearest memory of all our home.

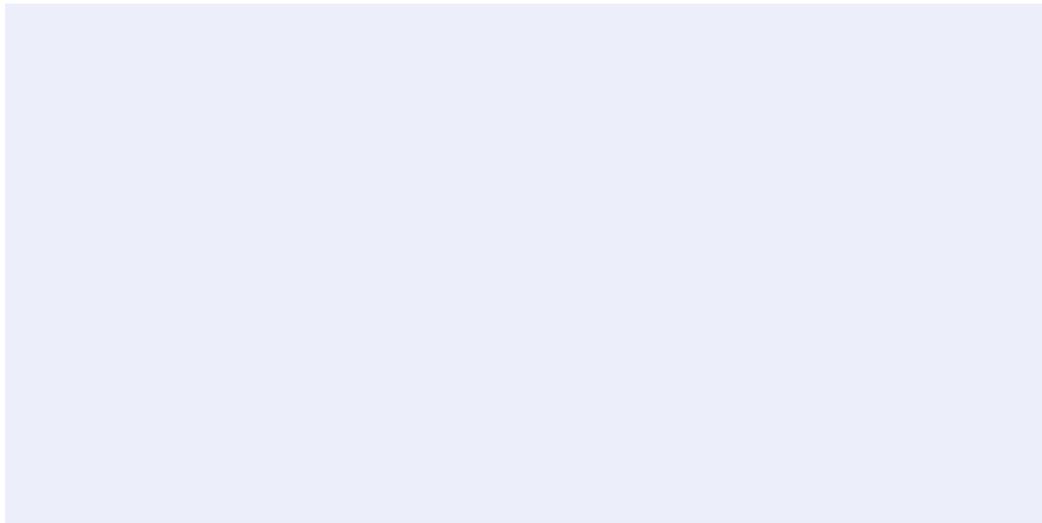
We went through a HARP program that insisted as part of the process we sign up with a finical counseling agency to help consolidate and lower interest rates on credit cards. We did so and paid a monthly fee and they did not pay the money to the credit card accounts as promised. They deducted the money on time but did not pay the creditors on time and we were forced to pay it ourselves and our credit went from XXXX to XXXX in a matter of months. They repeated told us that it was the creditors fault that they were the ones that changed the process. We have paid all but one on our own but this should not have occurred. The company has never attempted to make good or even contact us again. This was a forced issue by the bank. CCCS was their name, based out of Texas.

After many corporate vandals including XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX department got away with organized robbery and loot., and in broad day light, an after I totally got into permanent destruction by tort and practices of XXXX, I received a strange call from someone who claimed or pretended to be from the XXXX office of the Discover XXXX on XXXX XXXX, 2016 exactly at XXXX PM. It is not impossible that the interrogation and bribe trick of insiders might divert attention and help close the XXXX without any resolve. I would not give out as much information as required by a ring which already violated ethics and obstructed justice forever. That might be the reason why XXXX filed a claim or sued the Department of Justice for very coward practices of murder and dictatorship. In very short words., someone snitched me around XXXX PM in hope of exploitation-drainage-straining-damage-rehab., where the latter is deficit

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Money Management International, Inc.

WA

982XX

Web

Discover

VA

245XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	05/20/2016	Closed	Yes	Yes
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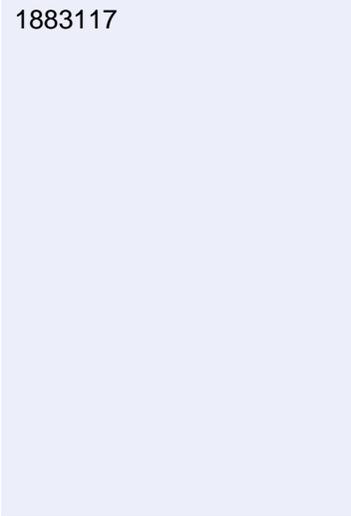
Consent provided	04/18/2016	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1861496

1883117



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



04/08/2015

Other financial service

Check cashing

04/09/2015

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Unexpected/Other fees

Unexpected/Other fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

financing by saboteurs and business as usual representatives who did some weird thing which turned out to be weird for them selves after very long time of malpractice.

I wanted to write and voice a concern involving the banking practices of Regions Bank and possibly others. My mother had surgery on XXXX and spent 14 days in XXXX. During this time her home was broke into and her Television was stolen. Upon returning her to her home she wrote me a check from her Regions back account and asked me to cash the check and go buy her a new television. I pulled up to the drive through and presented the teller with my mother 's regions check and my driver 's license. I was informed that I would be charged {\$4.00} since I was not a member plus I would have to come inside.

My first concern:1. laws, rules/regulations that allow Banks such as Regions to charge a fee to cash a check that their customer wrote is not customer service. This ultimately will result in an increase fee to their members/customers. For example : when an individual pays for services with a Regions check, a non-member will have to charge an extra {\$4.00} because it was written from a Regions bank account. if these fees generate XXXX to XXXX revenue per month, putting this fee back on the account holders will result in them finding other banks to conduct their business.

2. Is This type of business conduct " Bank Bullying " non-members are being strong armed/forced into opening an account with their bank requiring an minimum deposit or else face a fee. This state needs is tighter control, consistency and continuity across Alabama Banks. This type of fee is unreasonable and unfair.

Dear CFPB, I contacted Bank of America to close out my health savings account

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Company chooses not to provide a public response



Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Regions Financial Corporation

AL

356XX

Web

Bank of America

NJ

080XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided	04/10/2015	Closed with explanation	Yes	No
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Consent provided	04/10/2015	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



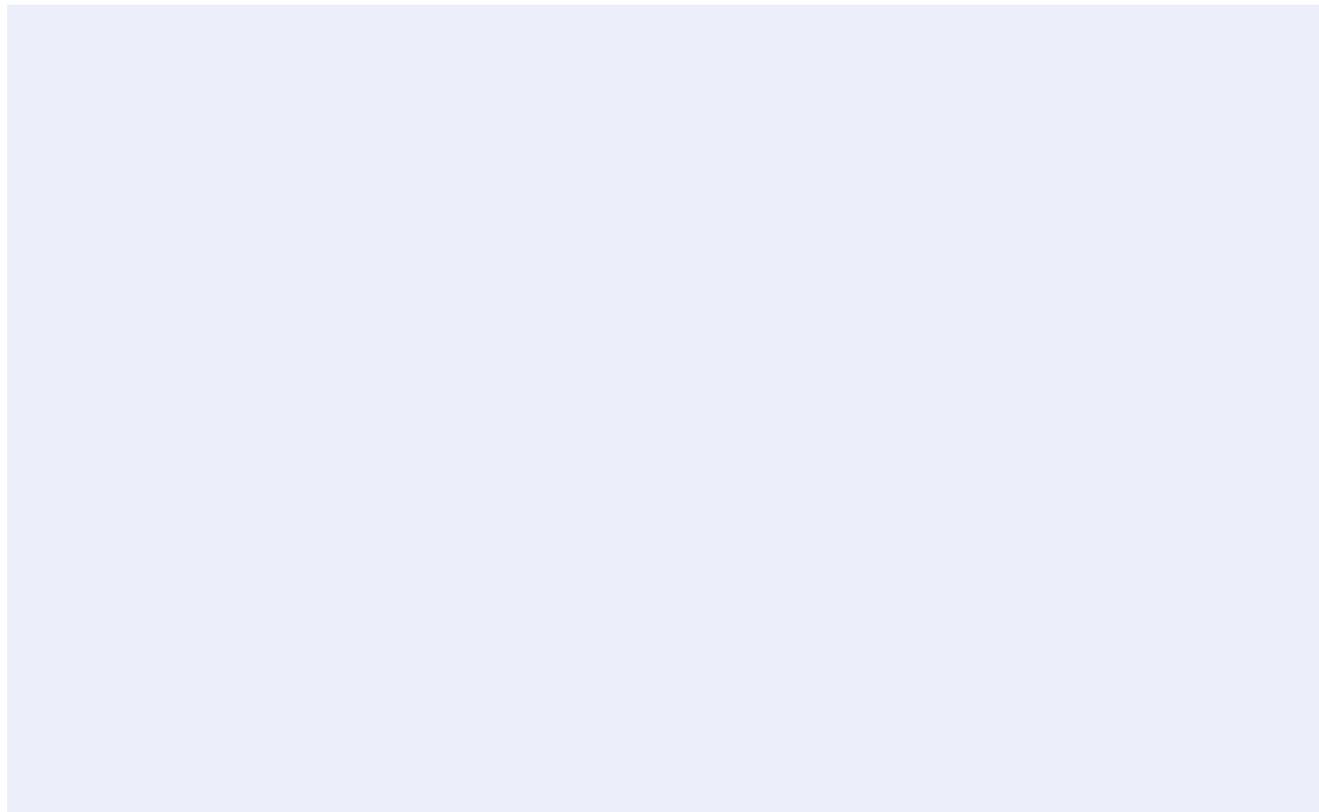
1321820



1322613

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



03/26/2015

Other financial service

Debt settlement

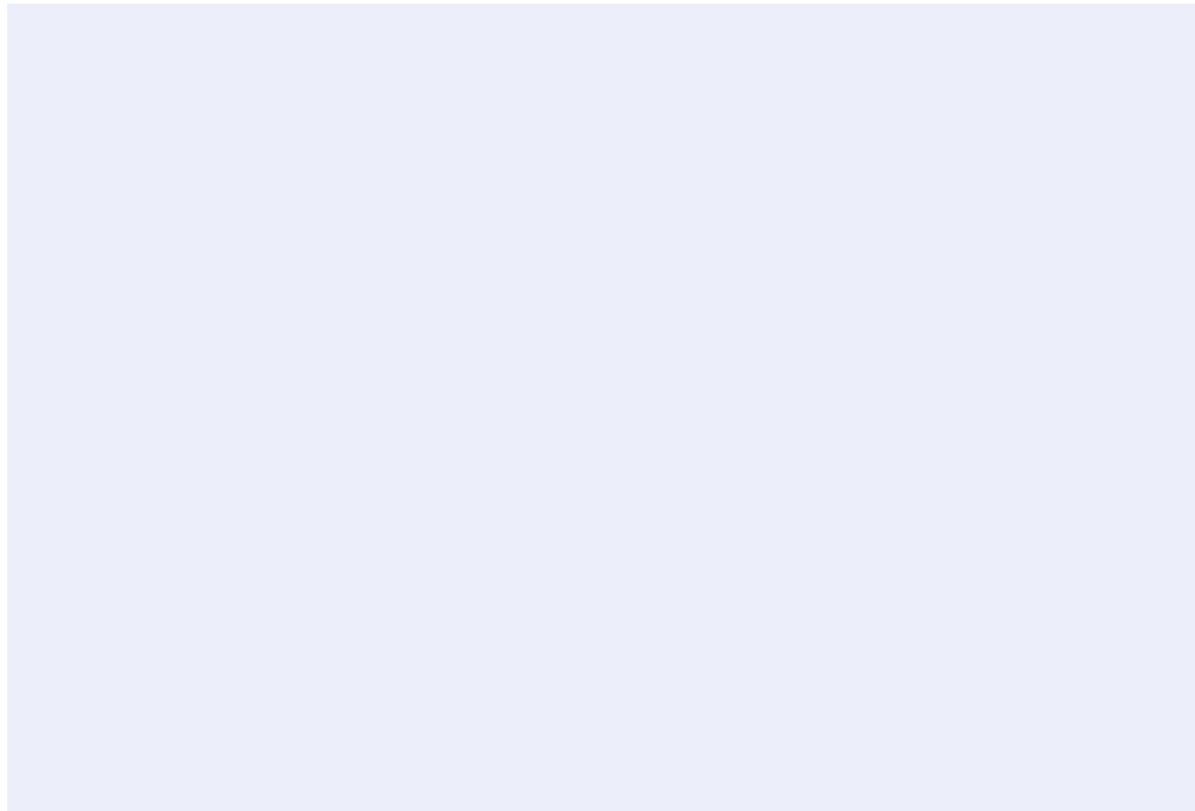
04/06/2015

Other financial service

Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Unexpected/Other fees

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

on XXXX XXXX, 2015. Bank of America advised me that the account would be closed and I would receive a refund check for the funds that were in the account. I received a check from BOA in the amount of {\$570.00}. On XXXX XXXX, 2015 I deposited the check BOA owed me to my XXXX bank account. On XXXX XXXX, 2015 to my horrific surprise BOA reversed the check causing my bank account to be overdrafted and causing financial harm. I contacted BOA directly to find out why they took my money on XXXX XXXX and the response I received was, " We are sorry the check was reversed, we have been advised by other consumers of the same issue and we are working to escalate to find out why this happened and will contact you the latest Friday XXXX XXXX. " Not only was BOA not helpful, they did n't not return my funds. Due to their incompetence, I now have to pay a reverse checking fee and overdraft fee. This is unacceptable and unethical what BOA has done to me. I am a hard working single woman who should not be penalized due to BOA terrible mistake. The worst thing about the entire situation is that they could not tell me why they took my money they owe me. I hereby demand that the {\$570.00} be returned to my account immediately along with the {\$22.00} for reverse check and overdraft fee I now have to pay. BOA has not only violated UDAAP laws, they have also caused stress and financial issues on my part for what they did.

I started their program in XXXX of 2012. I believe they processed illegal advance fees, is association with the Law Firm Credit Advocates.

XXXX XXXX Debt SpecialistXXXX XXXX, FL XXXX : XXXX Ext. XXXX : XXXX : XXXXXXXXXXXXXXXX entire fee schedule for Global Client Solutions and XXXX was paid prior to the settlement of the first accounts.

I am highly dissatisfied with Lexington law firms credit repair services, the advertisement states the there is no up front fee, and guarantees your credit will be repaired in 30 days. I have been a client of this company for over a year and

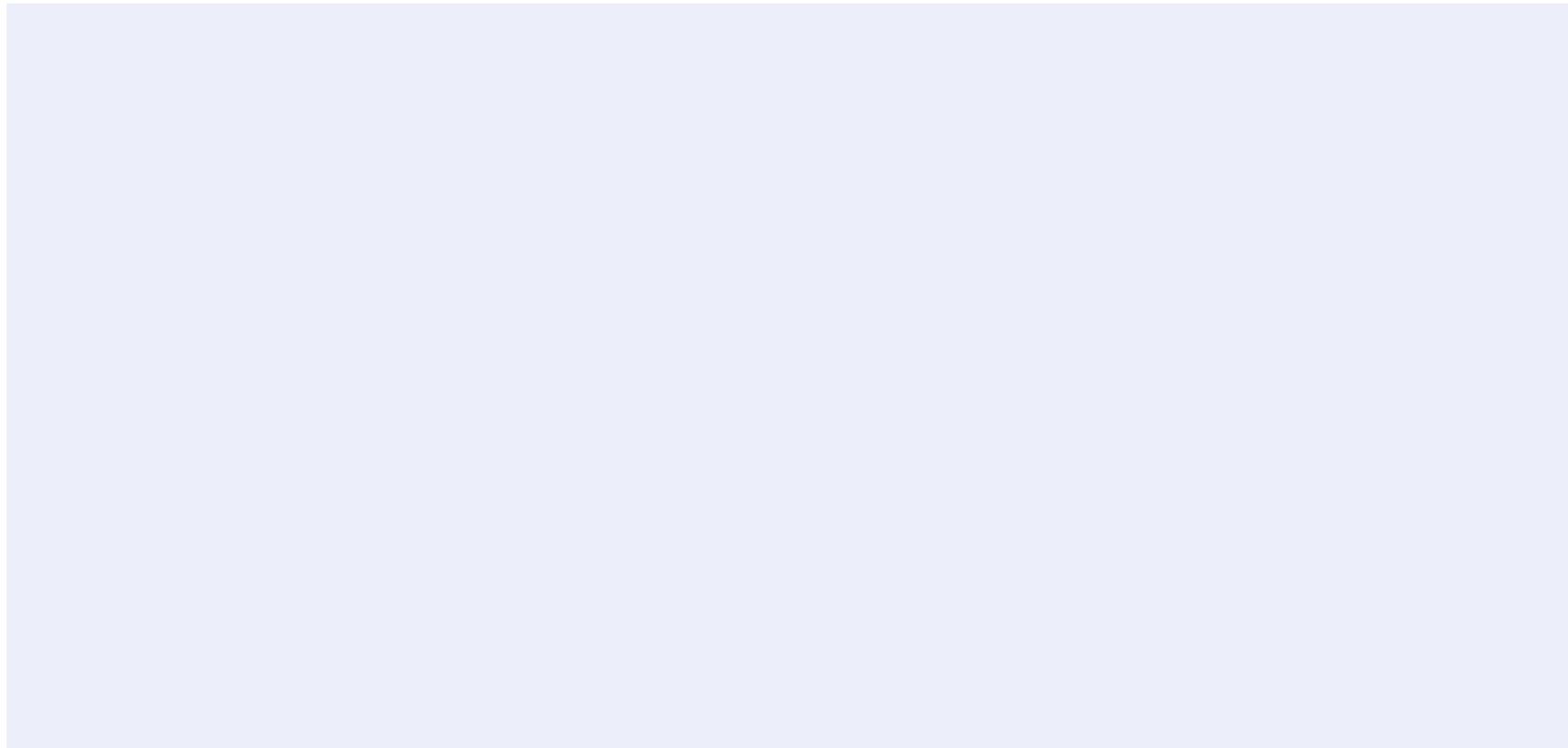
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Global Client Solutions

CA

931XX

Web

John C. Heath, Attorney at Law, PLLC

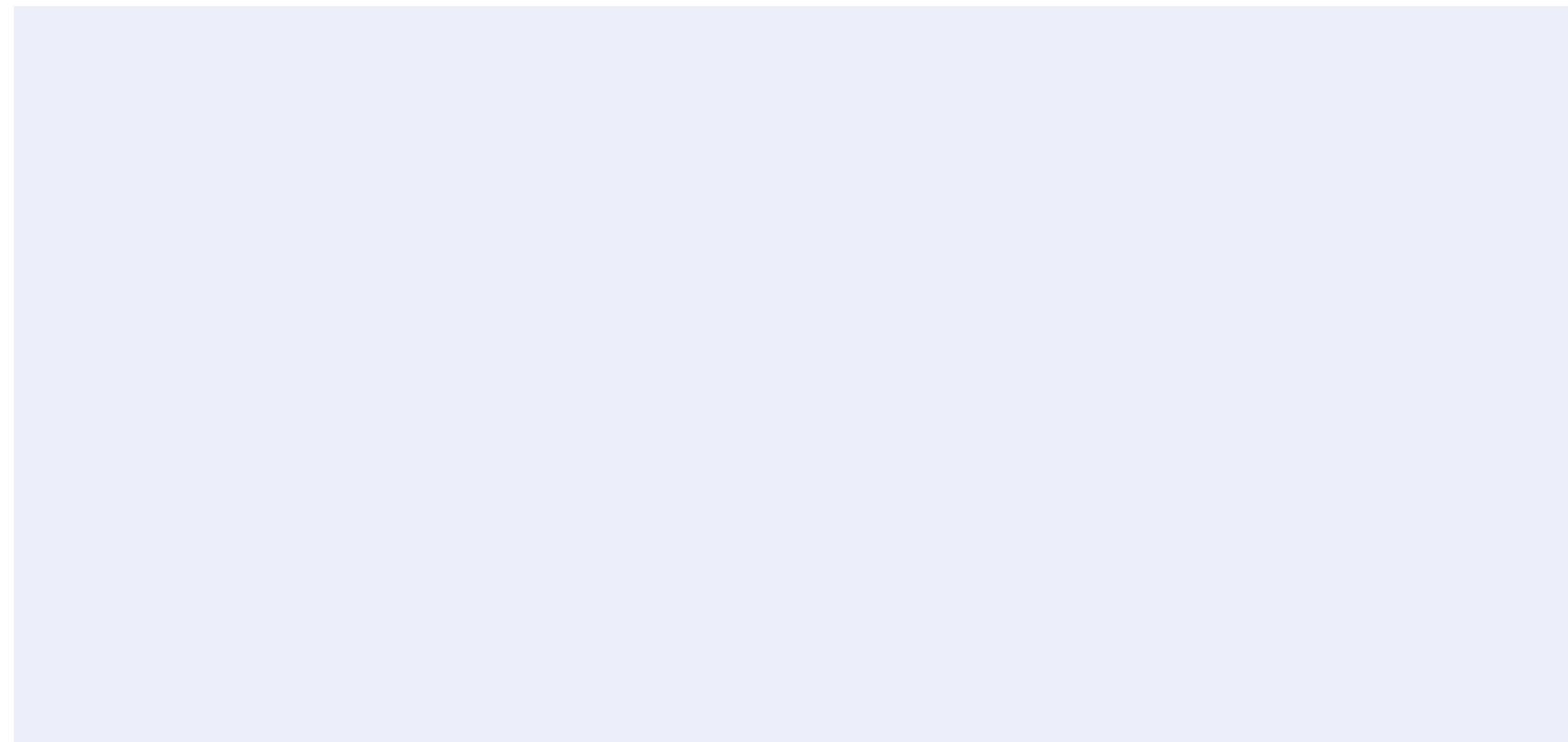
MD

206XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

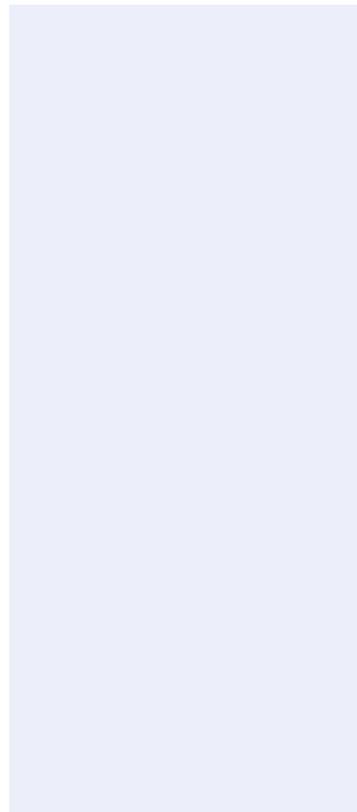


Consent provided	03/31/2015	Closed with explanation	Yes	No
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Consent provided	04/06/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1302257



1317330

Other Financial Service Complaints with Consumer Complaint

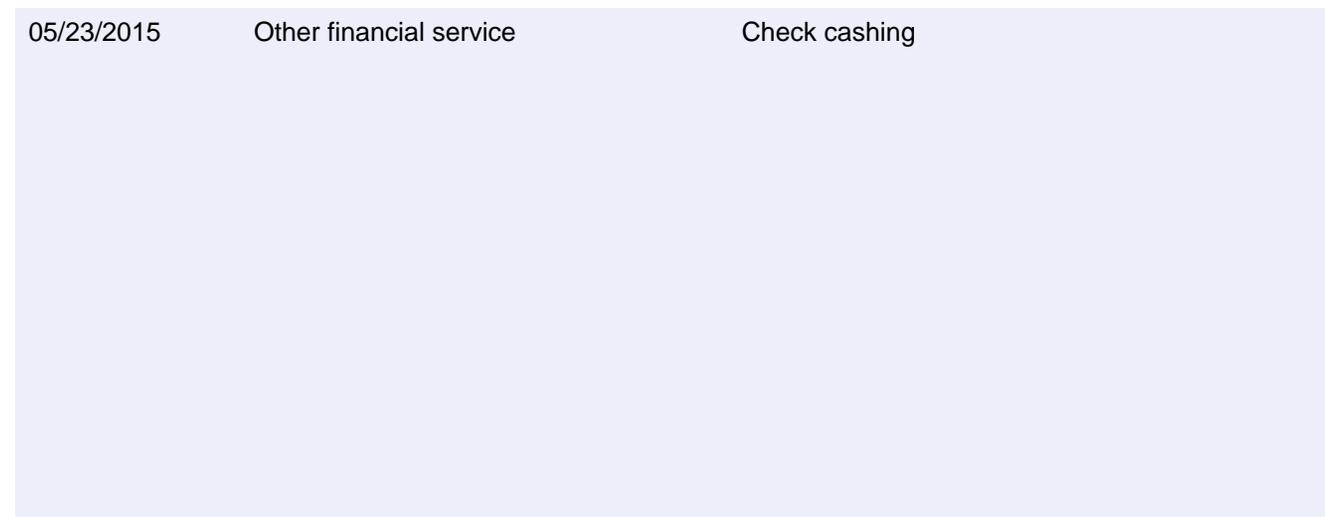
Based on Consumer Complaints



05/06/2015

Other financial service

Credit repair



05/23/2015

Other financial service

Check cashing

05/29/2015

Other financial service

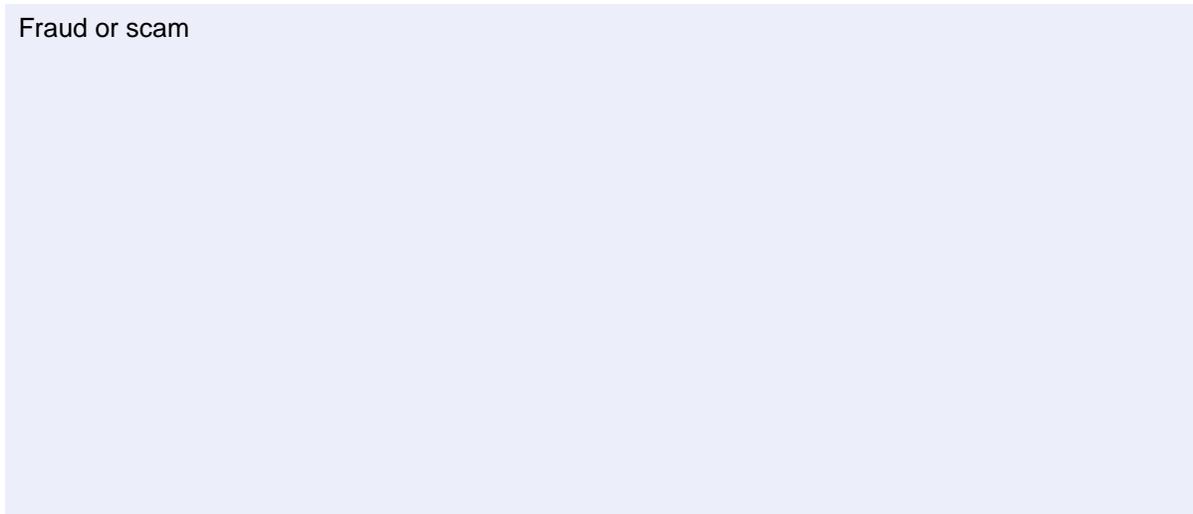
Foreign currency exchange

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Excessive fees



Fraud or scam

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

have seen no improvement in my credit. I was charged {\$99.00} a month for this time.

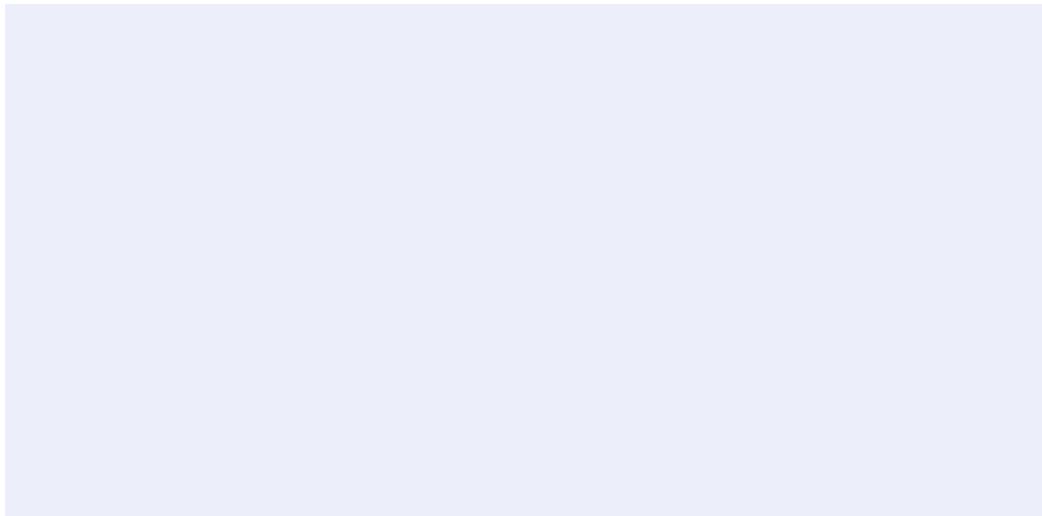
I used Lexington Law for 2 years to raise my credit score and remove some items from my credit report well my score went down about XXXX points after I was finished paying them {\$99.00} a month for 2 years They did nothing for me except take my money every month. I truly would not recommend them to any one. I would call periodically and was told that if I would hang in there a year that I would see results a year after I started my score went DOWN.

I visited XXXX # XXXX on XXXX/XXXX/15 I wrote a check lost my check a day later froze my bank account with XXXX and a few days after things had cleared I closed the bank account XXXX took my money I had earned using their reward program so I inquired why my {\$29.00} had dissappeared I w as told it was for a check returned to contact a certain person I called left several messages no one responded so I was forced to file a XXXX complaint now working with someone in corporate that is taking care of the issue not even a couple of weeks later my checks are being returned from my new account I get a notice from TRS Recovery that Telecheck had blocked me from using my checks if I ever wanted to use a check again to pay {\$48.00} that was for a {\$23.00} check with a {\$25.00} returned unprocessed check I tried to get TRS & Telecheck to remove the negative stuff from my credit while I work with XXXX but they refuse

I am submitting a complaint in regards to a background check performed by Sterling Infosystems. I had recently applied for employment with XXXX for a warehouse job in thier XXXX California location. Staff Management/XXXX is the contracted company used for hiring process. I qualified for every step in the process until the background check. Sterling Infosystems is also contracted to do the background check. I recieved an email and regular mail copy of the background check and the " Notice of Adverse Action ", disqualifying me for

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

John C. Heath, Attorney at Law, PLLC

MD

207XX

Web

First Data Corporation

NV

891XX

Web

Sterling Infosystems, Inc.

CA

925XX

Web

Older American

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	05/06/2015	Closed with explanation	Yes	No
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Consent provided	05/28/2015	Closed with explanation	Yes	No
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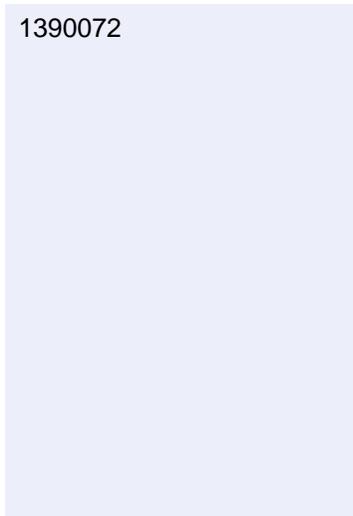
Consent provided	06/02/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1362891



1390072

1398494

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

06/04/2015

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

employment. The " Criminal Background Check " information was correct. The problem was that this information was not only misinterperated but due to the inability to read and understand the court doc info the agency or Staffing company both tagged the information as " High Risk ". The court dcoument were transcribed, are not an Official Signed copy of the original court docs. Sterling Infosystems claims that there are XXXX (XXXX) seperate charges of a XXXX (c) XXXX, that is incorrect. The information shows XXXX Docket/case numbers which represent " Transfer of Juricdiction " from XXXX California to XXXX California. This is due to my moving to another county. The Incidents are the same within 1 day, again typo error. In the " Additional Information " field you see the transfer to XXXX XXXX but is the same case/charge. Both Sterling Infosystem and StaffManagement XXXX were made aware of this problem vis a phone call using XXXX XXXX of Staff Management and XXXX from Sterling Infosytems on Thursday XXXX XXXX. I have not had any further contacts with Sterling or XXXX regarding this issue. I am troubled that the background check company was neglegent/incompitent in reading the court document and risking my employment with XXXX. Once again the information on criminal background check is correct but was not interpreted correctly by said professionals. I want this claim investigated and all parties made responsible for this crime in it self, fraud claims, to correct thier said expert positions in background checks. Same goes for Staffing ManagementXXXX, they too did the same or may seek damages for violations to FCRA.

Sterling InfosystemsXXXX XXXX XXXX XXXX XXXX, NY XXXX (XXXX) XXXX
Management XXXX XXXX XXXX, Illinois XXXX XXXX XXXX XXXX, Illinois
XXXXXXXXXXtele ; XXXX

My complaint is about TeleChek. I had occasion to visit my local urgent care clinic

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

06/09/2015

Closed with explanation

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1405651

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

06/16/2015

Other financial service

Foreign currency exchange

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

and since I had left my purse at a local restaurant I grabbed an old checkbook out of a drawer. When the bank notified me of my mistake I went back to the urgent care clinic and wrote them another check. I later learned that TeleChek was refusing to authorize my check and was told to contact them. When I told them what happened they demanded {\$30.00} before they would authorize any more checks and also collected (again) the fee for the urgent care center, which I had already paid to the urgent care center. I tried to explain but was told either I pay or I can never cash another check again. When I asked for a supervisor I was told non available. I wrote telecheck and complained, asked what government agency was responsible for them and they told me the wrong agency. I finally found out the right agency, wrote to them, no answer. I feel like I have been blackmailed. I never contracted with Telechek. They are not my bank. I do n't understand what right they have to fine me for making a mistake except that they have the power to deny me ever being able to cash another check. Thanks for listening.

I have a checking account with US Bank, so I have a check card/debit card. While in XXXX, XXXX I noticed everytime I withdraw funds or use my debit card to pay for meals, medicine, or anything, I am assessed an XXXX fee. The bank knows I 'm XXXX for XXXX weeks. I told them before I left so they would n't suspect fraud or identity theft. The fees range from XXXX cents to {\$2.00}. Why the wild inconsistency? Each time I go the local ATM I have to pay the bank 's ATM fee and my bank 's XXXX fee. Why are banks charging their customers these unncesessary XXXX fees? The technology is such today that it should n't matter where I am in terms of cost to my bank.

Therefore, the complaint is that my bank, and I 'm sure it 's industry pracitce, is taking advantage of customers who are XXXX just to earn more revenue in the form of unnecessary " XXXX fees " .

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

U.S. Bancorp

CA

900XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	06/19/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1424605

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

07/26/2015

Other financial service

Money order

07/23/2015

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Fraud or scam



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Also, why the wide range in XXXX fees charged by my bank? Everytime I go to an ATM I 'm paying, sometimes, more than {\$5.00} in fees total to withdraw money. This can add up because I do n't have a credit card. During a typical week that could add up to more than {\$50.00} in fees. I 'm not in the habit of withdrawing a lot of cash at once to store on me out of safety and budget concerns.

Thanks for considering this complaint.

XXXX XXXX

Hello, I had processed a moneygram for a person named XXXX XXXX based off in North Carolina. The transaction was a total for {\$240.00}. The agreement was that I will be required to pay half and once I receive shipment, the rest. After paying the half, XXXX seems to have gone underground with it. I can not reach him on either of his numbers. The reference number for the moneygram is XXXX. I am not expecting to recover from this sort of fraud but atleast that he gets caught and does not repeat the same thing again with someone else.

XXXX XXXX is based off in North Carolina and his cellphone numbers are XXXX and XXXX.

I was in debt trouble at the beginning of 2014. I contacted XXXX XXXX XXXX for help. They sounded very promising. They had me stop paying the bills and let them go to collection. While doing this they had me paying Global Client Solutions XXXX to store the money which they would use to negotiate down the road once a certain amount of money was built up. During this whole time you were able to cancel at no time and get all your money back except for the opening account charge. On XXXX/XXXX/14 I decided to cancel as I had money to start paying and

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

MoneyGram

NY

115XX

Web

Global Client Solutions

MI

488XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	07/27/2015	Closed with explanation	Yes	No
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Consent provided	07/29/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1487137

1484006



Other Financial Service Complaints with Consumer Complaint

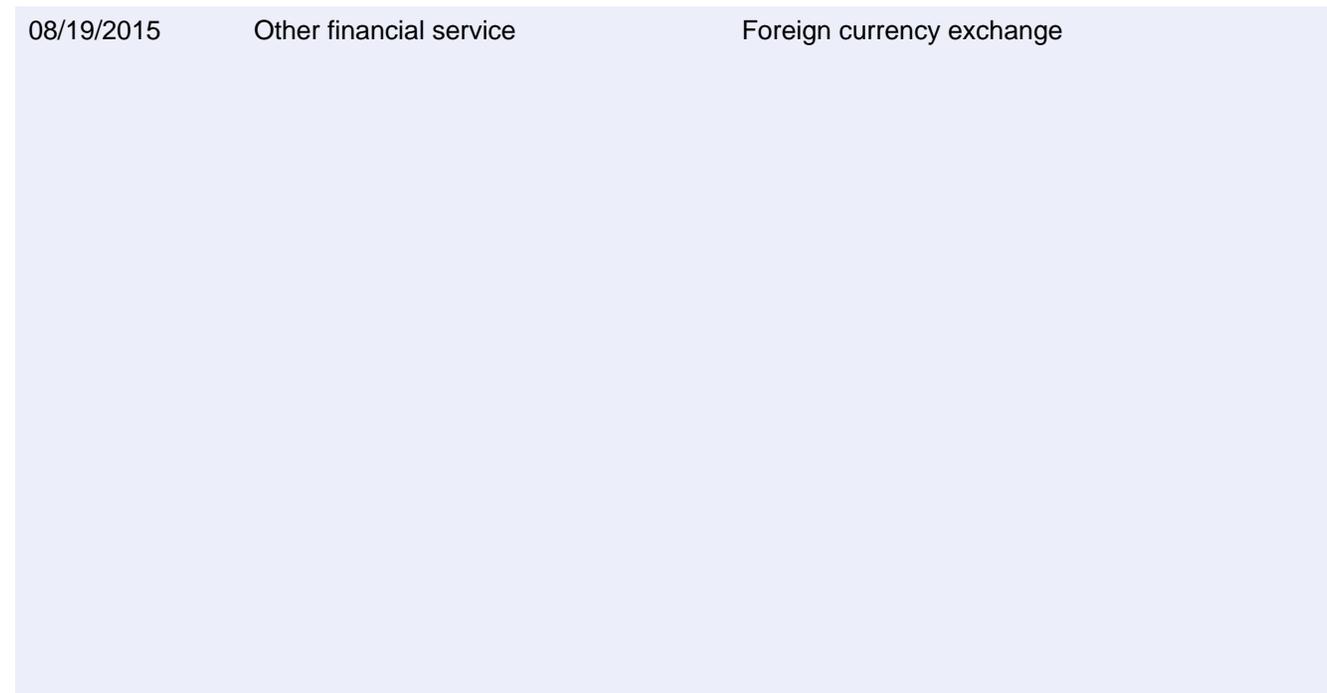
Based on Consumer Complaints



08/20/2015

Other financial service

Debt settlement



08/19/2015

Other financial service

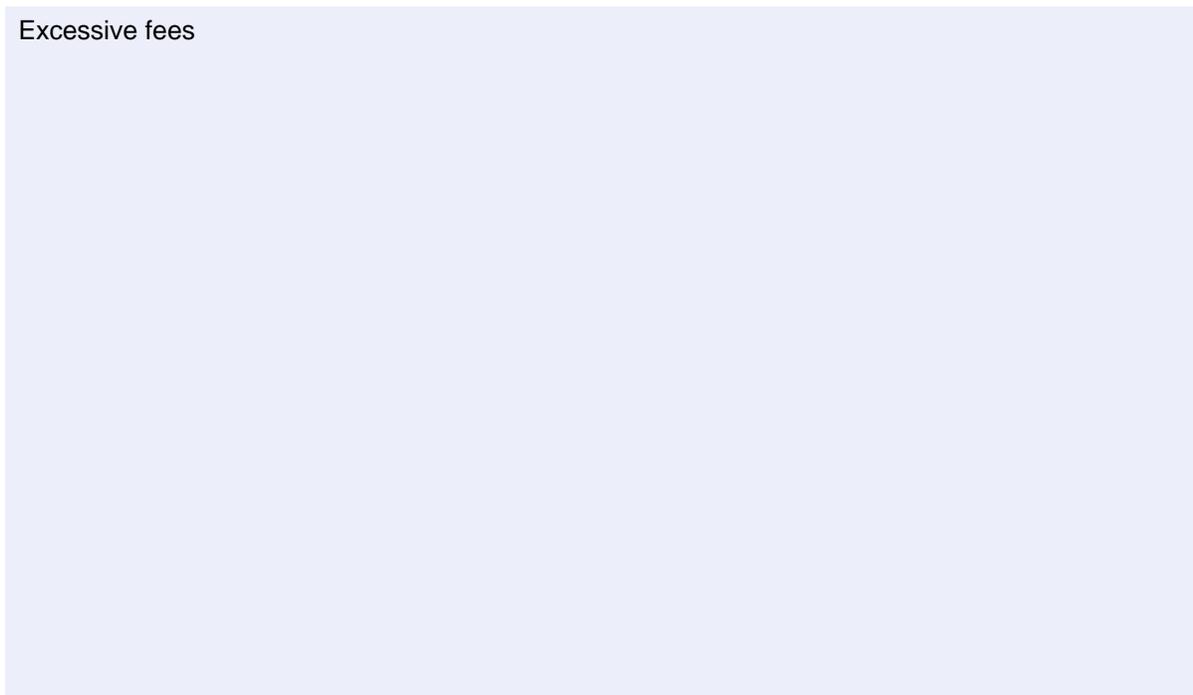
Foreign currency exchange

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam



Excessive fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

get back on track. When doing so this Global Client Solutions XXXX was to refund XXXX to me. They claimed to send the check and even sent a picture of a check they claimed to have sent, but never came. Once I tried investigating what to do or get the check re sent they would hang up on me every time I called after giving the account number. I just do n't know what to do.

I paid Global Client Solutions to help me with my debt, they took my money and did n't contact my creditors, I still have the receipt from the XXXX XXXX XXXX from XXXX XXXX, 2008. I am out of pocket {\$720.00}. How do I get my money back with interest?

XXXX XXXX lived in XXXX XXXX at the time of this XXXX XXXX XXXX XXXX XXXX, FL XXXX

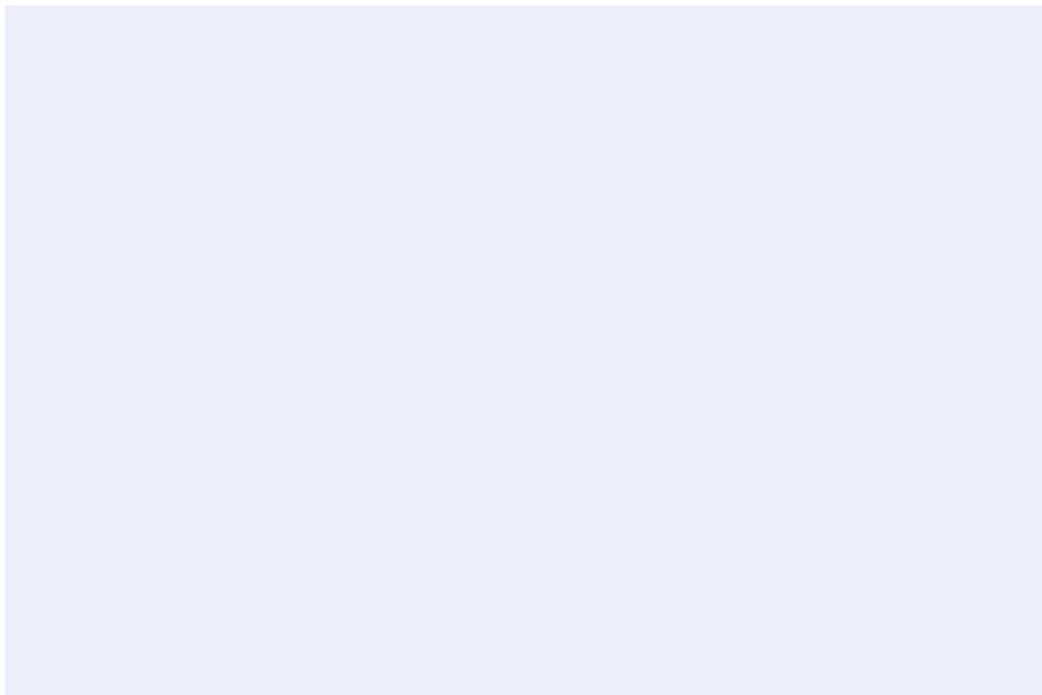
I ordered XXXX XXXX yesterday (XXXX/XXXX/2015) from Chase branch XXXX at XXXX, NY. The bank applied XXXX (equivalently, XXXX XXXX per USD) exchange rate, which is 11.3 % higher than yesterday 's close FX rate of XXXX (equivalently, XXXX XXXX per USD). This means I overpaid {\$140.00} out of totally {\$1300.00} to get XXXX XXXX.

Misled by my past trust to Chase service, I only realized this ridiculous overcharge last night. When I called the branch manager today, he said there is nothing they can do. They follow a standard practice to mark their FX rate to retail customers.

I feel the practice to mark FX rate 11 % higher than market close for retail customers is outrageous. Therefore I am filing this dispute, not solely to refund my own money, but to ask Chase to (1) Always disclose, orally and in all receipts, how many % the retail customers are over paying for foreign currencies comparing with FX market close ; (2) Disclose to public in past 10 years totally how much dollar amount did such overcharge accumulate ; (3) Apply a % cap on how much

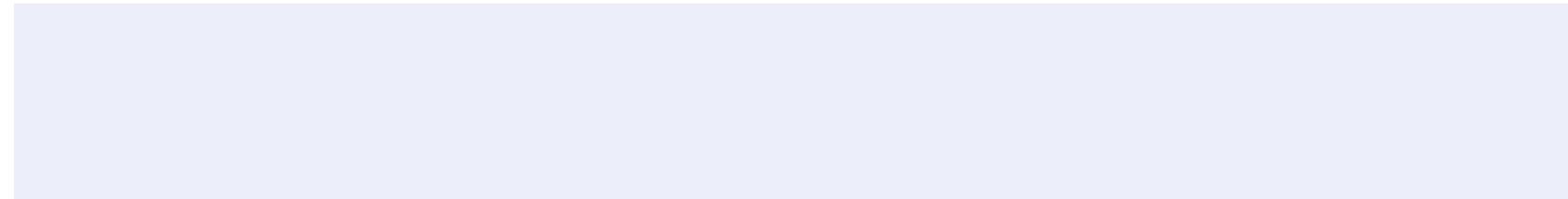
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Global Client Solutions

SC

296XX

Web

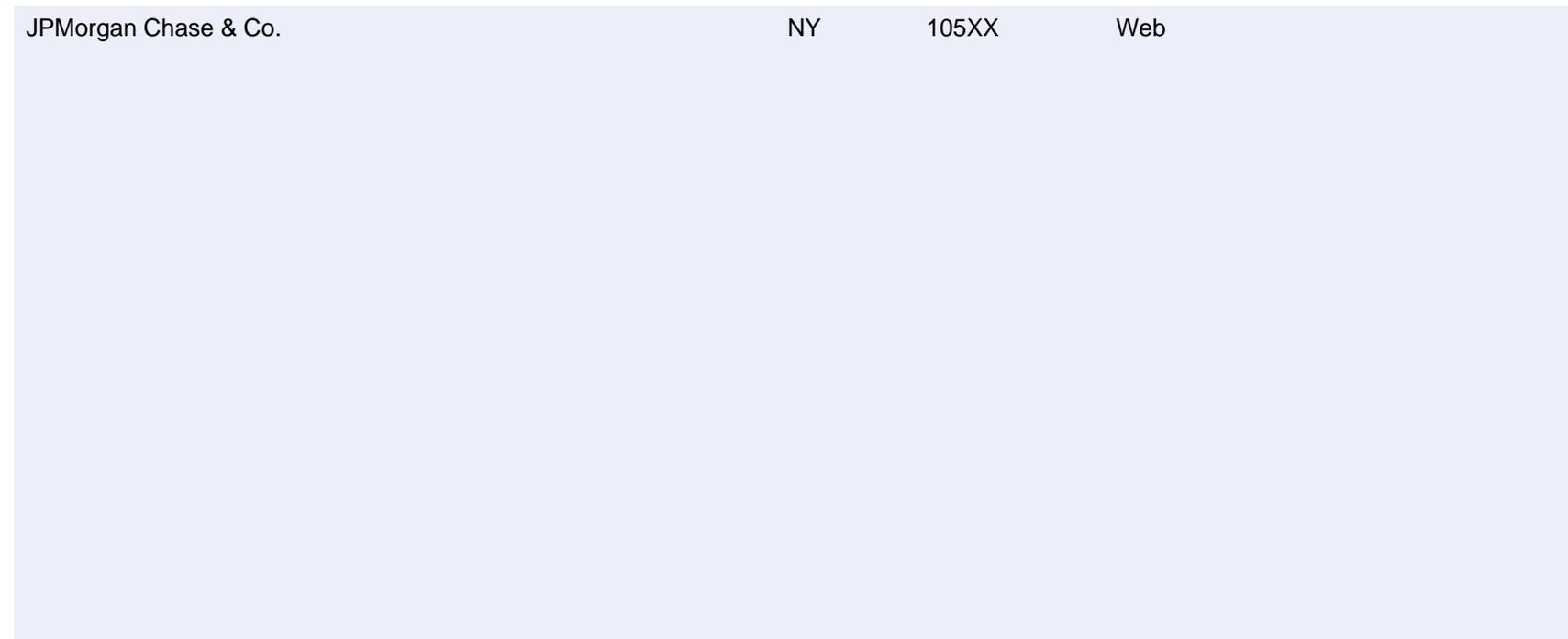
Older American

JPMorgan Chase & Co.

NY

105XX

Web

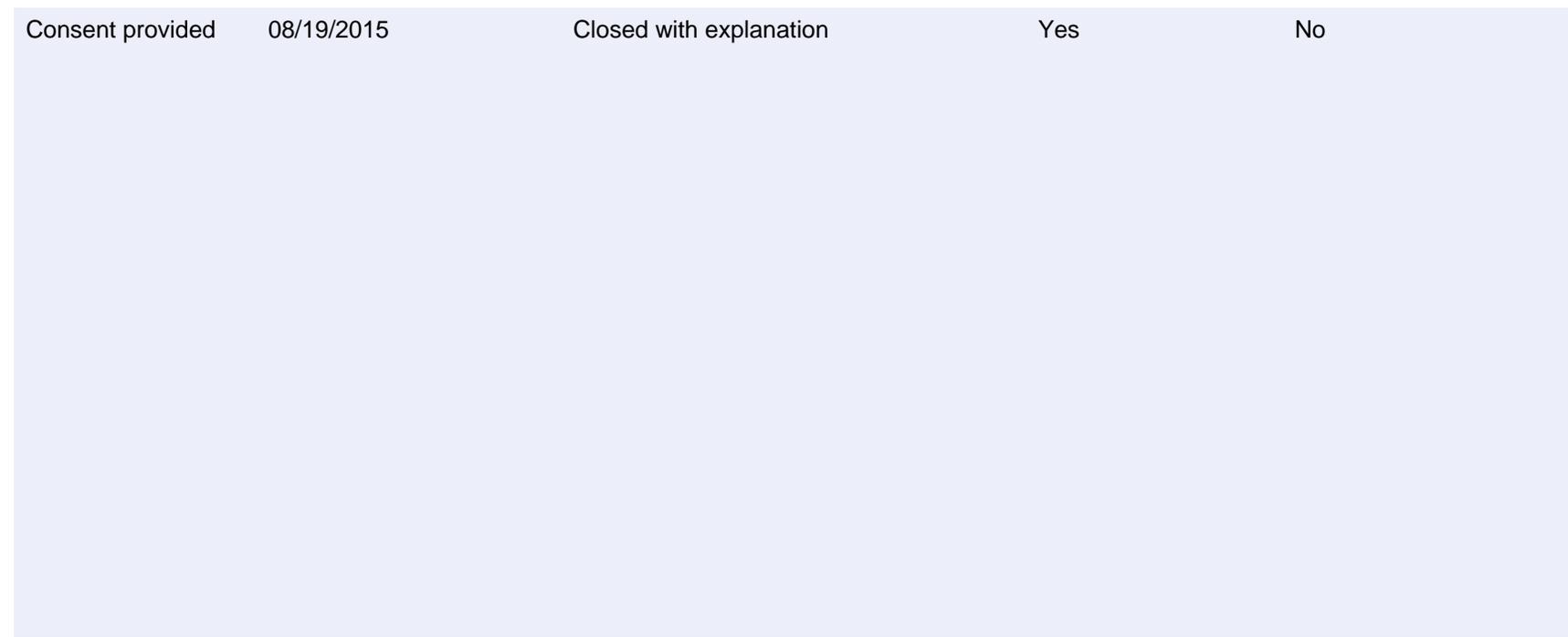


Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided	08/27/2015	Closed with explanation	Yes	No
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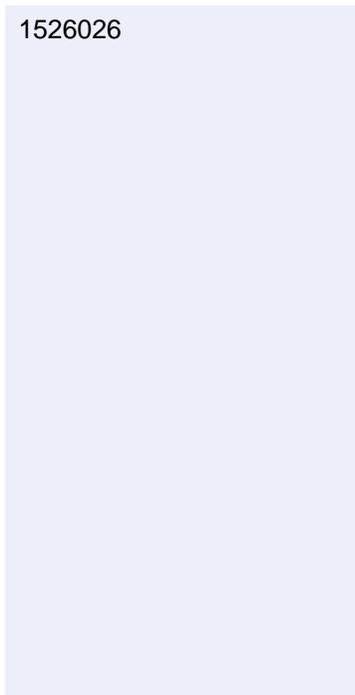
Consent provided	08/19/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1528272



1526026

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



10/23/2015

Other financial service

Debt settlement



11/20/2015

Other financial service

Money order

11/30/2015

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Unexpected/Other fees



Lost or stolen money order

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

such over charged FX rate could be compared with FX market close ; (4)
Investigate their internal practice of marking FX rate for retail customers and disclose the result to public.

This company has a problem telling the true with their debt settlement program. When I signed up XXXX, I thought they was handling my settlement program. I was told there will be no additional fees for service and they will contact my creditors to handle the proposal. However, this was a lie.

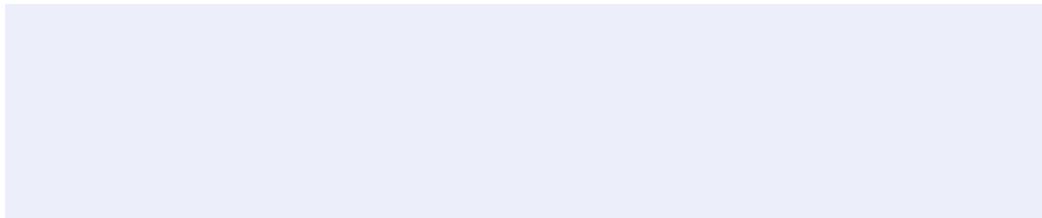
They have another party Global Client Solutions XXXX and UCAN involved and they are the unprofessional and rudeness people to deal with. Refuse to call back, refuse to talk with the creditors on a proposal and lied about what is available since they are also taking fees that I was told at the beginning will not occurred. Today I talked with a supervisor XXXX and he was rude and told him I do not like the wait he was talking and gave me a very caustic answer.

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.

We have been customers of Nationwide Biweekly Administration Inc. since XX/XX/XXXX. I have had MANY arguments with them about how they were not saving us money and they argued if they were wrong, they would have to refund me every single fee, so they were right because they were n't going to. They performed an audit to try and prove they were saving us money. They have very often been late on making our mortgage payments, not 'on the books ' late, but when we signed up our contract said our mortgage is due ON the XXXX of every month. No the XXXX or XXXX. Now on XX/XX/XXXX I get a letter in the mail saying my account is suspended and they have {\$680.00} of our money. They will

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Global Client Solutions

LA

704XX

Web



The Western Union Company

SC

299XX

Web



Nationwide Biweekly Administration, Inc

IA

527XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

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Consent provided	10/28/2015	Closed with explanation	Yes	Yes
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Consent provided	11/25/2015	Closed with explanation	Yes	Yes
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Consent provided	12/04/2015	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1621185



1665395

1676266

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

12/29/2015

Other financial service

Debt settlement

01/19/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

not answer their phones and our mortgage payment is due tomorrow and we do n't know what to do. We feel we are entitled to at least every single fee we have ever paid them, including weekly fees, and of course we want to cancel because this letter shows how irresponsible they are. Plus they have our money and wo n't answer the phone. It literally hangs up on you. I emailed them and my emails bounced back. What do I do??? Please help.

I signed up with Nationwide Biweekly Administration (a service based in XXXX OH to make biweekly payments to my mortgage company on my behalf) in XX/XX/XXXX and was charged an {\$800.00} initial fee with the promise that over the life of their service to me, I would end up saving more than that amount of money in saved interest. Just 5 months later, NBA notified me that they could no longer deliver the agreed upon service of making biweekly mortgage payments on my behalf due to the loss of their banking relationships.

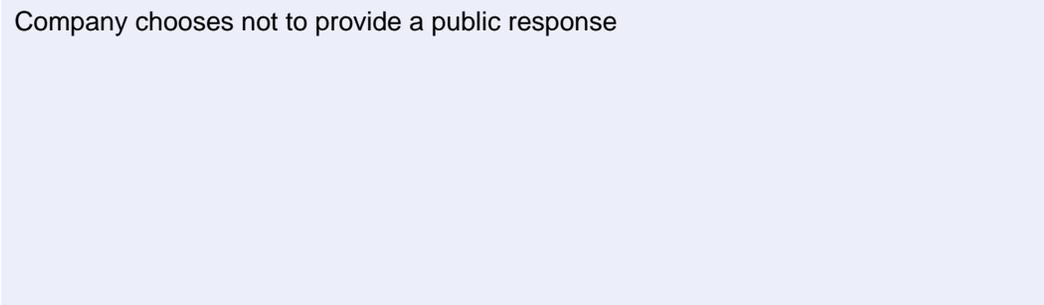
NBA 's marketing when I joined said I was guaranteed to save money, and even now their web site claims " Our money back savings guarantee ensures that if you do n't earn your fee back in additional equity and interest savings, you can keep the equity that has been earned and we will refund you all of your money. " I have contacted the company to demand a refund of my {\$800.00} fee since they clearly can not complete the services they promised to deliver.

I asked Wells Fargo if they would accept a Deed in Lieu before foreclosure for my home mortgage. They accepted the Deed in Lieu and said I had to vacate the property XXXX XXXX XXXX, XXXX. I requested an extension so I could get everything moved out of the house. They gave me an extension. We vacated the property on XXXX XXXX, XXXX. Wells Fargo said they would pay our moving expenses, but to date they keep postponing the moving expenses payout. I keep contacting them but the last time XXXX XXXX said I would have the check no later

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company chooses not to provide a public response



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Nationwide Biweekly Administration, Inc

MN

553XX

Web

Wells Fargo & Company

TX

752XX

Web

Older American

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	01/04/2016	Closed with explanation	No	No
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Consent provided	01/26/2016	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

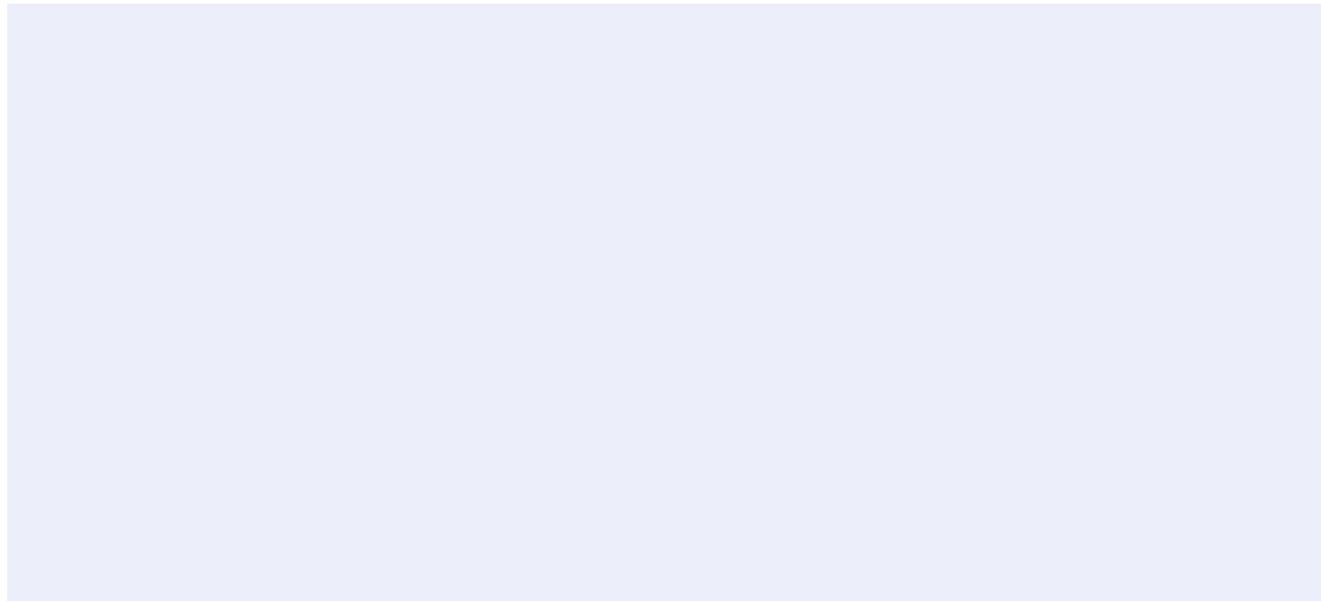
1720614

1748601



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



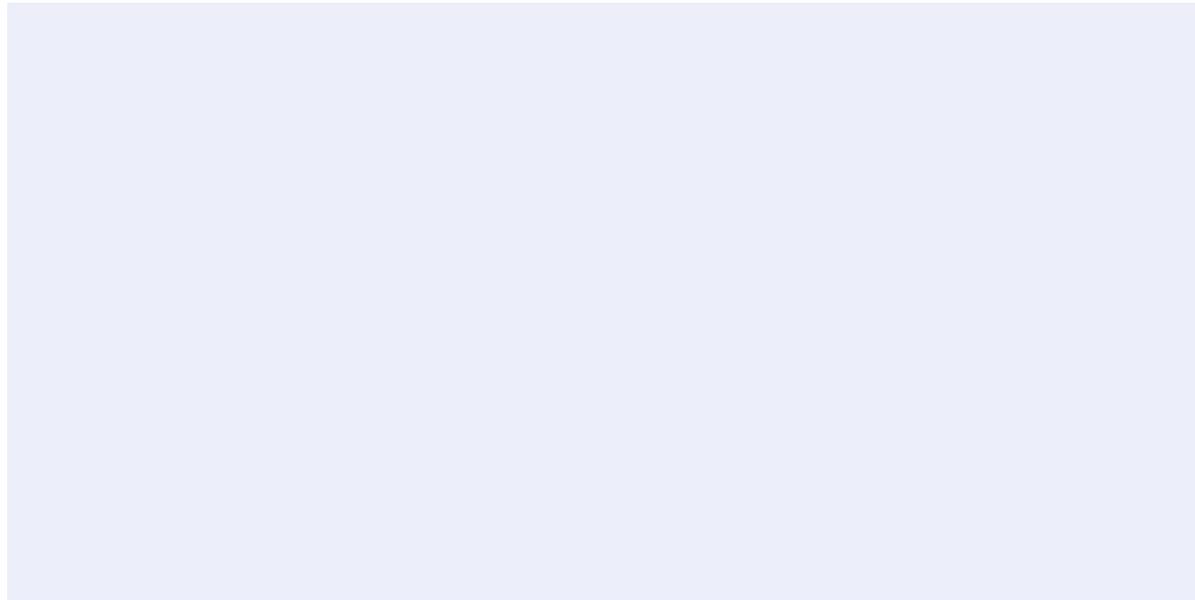
12/28/2015

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

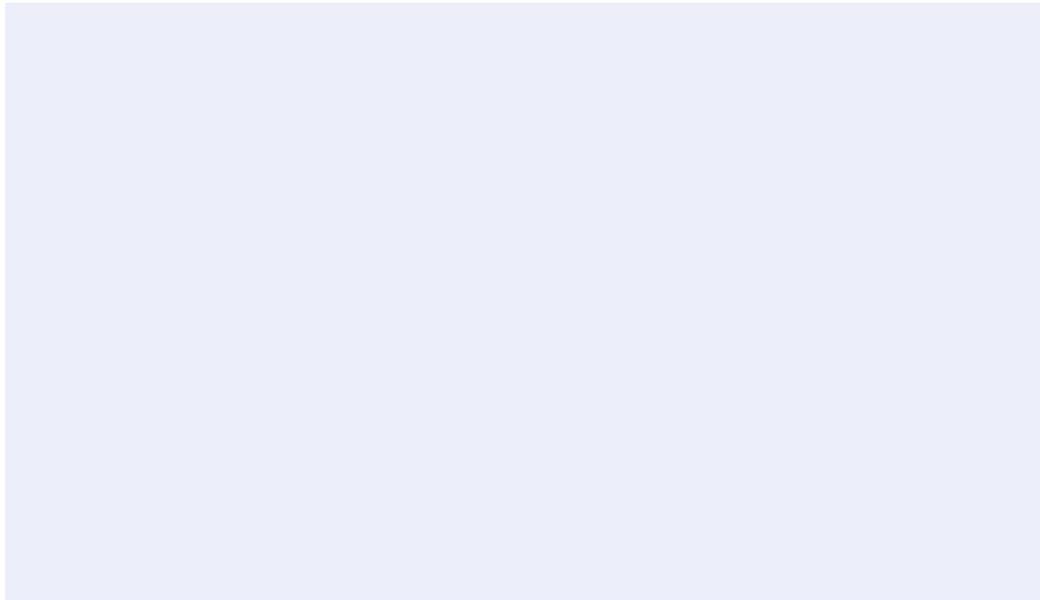
Based on Consumer Complaints

than XXXX XXXX, XXXX. It is now XXXX XXXX, XXXX and no check has been received. I have constantly been the XXXX to contact them. First to understand exactly what a Deed in Lieu entailed, then to ask them to secure the house as it is in the XXXX and the weather can damage the house. The last time I contacted them I told XXXX XXXX I just had the oil tank filled and shut off the water pump and drained the lines. I asked him to please secure the property properly and have the house winterized as the house was in PERFECT condition and I wanted it to remain that way. I had lived and cared for that house for 25 years and only relinquished possession of it due to my inability to keep up with the mortgage and escrow payments, now that I am getting on in years and my income has finished. Please assist me with receiving my relocation check as promised. My address will be provided upon request as I am not to include personal information in this correspondence. My mortgage is less then {\$600000.00} and the XXXX estimate of the houses worth is \$ XXXX.

when making a purchase at XXXX in XXXX nj, I wrote a check. XXXX contact global payments check services inc for authorization, they declined authorization without reason. I contacted Global who refused to give a reason and informed me they also ran credit checks for check authorizations. Global never asked for authorization or permission to run my credit. Global also acts as a Credit Reporting Agency and collects their own info on people which they base their authorizations on. They refuse to give reasons for declining a check and says they do not correct any info because they do not speak to individuals when they decline to authorize a check. Global Payments Check Services Inc. needs to be investigated for their collection of info and compiling of credit reports that they base their decisions on. Global Payments Check services Inc should be fined for the unauthorized credit checks they run when contacted for a check authorization. Global Payments Check Services Inc appears to be trying to circumvent laws and regulations when

Other Financial Service Complaints with Consumer Complaint

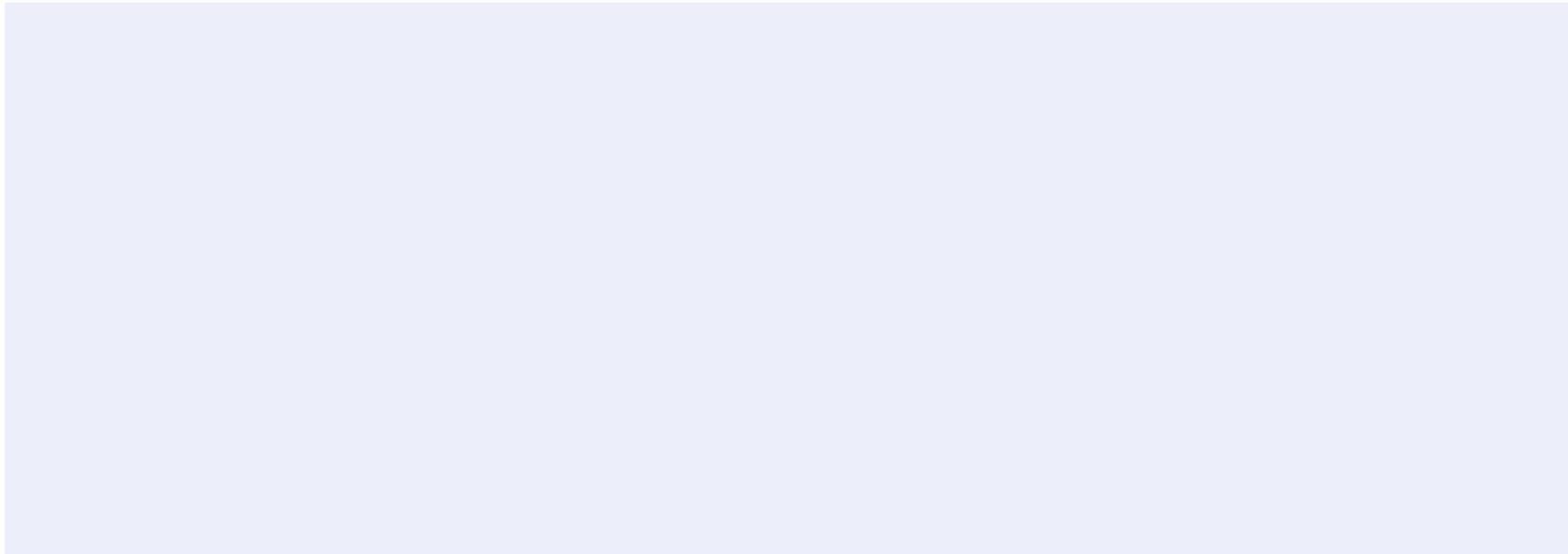
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Global Payments Check Services, Inc.

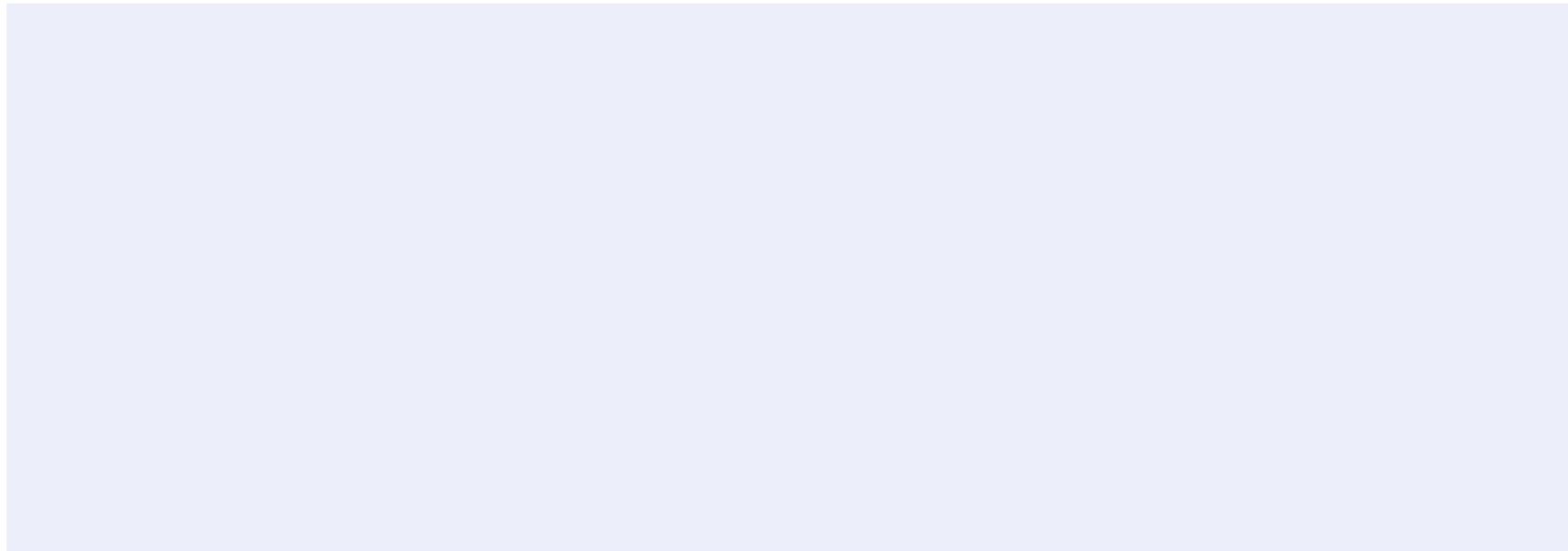
NJ

070XX

Web

Other Financial Service Complaints with Consumer Complaint

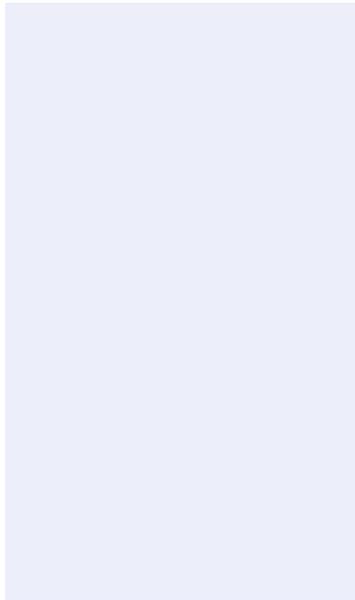
Based on Consumer Complaints



Consent provided	12/31/2015	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1718316

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

01/25/2016

Other financial service

Refund anticipation check

03/04/2016

Other financial service

Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Fraud or scam



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

it comes to consumer laws.

My wife XXXX and I sold our house in XXXX (NH) on XXXX XXXX of this past year. The closing date was XXXX XXXX, 2015. At that time, {\$1500.00} of the sale price was not returned to us due to a title issue, the funds being held in escrow by XXXX XXXX. The title company requested a corrective discharge from XXXX XXXX XXXX because they discharged the loan without having ownership of the it (i.e., the loan). They, in turn, have requested an assignment of mortgage from XXXX (account # XXXX XXXX to XXXX XXXX XXXX in order to " make the discharge valid ". Despite the many attempts by XXXX XXXX, Closing Coordinator at XXXX XXXX, all requests for action have gone unheeded. She was told in XX/XX/XXXX that there would be a resolution in 2-3 weeks, but nothing has happened. In the meantime, {\$1500.00} of our money has been tied up for nearly eight months through no fault of our own.

We are writing to request that your office intercede with the XXXX banks in resolving this matter on our behalf. Thank you very much for considering this request.

Sincerely, XXXX and XXXX XXXX XXXX NH XXXXXXXXXXXXXXX

I was scammed by Park View Credit. I was having a difficult time buying a house because of a foreclosure on my credit report and another item. On XXXX XXXX, 2015 Park View Credit called me and promised they can remove the foreclosure and the other item off of my credit for a fee of only {\$350.00}. During a long phone conversation, Park View Credit promised me they would refund me the {\$350.00} if they ca n't remove the foreclosure and the other item off of my credit. Park View Credit also promised me that they can remove the items off of my credit in two to six months for the same {\$350.00}. Park View Credit offered me an optional

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Dovenmuehle Mortgage Inc.

NH

033XX

Web

Older American,
Servicemember

Park View Credit

PA

190XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	01/29/2016	Closed with explanation	Yes	No
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Consent provided	03/08/2016	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

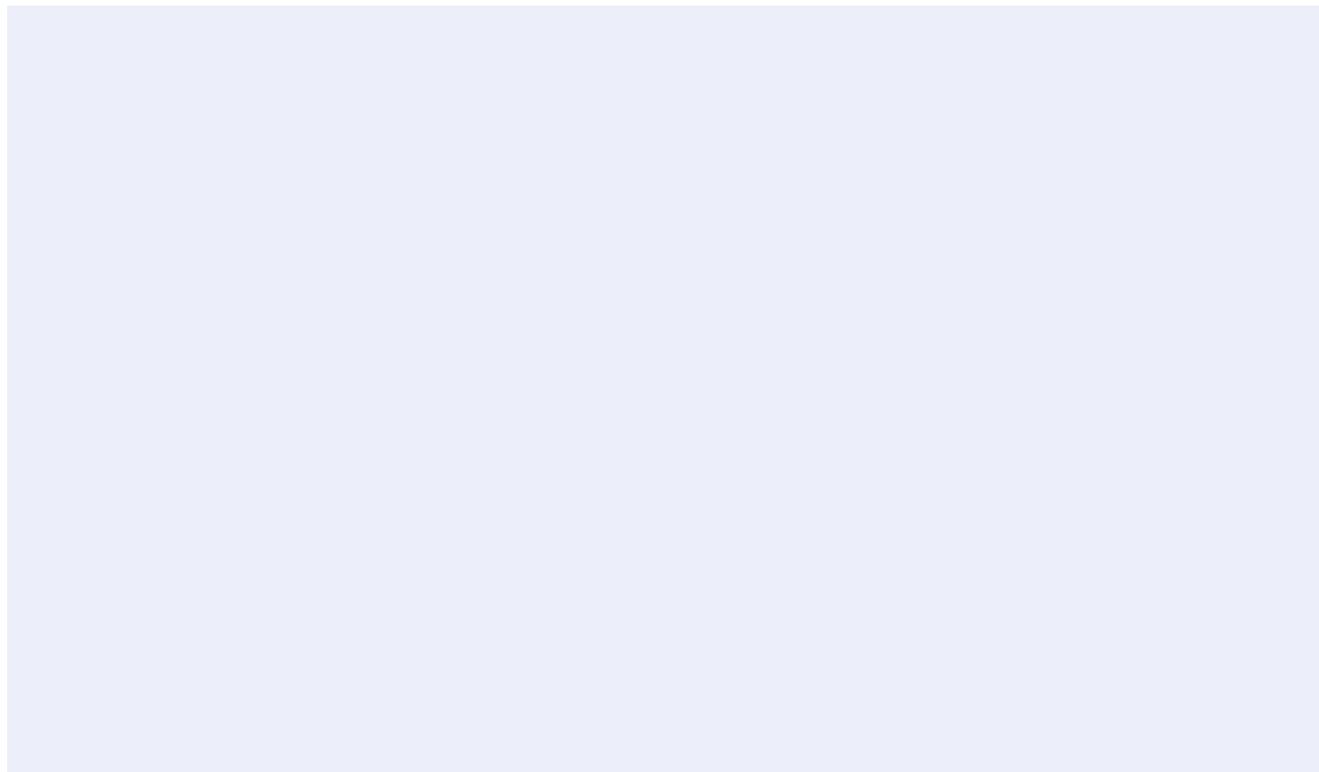
Based on Consumer Complaints

1756314



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



03/25/2016

Other financial service

Money order

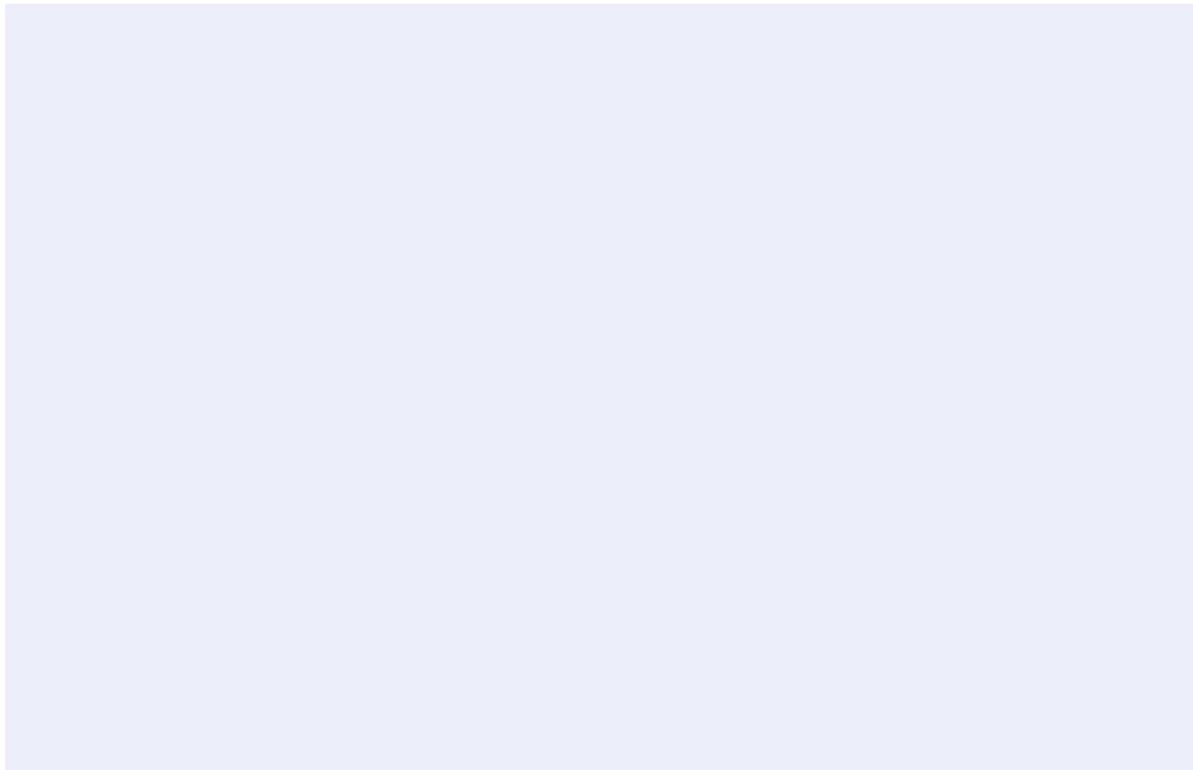
04/13/2016

Other financial service

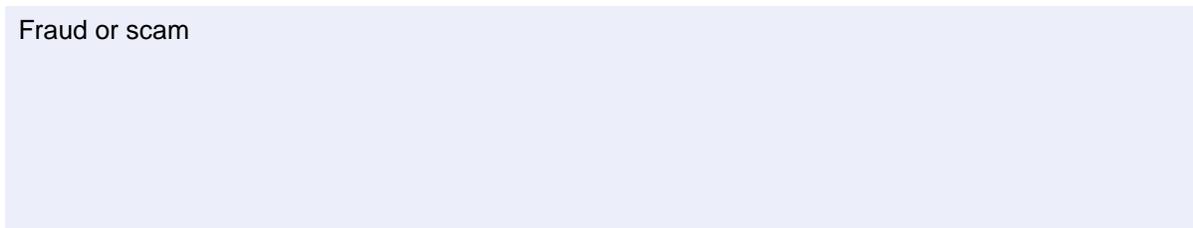
Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

service for {\$89.00} after the first two months. I made it clear to the sale representative on XXXX/XXXX/2015 I did not want the optional service for {\$89.00}.

Park View Credit told me that I will receive letters from them and from the credit reporting agencies that show that they have been working to remove the items off my credit. I did not receive the letters from Park View nor did I receive any letter from any credit agency. I checked my credit and the items are still under my credit report.

On XXXX XXXX Park View Credit started charging me the optional {\$8900.00} that I said I did not want. I called customer service and I was told that Park View Credit has not removed the foreclosure off of my credit. I was told if I still want them to remove the foreclosure I will have to pay them the {\$8900.00} until they can remove it. I canceled the service for breach of contract and requested a refund ; Park View Credit refused to refund my money.

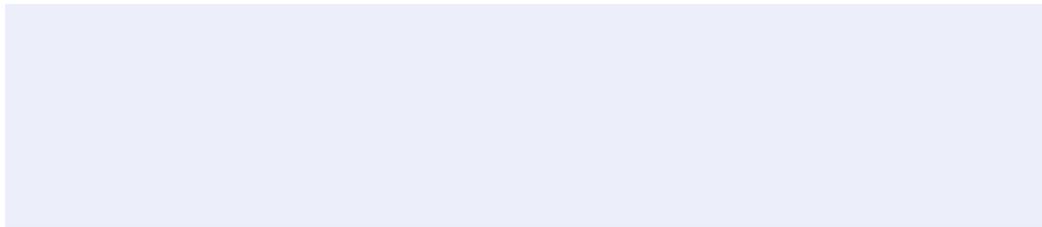
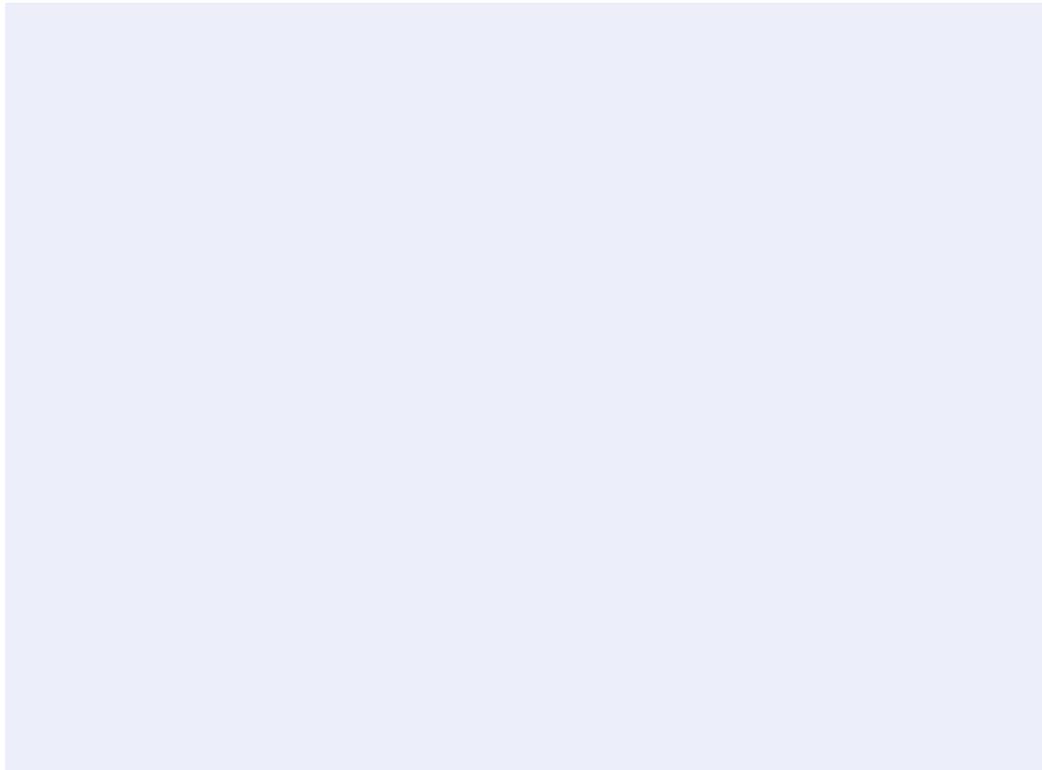
Park View Credit lied to me over the phone ; they lied to me to trick me into signing up for a service that they never had any intention of delivering. Now they tell me that they ca n't remove the foreclosure and the other item off of my credit but they are not refunding my {\$350.00} plus the additional {\$8900.00}.

I purchased a money order pay to the order of District Court of XXXX on XXXX/XXXX/2016. Capitol One Bank stamped money order pay to the order of Capitol One in XXXX XXXX. XXXX XXXX XXXX stamped for deposit only into another Capitol One Bank in XXXX XXXX

Since XXXX XXXX XXXX XXXX XXXX I have had fees taken out of my bank account totaling {\$2600.00} by Global Client Solutions (I read CFPB took action against them) for debt settlement services to help me settle a debt with XXXX XXXX XXXX bank and for credit repair services, which were never provided.

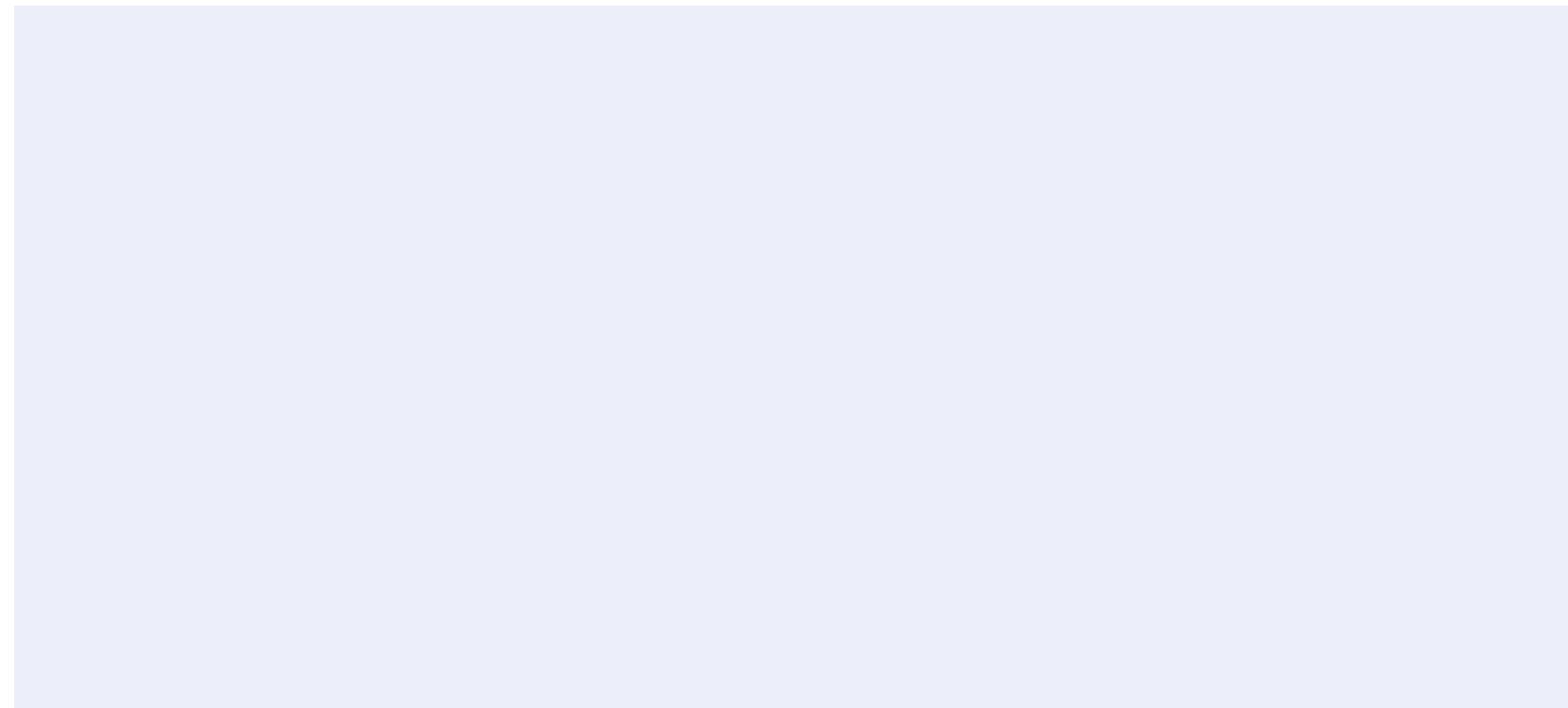
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Capital One

MD

207XX

Web

Global Client Solutions

CA

921XX

Web

Other Financial Service Complaints with Consumer Complaint

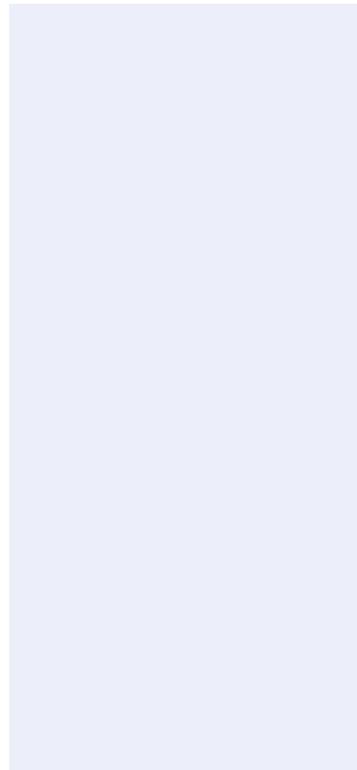
Based on Consumer Complaints



Consent provided	03/26/2016	Closed with explanation	Yes	Yes
Consent provided	04/13/2016	Closed with explanation	Yes	No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1849618



1878758

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



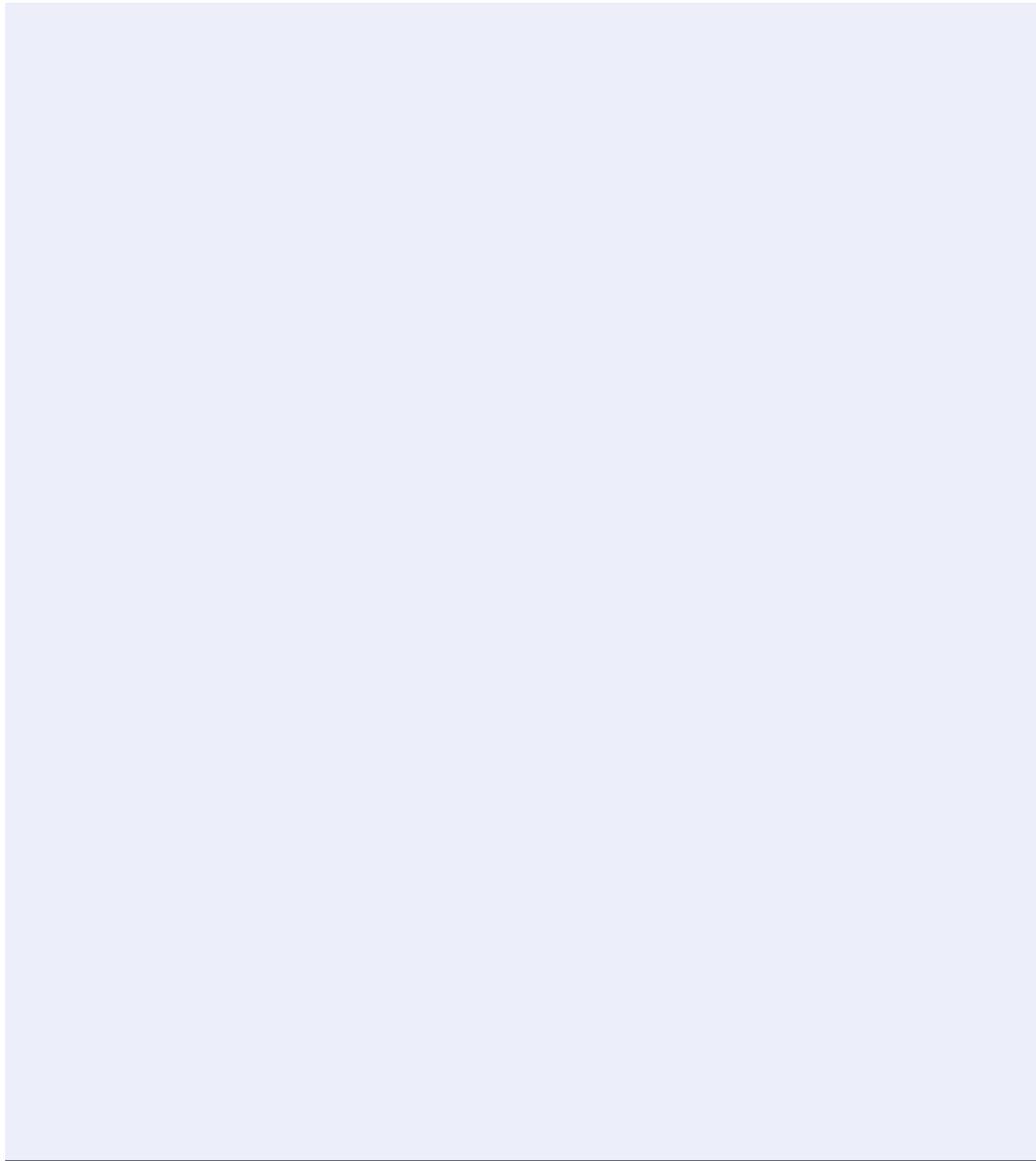
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

This company obtained my information without my knowledge from XXXX XXXX a company that was helping me negotiate down debt as I was unemployed. I stopped hearing back from XXXX XXXX in XXXX and whenever I called I was transferred to XXXX XXXX XXXX Global Client Solutions/ XXXX/GCS/ XXXX . I was advised that the credit card account was so delinquent that I could go to jail or end up with hundreds of thousands in lawyer bills, but that I should n't worry as their company would help me. I believed them I was unemployed and vulnerable. Throughout the year I have asked for evidence of letters sent to the banks/credit card companies, I am told it can take up to 36 months, they get angry and get aggressive on the phone, put me on hold to speak to a manager and they are never available when I keep pushing for evidence, many of the calls I made they claim have not existed (even though they say each call is recorded). I was also told that none of my paperwork from credit card companies/ credit reports and documents I sent them were received and I sent these several times, which has apparently delayed them getting a faster response from the credit card companies. Recently I put a stop payment on my account XXXX XXXX, as I finally realized they were committing fraud when I was sued directly by the credit card company XXXX XXXX and their XXXX XXXX law group in XXXX XXXX XXXX. I got legal advise regarding this during which my contract with Global Client Solutions was reviewed and it was confirmed that Global Client Solutions was committing fraud. I was advised to look for a lawsuit to add my name to so that I could see if I could recover this money, but meanwhile settle directly through the bank 's lawyer 's XXXX XXXX XXXX to avoid additional legal problems. When I called the law office I was told that a lawyer was representing me, I did not hire a lawyer, I told them that, but I was told they were only allowed to speak to him, all I could get was his name XXXX XXXX XXXX XXXX. I finally found this man (XXXX XXXX, could not find his XXXX XXXX) and when I called I was told he did not know who I was and

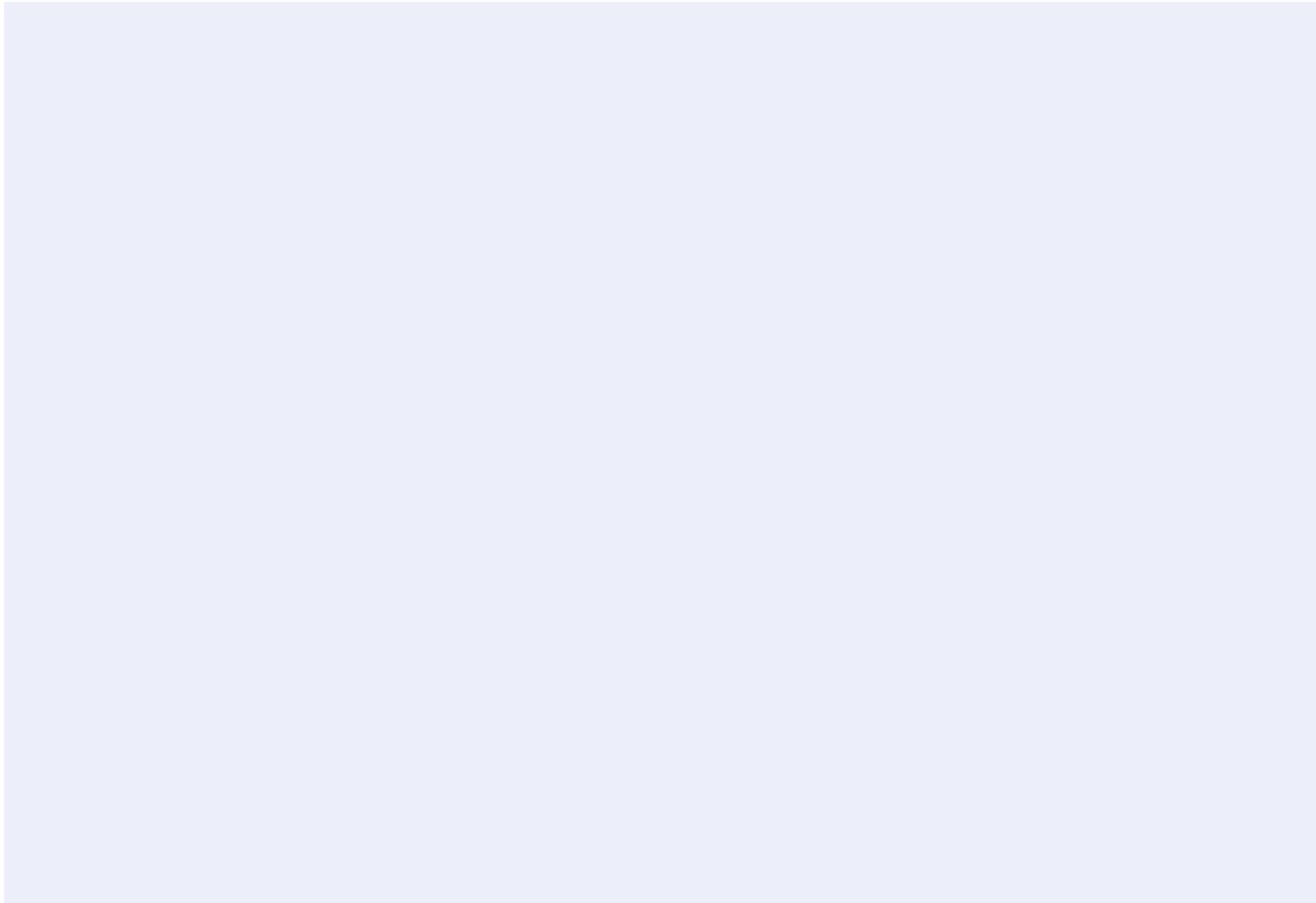
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



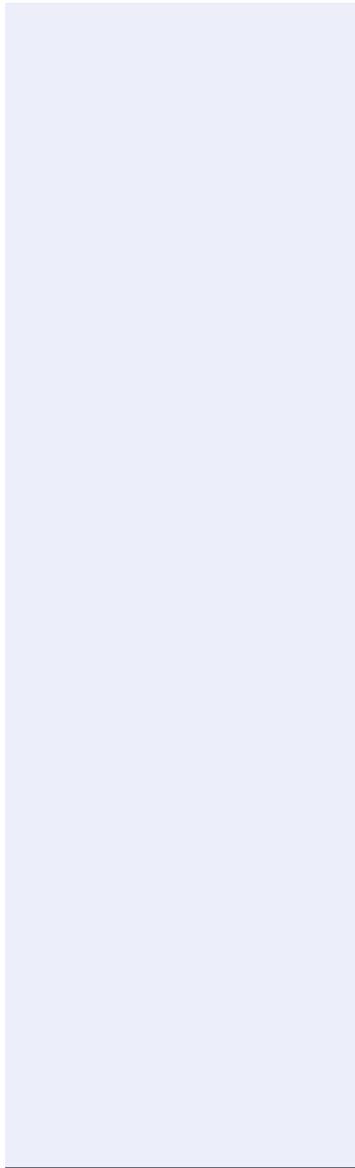
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

03/30/2016

Other financial service

Money order

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Lost or stolen money order

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

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 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.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

MoneyGram

PA

191XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

04/01/2016

Closed with explanation

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1855742

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

02/22/2016	Other financial service	Credit repair
04/07/2016	Other financial service	Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

I paid {\$800.00} to XXXX, CEO, XXXX Simple Solutions Credit XXXX , AZ XXXX I paid this back in XXXX and XXXX made a bunch of promises over the phone about XXXX major issues on my credit report and they were not legitimate or correct filings on my report. They did not get anything removed and refused to refund my money.

XXXX also offers others a chance to open their own credit repair business for {\$3500.00} or more and she ca n't even repair credit herself.

I want my money back immediately.

XXXX issued a check payable to our customer, XXXX AND firstsun financial inc. XXXX negotiated the check locally and received all the funds. we never endorsed the check or received any funds. XXXX even told us personally that he cashed it. i filed notarized check fraud affidavit for nonendorsement thru XXXX who says they submitted to XXXX in XXXX XXXX they said then that the bank said it would take 90 days. that passes 2 months ago. i have made repeated calls to the insurance company. i called the bank, they refused ant info, status or comment about my affidavitwas it received? ... did they debit it back thru XXXX??? ... did they already refund XXXX?? as a XXXX, i know that such matters require tracing back the guilty partythe bank or the insurance. i need to start with you to see what the bank has done. in my XXXX years of XXXX, i know that no problem next to major litigation takes this long! quite simply..they take my affidavit and the endorsement complaint, send as returned item thru XXXX who returns it to the negotiating bank, who might even send it to the local branch that took the item. either way it is THEIR responsibility to get funds from the customer. in the meantime, all parties should have been refunded along the way.

I ask your help to investigate this matter with XXXX XXXX. we need to know what

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Simple Solutions Credit & Debt Consulting Inc.	MD	206XX	Web	Servicemember
First Sun Financial Inc	FL	322XX	Web	

Other Financial Service Complaints with Consumer Complaint

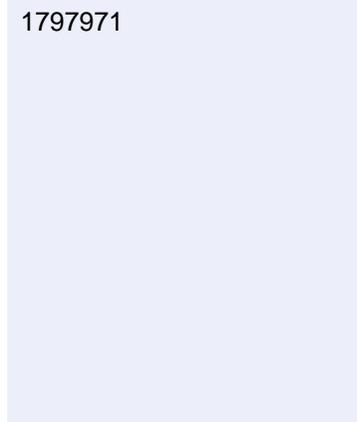
Based on Consumer Complaints

Consent provided	03/24/2016	Closed with explanation	No	Yes
Consent provided	04/22/2016	Closed with monetary relief	Yes	No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1797971



1869026

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

03/26/2015 Other financial service Debt settlement

05/20/2015 Other financial service Debt settlement

05/01/2015 Other financial service Check cashing

05/24/2015 Other financial service Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Customer service/Customer relations

Advertising and marketing

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

they have or havent done. I am attaching a copy of the check that was provided. I think 6 months is enough!

the company promised to combine my debts for into XXXX monthly payment. they were to get in touch with each creditor and make arrangements for smaller payments. after three months of payments to the company, they never made any contact with my creditors, or rendered any service of any kind to me. now they are giving me the runaround as to returning my money. i believe that this company is a fraud and should be reported and penalized.

I've been receiving calls from a payday loan company after I've asked them to cease and desist. They call me with different numbers from all over the country all times of the day with automated messages. I've tried to work something out but they insist on using this method of collections and leaving voicemails.

ON the day both social security and SSI XXXX fell on the same day the company shut down their computers sending most people home, in my case I lost money do to this disruption in my day, and they say they have no idea when the system will be turned back on.

I contacted the Law Office of Michael Lupolover because I was contacted by a debt collection agency that violated the FDCPA Law when contacting me. After 4 months of waiting to be contacted, XXXX contacted me with a settlement offer. He urged that I sign the settlement as quickly as possible. I advised him that there was information missing in the settlement. Which he assured me that it would be changed and to sign the XXXX settlement just so it could be filed. He lied to me about several things that were suppose to happen that never happened. He told me that the debt collection agency would no longer be able to contact me so they will be sending the debt back to its original creditor. 3 months later XXXX and XXXX XXXX, who claims he is Senior Attorney, keep telling me verbatim " the debt collector has already returned debt to the original creditor ". This could n't be more

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint

Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Century First Credit Solutions

NY

104XX

Web

Older American

DFC Global Corp

CA

958XX

Web

CNG Financial Corporation

MI

486XX

Web

Law Offices of Michael Lupolover

OR

970XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	04/22/2015	Closed with monetary relief	Yes	No
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Consent provided	05/26/2015	Closed with non-monetary relief	Yes	No
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Consent provided	05/05/2015	Closed with monetary relief	Yes	No
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Consent provided	06/17/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1302948

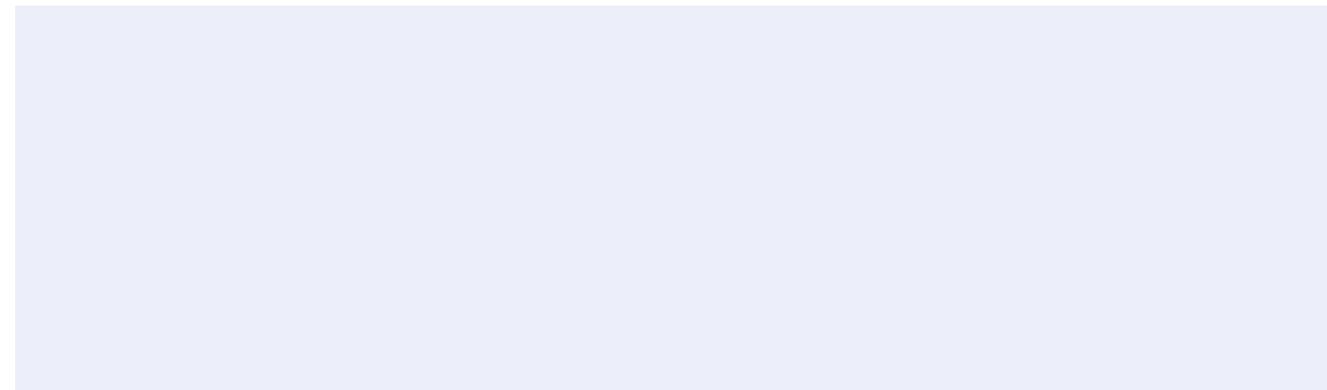
1385079

1356386

1390349

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



06/17/2015 Other financial service Credit repair

06/15/2015 Other financial service Debt settlement

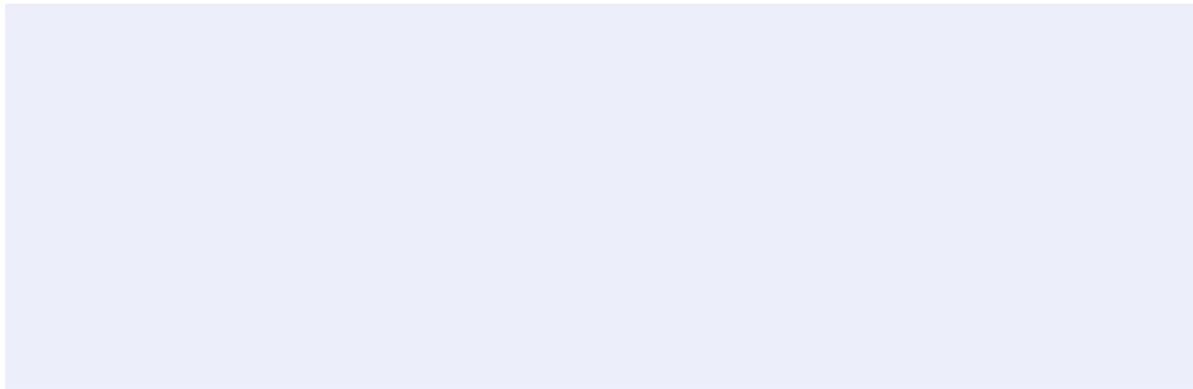
06/24/2015 Other financial service Check cashing

07/25/2015 Other financial service Foreign currency exchange

07/17/2015 Other financial service Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Excessive fees



Fraud or scam

Customer service/Customer relations



Fraud or scam

Unexpected/Other fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

false if it slapped you in the face. I called the original creditor 3 times and spoke with supervisors saying that it was n't returned. I called the debt of ed which has verified that the debt belongs to the same debt collection agency that harassed me! This debt collection agency also reported to my credit bureau which resulted in me getting denied on an application which the XXXX Lawfirm has has stated that they did not do! They came to a settlement amount of XXXX with the debt collection agency and I was only getting XXXX and they would keep for themselves?! XXXX Lawfirm was charging me XXXX for fees on an arbitrary number. This Lawfirm is worse than the debt collection agency that harassed me.

Money Management international did not disclose requested conversations with HAMP, as per debt validation, and it caused me financial harm

CareCredit/Synchrony Bank has placed an excessive incorrect monthly interest charge on my account and will not respond to my letters, calls, or emails.

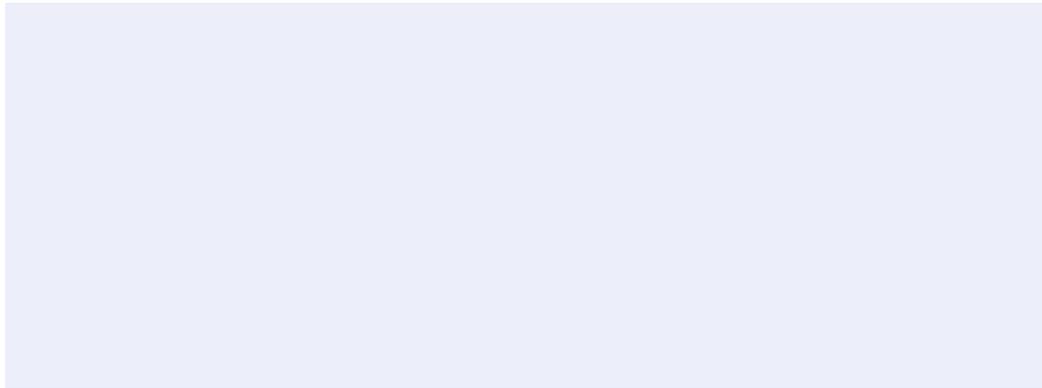
Received a letter in mail written XXXX XXXX received Citizens XXXX XXXX stating the citizens bank is going to cancel my account as of XXXX XXXX. No reasoning found never bounced a check. Only reason on letter is because they can. Contacted via phone said go branch. I went to XXXX branches did n't know why. I put in XXXX too really disappointed them. After that XXXX said they could can cancel accounts No warnings. Still why she will try to reinstate account.

I recently recieved an email from a XXXX XXXX XXXX claiming I was due back money and that I needed to send my personal information to the paying bank which was Barclay bank and show a passport however I do n't travel and I do n't own a passport I believe this is a scam I never heard heard of the person who was saying I sent them this person goes by a XXXX XXXX

Experian was one of three credit agencies I used to collect my free annual credit report. Because credit reports do n't actually present your score, I purchased one online from Experian for about {\$5.00}.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Money Management International, Inc.	RI	028XX	Web	Older American
Synchrony Financial	GA	315XX	Web	Older American
Citizens Financial Group, Inc.	OH	436XX	Web	
Barclays PLC	FL	334XX	Web	
Experian	MI	481XX	Web	

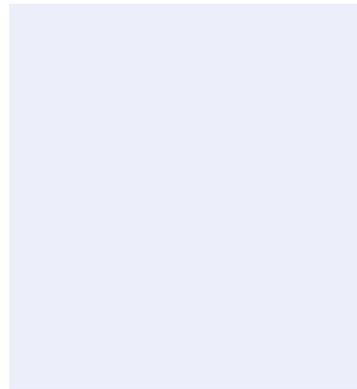
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	06/22/2015	Closed with explanation	No	Yes
Consent provided	06/18/2015	Closed with monetary relief	Yes	No
Consent provided	06/29/2015	Closed with explanation	Yes	No
Consent provided	07/29/2015	Closed with explanation	Yes	Yes
Consent provided	07/23/2015	Closed with explanation	Yes	No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1424807



1421698

1436645



1486741

1477199

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

07/27/2015

Other financial service

Money order

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

online from Experian for about {\$5.00}.

During this process, I apparently agreed to a recurring monthly membership fee of {\$20.00}. I agreed to no such thing, at least not voluntarily. It is possible I missed some auto-filled check box or something else that indicated as such.

I contacted Experian about two days after the charge posted to my account to explain my situation. After talking to her supervisor, XXXX, the support person, said they only offer refunds for 24 hours after payment. She offered to cancel my service, and I accepted.

I believe it 's unethical to offer one service, and then use a confusing, deceptive, or unclear user interface to trick site visitors into purchasing unwanted services. I 'm not an XXXX or a Internet newbie, I kept watch for such things and still missed it.

Mistakes happen, and Experian should be required to acknowledge my mistake and refund my {\$20.00}. I have a family XXXX, every dollar counts, and I 'm trying to repair my credit, not provide a target for corrupt companies that claim to care about my circumstances.

Sincerely, XXXX

On XXXX XXXX, 2015 I purchased a Moneygram money order in the amount of {\$250.00} [Check No. XXXX] for {\$0.00}.

The Payee was not paid for failure to render Service ; therefore I (" Purchaser ") requested the funds be refunded back to Purchaser.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

MoneyGram

CA

928XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	07/29/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1489136

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

On XXXX XXXX, 2015 I purchased XXXX Moneygrams money orders in the amount of {\$200.00} [Check No. (s) [XXXX and XXXX] for {\$1.00}.

The Payee was not paid for failure to render Service : therefore Purchaser requested the funds be refunded back to Purchaser.

On XXXX XXXX, 2015 Purchaser complete and filed a request for return of funds by mailing the " Claim-card " as suggested on XXXX phone instructions and prompts.

On XXXX XXXX, 2015 Moneygram returned Purchasers " Claim-card " request for failure to sign signature card. On XXXX XXXX, 2015 XXXX signed XXXX claim-cards and re-mailed to Moneygram on the same day.

On XXXX XXXX, 2015 Moneygram mailed a Money Order No. XXXX in the amount of {\$230.00} for the purchased money order [Check No. XXXX] for {\$250.00} ; Moneygram profited a Fee of {\$15.00}.

On XXXX XXXX, 2015 Purchaser attempted to cash the check at Wal-Mart, and was charged an additional undisclosed fee of {\$3.00} for returning money from [Check No. XXXX]. Total fees {\$19.00}.

On XXXX XXXX, 2015 Purchaser has made several attempts to call Moneygram, making inquiry to XXXX unaccounted for money-orders. Purchaser spoke with a rep- who identified herself a " XXXX " approx. XXXX XXXX PCT. Upon further inquiry, XXXX XXXX disconnected the phone.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

08/03/2015

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

CFPB Complaint I have a small business. A former associate fraudulently obtained a check made out & printed payable to my business, (the payee). This person Hand wrote their personal name on the check and cashed/deposited it at Bank of America. They also endorsed this check with their signature. Effectively this person stole this check for {\$20000.00}. In USD which was payable to my business. Bank of America, upon filing a Demand letter to have these funds returned to the appropriate Payee, (My Business) is quoting state Law for Washington State for which they are not governed by, in using the statute RCW : Revised Code of Washington : XXXX Conversion of Instrument. This is an inappropriate and irrelevant quoting of regulatory statute. This is apparently being used as an Excuse for the purpose of not returning the fraudulently cashed funds into their bank. The Bank of America is governed by the OCC and not by State codes further. This check was printed with my business legal entity Name which is primary in the Payee endorsement of check payment instruments. It is fraudulent to cash or deposit a check to an account to any other account not associated with the printed intended Payee account, particularly without any primary payee endorsements or notifications. I request the CFP make notification to Bank of America this transaction was fraudulently cashed or deposited and payment to the appropriately intended Payee must be made immediately. Further, I request any and all legal notification of the OCC governance and appropriate banking or check fraud notifications be made to both myself and bank of America Fraud department
Via : XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX XXXX XXXX,
XXXX XXXX XXXX, Phone Number XXXX Address : XXXX XXXX, XXXX XXXX
XXXX, XXXX, WA, XXXX

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Bank of America

WA

981XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

08/11/2015

Closed with explanation

Yes

Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1500194

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

09/09/2015 Other financial service Foreign currency exchange

10/13/2015 Other financial service Refund anticipation check

09/30/2015 Other financial service Money order

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees



Lost or stolen check

Customer service/Customer relations



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

I made a purchase on my XXXX credit card of {\$2700.00} XXXX dollars. At the time this would exchange at {\$2000.00}. Going through PayPal I was charged 2-1/2 percent ({\$53.00}) -- - {\$2100.00} -- -which is almost XXXX times the bank card rate. When I complained to PayPal they said that I had agreed to this in some general consumer contract and that I could not choose to have the XXXX dollars be charged directly to my card. There was no mention of this excessive charge in the Pay Pal transaction. The Information is well-buried in the consumer agreement so I could not avoid the charge. I feel that this is an abusive and deceptive practice

Reference Case # XXXX The XXXX money orders that were trace by XXXX XXXX were not added to the total amount paid. I sent documentation to this office and to Regions when i returned the {\$30.00} check they sent me because the owe me \$ XXXX. I know this office received my corresponding as well as Region. I did n't know how to add on the the case so I am submitting it this way. I need my money or the accounts forced open. In either case someone need to contact me. The list of money orders they applied neither is for {\$75.00} or {\$30.00}.

I purchased a MoneyGram money order # XXXX for {\$450.00} at Walmart in XXXX NJ and gave to my landlord who lost the money order and requested a replacement money. I paid {\$15.00} to MoneyGram and requested a " replacement " money order and they sent me check XXXX for {\$450.00}. i tried to cash this money order at XXXX different check cashing businesses in New Jersey and none of them can cash. I went XXXX to a Walmart store who provides check cashing services and was advised the industry standard check cashing scanner can not read the check, the numbers are up too high on the check. I reported to Moneygram and they sent me another replacement check # XXXX on XXXX/XXXX/2015, another check that can not be read ny industry standard check scanning equipment. I have filed a complaint XXXX. I have asked MoneyGram to send my refund via money transfer to my local Walmart store via where they can

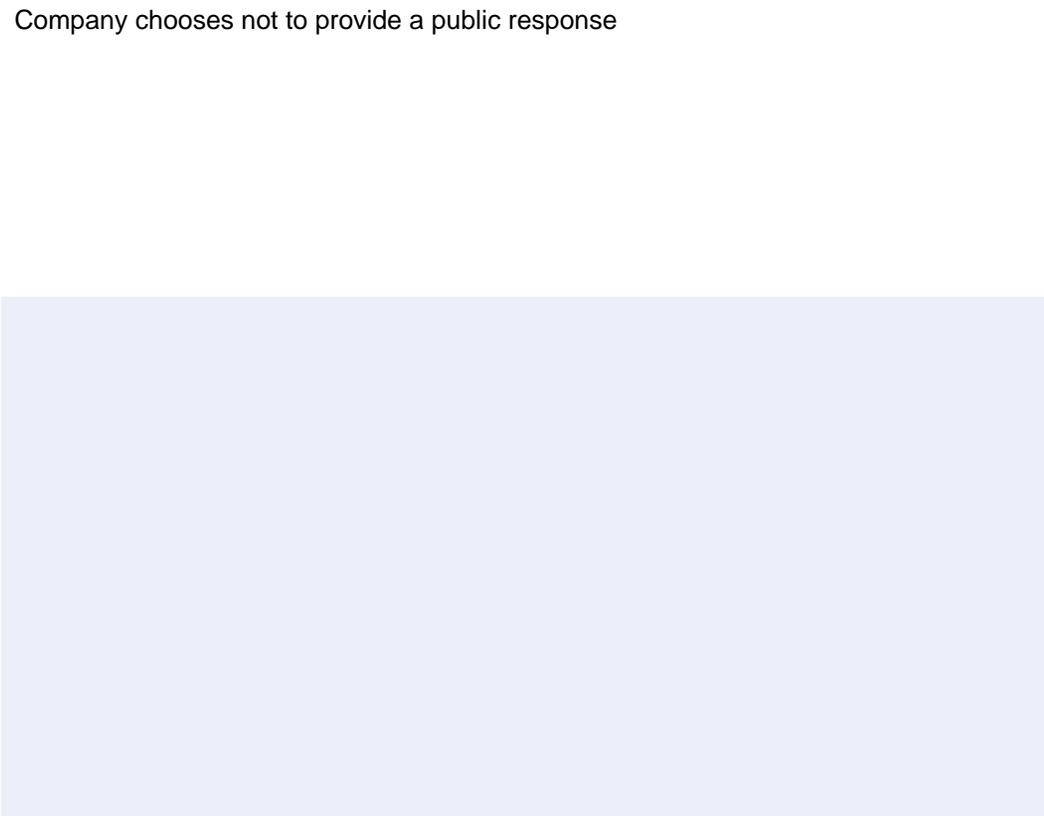
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

PayPal Holdings, Inc.	MD	210XX	Web	Older American
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Regions Financial Corporation	FL	331XX	Web	
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MoneyGram	NJ	070XX	Web	
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

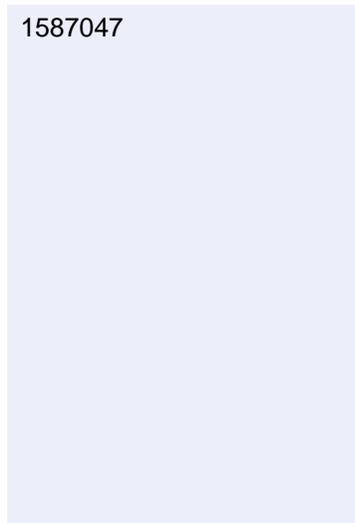
Consent provided	09/11/2015	Closed with explanation	Yes	No
Consent provided	10/16/2015	Closed with monetary relief	Yes	Yes
Consent provided	10/05/2015	Closed with explanation	Yes	No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

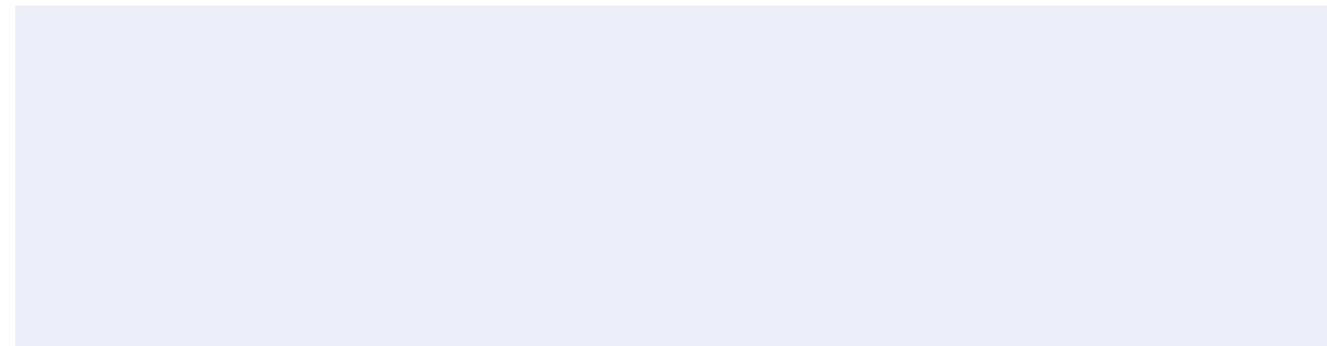


1604585

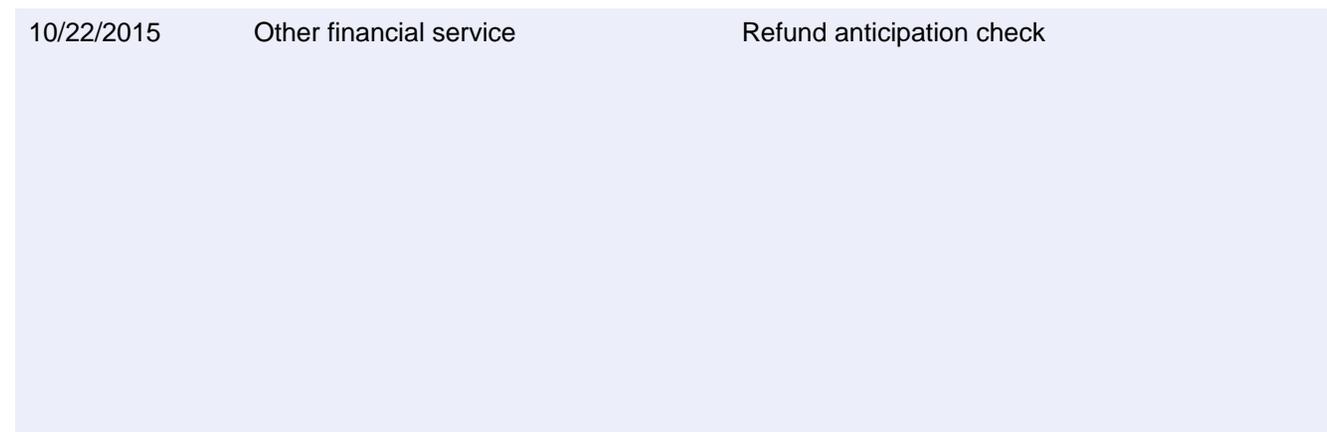


Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



10/12/2015 Other financial service Debt settlement



10/22/2015 Other financial service Refund anticipation check

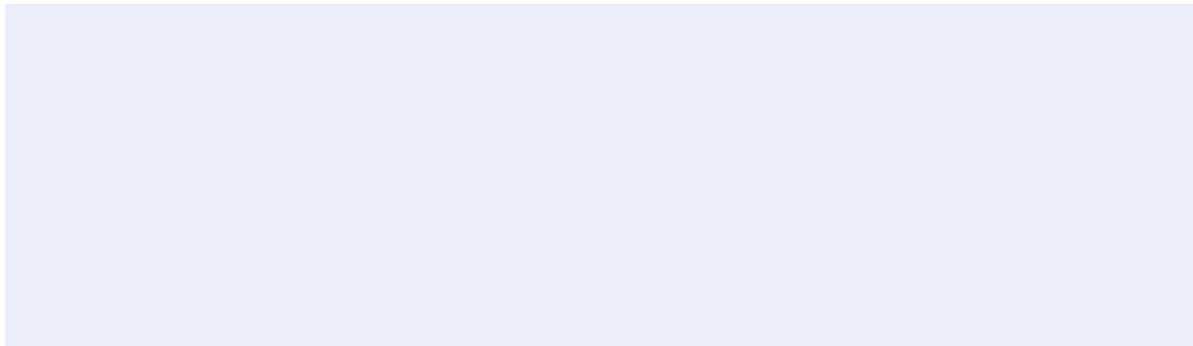
11/05/2015 Other financial service Credit repair



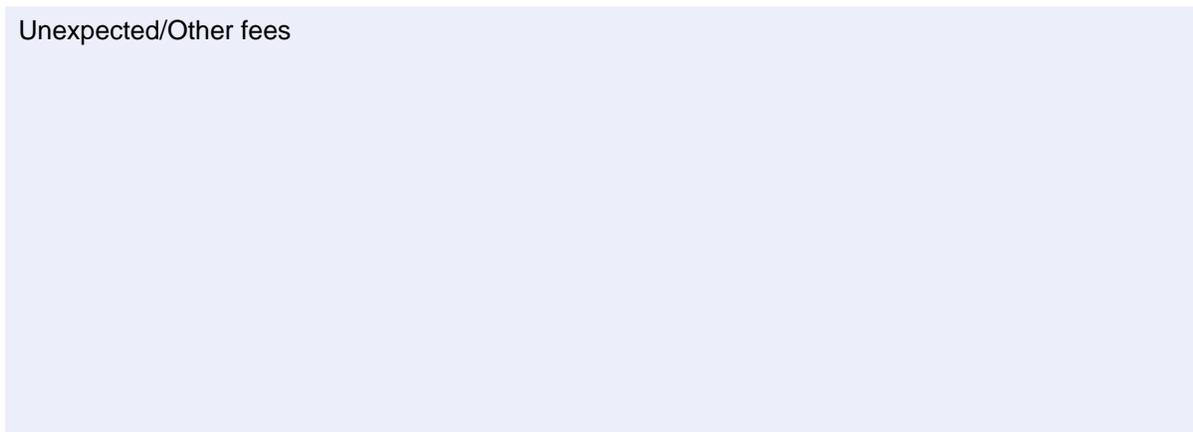
11/06/2015 Other financial service Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Excessive fees



Unexpected/Other fees

Customer service/Customer relations



Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

provide me with a reference number and i can go into the store and pick up my {\$450.00}, they are stating they only process refunds via check. That would be fine if I could cash the check and obtain my money which I am not able to do with their document. This process has been going back and forth for 30 days now and this is ridiculous. Moneygram is not trying to assist me with obtaining my money by sending me refund checks I can not cash. The numbers are way too high on the document and can not be read. Not even moneygram distributing retailers wo n't touch this check

Nicholes Financial Inc is reporting a Charged off account on my consumer report and is still trying to collect on said account. That will not provided me with the original contract nor statements of accounting.

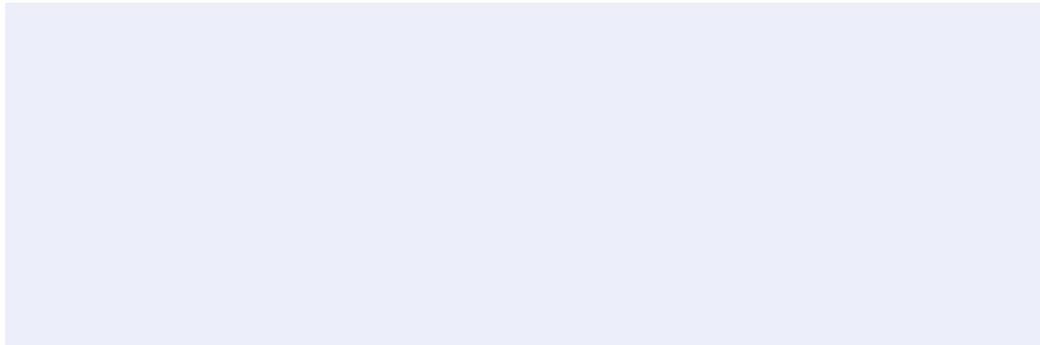
I order an item on XXXX, attempted to pay it with a card through my XXXX account XXXX for {\$10.00}. When it went through XXXX I would deposit {\$15.00} and then I cancelled the item on, ordered on around XXXX the XXXX. I had an over draft fee on my account which was taken away due to my carelessness. I have asked several times for the over draft to be placed back, I was told no. I got a letter from Iberia last week on the XX/XX/XXXX. I cancelled the item with XXXX and when I checked I owe Iberia {\$90.00}. I called and asked to speak to a customer service and was told that it could not be taken off. I called XXXX who really was not sure what to do, I spoke to another customer relations and was told the same thing. I like this bank I am just overwhelmed with this charges.

Lexington Law firm has been charging me for services and not affectively delivering me the results that they promised as far as deleting the credits that was once off by them, but is some how is now back on my credit report. And they have been charging me XXXX a month instead of XXXX a month for charges.

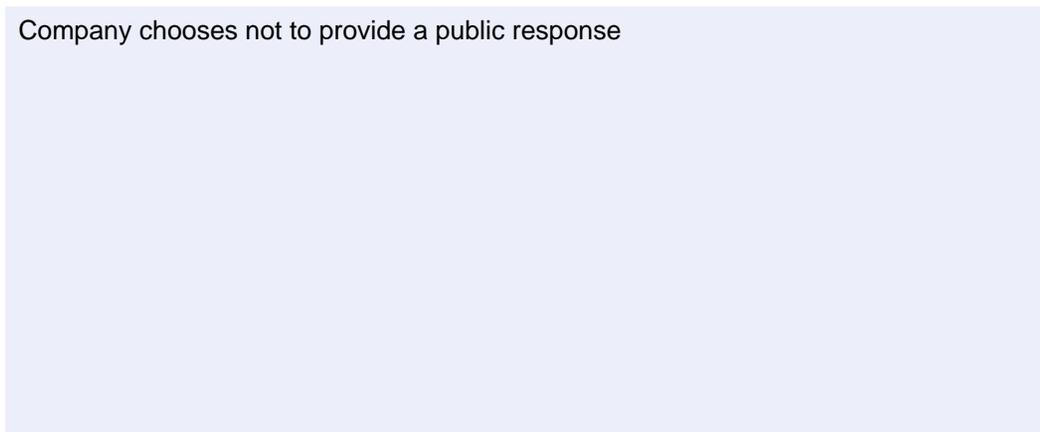
I went into a CheckSmart located at XXXX XXXX XXXX XXXX XXXX, Ohio to cash a check in XXXX 2015. The teller XXXX was in a huge hurry because she

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Company chooses not to provide a public response



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Nicholas Financial, Inc.	OH	430XX	Web
IBERIABANK	FL	333XX	Web
John C. Heath, Attorney at Law, PLLC	MN	551XX	Web
Community Choice Financial, Inc.	OH	430XX	Web

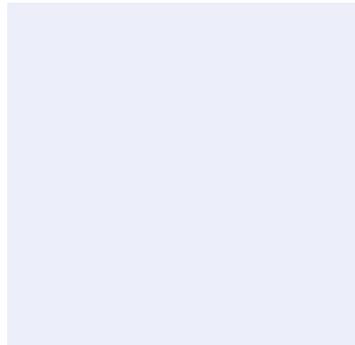
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

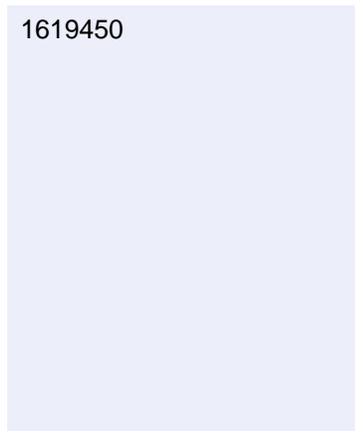
Consent provided	10/14/2015	Closed with explanation	Yes	No
Consent provided	10/26/2015	Closed with explanation	Yes	No
Consent provided	11/06/2015	Closed with explanation	Yes	No
Consent provided	11/10/2015	Closed with explanation	Yes	No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1602798



1619450

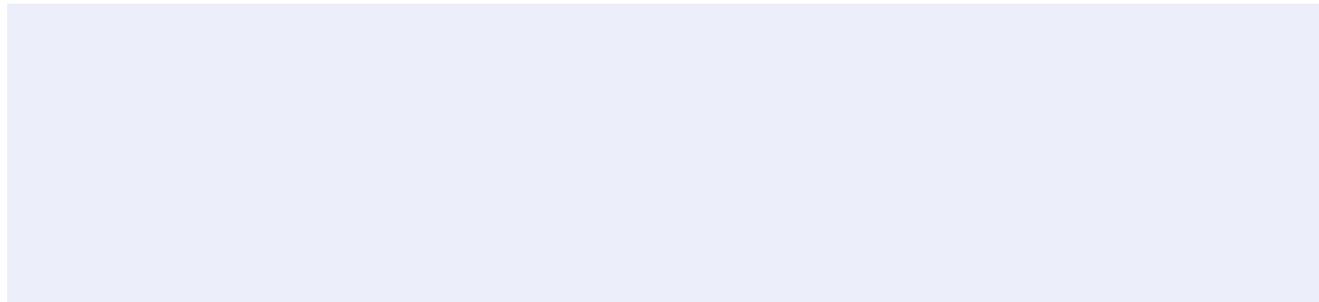
1640897



1643440

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



11/11/2015

Other financial service

Debt settlement

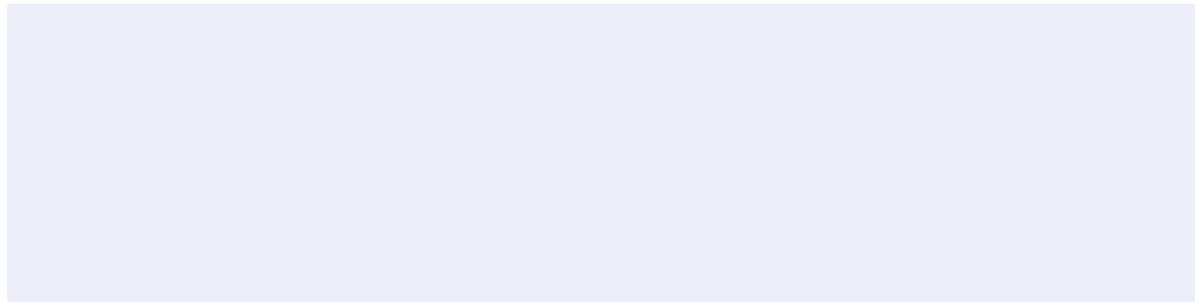
11/03/2015

Other financial service

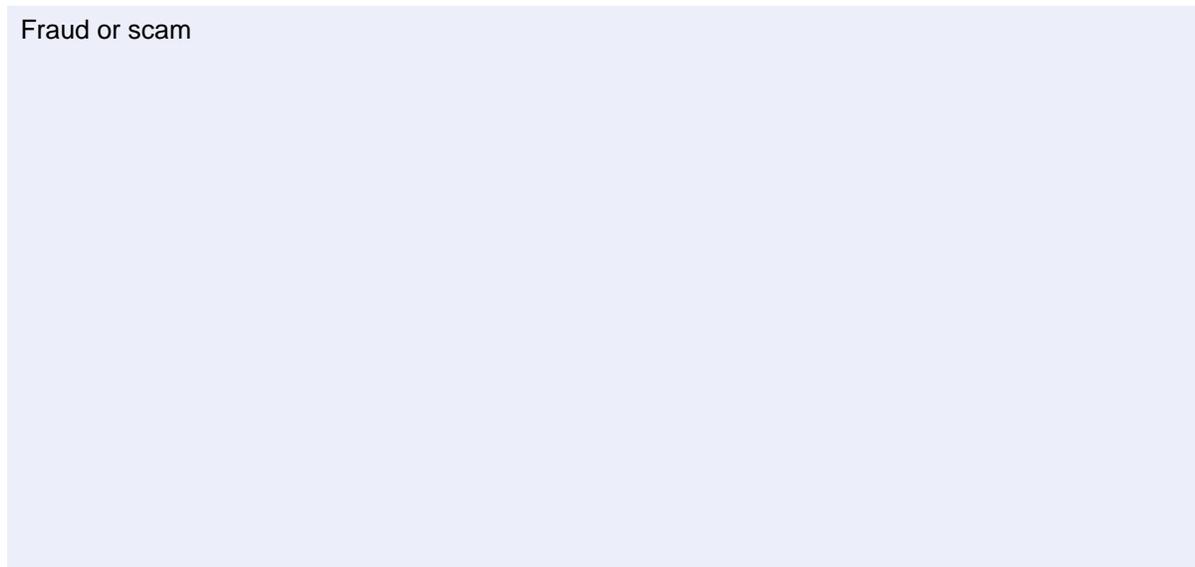
Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

was scheduled to be off. She quickly called the number on the check to verify the check and funds and cashed it. Today XX/XX/2015 I am getting threatening phone calls from XXXX XXXX at Checksmart Corp telling me I know why he is calling me and he has plans for me to answer to the law, my life is over, huge threats he is making. I have no idea what is going on because he was too busy threatening me and telling me I already knew why he was calling. This is in no way how you conduct business.

I was contacted by a company who claimed to be consolidating my student loans. This company claimed to be working on my loans which were previously handled by XXXX XXXX and transferred to XXXX. To my knowledge it was explained to me that they were handling the consolidation as a third party through XXXX. This company was the XXXX of XXXX separate companies claiming to consolidate my student loans. They scammed me out of {\$510.00}. The Name of the company is National Budget Planners.

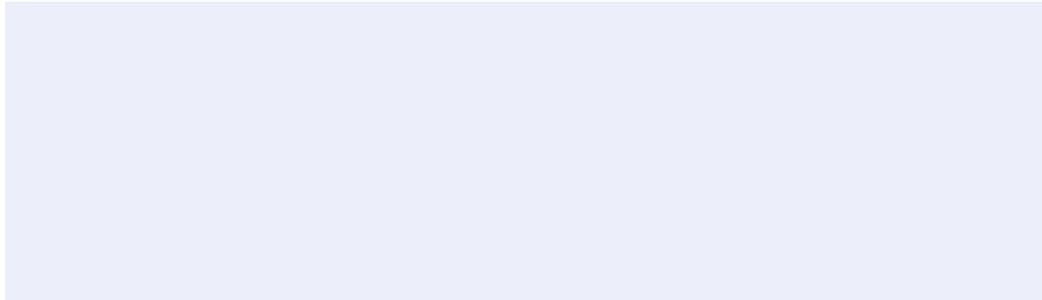
After speaking with the handler of my student loans and with the Department of Education, I was told that the XXXX XXXX XXXX XXXX XXXX Horizon Debt Group, LLC was not a recognized contractor of the Department of Education.

On XXXX XXXX, I was contacted by XXXX XXXX, a representative from XXXX XXXX XXXX XXXX Horizon Debt Group LLC, who told me that I was eligible to have my loans reconsolidated and forgiven after a payment towards consolidation of {\$900.00} and 36 months of payments of {\$40.00} per month, starting in XX/XX/XXXX. On XXXX XXXX, I signed the contact electronically and authorized a payment of {\$440.00}. Because I am on XXXX, I was told that my payments would be reduced and the amount I owe would be forgiven.

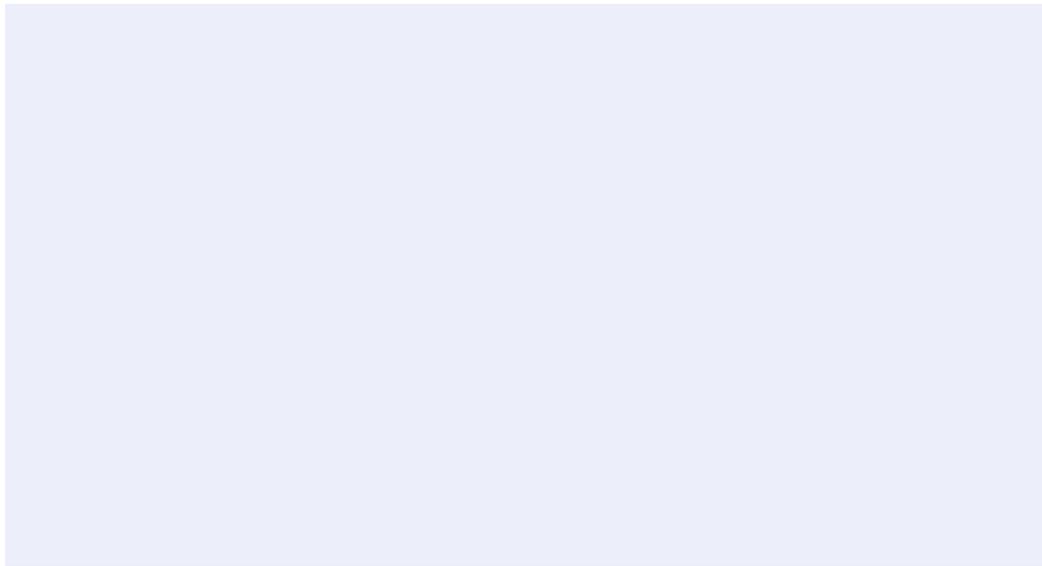
However, I am not on XXXX XXXX. I was diagnosed with XXXX and had a XXXX

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

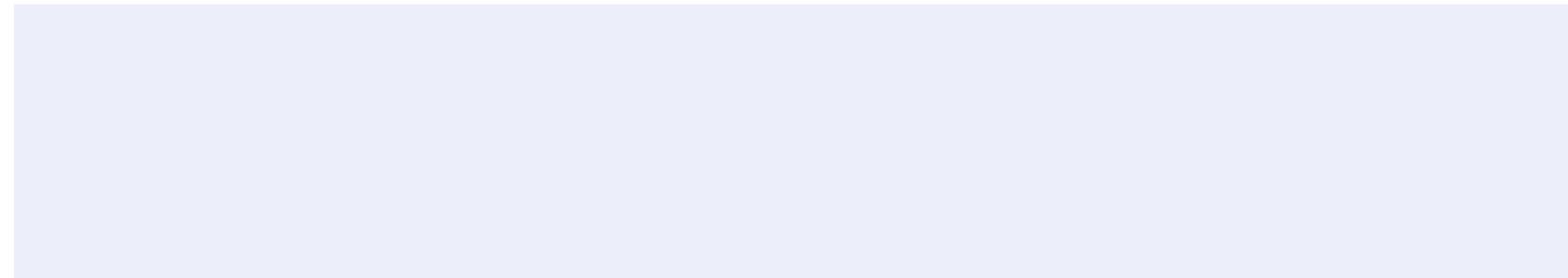


Company chooses not to provide a public response



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



National Budget Planners of South Florida, Inc

TX

751XX

Web

Horizon Debt Group, LLC

DC

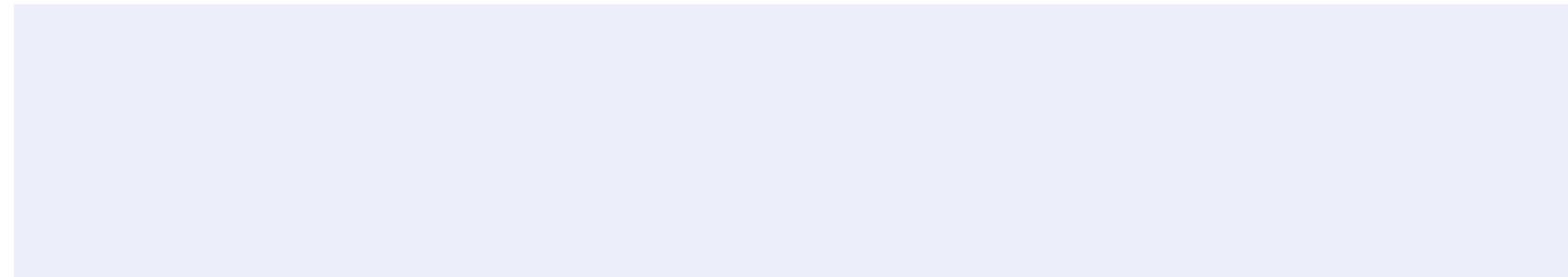
200XX

Web



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



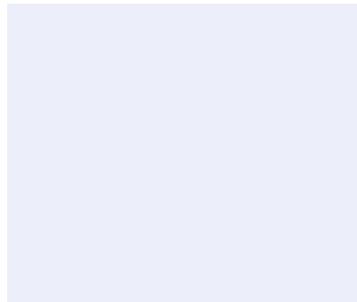
Consent provided	11/11/2015	Closed with monetary relief	Yes	No
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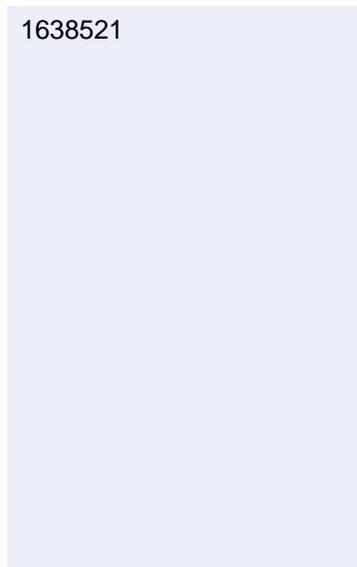
Consent provided	11/24/2015	Closed with explanation	No	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



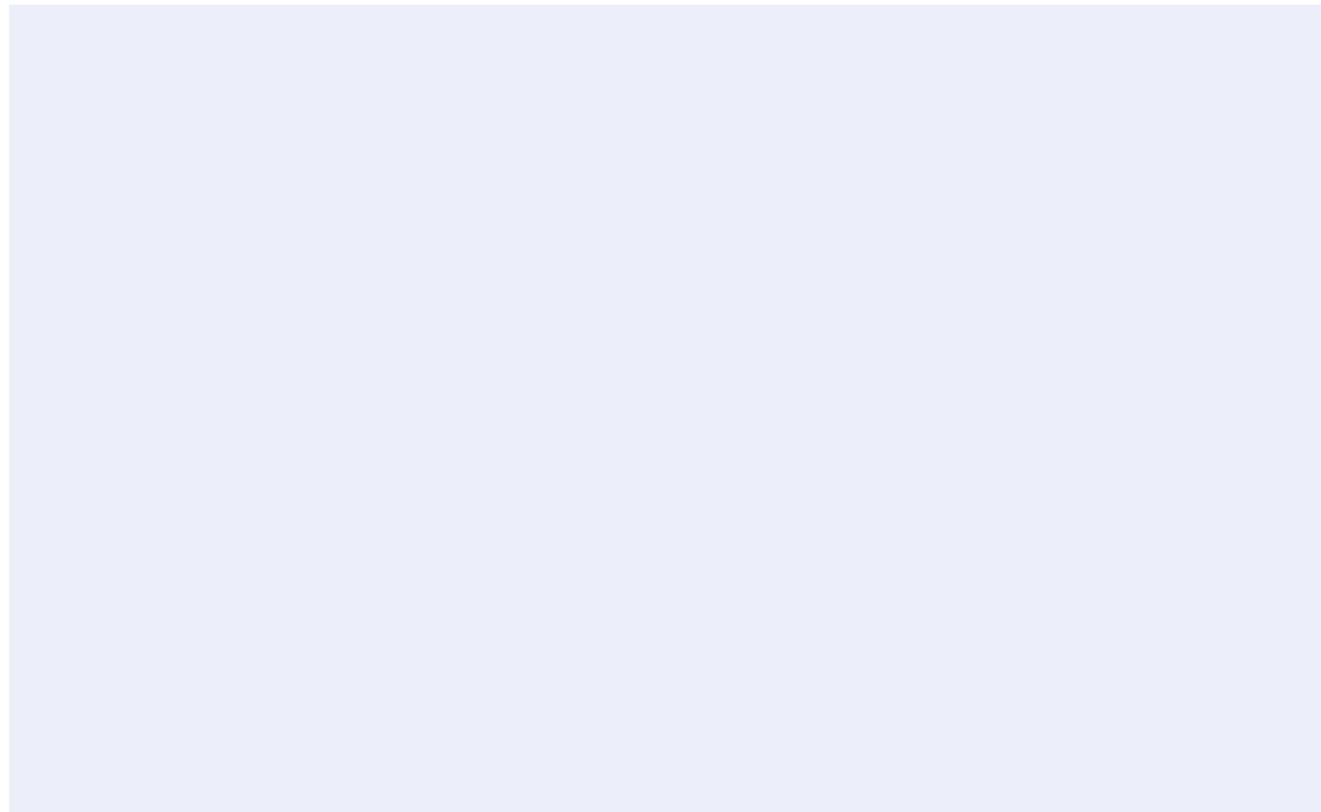
1650679



1638521

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



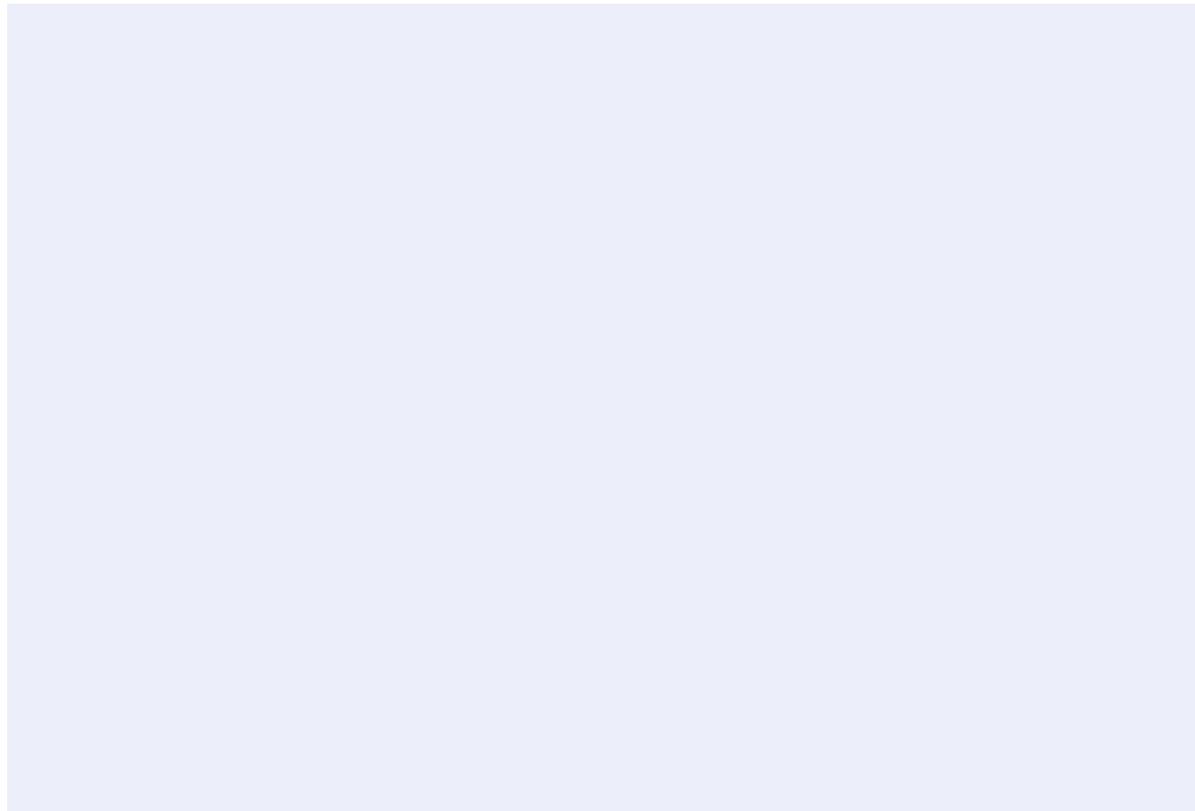
12/17/2015

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

earlier this year, and because of that, I am on long-term XXXX and am unable to work. I am also XXXX and have sustained some XXXX from treatment.

I then received an email from XXXX, the Department of Education-approved handler of my student loans that my monthly payments were overdue. I called them, and was told they had never heard of this program, nor had they been notified of this.

Yesterday, XX/XX/XXXX, I spoke with XXXX XXXX of XXXX/Horizon Debt Group, and was told that I needed to send an email to cancel this contract.

I called XXXX XXXX XXXX to stop payment on the second scheduled payment on XX/XX/XXXX. On XX/XX/XXXX, I called the XXXX Police Department Financial and Cyber Crimes Division and was told that since this was a civil matter, to contact a lawyer. Then I called the Ombudsman Group of the Department of Education to file a report.

I do not want to put myself at risk of committing fraud and lying to get into a program to forgive my student loans.

My insurance company have issued check for car repairs Two party check. Repair shop did not repair the car.

But have take the check to check cashing forged my signiture and cashed the check. I have been not present at time of the transaction either I have authorized to cashe the check. The check cashing have not obtained any ID verification or contacted me as one of the parties named on the check. Check cashing have cashed the check using my name under my name/customer account. Check cashing have committed conspiracy to fraud and forgery. Check cashing have

Other Financial Service Complaints with Consumer Complaint

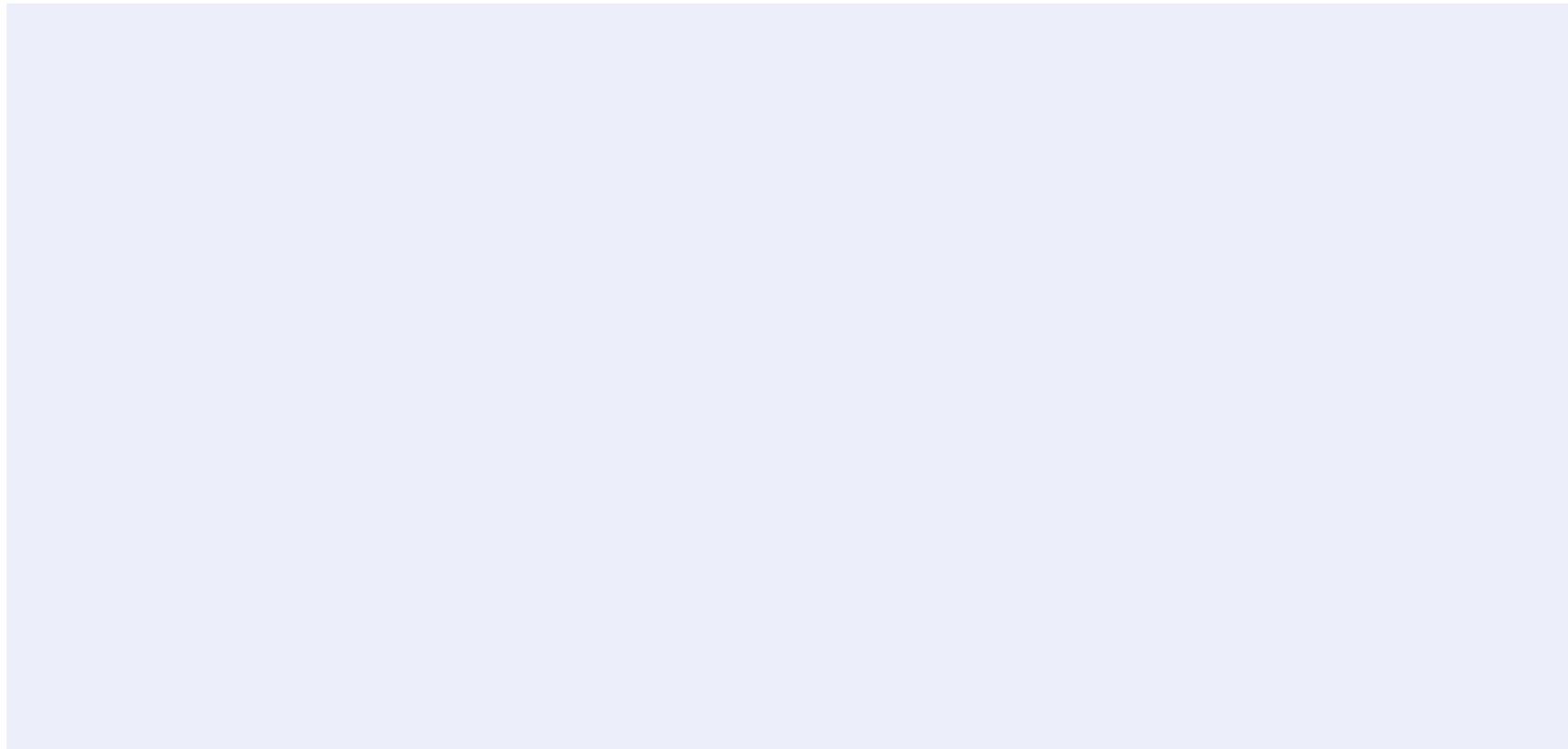
Based on Consumer Complaints



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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Simple Loans

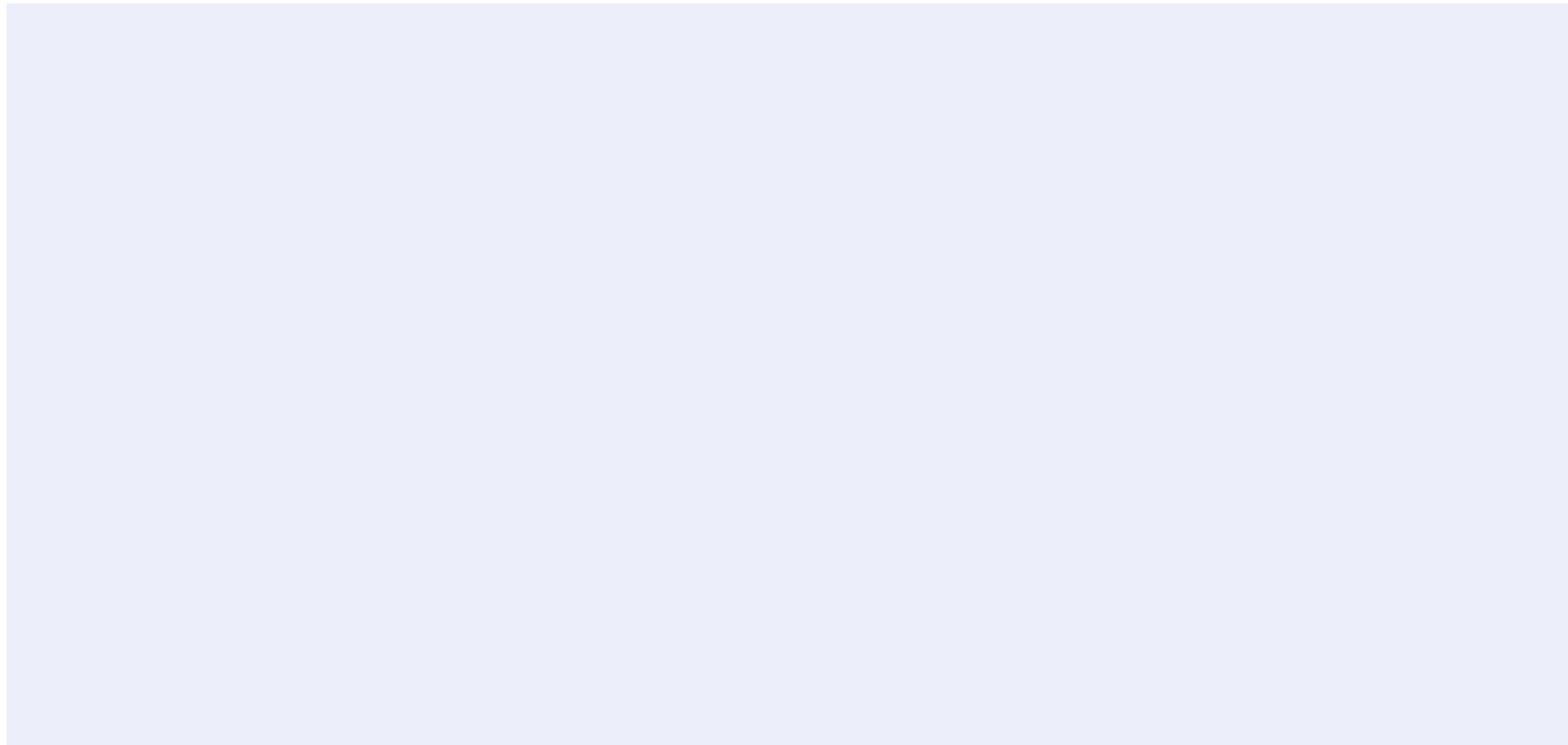
CA

912XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided

03/21/2016

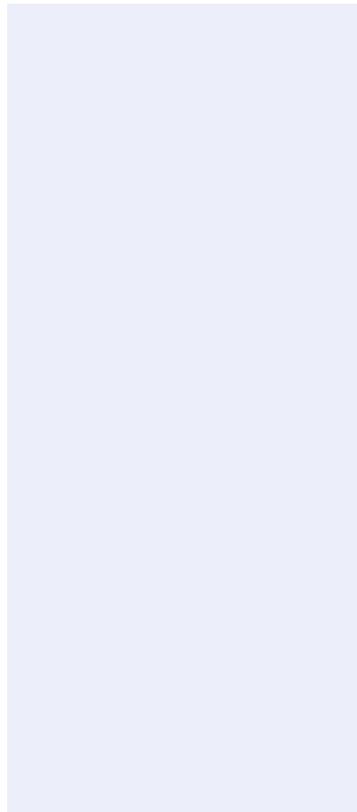
Closed with explanation

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1707017

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

12/18/2015

Other financial service

Credit repair

12/15/2015

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Unexpected/Other fees



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

been refusing to provide the documents related to the fraudulently transaction.

According to statement from witness the check. The individuals who cashed the check fraudulently have connection to the check cashing employees. So they have done a fablet and cashed the check.

In hearing that Lexington Law would help clean up my credit report, I obtained their services. In XXXX of 2015 till XXXX of 2015, paying {\$99.00} a month for service.

Each month at the beginning I would receive a text email stating that No new information was sought. However right after XXXX Law receiving the payment, I would get a XXXX email stating that documents were removed from my XXXX credit report. From XXXX till XXXX I kept believing thinking that they were truly clearing my credit up.

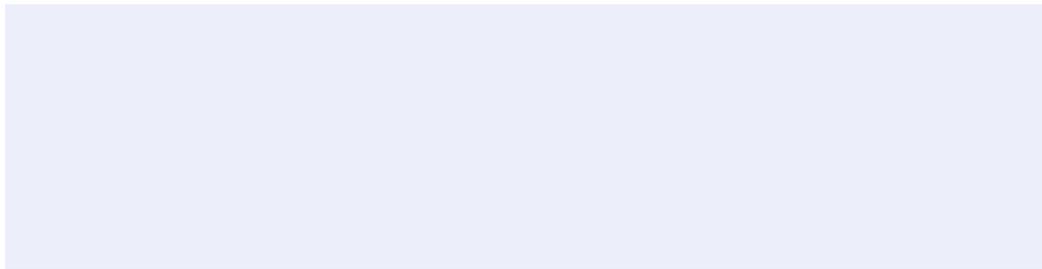
Well on XXXX XXXX, I went to apply for an apartment as my family and I are homeless, when they ran my credit, I still had the same score that I had when XXXX Law started my case in XXXX. Making sure that they were paid to help, has truly left me speechless. Please if there is any way that XXXX Law can be contacted and repremended for all the monies that they are stealing and not providing the service that they say they will.

This was not fair to me, and it's not fair that they stole my money and did not help. Please make sure they are listed as Fuad and scam artist, so no other people will suffer like me. Thanks You

I had an account with Bill Me Later and PayPal Credit took over my account. They say I owe them money that I do not owe. They even sent statements showing I over paid them {\$160.00}, but they say all my debt was not disclosed and I now owe them {\$300.00} plus. They added {\$100.00} to my account when they took over and late fees because I refuse to pay them. I have never been late, I had XXXX NSF for {\$100.00}, when my bank changed my account number due to

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

John C. Heath, Attorney at Law, PLLC

NJ

080XX

Web

PayPal Holdings, Inc.

CA

946XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	12/18/2015	Closed with explanation	Yes	No
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Consent provided	12/18/2015	Closed with monetary relief	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

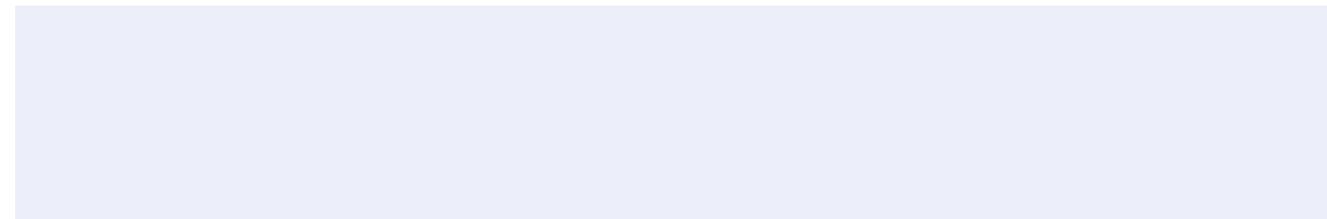
1708061

1697245



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



01/04/2016

Other financial service

Debt settlement



01/15/2016

Other financial service

Debt settlement

01/21/2016

Other financial service

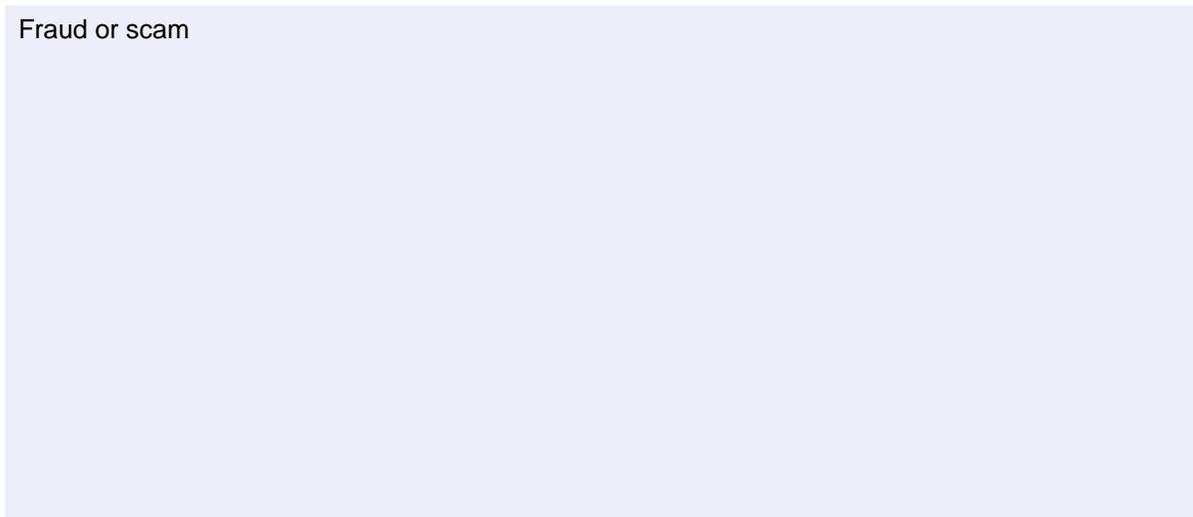
Money order

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam



Fraud or scam

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

security. They sent a letter to Bill Me Later who excused the {\$25.00} fee and my bank paid the {\$100.00}. I need for someone to help with this issue. I do not owe them any money. They say I approved their disclosure but I know when they took over for Bill Me Later, I had to agree in order to view my statement and make a payment.

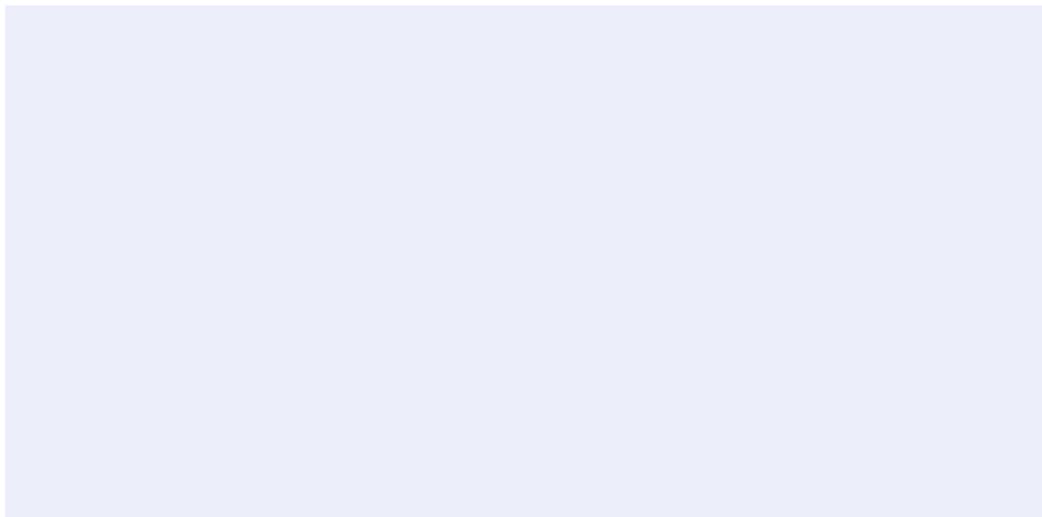
nationwide biweekly with drew XXXX from my checking account to make mortgage payments on my house in XXXX ohio. They did not make a single payment and will not answer their phone. I contacted the bbb last month, they do not seem to care at all, they even post on their web site that all complaints have been settled. I contacted nationwide in XXXX 2015 and they did return XXXX to my account, but they still have XXXX of my money.

The American Student Services has taken ownership of this account when it was with another other holders XXXX, XXXX and XXXX XXXX XXXX. I have advised them of this. Most recently this agency is profiling me at this date of XXXX/XXXX/XXXX when this account is not assigned to them. My student loans are currently assigned to XXXX. That has not stopped AMERICAN Student Services from causing negative impacts on my credit by putting erroneous information on my credit reports most recently XXXX/XXXX/XXXX with XXXX and XXXX XXXX with XXXX and XXXX.. They have attempted to start the this cycle over by putting recent negative late payments on my account when it is not in their ownership. I do not have an account with them.. This appears to be racially motivated due to my previous complaints and previous conversations with older woman at American Student Services..

I am a XXXX Veteran. I purchased a money order from XXXX and did not use. Certegy has declined the transaction to return the money order and receive my money back. I purchased a money order for {\$1000.00} but did not use it. When I tried to get a refund Certegy declined to allow XXXX to refund my money. I

Other Financial Service Complaints with Consumer Complaint

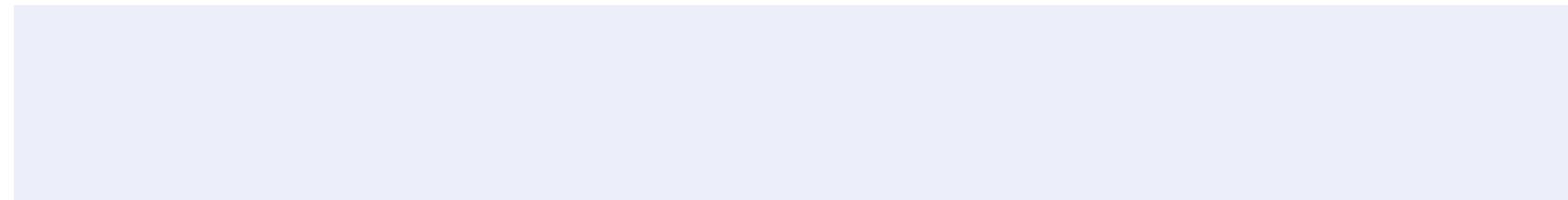
Based on Consumer Complaints



Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided	01/07/2016	Closed with explanation	No	No
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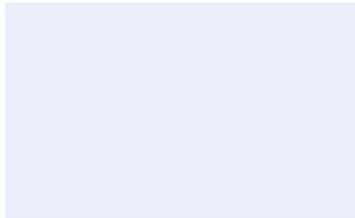


Consent provided	01/26/2016	Closed with explanation	Yes	No
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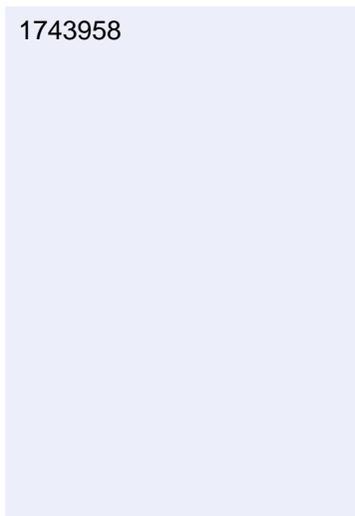
Consent provided	01/28/2016	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1726607



1743958

1750010

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

02/17/2016

Other financial service

Foreign currency exchange

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

purchased a money order for {\$1000.00} but did not use it. When I tried to get a refund Certegy declined to allow XXXX to refund my money. When I called and advised I had all the documentation used to purchase the money order they indicated that due to some XXXX risk factors they could not refund my money. The individual continued to repeat about risk factors that had nothing to do with my purchase considering I had the receipt, money order, money order receipt, drivers license. I was told that I needed to take it to another establishment to get my money and would have to pay whatever fees they would charge. This is consumer fraud. They should not be in the business if they refuse to honor the money order program as designed. Now I am stuck with a money order I can not use and the company refuses to refund my money.

I made a transaction on XXXX XXXX, 2016 on the internet to XXXX using the checkout merchant provided by them called " Skrill " and the merchant charged my checking account twice for the transaction. The original charge to the company XXXX XXXX was XXXX equaling out to {\$600.00}. The merchant then again charged my account yesterday XXXX XXXX, 2016 for {\$610.00} to them (Skrill). I dont have any connections with them at all outside of that one transaction to XXXX on XXXX/XXXX/16. I contacted XXXX and they verified that they only charged my account once by them and that they only received one payment. They sent me the invoices and the transaction details of everything on their end and it confirms that I was only charged once by them. On my bank statement it shows that only one charge through XXXX associated with Skrill was made. I tried contacting skrill by phone and email and couldnt get any response. The phone line was automated and when i tried emailing them and they replied with sorry we dont know you you arent registered with us and that is true I am not registered with them so that is how I know I should n't be getting charged with them and they should be taking money out of my account or have my checking account credentials. I have the

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Skrill USA, Inc.

LA

712XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	02/19/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1789880

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

02/02/2016 Other financial service Debt settlement

01/27/2016 Other financial service Money order

01/28/2016 Other financial service Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Customer service/Customer relations

Unexpected/Other fees

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

documents to everything I stated showing everything within the process. The charge that Skrill made on my account to them on XXXX/XXXX/16 came out of nowhere and I didnt make that charge they charge my account for it as if I had bought from XXXX XXXX again but Skrill didnt get the amount right and it was titled wrong. The real charge was stated on my bank statement was listed as XXXX XXXX XXXX XXXX XXXX which was the {\$600.00} stating both the merchant (skrill) and the seller (XXXX) and now I have the other charge which wasnt made by me of {\$610.00} from SKRILL XXXX XXXX XXXX and I didnt have anything to do with skrill or have an account with them for them to have my debit card information to charge. The only time my card info was used was when I was directed to the Skrill checkout for checking out on logic templates website.

Calling me on my job and submitting personal information to co-workers in reference to the debt. Also, the debt collector 's attitude and style of questioning was very unprofessional. I felt I was being interrogated while working.

A MoneyGram Money Oder was received as a XXXX gift in XXXX. I recently found it while sorting through old XXXX cards and attempted to cash it XXXX XXXX. Due to the {\$1.00} monthly " service fee, " the money order value no longer exists and MoneyGram refuses to honor its own money order. This caused me to incur a Returned Check fee from my credit union which has since been refunded. A fee was paid when the money order was purchased. MoneyGram essentially " stole " my XXXX gift!

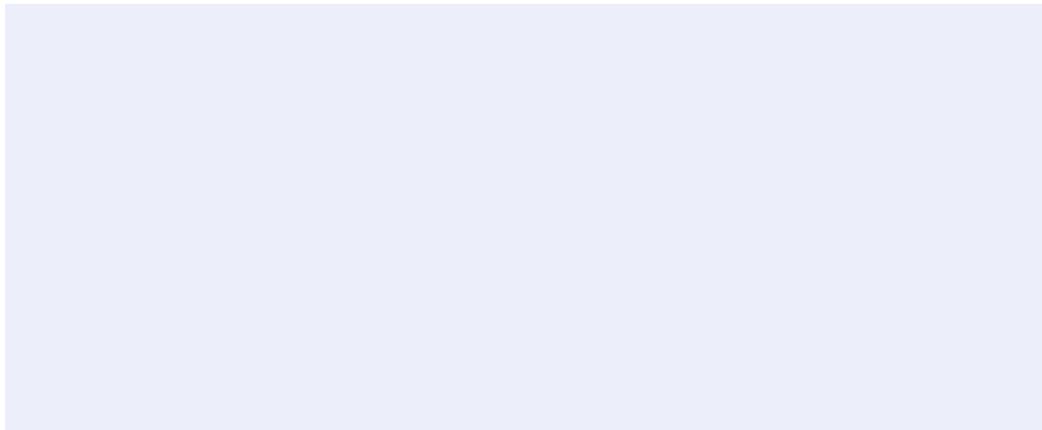
What monthly " service fee " does the company incur that justifies {\$1.00} per month for a {\$50.00} money order? This is tantamount to theft.

On XXXX/XXXX/2015 at about XXXX I tried to use Chase ATM # XXXX at a Chase branch close to XXXX XXXX in the XXXX to deposit into my account the sums from XXXX checks XXXX for {\$200.00} and XXXX other for {\$200.00}.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company chooses not to provide a public response



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Navient Solutions, Inc.	NC	277XX	Web	Older American
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MoneyGram	OR	972XX	Web	
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JPMorgan Chase & Co.	NY	104XX	Web	Older American
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	02/04/2016	Closed with explanation	Yes	No
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Consent provided	01/28/2016	Closed with explanation	Yes	No
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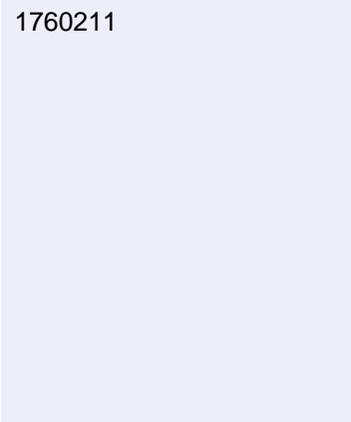
Consent provided	01/29/2016	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1769938

1760211



1762402

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

The ATM accepted the {\$200.00} check but rejected and returned the {\$200.00} XXXX. I tried once more with the rejected check and it was rejected once more but this time the ATM did not return it.

Instead I was issued a receipt which I will upload stating that it had experienced a technical problem and asking me to call XXXX XXXX XXXX XXXX to confirm that the deposit was properly completed.

I did so and provided the Chase agent that answered me with all the information necessary to locate the check in question on the ATM machine.

I was informed by the agent that they would search for the check and that, if found, the {\$200.00} amount would be credited to my account.

I checked on the following morning and the {\$200.00} amount had been included into my account so I concluded that the check had been found and that the claim request that I had made had been settled successfully.

Then on the evening of XXXX/XXXX/2015 I went on line and discovered that the {\$200.00} had been withdrawn by Chase from my account.

I called the called the Chase claim office on the following morning and was told by them that the sum in question had been retired because I had appeared at a Chase branch and withdrawn it.

When I informed them that this was not true they stuck to their version of events and when requested by me to provide proof that this transaction took place by presenting proof of either my valid NY state ID or a written document with my signature, they changed their story.

Now they claimed that I had shown up in XXXX of their branches and cancelled the request for my check to be deposited and that they did not require a copy to be made of the ID or a written signature for such a transaction.

I told them that this was also untrue that it made no sense for me to make such a request since the check had already been located by them and the amount placed

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

02/03/2016

Other financial service

Credit repair

03/21/2016

Other financial service

Foreign currency exchange

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Advertising and marketing



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

on my account following established procedures during the established twelve hour window.

I also told Chase that I was formally asking for my original request to be continued so that the check would be found and the amount in question be placed into my account.

To back this new solicitude, I offered to go to any of their branch offices on the following day and identify myself with adequate ID so that this process would be continued.

They denied this request giving as a justification that the time limit for such an investigation had passed.

I told them that this was not my fault that this had occurred that I had responded to the situation as soon as I had found out that the {\$200.00} had been withdrawn from my account.

They told me that they were sorry but that they were denying my request and suggested that I contacted the issuer of the check and ask them to cancel it and reissue a new XXXX.

I told them that this was an inconvenience since this would require some time and I needed the sum to pay my rent before the end of this month and that I did not know whether the check in question had been cashed by a third person.

I have just started with Clear One Advantage and they had told to stop taking my creditors call or to tell them I am working with the company. I was at the end of my ropes and considering bankruptcy. I got in touch with them. All I am want is to be debt free and in to deeper debt. I do n't want to be scammed out of my hard earned money. I have only paid them one month.

I used a couple of times the world wallet services from Citibank but the last two times it has not being timely. Citibank claims that if you place the order before XXXX XXXX you get the foreign currency deliver the next day. Well, that is not

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

ClearOne Advantage, LLC

NC

287XX

Web

Citibank

FL

330XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	02/03/2016	Closed with explanation	Yes	No
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Consent provided	03/21/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

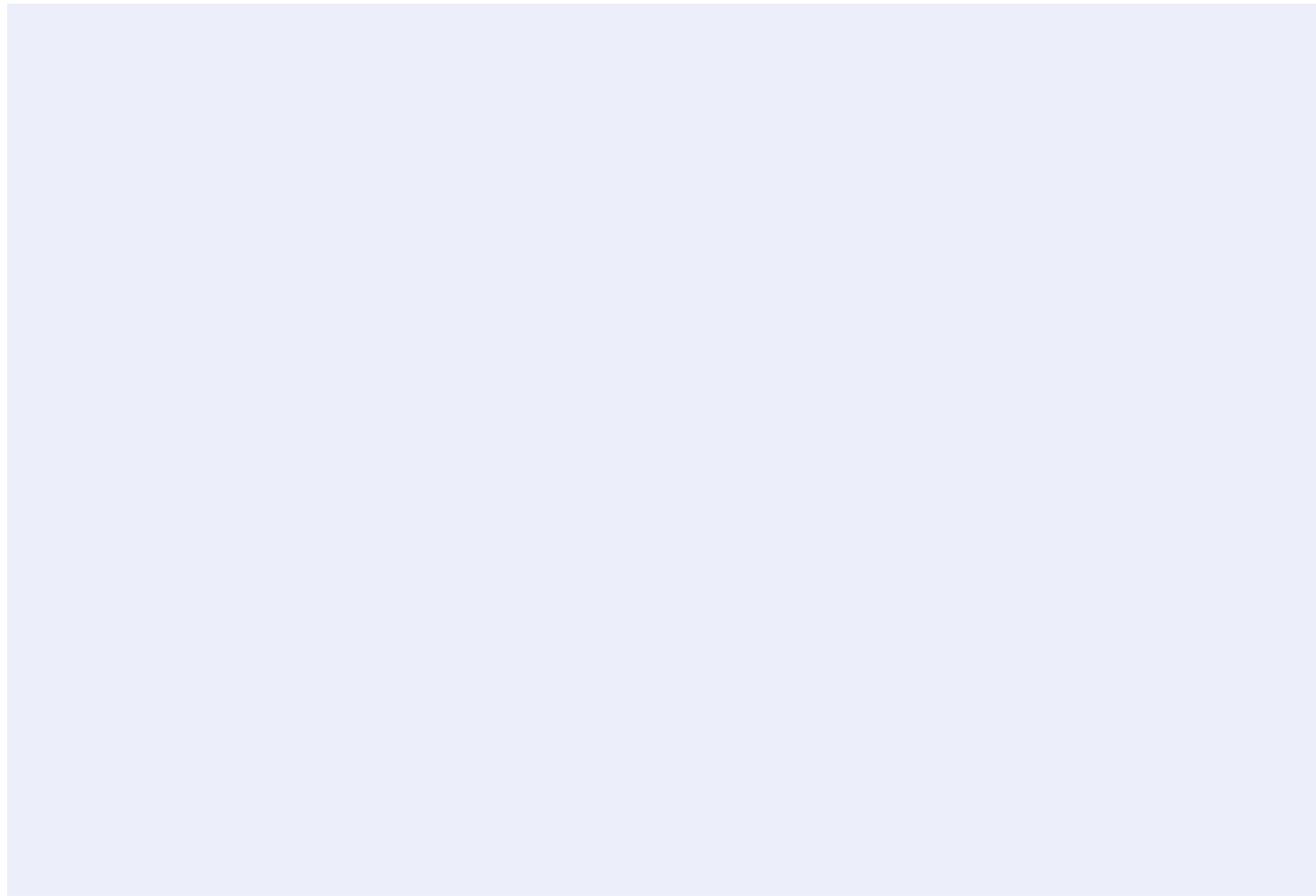
1770847

1841399



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



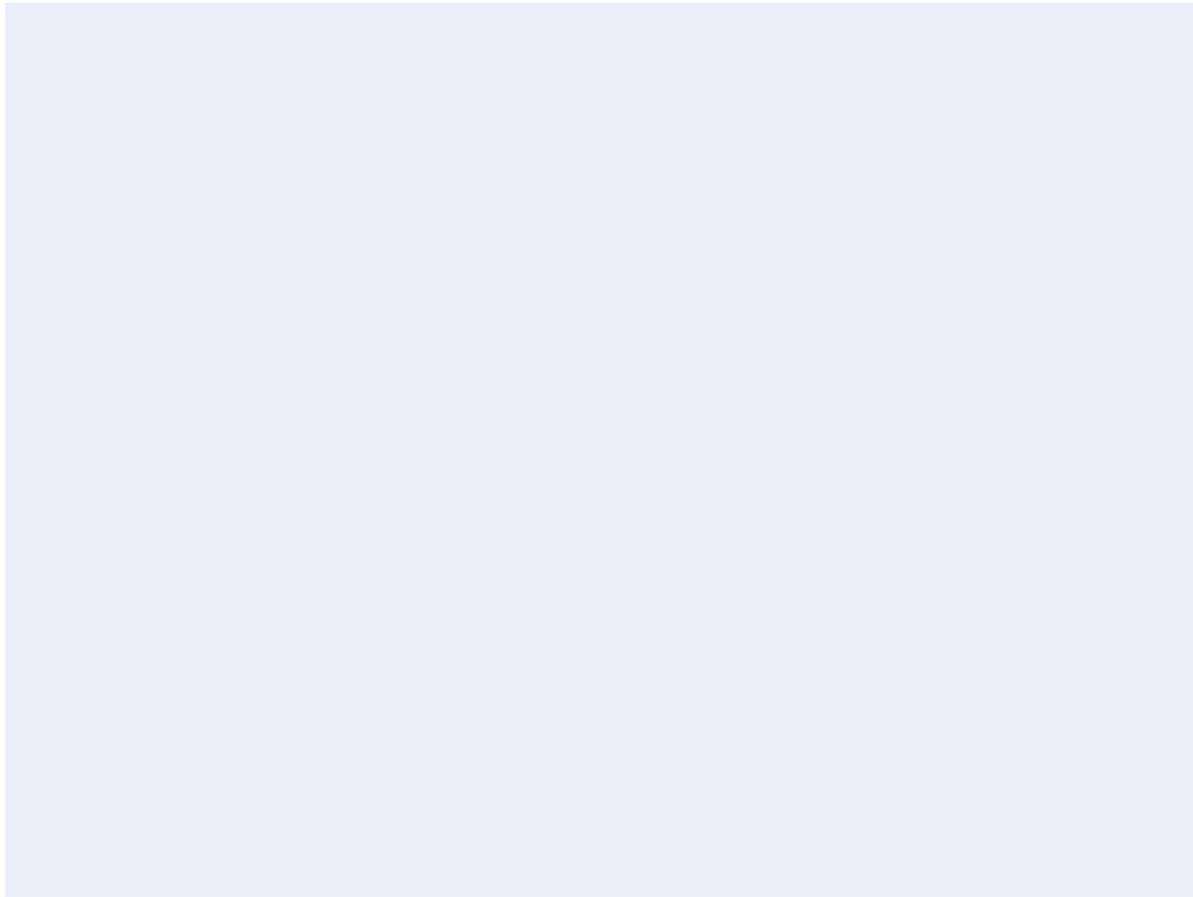
03/17/2016

Other financial service

Refund anticipation check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Disclosures

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

true! I ordered some XXXX XXXX on Thursday XX/XX/XXXX and as of Monday XX/XX/XXXX at XXXX XXXX I have been able to obtain them. I went to the receiving branch in XXXX, XXXX on Friday XX/XX/XXXX around XXXX XXXX EST and the teller helping me, XXXX XXXX, mentioned that Corporate services told her that my name was too common and they had to do additional checks (which I do not understand as I am a customer and they confirmed my identity through some questions). She suggested to cancel the order and re-order so that I can changed the receiving branch as I was not going to be able to visit the XXXX branch the following week. So I did. She mentioned that even though the order was being placed after XXXX XX/XX/XXXX I was going to be able to receive my order on Monday XX/XX/XXXX after XXXX PM. Today I went to the new receiving branch at XXXX XXXX and they said that they had not received anything and that they will most probably receive it tomorrow as the order was placed on Friday after XXXX PM. At this point I am not quite sure if I will get the XXXX XXXX tomorrow and I will be traveling for business purposes on Wednesday. Last time I ordered I took Citibank two days to provide the currency. Their marketing does not seems to be real. I am very frustrated as I have been wasting time going to the branches and going through solutions that do not seem to work yet. They mentioned to call before going to the branch but in the XXXX branches I had to visit I called but they never answered. Citibank does not seem to care about customer service at least based on my experiences with this bank.

RE : CFPB Case number : XXXX On XXXX XXXX, XXXX I bought a piece of property from First Tennessee bank, XXXX. I have paid cash in full for both land and improvement on the property. I have picture showing the improvement on the property as unfinished house on the land. During the settlement, the bank and settlement company never give me disclosure regarding the improvement on the property was legal or illegal. The bank never gave me anything from local agency

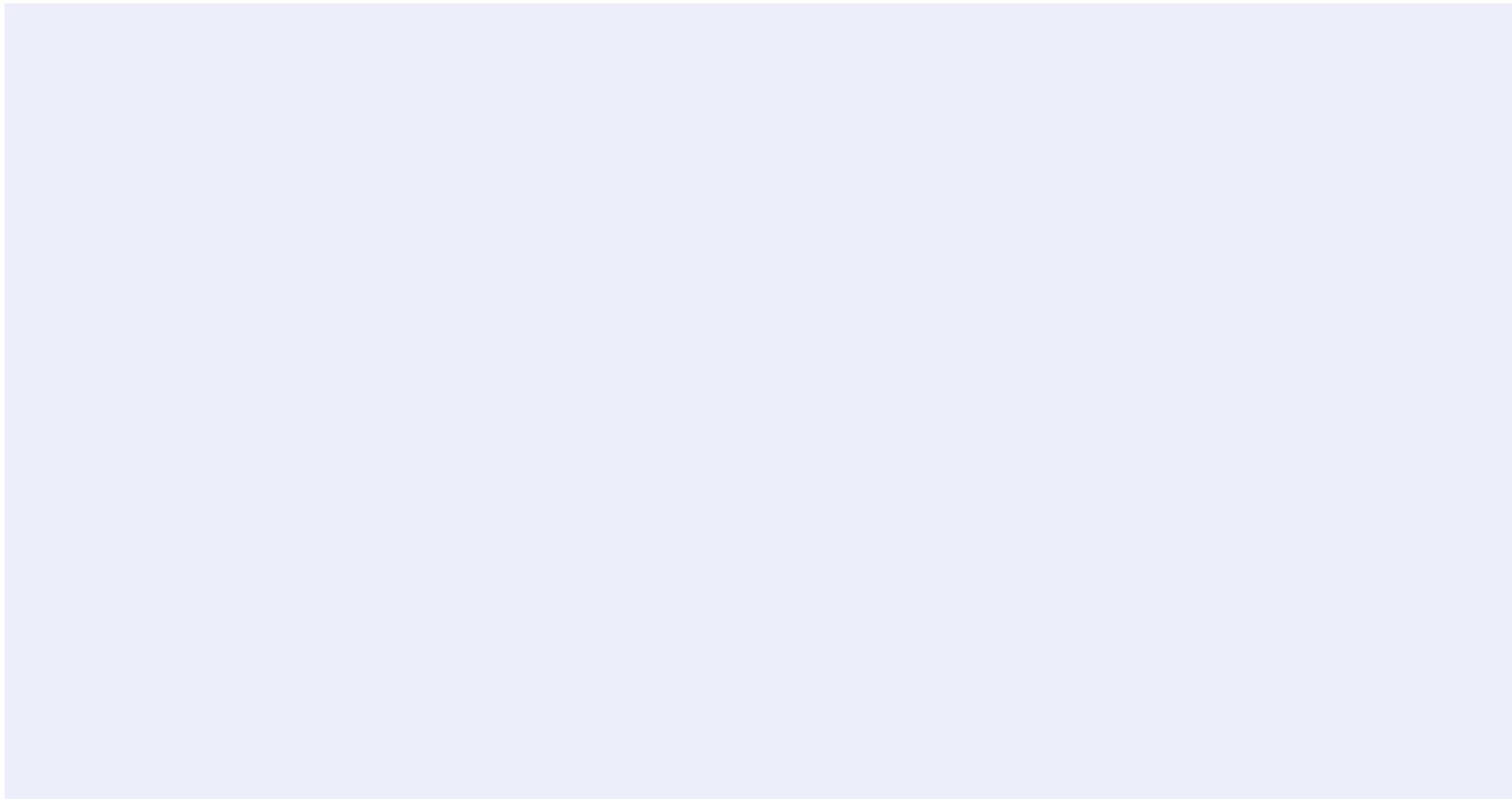
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



First Tennessee Bank

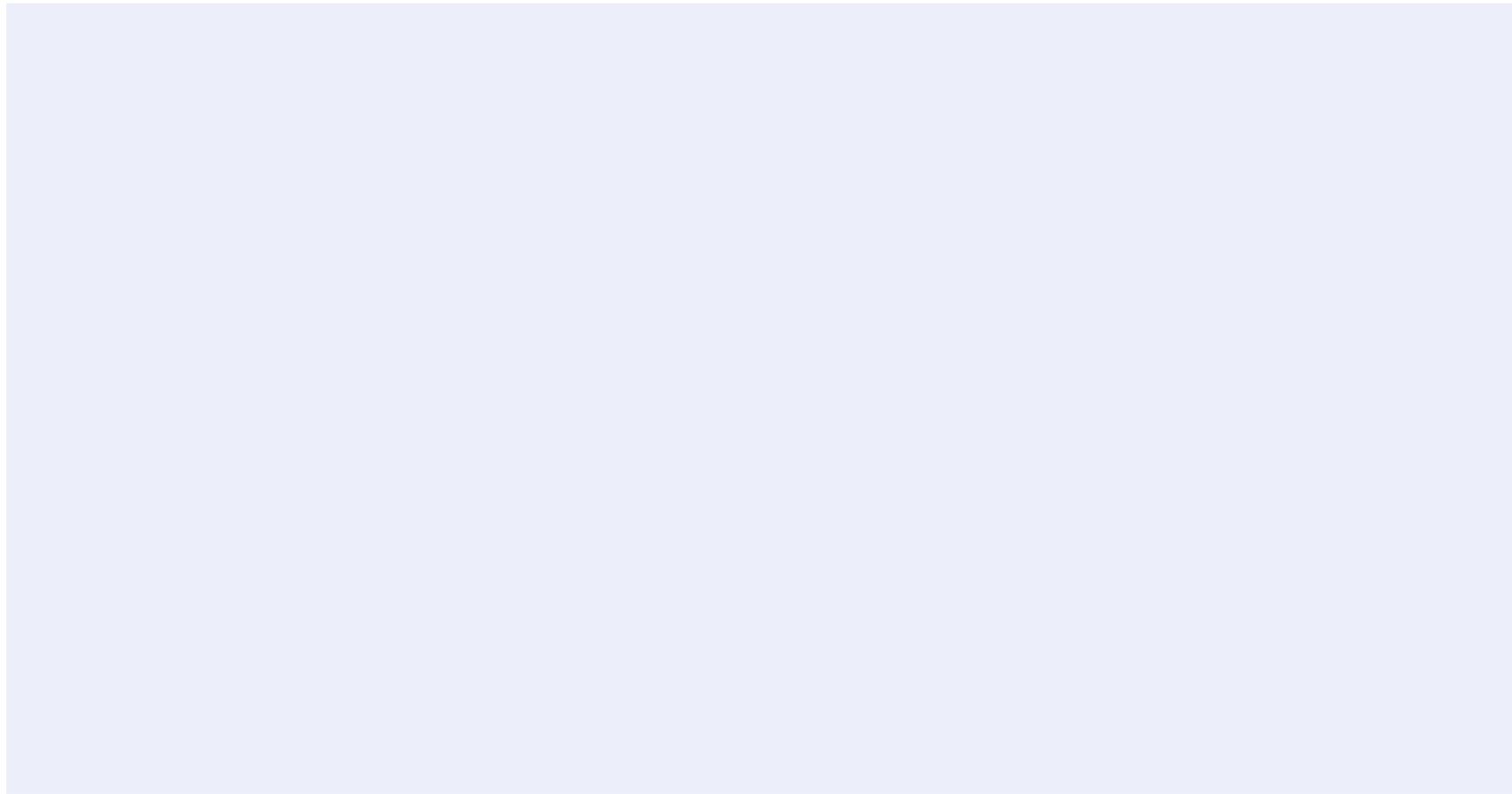
MD

206XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided

04/18/2016

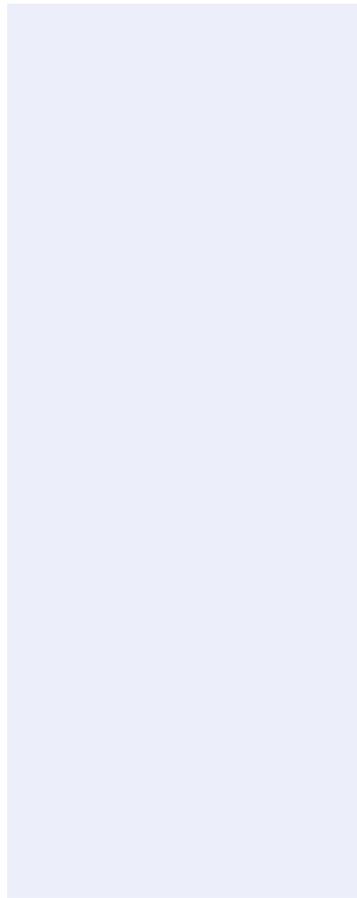
Closed with explanation

Yes

Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1836424

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

showing if there was any building permit. I have owned this property from XXXX XXXX until current. On XXXX XXXX, XXXX the local agency XXXX came to my property and torn down the improvement without my consent. The property value decreased significantly plus civil rights violation. I contacted the seller - bank immediately to ask them for refund as a consumer. The bank representative - a attorney sent me a email stating he can rescind or cancel the transaction. But until a month later, he sent me a message stating he reject to provide me refund. I feel I was provided deceptive, misleading information from the bank, and I never received any disclosure regadring illegal property sold by the bank. Now I am asking my principle, tax paid, settlement cost, damages, losses, pain and suffering to be back.

I can not get assistance from OCC as this is consumer matter and complaint. And until now this complaint never resolved. I do NOT want to live in theft XXXX XXXX XXXX XXXX due to varies of personal damages and economic damages this county brought to me since I owned this property. On XXXX XXXX, XXXX I received copies of fraudulent liens {\$12000.00} from XXXX XXXX XXXX XXXX property tax division (see attachment) as threat to take the rest of my property away. I have responded immediately indicating the consumer was cheated, defrauded and has NO any information regarding the improvement existed since XXXX or earlier. At that time, I even have not lived in State of Maryland. So legal or illegal improvement has NOTHING to do with me. At this time, I am asking the bank to responsible for each settlement I am asking because I do NOT want to live in extremely dangerous and harmful XXXX XXXX XXXX XXXX. This county is absolutely enemy with me for 5 years.

On XXXX XXXX, XXXX after XXXX XXXX was torn down 5 months, I read the advertisement published by XXXX XXXX XXXX XXXX XXXX XXXX XXXX. It stated " XXXX XXXX XXXX XXXX has deemed all strutures at XXXX MD XXXX to

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

04/25/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Unexpected/Other fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

In XX/XX/XXXX, I reach out to Fedloanhelp.org to help me to reduce my student loans. They gave me a quote which can reduced the loan payment. When I signed the contract and gave them the bank statement for automatic withdraw in the amount of {\$72.00}, I was under assumption that they are not for profit. At the time, I understand I have to make a donation to help the organization with the operation cost. Fedloanhelp.org has been withdrew money from bank account every month since XXXX XXXX, XXXX. Recently, I received the approval for my loan consolidation from Fed Loan XXXX stated that my monthly payment is {\$0.00} until XXXX XXXX, XXXX. I look at my bank statement to check for the amount and the address. The electronic check showed the check made payable to Student Loan Payment XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, CA XXXX, which was not match with the address that Fed Loan XXXX sent me. I called Fed Loan XXXX and asked them about the payment of {\$72.00}. They said the amount never apply to my account, and the amount that Fedloanhelp has been charging me was for their fees because I used the third party. The customer service associate said that all they did was fax the document over. I called Fedloanhelp.org at XXXX to ask them why the amount did not applied to my account. XXXX XXXX from Fedloanhelp said that the amount goes into a trust, which I do n't understand. She said that she is busy with other files, but she will call me back. While I was waiting, I went the PDF document that I had XX/XX/XXXX. The PDF document did not stated the payment goes into an escrow or trust. It said that it will apply to the account. However, in the event that client, which is me, is not happy with the service. I can cancelled and donate the money in Year 1. So, I called Fedloanhelp.org back, and I spoke with XXXX XXXX. I told him that Fed Loan XXXX did n't have any record the payments had made. He said that Fed Loan XXXX customer service did n't know how this thing work. At the same time, I was thinking that if Fed Loan XXXX told me that I do n't have to make

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fedloan Help

SC

296XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

04/25/2016

Closed with monetary relief

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1895909

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

03/28/2016

Other financial service

Debt settlement

04/17/2015

Other financial service

Money order

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Advertising and marketing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

any payment until XX/XX/XXXX, and I have to make {\$72.00} monthly to Fedloanhelp. Why did the payment has to go into a trust? Why did they send directly to Fed Loan XXXX? What will happened one year from now? I may be out {\$850.00} XXXX \$ XXXX) if they wo n't apply the amount that they have been withdrew. So I cancelled the service. Obviously, they are not refunding the amount that I had paid for XX/XX/XXXX, XX/XX/XXXX, and XX/XX/XXXX in the total of {\$210.00} because this will be in the donation to help them with their operation cost.

I do n't know if Fedloanhelp.org has ever been violated any laws ; However, I felt like it should n't be complicated and it should be straight forward.

Even though, I agreed to make the donation. However, I feel like I was strict to pay " fees " as donation even though they stated as donation. In addition, I feel like fedloanhelp.org has been using the dot org and not for profit as a marketing strategy. On their website, they listed CFPB, XXXX, and couple other websites as compliance.

On XXXX XXXX, 2016, USA Student Loan.org contact to me, stating that my name was selected from a low income database to see if I qualified for student loan reduction or to get it totally paid off. The Rep was named XXXX (no last name). What really convinced me that this could be legit it because, he even mentioned that he was in the same area that I was from and called out some of the areas that I was familiar with. After retrieving my information from the XXXX website and final consulting, he said I was approved for 100 % of my settlement. But, I will have to pay {\$590.00} in full or in payments for the next 5 months. I have tried to contact them to check on the status of the process and no one answers the phone. I am convinced that this was a scam.

I have tried to send money to people that I know. This company keeps stopping the transfer. After many call transfers I finally get someone to tell me that they do

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Xtreme Products LLC

GA

317XX

Web

MoneyGram

CA

956XX

Web

Older American,
Servicemember

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	03/28/2016	Closed with non-monetary relief	No	No
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Consent provided	04/21/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

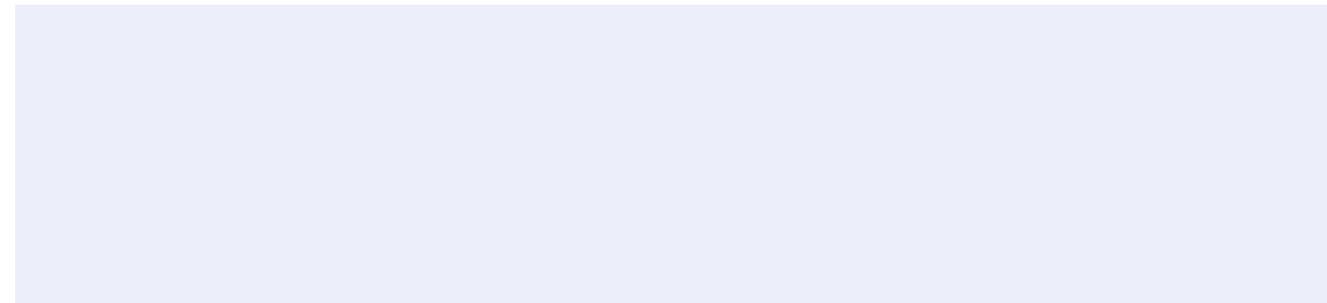
Based on Consumer Complaints

1852449

1335297

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



05/14/2015

Other financial service

Money order

06/07/2015

Other financial service

Refund anticipation check

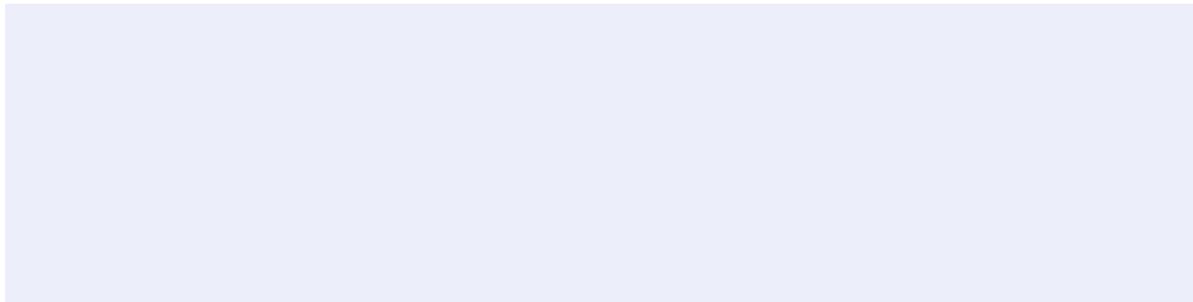
05/23/2015

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Lost or stolen money order



Customer service/Customer relations

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

not like my sending history. This is NOT their concern. Their business is to facilitate sending and receiving money. They have no business in making this decision. I take responsibility in deciding to whom I send money.

I would like a written statement from a company XXXX that they will cease and desist in this practice. It is not right and needs to stop. Very poor business practices.

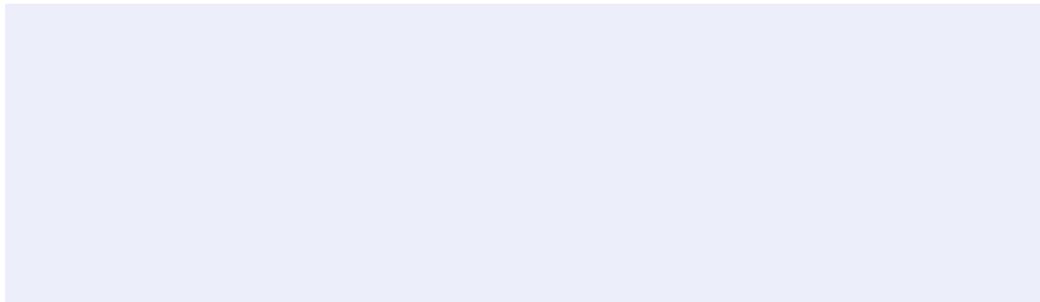
Purchased a money order to pay my rent. Landlord returned money order stamped " REFER TO MAKER ". Contacted Western Union who stated that money order was cashed. I sent paperwork to Western Union to have money order traced on XXXX/XXXX/2015. Have not heard anything from them.

On XX/XX/2013 I purchased to coolers, from Sears, to be picked up. They told me I had up to a year to get them. When I went to get them several months after, I was told the new manager sent all items back to the warehouse and refunded those cards. I check all my statements from XX/XX/2013 to current and found no refund from those purchases on it. I contacted Sears several times and was told they would investigate then get back with me. I have not heard from Sears store nor Sears customer service. At this point, I want either the refund or the coolers.

I visited XXXX # XXXX on XXXX/XXXX/15 I wrote a check lost my check a day later froze my bank account with XXXX and a few days after things had cleared I closed the bank account XXXX took my money I had earned using their reward program so I inquired why my {\$29.00} had disappeared I was told it was for a check returned to contact a certain person I called left several messages no one responded so I was forced to file a XXXX complaint now working with someone in corporate that is taking care of the issue not even a couple of weeks later my checks are being returned from my new account I get a notice from TRS Recovery that Telecheck had blocked me from using my checks if I ever wanted to use a

Other Financial Service Complaints with Consumer Complaint

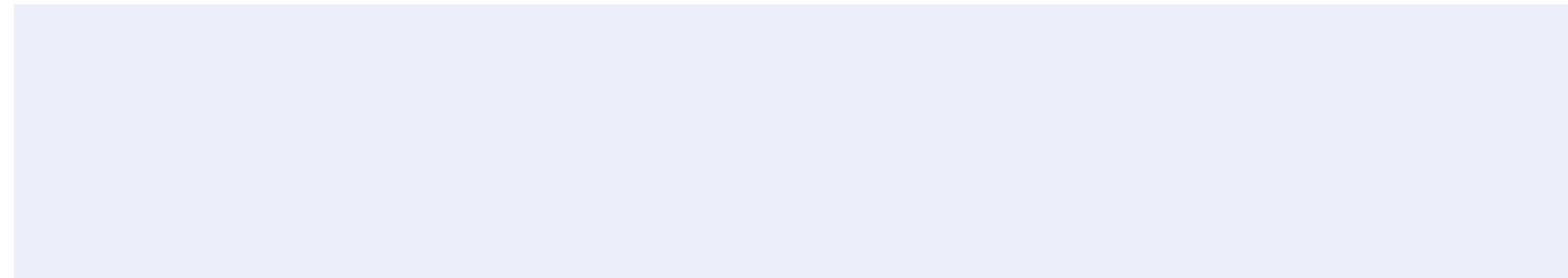
Based on Consumer Complaints



Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



The Western Union Company

DE

198XX

Web

Citibank

SC

293XX

Web

First Data Corporation

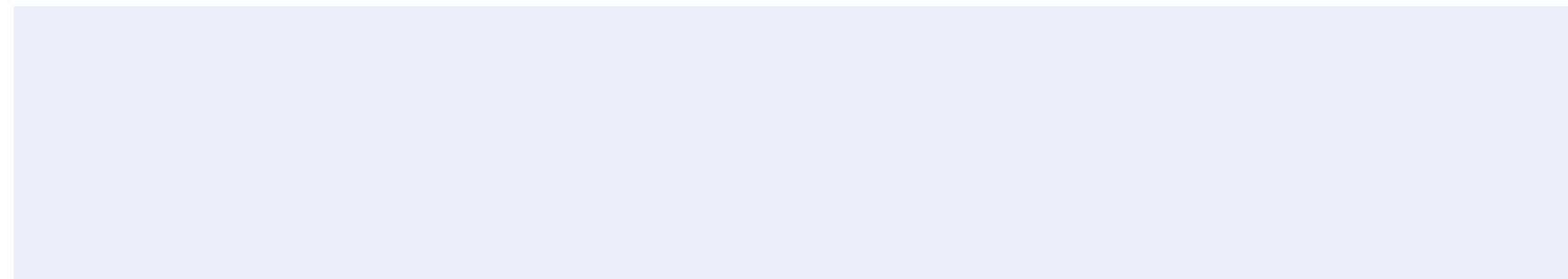
OH

891XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



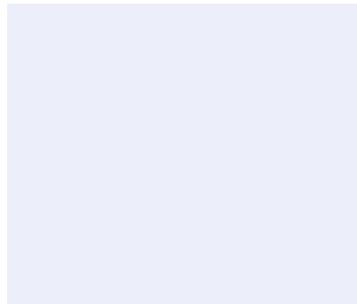
Consent provided	05/15/2015	Closed with explanation	Yes	No
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Consent provided	06/10/2015	Closed with monetary relief	Yes	No
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Consent provided	05/28/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1376109



1409760

1390071

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

06/09/2015

Other financial service

Debt settlement

07/20/2015

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Customer service/Customer relations



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

check again to pay {\$48.00} that was for a {\$23.00} check with a {\$25.00} returned unprocessed check I tried to get TRS & Telecheck to remove the negative stuff from my credit while I work with XXXX but they refuse

Cornerstone Legal Group , LLC XXXX XXXX XXXX XXXX. XXXX, FL XXXX. They use XXXX XXXX XXXX to manage the funds. Since XXXX 2014, They have debited my account in the amount of XXXX monthly. Only XXXX of my debts have been settled : XXXX and XXXX. Since the company is taking over 60 % of my funds there is virtually no money in my account to settle the other debts. I continue to get lawsuit papers from Financial Institutions that should 've been contacted by my debt consolidators, Cornerstone Legal Group, as they were provided a list of all debts to be consolidated under their program.

I wrote a check at my optometrist for glasses and they ran the check through Cross-Check for verification. The check came back declined, not for lack of funds, or bad check history, but the optometrist thought it was because the check number was too low. There is more than sufficient funds in the account. I contacted Cross-Check and you can not get a live person. I filled out a request for a credit report and reason and the report came and said : " Cross Check has detected no negative data regarding you or your check writing history. In addition, CrossCheck did not access any other source in evaluating whether to approve your check. Rather, in this instance, CrossCheck decided not to bear the risk of your check 's dishonor based solely on industry parameters that CrossCheck established. " This basically said that the industry parameters are their own and the declined the check because they felt like it. If it is indeed because the check number was too low (although they did n't say so) what should I do, throw out all my checks and start at XXXX? They have not given me a reason why I was forced to use a credit card. Will this random and arbitrary event happen again? This is outrageous. It 's also embarrassing to be told in public with lots of people around that your check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Cornerstone Legal Group, LLC

GA

305XX

Web

CrossCheck, Inc.

VA

229XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided 06/09/2015 Untimely response No

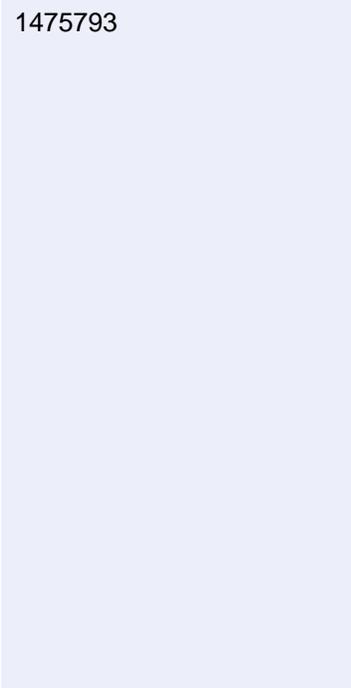
Consent provided 07/27/2015 Closed with explanation Yes Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1412469

1475793



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



07/30/2015

Other financial service

Foreign currency exchange

08/28/2015

Other financial service

Check cashing



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Excessive fees



Disclosures

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

was declined. They should not be able to make this determination without a real reason.

On XXXX I stopped by the branch to purchase {\$2000.00} worth XXXX for my vacation trip. On Tuesday XXXX I received XXXX XXXX in exchange for USD XXXX that were debited from my savings account. This means the USDXXXX exchange rate applied was XXXX.

However, the official USDCXXXX exchange rate on XXXX was XXXX (according to XXXX XXXX. This means that, in absence of commissions and at a market rate, I should have received XXXX XXXX. The difference is XXXX XXXX or USD XXXX.

The rate applied implies a 11.03 % fee for executing this transaction. This is a hidden fee, as it is not disclosed anywhere but implied in the exchange rate, and its size is absolutely abusive. The transaction itself is very simple and does not involve pretty much any costs for the bank whatsoever.

I sent an email to the company through their customer service center to express my discontent and they told me to go to the branch. At the branch I was told that those are the exchange rates the firm approves and there was nothing they could do.

I understand there have to be fees associated with a specific service provided, but those fees should be transparent and not hidden in a extremely unfavorable rate for the customer, who does not have an alternative way to acquire local currency.

I went to XXXX in XXXX MS to cash my check my check was declined. I have been cashing the same check at XXXX for the past 5 years. I was given a code from Certegy I called their customer service they would not give me a reason but

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



JPMorgan Chase & Co.

NY

100XX

Web

Fidelity National Information Services, Inc. (FNIS)

MS

392XX

Web

Servicemember

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	07/30/2015	Closed with explanation	Yes	No
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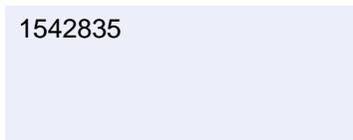
Consent provided	09/04/2015	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



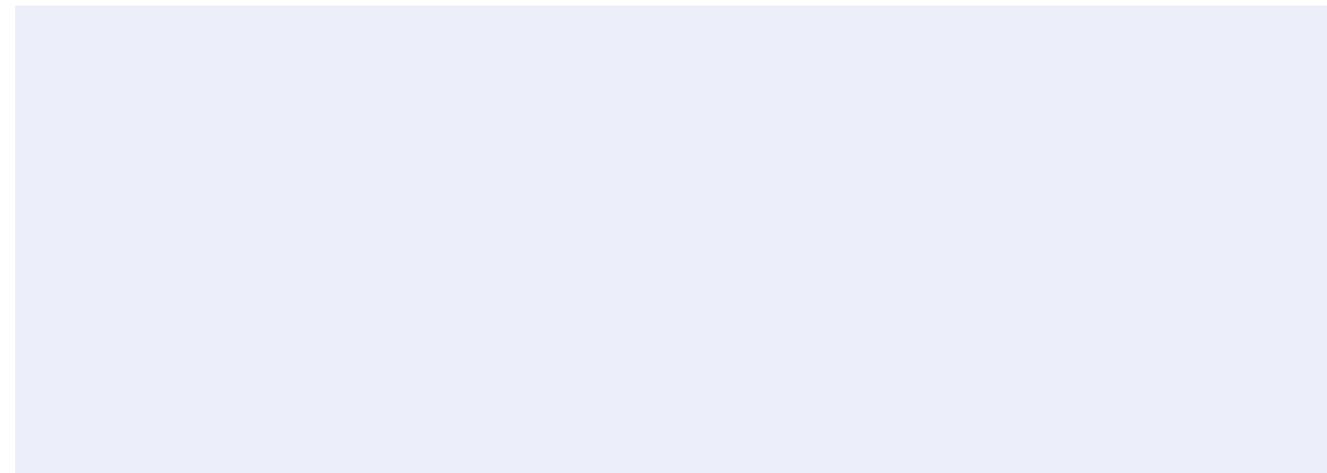
1494103



1542835

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



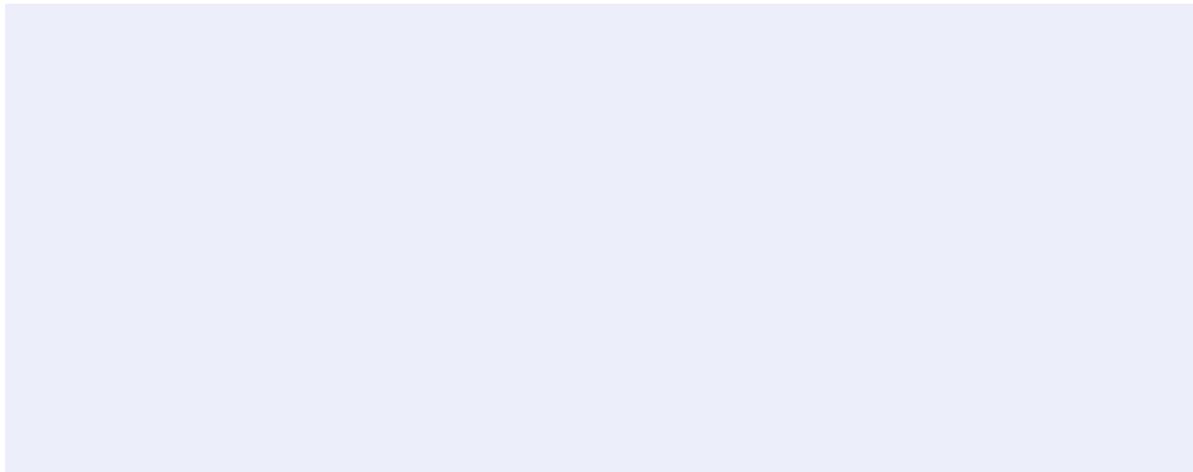
10/08/2015 Other financial service Foreign currency exchange

10/20/2015 Other financial service Check cashing

11/11/2015 Other financial service Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Incorrect exchange rate



Customer service/Customer relations

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

rambled on with different things but it was not specific on the reason. Certegy displays discriminatory evaluating a client when a person is cashing a check and has created a bad customer service for the XXXX Consumer. As of today 's date I have no idea for the decline and they would not tell me and verify the reason why. A few months ago I resolved a check that they said they would delete the check from their system as of today 's date it is still showing in the system as a bad debt and even though they deleted it from other agencies they are still having the same check in their system as not resolved and a bad check. They had already advised they were deleting the check and mark it as a paid and closed account but now they are alerting other check cashing agencies the same information and not deleting the check as agreed.

Returning to the XXXX I exchanged XXXX at the Travelex XXXX at the XXXX XXXX Airport. The buy exchange rate posted was XXXX XXXX \$ per XXXX. Rather than multiply that rate times XXXX (XXXX XXXX XXXX = {\$230.00} XXXX, the person at the counter divided XXXX XXXX = {\$210.00} XXXX. I was shortchanged {\$19.00}. I recognized this at the time (I am an XXXX so I know these things) but did not say anything because I had to catch a tight flight connection. My suspicion is that the person at the desk or her manager or maybe even the company does this routinely as a scam.

I was initially denied the ability to cash a check at XXXX via XXXX. Yet, in a matter of minutes, I was able to cash the same check via XXXX. Then, XXXX sends me a nasty gram stating that the original furnisher of information was Early Warning Systems, LLC. I never authorized Early Warning Systems to have access to my information.

I went to XXXX first then to a XXXX (XXXX) Supermarket to cash a tax refund check from XXXX (I live in XXXX).

Both places use certegy (Formerly Equifax). Both places refused to cash the

Other Financial Service Complaints with Consumer Complaint

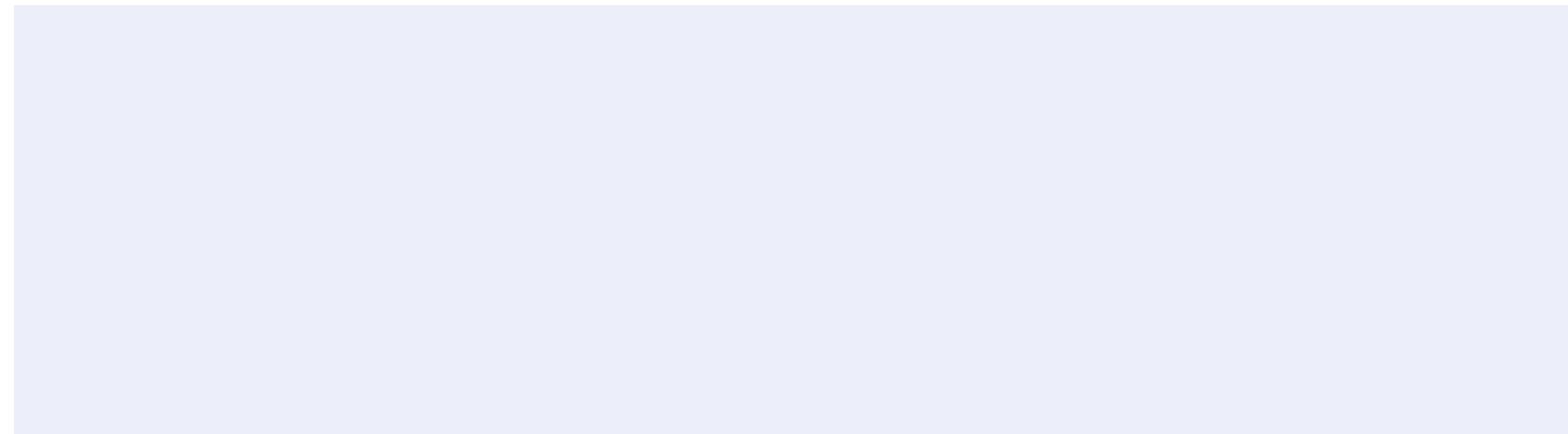
Based on Consumer Complaints



Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Travelex NY, Inc.

OR

972XX

Web

Early Warning Services, LLC

NC

272XX

Web

Fidelity National Information Services, Inc. (FNIS)

IN

460XX

Web

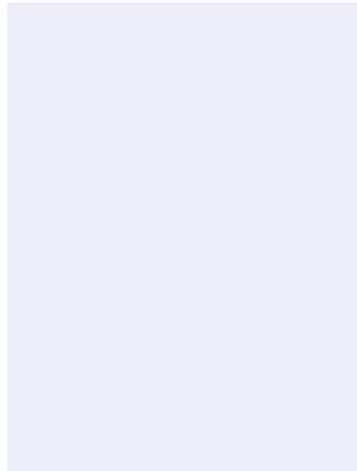
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

				
Consent provided	10/21/2015	Closed with explanation	Yes	No
Consent provided	10/22/2015	Closed with explanation	Yes	Yes
Consent provided	11/16/2015	Closed with explanation	Yes	No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1598910



1615183

1650814

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

11/17/2015

Other financial service

Debt settlement

11/04/2015

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Customer service/Customer relations

Fraud or scam



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

check and gave no reason why. I called the customer service to find out why and again, they gave me no reason for the denial of service.

Received faux notice stating " your XXXX XXXX XXXX account is over 90 days past due in the amount shown above, excluding any disputed and is scheduled to be cancelled and submitted for salary offset. The travel and transportation reform act, public law 105-264 of 1998 and CFR posts 301-76 authorized us to offset up to 15 % of your disposable pay "

The student loan consolidation company USA Student Loans promised me that they " will successfully reduce your monthly payment to {\$0.00} for the life of the loan. Upon expiration of which your remaining loan debt would be forgiven. " They demanded three payments to total {\$390.00}, which included one payment upfront to start the process. I made the first payment and then I found out from my loan provider EdFinancial that I do n't have to use a third party to apply to decrease my loans as this service is free, so I tried to cancel USA Student Loans from doing anything further. They started the process anyway and transferred my loan to another provider. I never signed anything, nor did they give me any formal documentation about what they were going to do. They accessed my account details without telling me. I did n't even tell me where my loan ended up. They kept promising that they would send me receipts and information, as well as website logins and they NEVER sent anything. I tried to cancel their service and they threatened to take me to collections, which made me scared and feared for my personal security. So I made the next payment with my credit card only after speaking to them and they promised again to remove my debt. They began accessing my student loans, changing my login details and security questions for my student loan account. Yet they never once tried to contact me by phone or mail to explain what they were doing. I only found out because I went searching for all the info and called the student loan providers to find out what was going on. Now

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Citibank

TX

770XX

Web

Servicemember

Xtreme Products LLC

CA

931XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	11/25/2015	Closed with explanation	Yes	No
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Consent provided	12/07/2015	Closed	No	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1658416

1639979



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

my loan is simply with another provider XXXX, yet USA Student Loans did nothing to reduce my payments as promised. This company is a total lie and a scam. They have charged my credit card for a total of {\$390.00}.

They changed my FSAID login and I was locked out of it until I proved my identity. This has taken countless hours from XXXX 2015 until present, dealing with this on the phone to student loan providers and the FSA. I had to apply for forbearance to XXXX on my own, in order to stop my student loan payments while I was dealing with this fraudulent company.

The following items were never addressed by USA Student Loans: 1) The status of my student loan : ie. when the payment was going to be made, where it was going to be transferred to, or anything in writing that explained this process.

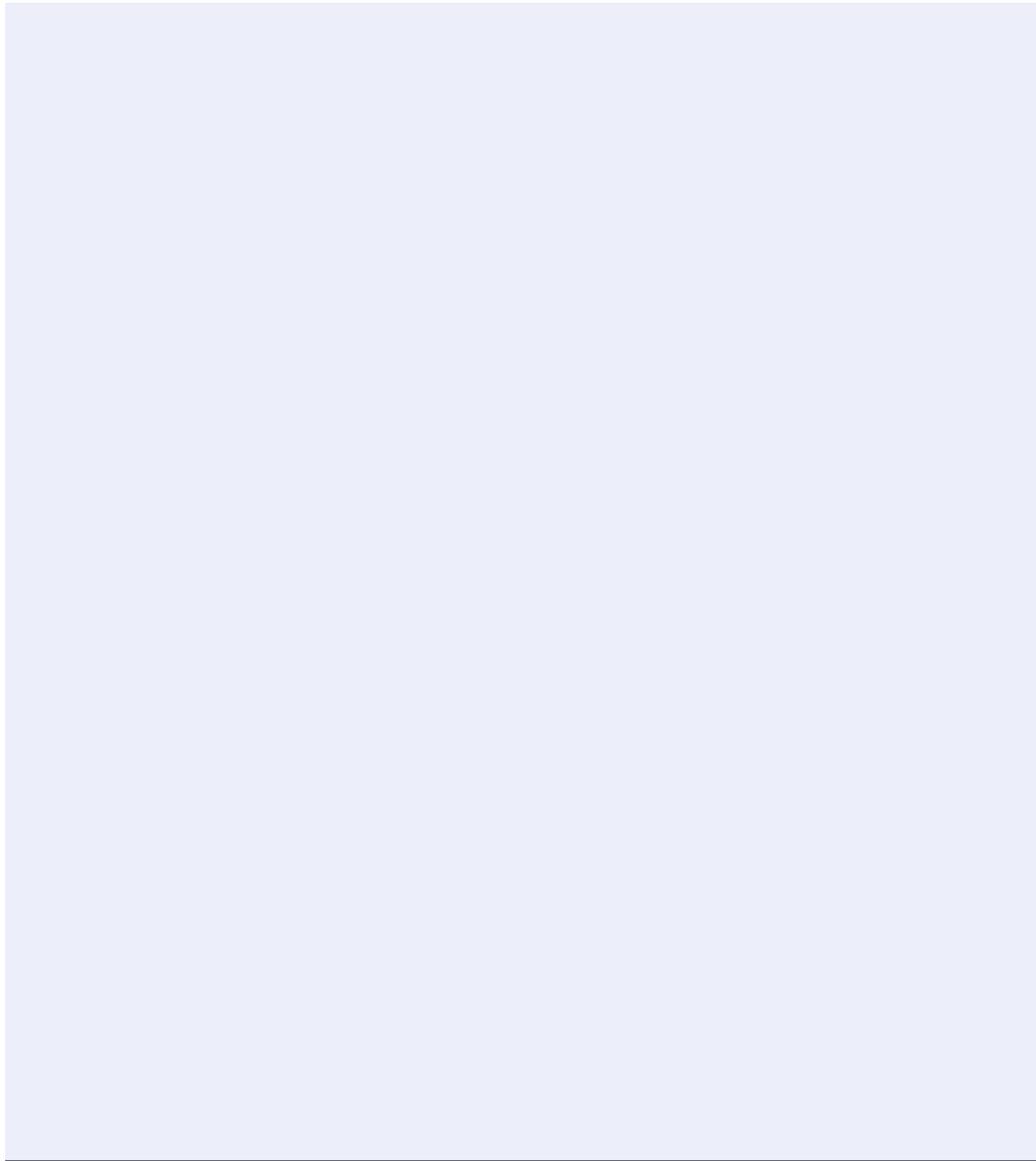
2) The name of my student loan provider after they had transferred it. I had to find out myself by ringing XXXX to see who had paid off my loan and where my loan was currently being held.

3) My FSAID. When I contacted FSA, it appeared that USA Student Loan had set up my FSAID for me without telling me. They used my personal data to set this up and my account was locked when I reported this. I had to go through a lengthy process to reinstate my FSAID and prove my identity after it had been used without my knowledge by USA Student Loans. On XX/XX/XXXX I had my FSAID reinstated. My FSAID Case is # XXXX, for your reference.

4) The Login that they promised was never sent by email or mail. After they had taken my final payment, XXXX XXXX wrote me on XXXX XXXX saying " We have also set online access to your account for your convenience and the temporary login credentials will be forwarded to you under cover of separate email. " This Login was never sent to me after I repeatedly asked XXXX for it on XX/XX/XXXX

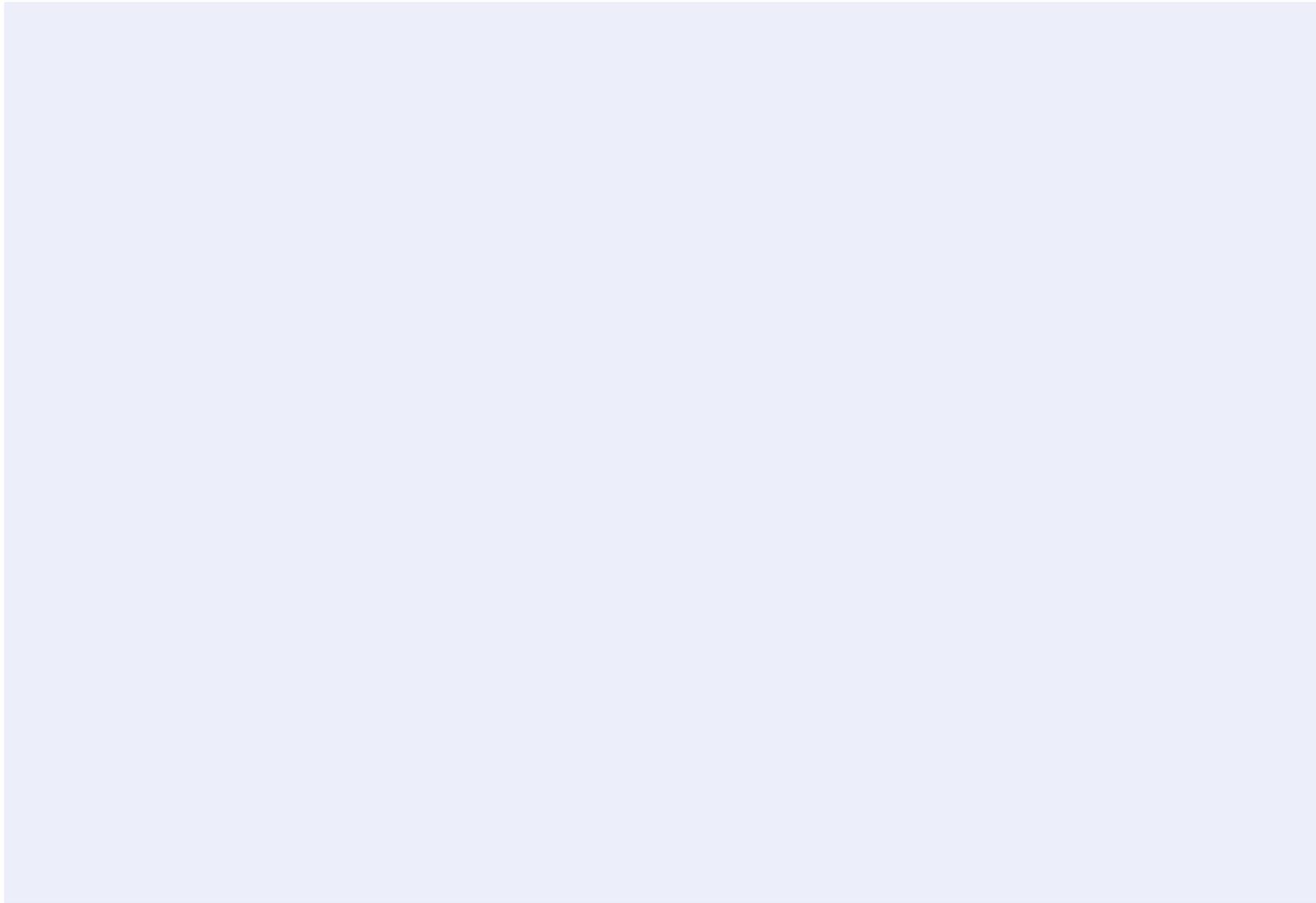
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



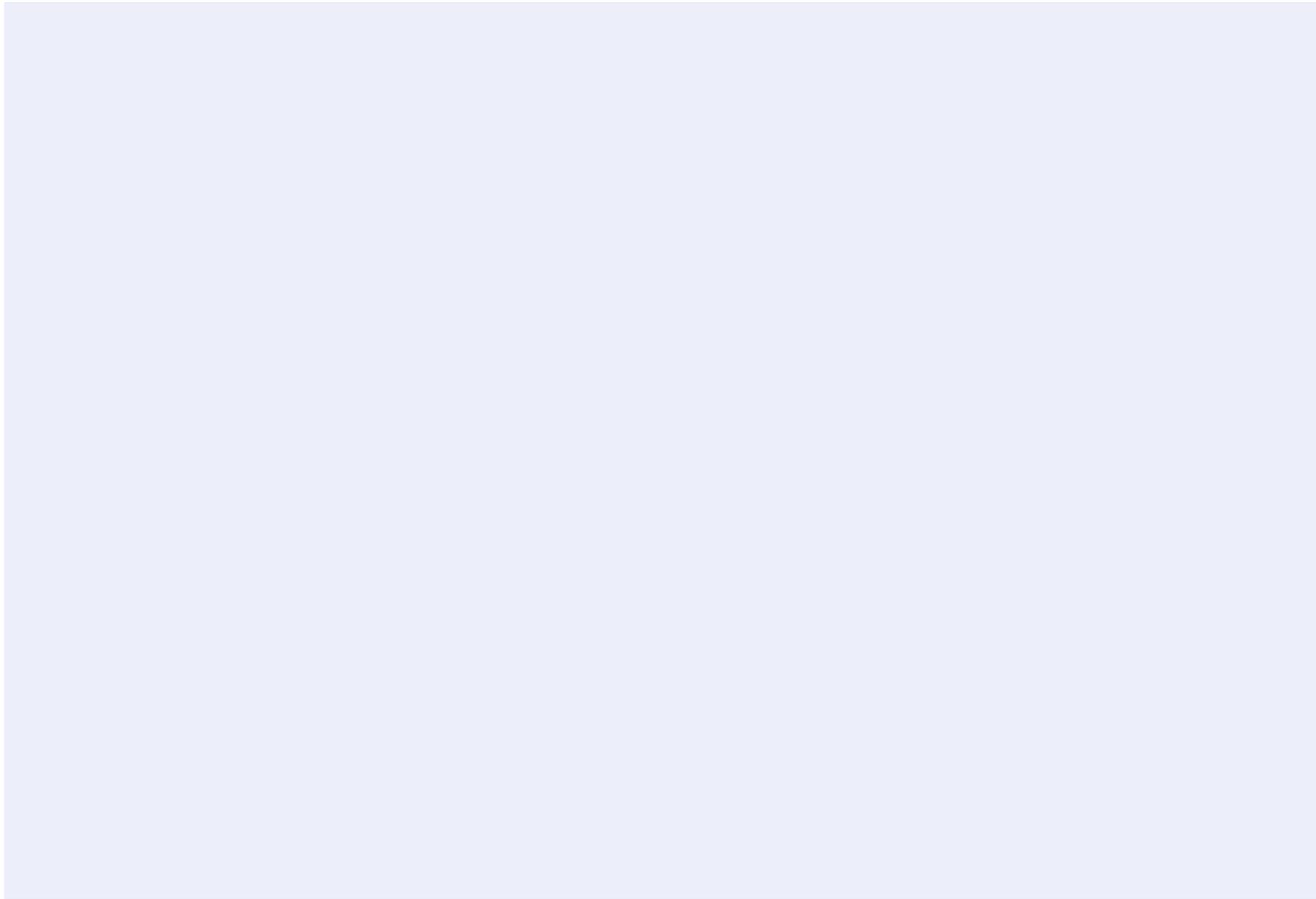
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



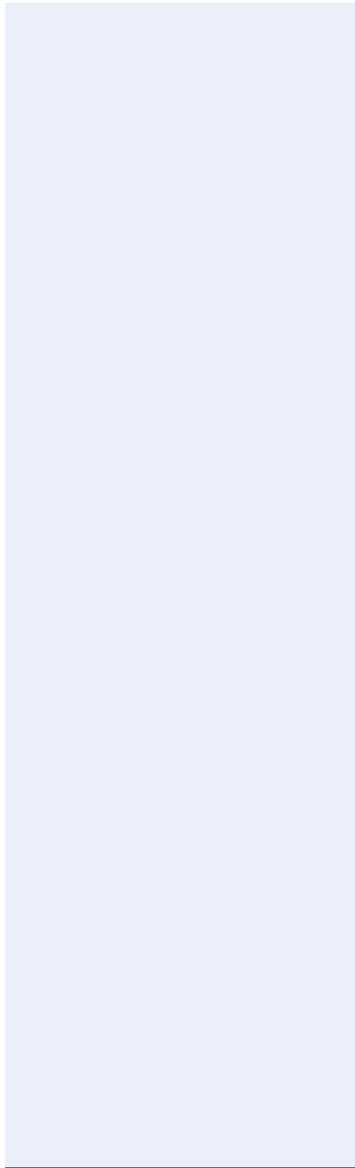
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



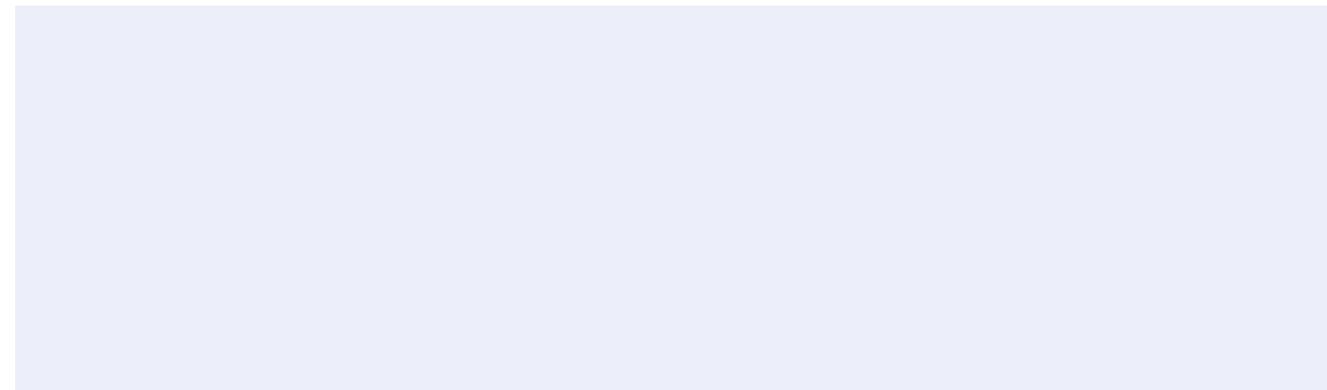
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



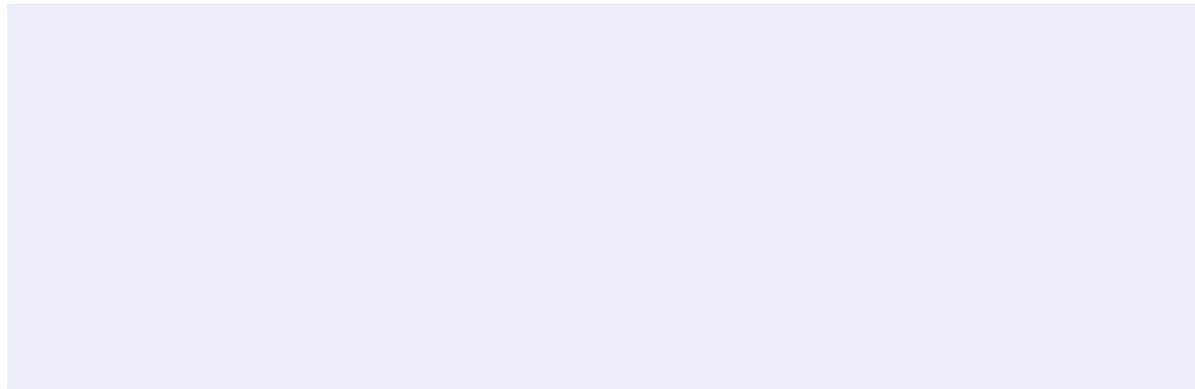
11/09/2015 Other financial service Refund anticipation check

12/17/2015 Other financial service Credit repair

01/05/2016 Other financial service Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Customer service/Customer relations



Disclosures

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

and XX/XX/XXXX.

5) The promise to eliminate my student loan payments to {\$0.00} for the life of the loan made by XXXX XXXX on XX/XX/XXXX was misleading and deceptive. This company charged me {\$390.00} for a service that they did not complete.

My major concerns with this XXXX) Breach of privacy and misuse of personal XXXX) Threats, bullying and unethical business XXXX) Taking advantage of people who are in debt. XXXX Obama 's XXXX XXXX XXXX by charging a fee for a free service.

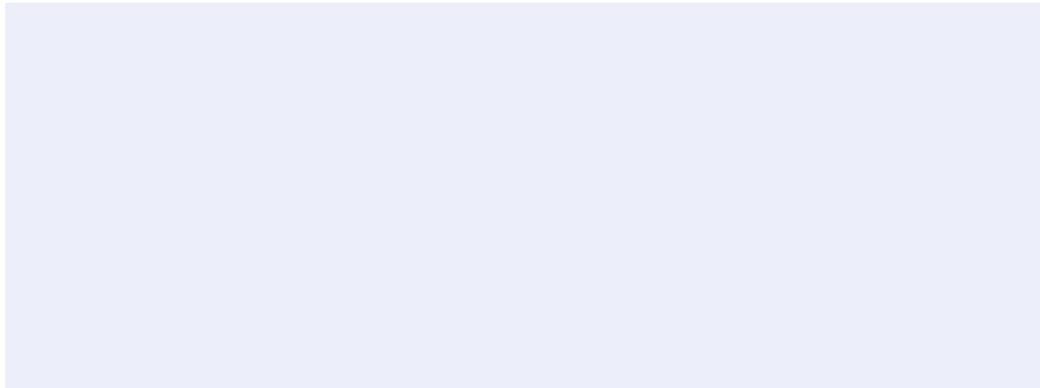
I was told at the first of XXXX of 2015 That Green tree Servicing now Di-Tech Financial that because I had to stop payment on a Cashiers Check that Green tree lost that they would refund me my money back on doing so that I could get them another cashiers check out to them. I have sent several documents and proof of the amount paid and they the bank statements that they wanted. I have been told my refund would be returned to me in 30 days and here we are 90 plus days over and they still wont pay my refund. I want my refund back and I do n't want them to contact me anymore about my home. I have had enough of their lies and this is not the first time I have had to report them going back on their word.I just reported them a couple of months ago for not doing a repayment plan with us when they said they would. I have called several time asking where my refund is and I was told it is in the mail which it was n't. I would just like for Green tree to just once promise to do what they tell people.

The credit repair firm unauthorized my debit account XXXX times for {\$13.00}. The initial amount to be debited from the account for the credit report fee was suppose to be only {\$12.00}

We enrolled in nationwide bi weekly program and now they are closed and they say the issue might get resolved few months later. They had also collected a fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



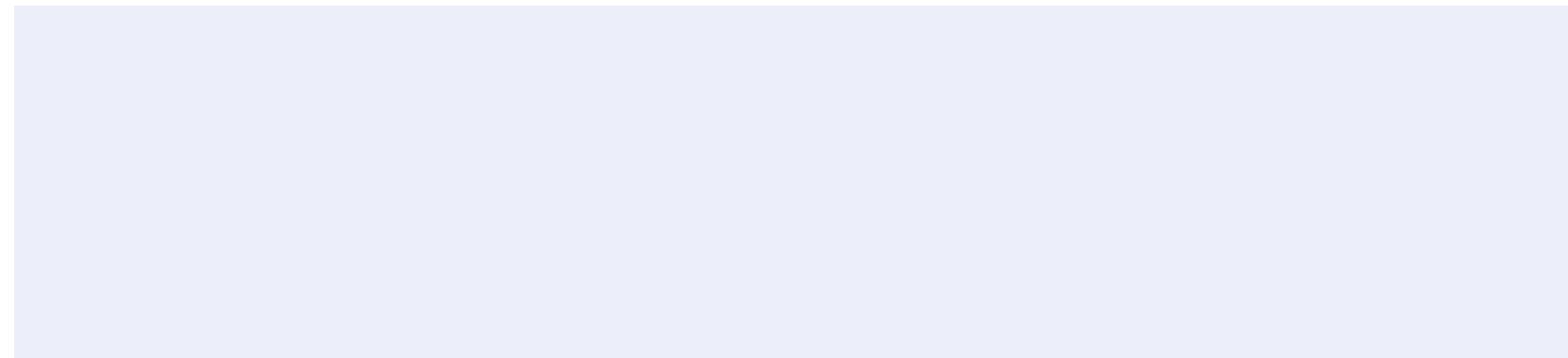
Company believes complaint is the result of an isolated error



Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Ditech Financial LLC

UT

846XX

Web

John C. Heath, Attorney at Law, PLLC

NC

283XX

Web

Nationwide Biweekly Administration, Inc

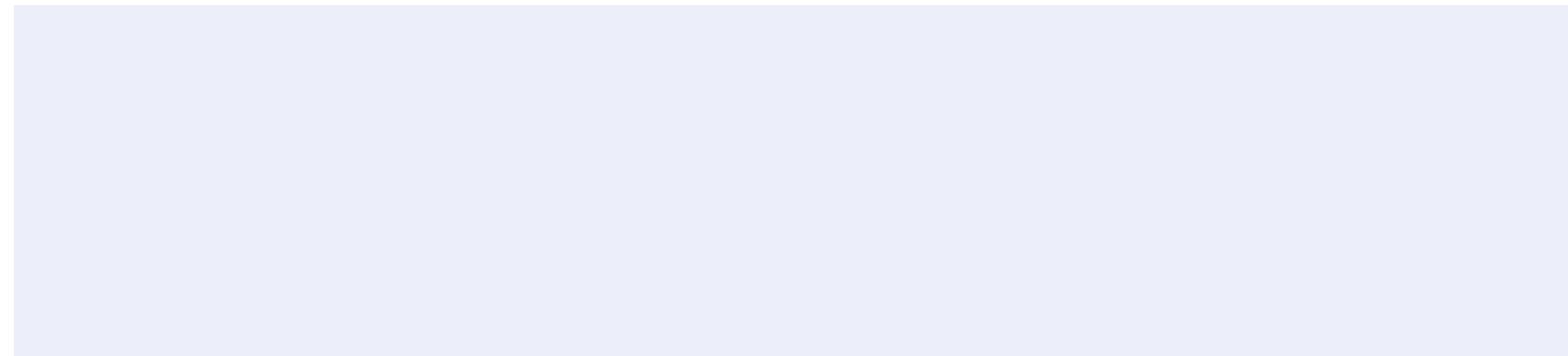
CA

945XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



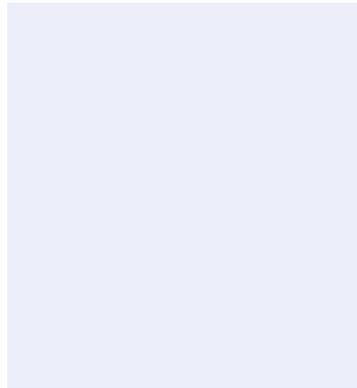
Consent provided	11/12/2015	Closed with monetary relief	Yes	No
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Consent provided	12/17/2015	Closed with explanation	Yes	No
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Consent provided	02/02/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1646379



1706513

1727799

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

12/23/2015

Other financial service

Refund anticipation check

12/26/2015

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Unexpected/Other fees

Excessive fees



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

of over XXXX \$ from us and now they are saying even though the service is not offered the money is not refundable and refusing to answer questions.

I also see this in reference to this XXXX Please help any way. Thanks

I mailed a payment to the XXXX XXXX which presented to my checking account on XXXX/XXXX/15. XXXX/XXXX/15 I filed for bankruptcy this account was not included, because of this my insurance paid off the balance of my account causing an over payment. XXXX/XXXX/15 I requested to have the over payment returned, that request was not processed. XXXX/XXXX/15 second request for over payment started this was completed. XXXX/XXXX/15 I received my check and I deposited it on XXXX/XXXX/15 to my account. XXXX/XXXX/15 the check was returned unpaid as unauthorized. My checking account was then charged a {\$20.00} fee for a {\$25.00} check. I am not out {\$45.00} instead of just {\$25.00}. XXXX/XXXX/15 I contacted customer service to XXXX for a replacement of funds, they stated someone would contact me back and they would find out why the check returned. XXXX/XXXX/15 I have yet to receive a call back. I have contacted this customer service almost on a daily bases and either the call is dropped or they tell me a supervisor will call back in 24 business hours and yet I have not receive a call or my money. I have requested the telephone number to the corporate office and have been told there is no number. I checked on line found a number that is just a series of voice recording information.

I was enrolled in a program XXXX XXXX XXXX through a company I saw in the XXXX XXXX. The company I saw was Financial Rescue LLC owned by XXXX XXXX. He promised us that our problems will go away if we enroll in his program, the said company XXXX XXXX XXXX XXXX. We did not know he is also the owner of this company which had their negotiators in the XXXX. Without hesitation we entered into this program but after half a year of paying the monthly program

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

U.S. Bancorp

RI

029XX

Web

Financial Rescue, LLC

CA

945XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	12/29/2015	Closed with explanation	Yes	Yes
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Consent provided	12/30/2015	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

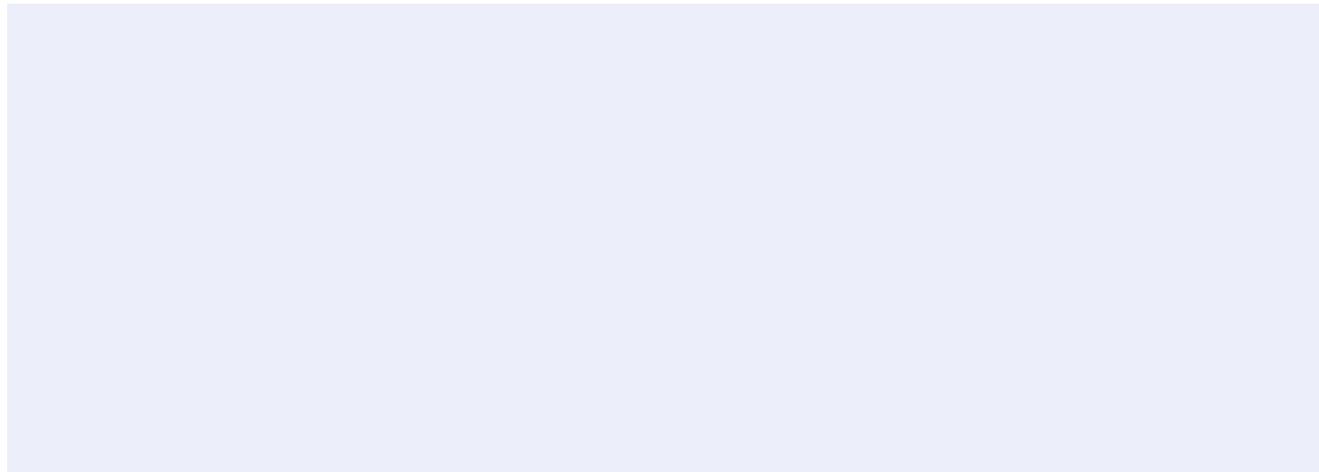
1714290

1717115



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



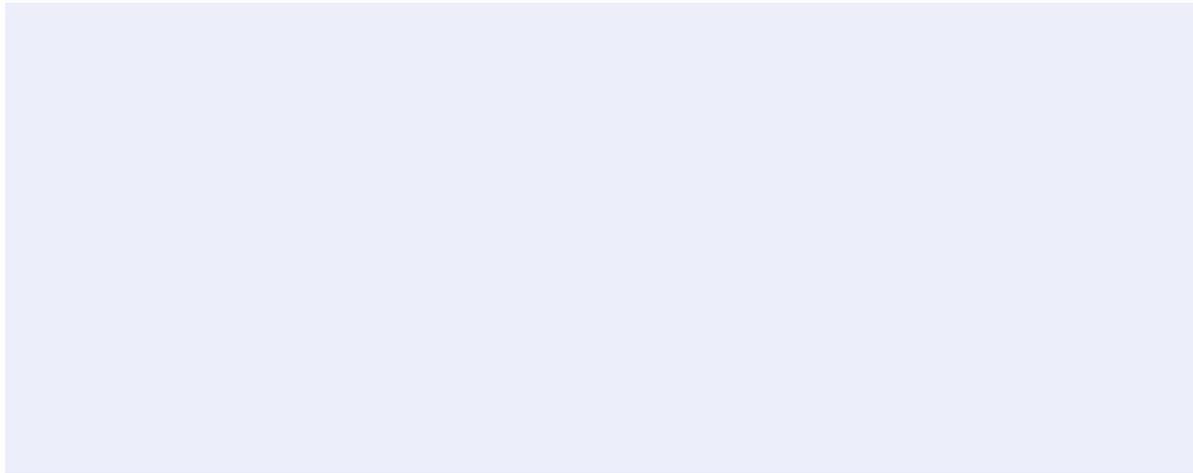
01/19/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

found that most of the money we were paying is going into his fees. It seemed that we are headed nowhere so I cancelled the program and asked for our money back. As I read into different articles about his program, we found that it was illegal for him to collect such fees in advance without having provided any settlement service. When I wrote to him about this, I received a letter from an attorney XXXX XXXX who told me that my understanding is wrong and that he was entitled to those fees and did not have to refund them. With this, my husband and I ended up going into bankruptcy so that we can eliminate the debts due to our hardship. It is so unfair that this companies target clients who are in severe hardship and take advantage of them to enrich themselves. Please help us get our money back.

Nationwide bi-weekly administration has been sending me things in the mail for the last 2+ years advertising a program they have to pay off your home mortgage in 21 years instead of 30 by them taking half of your monthly payment out every 2 weeks and paying it to the bank so you make an extra payment every year. I agreed to this program and in exchange they charged me half of my first years extra payment as their fee. After a year my mortgage was transferred to a new lender and they said in order to set it up again they would have to charge me again. So reluctantly I paid them again approximately a year ago. I received a phone call yesterday from the company that has my home loan, XXXX, stating that they have n't received a payment since XXXX XXXX and that I now have a late fee on my account. I immediately called nationwide bi-weekly administration to discuss the issue. They informed me that they are having issues with banks and that they are no longer able to withdraw money to make the payments for their customers. I said that 's fine, refund me the money I 'll do it myself (I learned I can do it through my bank for free with no hassle at all) to which the supervisor I was speaking to responded " it is our business policy that we will not refund the initial set up fee I

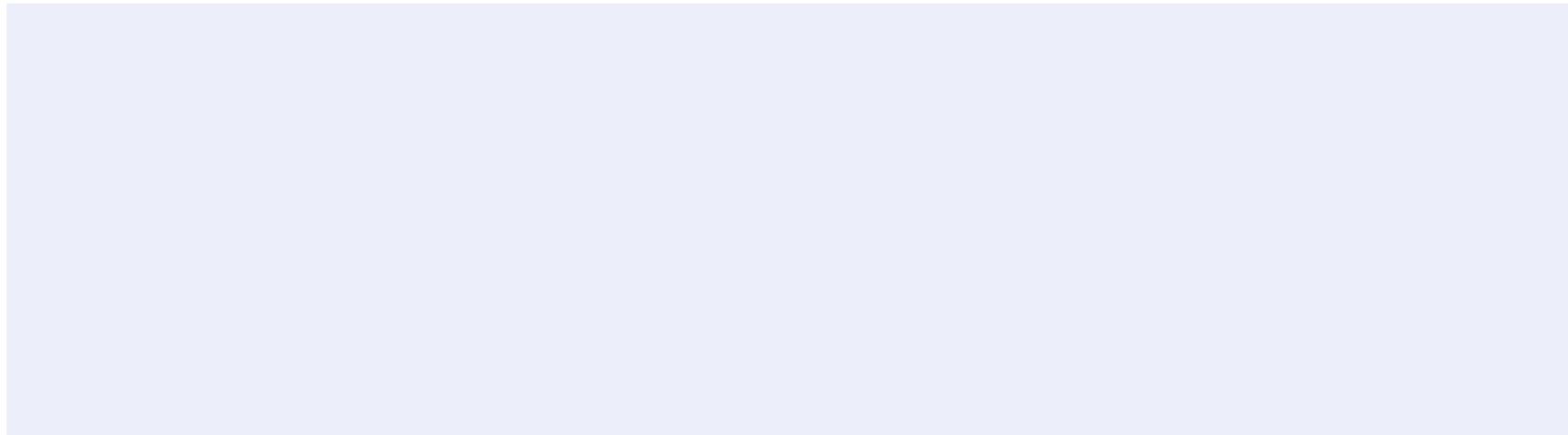
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Nationwide Biweekly Administration, Inc

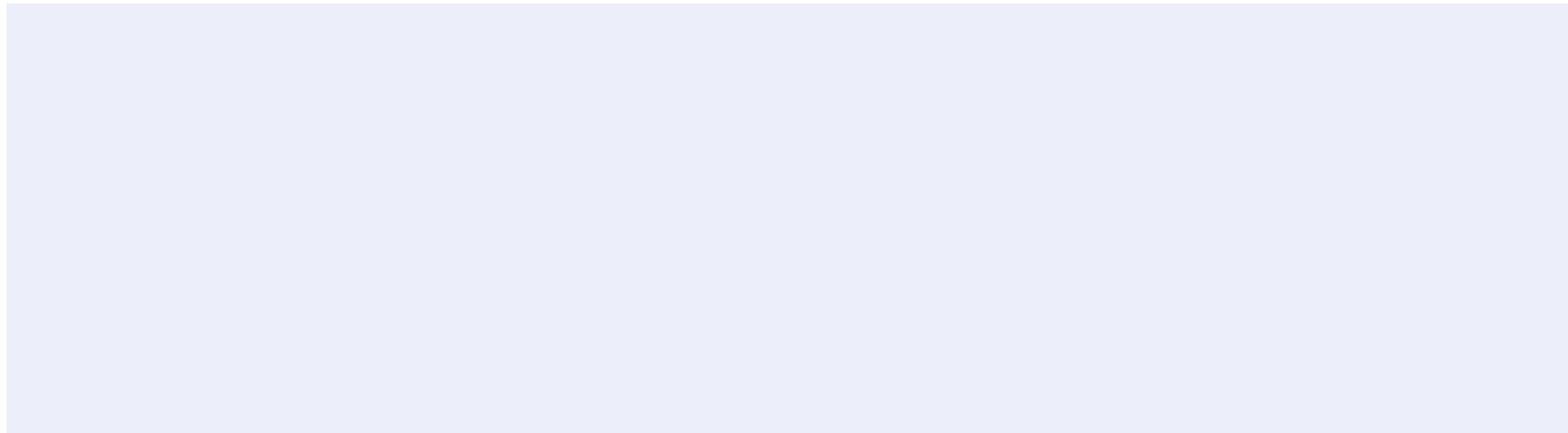
AZ

852XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided

01/21/2016

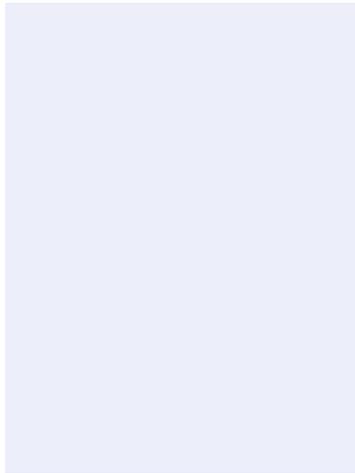
Closed with explanation

Yes

Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1748759

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

02/10/2016

Other financial service

Money order

02/03/2016

Other financial service

Check cashing

02/28/2016

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Lost or stolen money order

Fraud or scam

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

'm sorry " I said that 's fine, but we both entered into a contract correct? I 'm fine paying that fee as long as you guys do your part of taking care of my mortgage parents. Of which you are not completing. So in turn voids the contract since the goods/services that I am paying for are not being completed. All she continued to say was " I 'm sorry but it is our business policy to not refund the initial fee "

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).

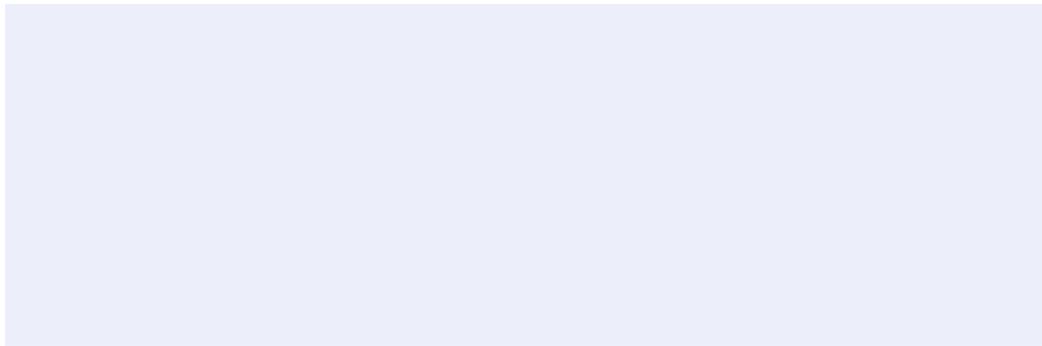
Nobody wants to take responsibility for my loss.

I was awaiting a check in the mail. I received an email stating that the check had already been cashed. They emailed me a copy of the check with a my signature forged. The person that cashed the check cashed it at ACE Express on XXXX XXXX in XXXX Texas. Prior to her cashing the check at that location she went to another Ace On XXXX XXXX and was not allowed to cash the check because she did not have an identification or drivers license. So to shorten the story she was allowed to cash my check without Id and I am still waiting to receive my money as well as speak with someone with Ace.

My husband and I tried to cash a check from the XXXX XXXX XXXX XXXX (my husbands work credit union) at XXXX on XXXX/XXXX/2016. It was declined. I came home and called the credit union and they assured me that the check was good. We tried again at XXXX (our bank is closed on Saturdays), again the check was declined. I have called Certegy customer service over and over again. I have never spoken to a live person. All I ever get is a recording and then I am put on

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

JPMorgan Chase & Co. NY 104XX Web

ACE Cash Express Inc. TX 750XX Web

Fidelity National Information Services, Inc. (FNIS) AR 723XX Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	02/12/2016	Closed with explanation	Yes	No
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Consent provided	02/03/2016	Closed with explanation	No	No
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Consent provided	03/02/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1779155

1772312



1807640

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

03/01/2016 Other financial service Debt settlement

03/19/2016 Other financial service Credit repair

03/23/2016 Other financial service Foreign currency exchange

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Fraud or scam

Incorrect exchange rate

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

hold. Endless hold, for hours at a time. My husband and I never write checks, we use a debit card all the time. The only thing that I can figure out is that we do n't meet Certegy 's criteria, because we do n't write checks. What in the world does that have to do with us cashing a check?? This seems terribly unfair to me that we are being punished and unable to cash a check at a business that offers check cashing just because we do not write a lot of checks. It is horrible that they can decline to cash your check and they do n't have to tell you why. This seems illegal to me.

Beginning In XXXX of 2010, Global Client Solutions, XXXX, XXXX XXXX, collected a total of XXXX dollars from us. They were supposed to settle some our debts as we paid them XXXX dollars a month. But when we could no longer afford to pay the XXXX dollars a month, they would only refund us {\$220.00}. They refused to give our money back. They are a bunch of crooks. I know this is a late complaint, nonetheless, I felt it my duty to report them.

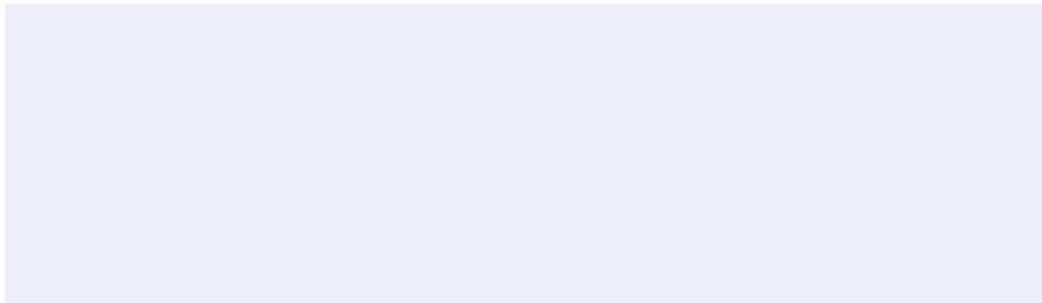
Western Union send a XXXX form for the year 2015, claiming that I had work for them that year and they paid me {\$1500.00} but that never happened, they report that income to the IRS, this is a fake income because I never received any income from this company in the year 2015.

I can not file my taxes until they clean this fake information up in writing. I had send them a certify letter to ask them to fix their mistake, but they never answer me back.

I was purchasing services from an XXXX seller through PayPal, but the PayPal exchange rates were incorrect, making the total amount over {\$40.00} more than I should 've been paying. We even called PayPal, and two of their representatives saw that the current XXXX/USD rate was 1 USD = XXXX XXXX, but PayPal was showing the rate as {\$1.00} USD = XXXX. On \$ XXXX, that 's a difference of {\$41.00}.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Global Client Solutions	NY	117XX	Web	Older American, Servicemember
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The Western Union Company	IL	628XX	Web	
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PayPal Holdings, Inc.	CO	804XX	Web	
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	03/03/2016	Closed with explanation	Yes	No
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Consent provided	03/22/2016	Closed with explanation	Yes	No
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Consent provided	03/24/2016	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1811376

1840383



1843181

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

03/21/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Disclosures

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

The PayPal representatives suggested we send the money directly to the person's email, but the rate remained the same. Their other suggestion was to adjust the amount to the USD amount, but that would've meant the seller would lose {\$530.00} on the sale.

This is not fair to buyer or seller. PayPal should have updated rates, but a XXXX search revealed their currency exchange rates are often six (6) months out of date. That should be illegal.

In the end, there was nothing to be done but to pay the inflated PayPal rate, as we needed to pay the seller for the services required.

Re : Debt Management Program Discrepancies XXXX, XXXX : Move to a different city was made. XXXX XXXX license process taking several months to complete for employment, this was the initial challenge and why we reached out to XXXX. We wanted to make arrangements to either defer a payment or discuss an alternate plan.

XXXX, XXXX : Called XXXX, their answer was to give XXXX XXXX credit counseling phone numbers and told her to call one of them. See attachment # XXXX.

XXXX chose Consumer Credit Counseling Services and made an appointment for a phone interview immediately to remedy financial situation in order to keep in good standing with XXXX.

Although we were under the impression the counseling interview would have been conducted with a representative from Consumer Credit Counseling Services, the original number XXXX called to set the interview ; XXXX XXXX from Apprisen provided the one and a half hour phone interview. XXXX felt very confident that

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consumer Credit Counseling Service of the Midwest, Inc.

OR

976XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

03/24/2016

Closed with explanation

No

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1841144

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

this would help keep us current with XXXX.

Upon completion of the phone interview, we received a contract from Apprisen which was fully executed. This was made in good conscience to keep in good standing with XXXX.

XXXX, XXXX : We did not review our credit report, thinking all was in good standing with XXXX XXXX ; until we sought a lender for a pre approval to purchase a home. We were quite surprised to discover all XXXX bureaus were reporting a challenging credit score due to the delinquent payments reflecting on our XXXX XXXX! The loan officer suggested a dispute to the bureaus.

XXXX, XXXX : Met with a Manager at our local Credit Union, we felt we could trust her opinion and were looking for advice to help increase our credit scores. She told us to dispute XXXX 's credit rating.

XXXX, XXXX : We met with a certified housing counselor which helped in the steps of this dispute.

We are professionals that have a good understanding of contractual negotiations. We wanted to be proactive in taking care of our challenge in a period of time we knew would be less income for our family household. We did exactly what XXXX XXXX told us to do, in selecting a Debt management Program ; Consumer Credit Counseling Services. Upon the counseling session conducted by Apprisen, we understood this company would negotiate a lower payment, and possibly a lower interest rate with XXXX. We were pleased with this process. Our dispute is this : After negotiating with XXXX, Apprisen received a letter that stated XXXX would not accept the initial payment amount originally negotiated. (Please see attachment # XXXX) from Apprisen with this information. At this juncture, we would have had no idea that we needed to make a payment to stay current with XXXX in XXXX, or we would have done so. We understood after signing contract in XXXX with Apprisen ; all was good. As a result of further negotiations between

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

02/10/2016

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Lost or stolen check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

I am a former employee with a XXXX loan. When I left there was confusion with auto payments for my XXXX loan when I set up the new auto debit to keep payments happening from my personal account since they could not auto debit my paycheck any longer, by the time the payments started I was 2-3 payments behind and was receiving delinquency notices, On XXXX I went to the Citibank XXXX NY branch and obtained a bank check for the delinquency amount plus the XXXX payment and mailed it to Citigroup Benefits Center following all the directions they provided to me on the notice as it stated that if I did not pay by XXXX/XXXX/15 the funds would be debited from my XXXX and there would be tax implications, In XXXX I received another delinquency notice-when I called to inquire they stated that the payment of {\$2200.00} had not been received, I called them almost daily from XXXX to XXXX and they said they could not locate the payment and was advised to put a stop on the check and have it reissued, I went to the XXXX branch on XXXXXXXX and went through the process to stop the check- signed the affidavit and Indemnity form- but since it was less than 90 days I was told the Citigroup Benefits Center also had to sign it- it was sent to them on XXXX electronically by the branch. I called on XXXX and the Benefits Center confirmed they received the form but indicated they would not sign it as they do not sign "third party forms" -- this is a stop payment form from the bank they are an agent for! I on those funds. I am simply asking they sign the affidavit to stop the check so I can have it reissued back TO THEM and resend the payment for them to process -- Yesterday XXXX after talking to the 5th supervisor and them opening numerous investigations they told me " they can not sign the form that they have not received the check, but they clearly stated on the same call that they have not received the check. All calls are recorded by them as required and can be heard that they refuse to assist in resolving this matter so my {\$2200.00} can be applied back to my XXXX loan, I am not a delinquent payor, I have over {\$400000.00} in my

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company chooses not to provide a public response

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Citibank

NY

117XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

02/12/2016

Closed with explanation

Yes

Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1781319

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

10/12/2015

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Lost or stolen check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

XXXX and I am attempting to resolve a matter they created last XXXX when they did not set up my auto debits for 2-3 months for the payments to continue. I have no recourse at this point ... they just expect me to be out the {\$2200.00} and absolve themselves from any responsibility to address the issue, it was mailed to them- they can not locate it and they refuse to sign a simple form that would allow it to be resissued and applied to my account, This {\$2200.00} does not earn interest or benefits of the market increase until applied and as a result I am 1- losing money, 2- behind on payments and 3- at risk of taxable income as thr 90 days would be after I can place a stop on it without their signing the form. I need help and have no idea how to solve this, they just refuse to speak with me anymore

Travelers Checks were bought in XXXX from XXXX and XXXX (" Bank ") and American Express Company (" AmEx "), relying upon promised reimbursement within XXXX hours of notice of lost/stolen checks. On XXXX/XXXX/XXXX, I discovered {\$1600.00} in checks were missing. XXXX different claim forms provided by AmEx for lost/stolen checks were submitted as directed on XXXX/XXXX/XXXX and XXXX/XXXX/XXXX, and repeatedly through XXXX/XXXX/XXXX. On XXXX/XXXX/XXXX, a third set of forms (Travelers Cheque Refund Reimbursement Agreement and Terms & Conditions-Purchase Agreement) sent by AmEx was returned (by certified mail, email and fax). There have been numerous emails, faxes, and letters, and conversations with XXXX AmEx and XXXX Bank agents. See Attachment XXXX Chronology (summary of contacts) and Attachments XXXX (copies of all correspondence).

I was advised the checks had not been and likely could not be cashed as they are on high alert. AmEx supervisor XXXX (office in XXXX) stated in conversation memorialized in my cover letter dated XXXX/XXXX/XXXX that my XXXX claims were satisfactory and would be paid within 15 business days after AmEx received

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Amex

CA

946XX

Web

Older American

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	10/15/2015	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1603148

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

the third set of forms. AmEx received those forms, modified as discussed, on XXXX/XXXX/XXXX ; but they have not paid.

Instead, they engaged in a modus operandi of deliberate continuing, repetitive pattern of unfair, deceptive, abusive and discriminatory practices designed to delay and defraud - similar to wide-spread reports in the news media and on the internet, affecting large numbers of buyers of AmEx services (like Travelers ' Checks, XXXX, XXXX, XXXX, XXXX or XXXX), all seemingly supervised by the same agents/offices. See Attachment XXXX.

On XXXX/XXXX/XXXX, XXXX subordinate, XXXX, telephoned to discuss the Reimbursement Agreement and Purchase Agreement. I had difficulty understanding his accent and asked him to send an email/letter specifying any problems and precise directions for remedy. No response has been received.

On XXXX/XXXX/XXXX I demanded Bank reimburse, as promised in XXXX. I provided copies of the attached documents. On XXXX/XXXX/XXXX and XXXX/XXXX/XXXX I spoke by phone with Bank Officer XXXX XXXX, who reported AmEx agent XXXX told her the problem was that the agreed-upon cross-out deletions on the forms were made with black ink pen and yellow highlighter (as XXXX requested), but AmEx did not want the black ink.

This difference, without substantive distinction, raised integrity issues re AmEx confirming the intended deletions of : acknowledging failure to comply ; agreeing AmEx could not stop payment on checks ; releasing AmEx from all actions, liabilities, contracts ; waiving the right to challenge authenticated signatures ; paying all AmEx costs, expenses and attorneys fees ; waiving the right to jury trial

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

12/15/2015

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

After applying for a job online, I received a cashier 's check on XXXX XXXX, 2015, for the amount of {\$1900.00} with an offer via text for a job position as a XXXX. The stated reason this check was sent to me was to cover errands and complete some tasks as his personal assistant. Before cashing the check, me and my husband were suspicious, so we went to Navy Federal Credit Union to verify the check was real. I was helped by one of their representatives whom I asked " when the check would be clear " the representative responded " Within a day. You should have it by tomorrow. " They assured me the check would be cleared by the next day, meaning within XXXX hours.

Based on these assurances from Navy Federal, I followed further instructions from my supposed new employer to send XXXX wire transfers for {\$800.00} and {\$900.00} to XXXX, TX. A week later, Navy Federal removed the {\$1900.00} and said that it actually takes up to 30 days for a check to clear. The check in fact did not clear after the funds had already been made available, and now my account is delinquent {\$900.00}. Thankfully {\$800.00} was held by XXXX XXXX and was able to be recovered. The manager repeatedly apologized saying they need to increase training of their staff to avoid this sort of " miscommunication. " I hold Navy Federal as an accomplice to crediting a fake check under their stated position while still pursuing me for an illegitimate debt where the funds were and then were not available under my name. I have filed police reports and saved all documentation of the fraud committed upon me. Regardless, none of this would have happened had Navy Federal not misinformed me as to the status of the initial cashier 's check.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Navy FCU

CA

922XX

Web

Servicemember

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

12/18/2015

Closed with explanation

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1697875

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

05/21/2015

Other financial service

Traveler's/Cashier's checks

03/04/2016

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Unexpected/Other fees



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

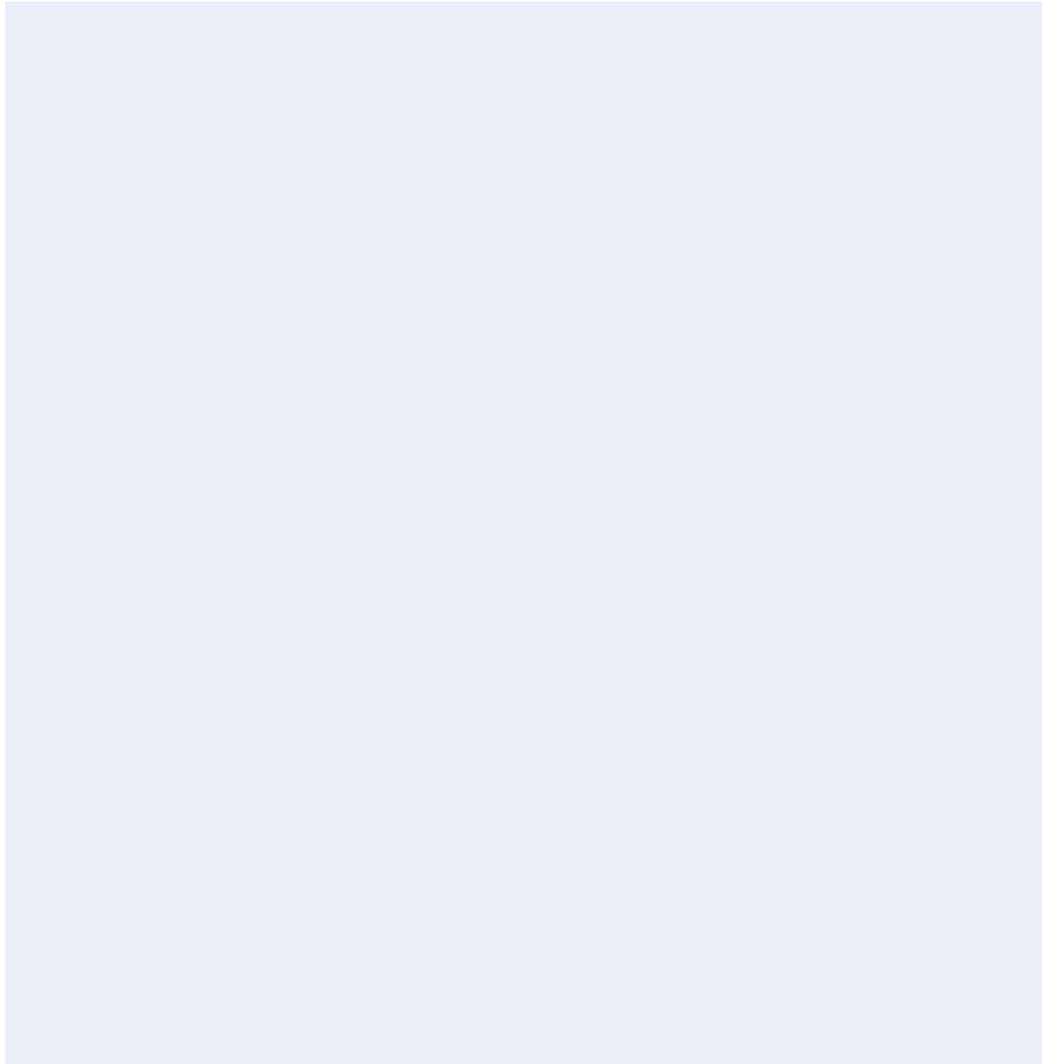
Based on Consumer Complaints

I was pointed towards XXXX XXXX by my Bank XXXX to get a credit card terminal for my small business. A representative from XXXX XXXX, named XXXX, got in contact with me and I asked her about all the costs and fees associated with the terminal, she told me there would only be a monthly payment of {\$25.00} and two percentages that would be charged with each transaction (one percentage is for tickets under {\$500.00} while the other is for tickets over {\$500.00}). I asked repeatedly to make sure there was nothing else, now I get a bill saying monthly payments are higher than I was told and other charges that are undisclosed with no explanation anywhere on the bill for. I'm also being told, after paperwork is done, that there is also mandatory insurance I must pay monthly on the terminal, I was not informed of this when I asked about the costs and fees. Not only that, but merchant services has now charged my bank account repeatedly in the XXXX week of XXXX resulting in overdraft fees that amount to {\$160.00}. They charged me XXXX times on one day, XXXX XXXX, resulting in nearly {\$100.00} in bank fees in just XXXX day. I was not informed when I was signing a contract, I was told it was just a paper confirming the information I had previously submitted about my bank account and business ID, and I was rushed through signing it over the phone. I was told I needed to sign the paper to get to the next step, the customer rep helping me was not honest and did not inform me of what the paper really was. After she had me sign it she hung up and I was left very confused. She also did not inform me that the lease term would be for XXXX months. She did not mention anything about a lease. I am very upset. They want to charge me over {\$1000.00} to cancel the lease which was agreed to by manipulation by their customer service. This is not right, my small business was taken advantage of, I was taken advantage of. Please help me resolve this.

BackGround : I provided a real estate agent with XXXX cashier 's checks to help my son move into an apartment. Both checks were made payable to the apartment

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

First Data Corporation

WA

982XX

Web

Citibank

MA

024XX

Web

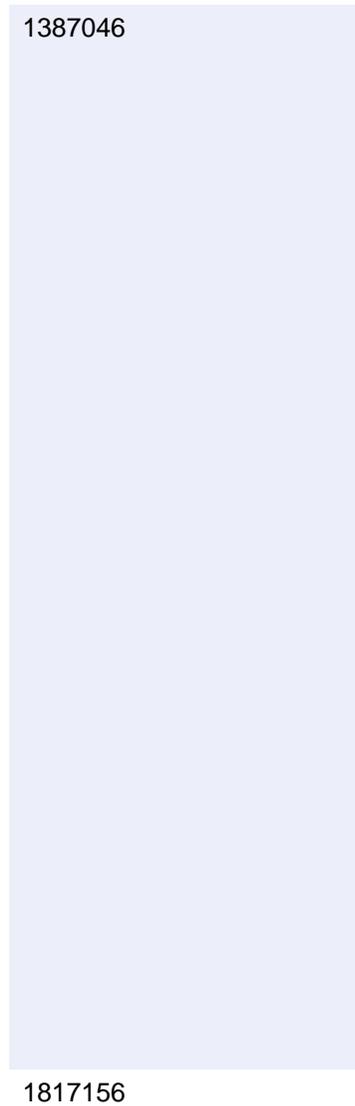
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	05/27/2015	Closed with explanation	Yes	No
Consent provided	03/08/2016	Closed with explanation	Yes	Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

08/27/2015

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Lost or stolen check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

management company. The agent rented the apartment to someone else. I made an inquiry to my bank about the checks and they told me they had been paid.

I contacted the apartment management company to ask them about the situation. They knew the agent, but had no knowledge of the checks and never received the funds. The bank was able to obtain copies of the checks and from them they determined the checks had been negotiated in a Citibank branch without having been endorsed on the back.

I wanted to find out who had received the funds so I initiated a fraud inquiry through my bank. The apartment management company, the " Payee ", returned a notarized affidavit to the bank, which, in turn, contacted Citibank to ascertain who negotiated the checks, and into what account the funds were deposited.

Issue : Citibank refuses to respond to the Fraud Inquiry from my bank.

Travelers Checks were bought in XX/XX/XXXX from XXXX XXXX XXXX, XXXX. (" Bank ") and American Express Company (" AmEx "), relying upon promised reimbursement within 24 hours of notice of lost/stolen checks. After discovering that {\$1600.00} in checks were missing on XXXX/XXXX/XXXX, XXXX different claim forms provided by AmEx were submitted : first on XXXX/XXXX/XXXX ; then on XXXX/XXXX/XXXX ; and repeatedly through XXXX/XXXX/XXXX. On XXXX/XXXX/XXXX, a third set of forms (Travelers Cheque Refund Reimbursement Agreement and Terms & Conditions-Purchase Agreement) sent by AmEx was returned (by certified mail, email and fax). There have been numerous emails, faxes, and letters, and conversations with XXXX AmEx and XXXX Bank agents. See Attachment 1 Chronology (summary of contacts) and Attachments XXXX-XXXX (copies of all correspondence).

I was advised the checks had not been and likely could not be cashed as they are

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Amex

CA

946XX

Web

Older American

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	09/04/2015	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1541113

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

on high alert. AmEx supervisor XXXX (office in XXXX) stated in conversation memorialized in my cover letter dated XXXX/XXXX/XXXX that my claims were satisfactory and would be paid within XXXX business days after AmEx received the third set of forms. On XXXX/XXXX/XXXX AmEx received those forms, modified as discussed with XXXX ; but they still have not reimbursed me.

Instead, they engaged in a deliberate continuing, repetitive pattern of unfair, deceptive, abusive and discriminatory practices, which seemed designed to delay and defraud. Bank agents reported that many customers had similar problems with AmEx. And, my experience is similar to complaints on the internet of many buyers of AmEx services (such as Travelers Checks, Bluebird, Serve, XXXX, XXXX or XXXX), all seemingly supervised by the same agents/offices. See, eg. : internet reports in Attachment XXXX.

On XXXX/XXXX/XXXX, XXXX 's subordinate, XXXX, telephoned to discuss the Reimbursement Agreement and Purchase Agreement. I had difficulty understanding his accent and asked him to send an email/letter specifying any problems, and precise directions for remedy. No response was received.

On XXXX/XXXX/XXXX, I asked Bank to reimburse me, as promised in XX/XX/XXXX. I provided copies of the attached documents. On XXXX/XXXX/XXXX and XXXX/XXXX/XXXX I spoke with Bank Officer XXXX XXXX, who reported AmEx agent XXXX told her the problem was that the agreed-upon cross-out deletions on the forms were made with black ink pen and yellow highlighter (as XXXX suggested) but, without stated reasons, AmEx did not want the black ink.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

02/19/2016

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

My issue is with Morgan Stanley and an Inherited IRA. M.S. will not release my late husband 's IRA to me of which I am the sole beneficiary. The IRA in question was not originally opened at M/S ; it was opened with XXXX XXXX. XXXX was taken over several years ago by Morgan Stanley, which meant M/S also ended up as the new owner of my husband 's IRA by default. My husband passed on XXXX/XXXX/XXXX, but I did n't pursue the transfer of the IRA until approximately XXXX XXXX.

For the past six months & although I have requested that the paperwork from the XXXX XXXX Department be sent to me and was told it would be, it never was. Finally on XXXX/XXXX/XXXX, a Rep. named XXXX told me what was going on. Evidently when XXXX XXXX was taken over by Morgan Stanley and my husband 's account was taken over by M/S, someone by the name of XXXX XXXX was placed on the account. XXXX admitted that M/S does n't know who XXXX XXXX is and why she was placed on the account. This account was close to XXXX dollars on XXXX XXXX, XXXX and now it 's closer to XXXX. I do n't know who XXXX XXXX is and do n't care ; I just want to be able to transfer the money to an account of my choice. M/S should n't be able to hold my fund hostage just because they ca n't figure it out. I have been told by a XXXX on XXXX/XXXX/XXXX, XXXX on XXXX/XXXX/XXXX and more recently XXXX on XXXX/XXXX/XXXX that a compliance Manager would get back to me and get this resolved. I have told that I would get a call time after time ; well to date the only thing that has happen is the value of the fund has gone down. Can you please help me?

THE ACCT. # = XXXX

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Morgan Stanley

CA

907XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

02/23/2016

Closed with explanation

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1793745

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

10/03/2015 Other financial service Traveler's/Cashier's checks

09/30/2015 Other financial service Traveler's/Cashier's checks

06/16/2015 Other financial service Traveler's/Cashier's checks

03/07/2016 Other financial service Money order

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Fraud or scam

Lost or stolen money order

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Received check fro Capital One, LLC for {\$2400.00}. No letter with explanation.

Check says refund but also says Expense check accounts payable, Called numerous people in capital One-all clueless. Routing numbers on bottom are for Capitol One, NA XXXX XXXX, LA XXXX.

Guess its a scam? But ca n't figure out how it works. No money being asked from me.

On XX/XX/XXXX 2006, I entered into a contract to buy a condo development which was under construction at The Residences XXXX. I gave a down payment of {\$140000.00} which was 50 % of the purchase price. I made XXXX payments XX/XX/XXXX, 2006. All checks were made payable to Stewart Title Escrow. They were cashier 's checks XXXX. About 5 years ago I went to Stewart Title to try and get my down payment back but they would not give it to me. I am hoping that you can help me get me money back from Stewart Title.

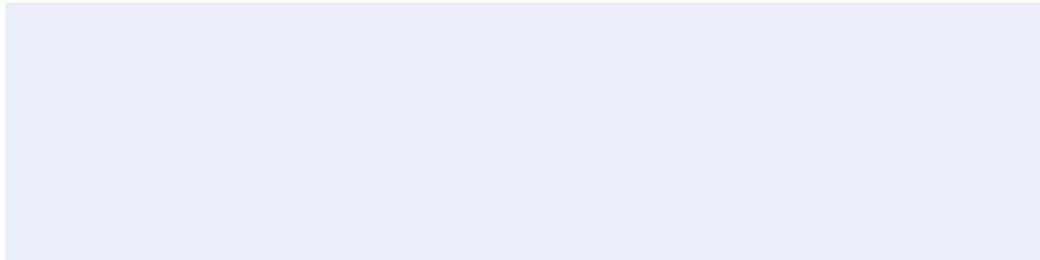
I deposited a cashier 's check in Bank of America of amount XXXX. After 2 days of processing the amount was credited to me in the account. So I had to make a cash payment to the same person. But after giving the cash and after 5 days the bank says the check was fraud.

If the check was fraud how can they credit the amount XXXX. The amount should be made available only when they have verified the check. I was under the impression that since the amount is cleared and credited in my account, the check is genuine. And after 5 days they verify it.

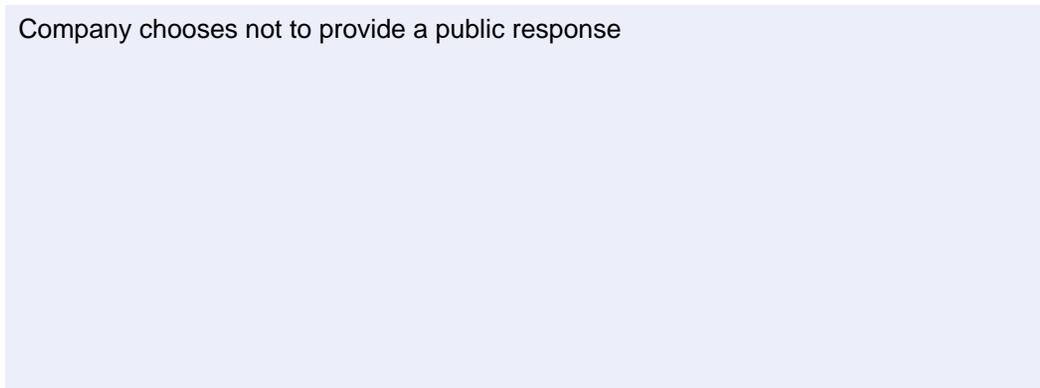
I purchased a money order for a total of {\$1700.00}, {\$1000.00} was a payment received from XXXX XXXX and the {\$700.00} was given to the cashier to buy the money order. I have my receipts that the cashier provided me along with my license but I do not have the money order. I do not know if the cashier gave it to me because I do not remember seeing it. I am a banker and a teller supervisor for

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Capital One	PA	190XX	Web
Stewart Information Services Corporation	CA	921XX	Web
Bank of America	NY	112XX	Web
PLS GROUP, INC	TX	751XX	Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	10/20/2015	Closed with explanation	Yes	No
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Consent provided	11/12/2015	Closed with explanation	Yes	No
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Consent provided	06/18/2015	Closed with monetary relief	Yes	No
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Consent provided	03/10/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

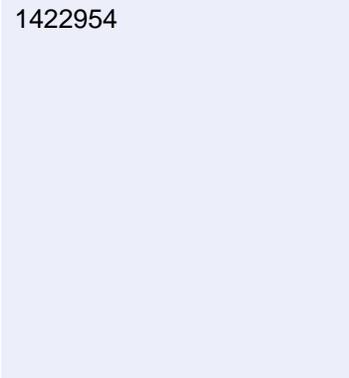
Based on Consumer Complaints

1591580



1587441

1422954



1820371

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

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 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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

06/28/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

XXXX XXXX 2016 Consumer Finance Protection Bureau XXXX. XXXX XXXX
XXXX XXXX, IA XXXX XXXX : Case # XXXX, and XXXX To Whom It Will Concern
: I am a homeowner who had repeatedly appealed to your office regarding the
intentional bad-faith and fiscal malevolence enacted upon me by Green Tree
Servicing/DITECH (GTS), as well as XXXX XXXX XXXX who sold my home 's
mortgage to Green Tree while telling me my hardship-driven XXXX loan
modification application was continuing being processed (as I had been told
repeatedly for the preceding approximately 18 months prior to the note-holding
sale to GTS).

As I had reported to you in extensive detail, GTS had been decimating my credit
with bogus allegations of missed payments, and harassing me with an incessant
barrage of phone calls (including Sunday evenings) harassing and threatening
me to submit to signing an asinine, " so-called loan modification " proposal they
had offered in a complete bait and switch to the original modification I had XXXX
initially underway with XXXX XXXX XXXX, and then subsequently that I had
submitted to GTS when they flat-out refused to recognize the original modification
with XXXX and insisted that I re-submit my request with them.

After a couple of years of this incredibly enervating hardship causing damaging
physical and emotional stress, coupled with my finances being eviscerated by
GTS 's mysterious mishandling or theft of my submitted mortgage payments, I was
finally able to extract myself from this XXXX and get my home loan refinanced by
XXXX XXXX XXXX XXXX XXXX last winter.

However, I recently read that CFPB had dutifully enacted penalties to
GTS/DITECCHXXXX pursuant to their collectively abusive " lending practices ",

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Ditech Financial LLC

CA

957XX

Web

Older American,
Servicemember

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

06/29/2016

Closed with explanation

Yes

Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1988363

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

06/29/2016

Other financial service

Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Advertising and marketing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

and whereupon compensation payments were supposed to be awarded to impacted homeowners such as me. I have only just learned of this today. I have NOT received either notice of or any payments of restitution whatsoever, and am writing to inquire XXXX of that decision 's status, and to inquire how I as a genuinely impacted citizen and homeowner (and, XXXX XXXX veteran) can receive compensation for the XXXX that these lending companies pulled and for too long, got away with. My credit, my personal standard of living and my health continue to have deeply detrimental consequences from this living nightmare.

Writing once again, appealing for your assistance in my quest for justice (restitution) pursuant to the misdeeds I endured from these lenders ; I humbly (but with apprehension and continuing anxiety) await your response.

Thank you in advance for your time and assistance.

Respectfully

I utilize Credit Karma to help me manage my credit score, keep track of my finances, ensure all discharged debt is removed from my credit, and to suggest help on what I can do to help lower payments and increase my credit score after bankruptcy.

Because my credit score has improved tremendously (because I 'm paying my bills on-time as well as disputing debt that suppose to be removed from credit), Credit Karma suggested to me that I should inquire with a company called XXXX to get a lower car note. I really need to get a lower payment. I 'm paying {\$330.00} a month, and with my credit score, Credit Karma is recommending that I can get my apr % down lowermaking my payments possibly around {\$200.00} a

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Credit Karma, Inc.

DC

200XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	06/30/2016	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1990261

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

04/17/2016 Other financial service Foreign currency exchange

05/17/2016 Other financial service Foreign currency exchange

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Customer service/Customer relations

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

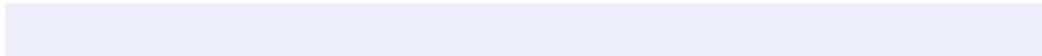
month. I know that the bankruptcy and auto loan is still new and the refinancing would n't be a good idea. I did n't want a hard inquiry on my credit either. Now, Credit Karma knows that I filed bankruptcy and has a general idea of what my credit looks like, so I trusted that the tool would help me keep things in order. I applied for the auto refinancing loan on XXXX/XXXX/16 and was " denied " the same day. As of today 's date, the suggestion still sits on my Credit Karma account and it did n't help me at all. I am requesting for the hard inquiry to be removed from my credit report and a clear understanding of why I was still denied the refinancing, but my credit score improved!!

I attempted to exchange euros to dollars at the Travelex Kiosk (XXXX XXXX at XXXX XXXX, XXXX XXXX XXXX XXXX, XXXX, VA) on XXXX/XXXX/2016 at approximately XXXX. I provided my identification as requested and the teller handed me a piece of scratch paper and told me to write down my social security number and phone number. I told her I did not want to provide the information and did n't want to continue. She proceeded to write down my license information on scratch paper and told me she needed to keep it because I declined the transaction. I take issue with this transaction. Under no circumstances am I going to give someone my social security number on a piece of scratch paper and further take issue with her writing down all my personal information on scratch paper and hiding it under a keyboard. This is highly unusual behavior for such a large company to ask for such sensitive information in such a un-professional manner. I do n't know this employee and how she is going to protect my information or if it is going to be taken and used for nefarious purposes. I complied with the request for ID and have no issue with that, but will not give up my SSN to an unknown person on a blank piece of paper. There is no way to assure that the information will be properly safeguarded if collected in such a manner.

I made a purchase on XXXX XXXX, 2016 at XXXX through Xoom.com of a

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Travelex NY, Inc.

DC

200XX

Web

Xoom

IL

604XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	05/19/2016	Closed with explanation	Yes	No
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Consent provided	05/30/2016	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

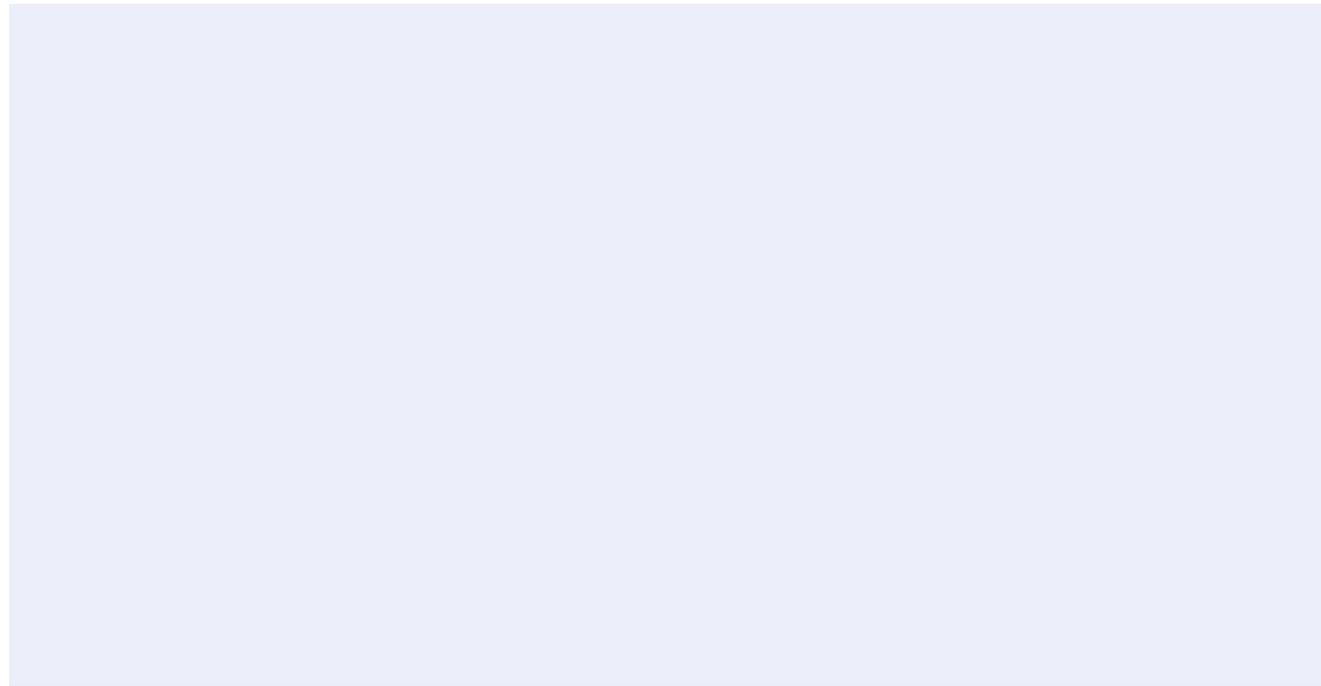
Based on Consumer Complaints

1883561

1927036

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



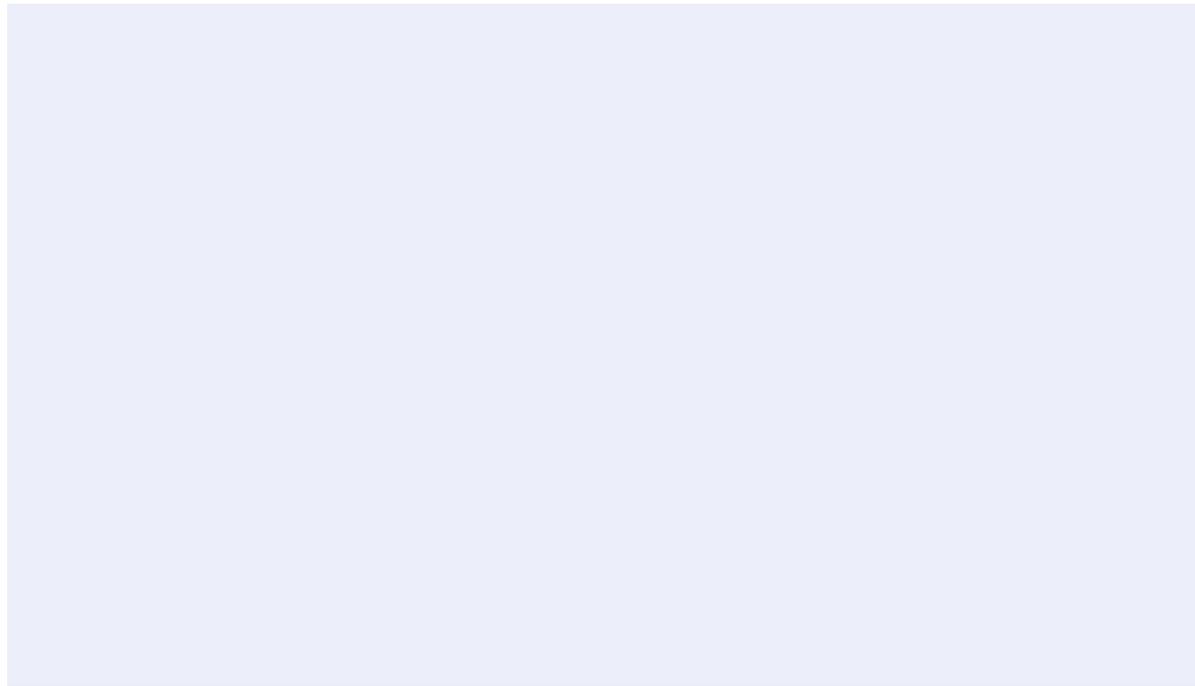
04/12/2016

Other financial service

Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

{ \$17.00 } United States XXXX for a phone reload of { \$16.00 } United States XXXX for the amount of { \$300.00 } XXXX pesos, which incurred a transaction fee of { \$.00 } United States XXXX to add up to the { \$17.00 } XXXX. The phone carrier in XXXX is XXXX. The number for which I processed the reload is XXXX. The Xoom tracking number is XXXX and the recipient is XXXX XXXX XXXX, my wife.

The transaction did not go through and I have asked xoom.com to return my money and they say that they can not do it because the money has been deposited to the carrier, which is not true.

I am seeking the full refund of my { \$17.00 } United States XXXX because the company has not provided the service they promised.

I am waiting for them to do something.

Thank you, XXXX

My husband and I needed credit consultation and called Parkview credit on XXXX/XXXX/XXXX and spoke with XXXX XXXX (XXXX) about their services. She explained that they had two methods of payment that were available for the service. She also explained that we had to pay an initial fee of { \$110.00 } for the credit reports. She also disclosed that the items on our report were not overwhelming and should not cost as much as other clients that they 've serviced. After our conversation and payment of { \$110.00 }, she transferred us to speak with XXXX XXXX (XXXX) who would be our credit counselor.

We spoke with XXXX XXXX and he also disclosed that our reports were not overwhelming. He explained and went over XXXX items on both of our reports

Other Financial Service Complaints with Consumer Complaint

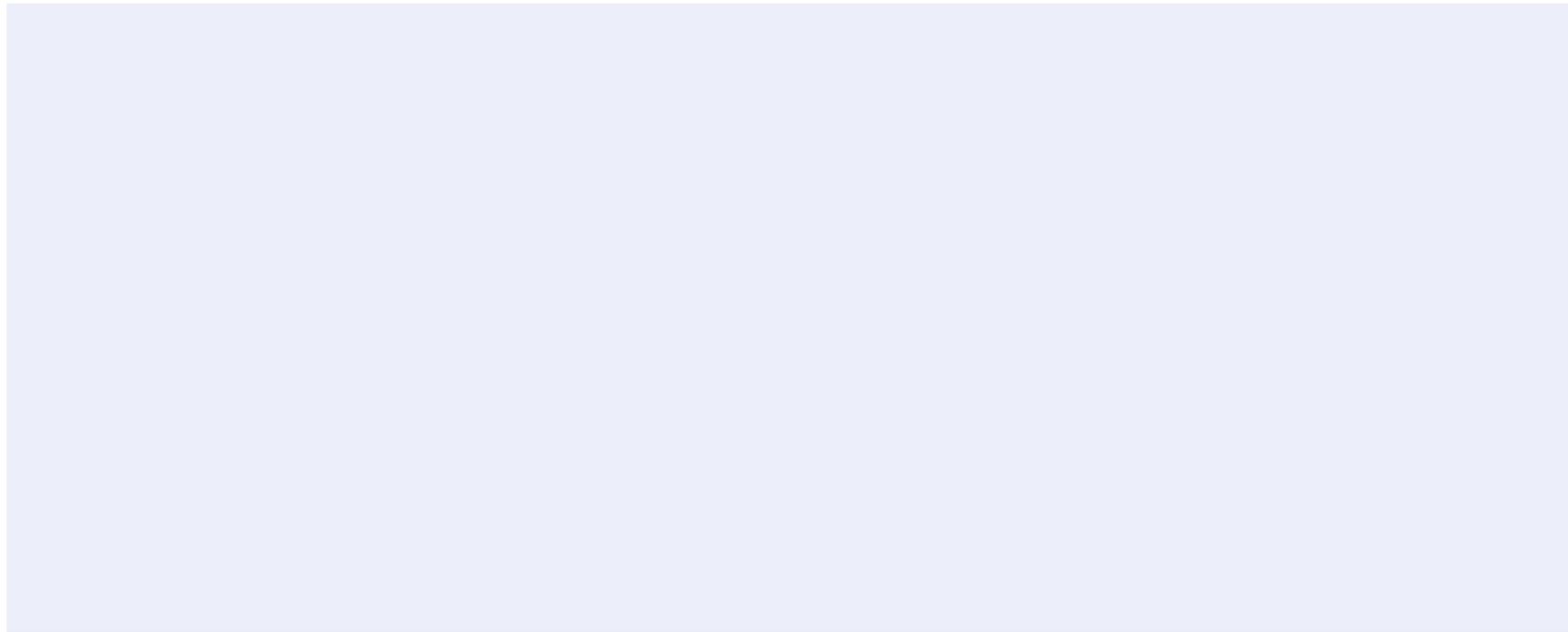
Based on Consumer Complaints



Company disputes the facts presented in the complaint

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Park View Credit

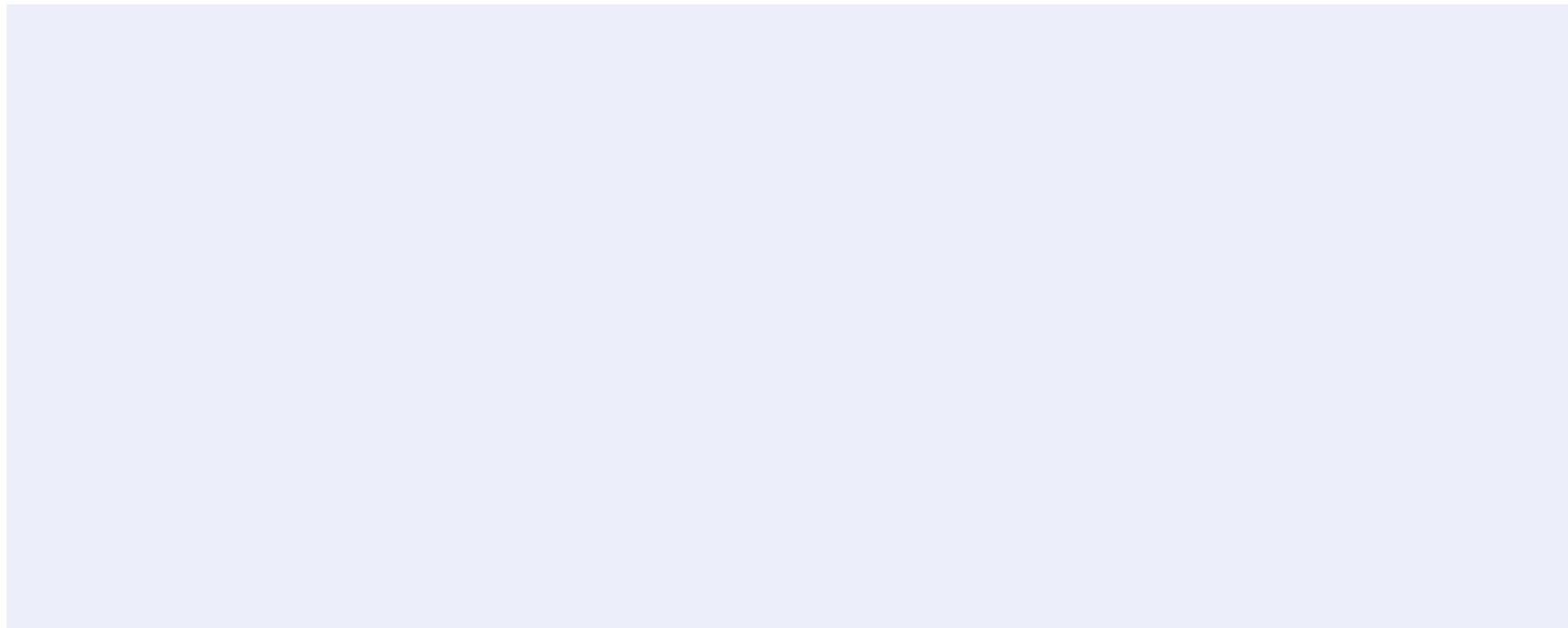
FL

328XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided

08/12/2016

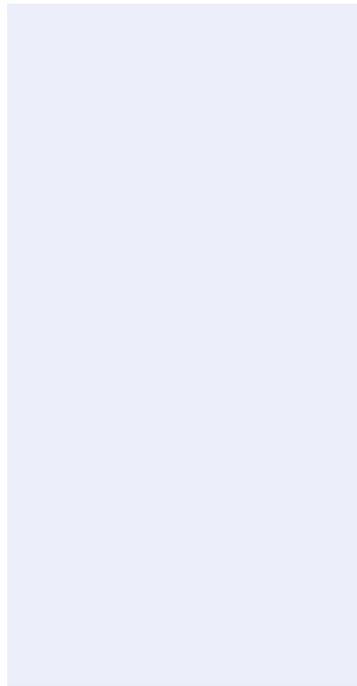
Closed with explanation

Yes

Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1875900

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

combined. He explained that we would pay for XXXX items on my XXXX credit reports for {\$470.00} and XXXX for the items on my Husband 's XXXX credit reports for {\$370.00}. We paid a discounted fee of {\$720.00} for both reports and were sent agreement that stating that XXXX would work on the items (per paragraph XXXX, XXXX & XXXX of the contract). It also stated that if we opted to continue additional service after these services were rendered and fully completed, we could continue for {\$89.00} a month in Exhibit A.

On XXXX/XXXX/XXXX, they said letters were sent out on our behalf to the credit bureaus and we would need to send any updates that we received (as per paragraph XXXX of the contract). By XXXX, we had not received at least XXXX report update from each credit bureau and were waiting on the remaining updates. On XXXX XXXX, XXXX, I noticed a charge to my credit card of {\$170.00} from this company. We attempted to log into the portal to see what was going on but were unable to get through because there was a form that required our signature. We did not sign anything and immediately emailed XXXX and the support center because they were not available by phone.

We heard back from XXXX on Monday from a new number (XXXX ext XXXX). He said that the charge was because they had sent out XXXX rounds of letters to the bureaus. I asked him to explain where it stated that only XXXX rounds of letters where to be sent out in the contract because the contract stated that we paid him to work on the XXXX and XXXX items of which were to be rendered and fully completed before we agreed to continue additional services (Exhibit A of the contract). He could not show us the " XXXX rounds of letters " stipulation in the contract.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

06/07/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Unexpected/Other fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

I saw an advertisement for Fedloan Help which was advertised to consolidate loans into a program that Barack Obama created to help people with student loan debt. So I called them to see what they could do for me and they said that they consolidate loans under a federal program that would decrease my student loan debt and my monthly payments. I did not realize that this was a third party consolidation company as their company is called Fedloan Help, and the actual consolidation and debt relief program is called Fedloan Servicing. When I was talking to the Fedloan Help people on the phone, they were very helpful but did not explain who they were, that they were a third party company, and that they would be withdrawing {\$67.00} from my bank account monthly while making it look like this was my student loan payment. This money that they are withdrawing is not a student loan payment, it is a "servicing fee" for consolidating my loans through them. I figured this out because I have been getting bills from the actual loan servicer, saying that because of my income, my monthly payment right now is {\$0.00}. I've called Fedloan Help (the scammers) and they say that all agents are busy right now and that they will call me back. They refuse to put me on hold. I called Fedloan servicing, and they are the ones who alerted me to this situation.

I was not able to download this as a file, but here is an email that was sent to me from one of their representatives : Service Agreement for REVIEW ONLY Inbox XXXXXXXXX AttachmentsXXXX XXXX to me Hello XXXX, Attached is the service agreement for the program you qualified for. There is nothing to sign on these documents, review purposes only.

We are a NOT for profit organization that works with the US Department of Education regarding Loan Forgiveness and Payment Relief Programs. We charge "NO FEE" S. We operate from voluntary donations only.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fedloan Help

VT

054XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

06/07/2016

Closed with monetary relief

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1958428

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

07/12/2016

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

XXXX XXXX Fedloan Help : Nonprofit Organization Direct : (XXXX) XXXX Ext.
XXXX Fax : (XXXX) XXXX XXXXXXXXXXXXXXXX www.Fedloanhelp.org It says, We charge " NO FEE " S Since they wrote " no fees " in that specific way, is that their way of getting around their hidden fees, since it is not grammatically correct?

I received emails and text messages about purchasing XXXX XXXX products for a customer that supposedly found me in a XXXX XXXX Catalog. My business is online and XXXX XXXX does have catalogs where they mention employees. It seemed believable. We discussed the product she wanted for a {\$200.00}, and I never had the opportunity to explain the total with tax before the check had arrived by mail to my address, the address I gave her, from her Employer, an XXXX in Texas. The check amount was for {\$1600.00}, and seemed believable for a 2 week pay period in an XXXX.

When I saw the check amount, I told her I only accept exact amounts which I would be happy to calculate out for her in the future. She blamed her boss for misunderstanding her and delivering her whole paycheck to me. I said when the check cleared at my bank I would make the purchase and give the rest of the money back to her through an online transfer to the account info. she gave me. {\$300.00} of the funds were made available to me from my account within the first hour so I made the XXXX XXXX purchase for her through my online store with XXXX XXXX after registering her as a customer and said I would need the account info. to electronically transfer the remaining money back tomorrow when the rest of the funds became available.

After the customer asked me to send the rest of her money to her family for medical bills and I refused to send cash in the mail, stating it was unsafe and that

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Bank of America

MO

631XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	07/13/2016	Closed with monetary relief	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2008247

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

she was asking me to step outside my boundaries as a XXXX XXXX Consultant in which my responsibility was to place XXXX XXXX orders and ensure that they were delivered to her, not run errands or do favors for others, she gave me an account number. I transferred the money to the account number she gave me. The check bounced after she received her product and after her remaining funds had transferred to another account electronically online, creating a negative balance in my account which the bank now holds me responsible to pay off.

I am in disagreement with being held responsible to pay this balance off because I do not think the bank should allow funds that are not yet checked to be sufficient through their routing numbers to enter into my account to be used. When the money was made available to me, I thought that meant the money had cleared or had been checked to be sufficient and secure to use and spend.

While this situation was occurring, another women contacted me about XXXX XXXX and also sent a check for an amount way too high, {\$2200.00} to be exact, which the bank put on hold for nearly 2 weeks to double check for fraud. These funds never cleared and I never spent any of the money.

Why did the bank clear one check and not the other? If I can not rely on the bank to scan the checks before allowing funds to enter into my account, then I want to know how I am to know, running an online business that just started, how I am to know whether or not a check is fraudulent? Obviously this situation only needs to occur once for a person to learn their lesson and change their check policy, but without prior exposure, experience, awareness, or knowledge of all possible scams out there, how am I to know a check coming from an XXXX is fraudulent if my bank is allowing the funds into my account? On top of that, Bank of America

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

06/10/2016

Other financial service

Debt settlement

06/06/2016

Other financial service

Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Customer service/Customer relations



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

should not have allowed overdraft fees of {\$100.00} to accumulate on my account due to the fraudulent check. Again, I do not think I should be held responsible to now pay my negative account balance.

I am a recent graduate of a XXXX looking for guidance with loan repayment options. I came across a company called the student loan help center who helped me through the whole process and explained the loan forgiveness options I qualified for. After all was explained they said they would help to consolidate my loans and enroll me into the loan forgiveness program if I made a one time payment of XXXX dollars. I impulsively agreed and setup a three month payment plan thinking this was a good investment. After reading several articles online I realized no one should have to pay for these services, and there are free student loan repayment help centers available through the federal government. I unfortunately signed a contract which is why I am contacting you to help guide me through this process. I am going to call my credit card company to cancel the first of three payments scheduled to this company.

Previous [Case number : XXXX] XXXX XXXX lied and said I had the wrong company and I am getting all parties XXXX involved this woman lied to a federal agency and I want my money back. I am going to be in touch with President Obama 's office and the Consumer Protection Bureau to also follow up on my case.

XXXX XXXX of Simple Credit Solutions, told me over the telephone that she could delete XXXX accounts for me for {\$800.00} and she did not fulfill her obligation. Also on my previous complaint she lied to the Consumer Financial Protection Bureau and told your office she was not the creditor who they provided services for and she has also forged all documents and information about what she did for me on my credit report and no items as she promised go deleted. I am asking that the Consumer Financial Protection Burea make her pay me back my {\$800.00}

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Brelvis Consulting, LLC

MA

010XX

Web

Simple Solutions Credit & Debt Consulting Inc.

MD

206XX

Web

Servicemember

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	06/10/2016	Closed with monetary relief	Yes	No
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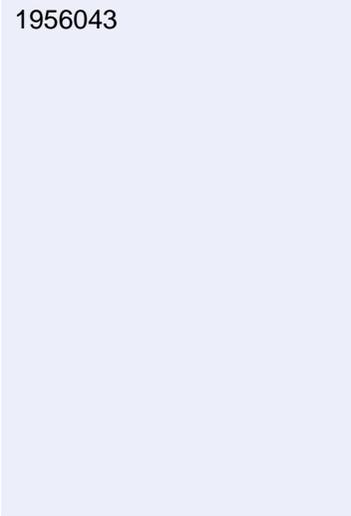
Consent provided	06/08/2016	Closed with explanation	No	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

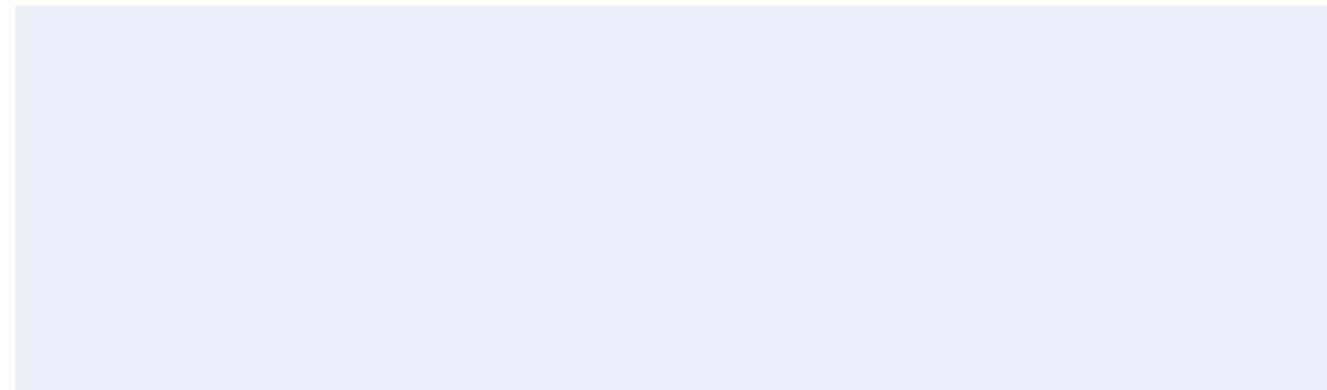
1964110

1956043



Other Financial Service Complaints with Consumer Complaint

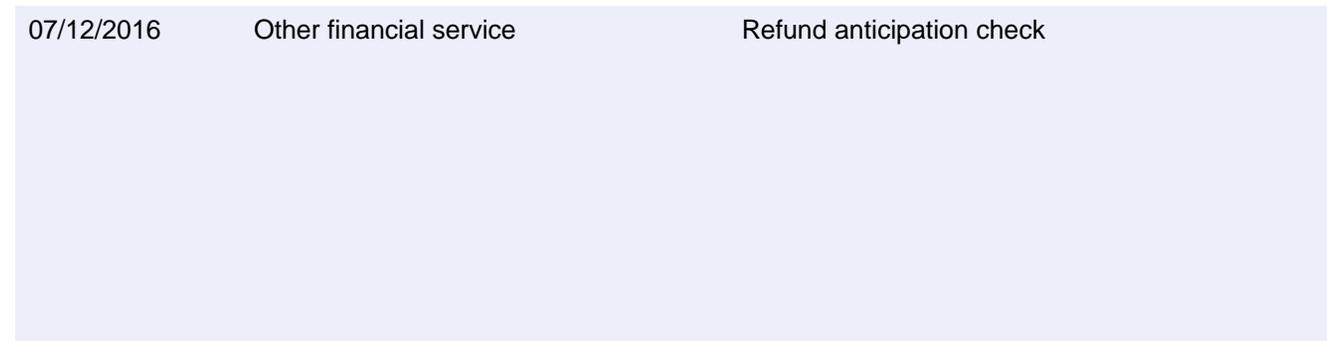
Based on Consumer Complaints



06/17/2016

Other financial service

Debt settlement



07/12/2016

Other financial service

Refund anticipation check

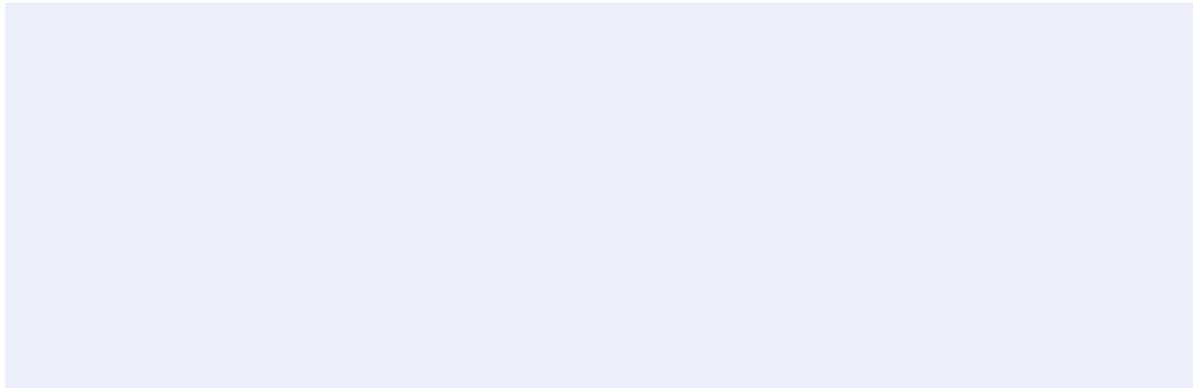
07/01/2016

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam



Customer service/Customer relations

Lost or stolen check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

and impose a fine on this company for lying and falsify information saying I had the wrong company which is a complete lie. XXXX XXXX gave the same false information the the XXXX who does not regulate credit repair companies. Before I contact XXXX the President to get action done I want my money back.

This company has lied to you a Federal Agency and this has gone on long enough.

This is there information below : XXXX XXXX XXXX, XXXX Professional Speaker, Consumer Advocate and Author Simple Solutions Credit & XXXX Consulting Inc XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, XXXXXXXXXXX XXXX

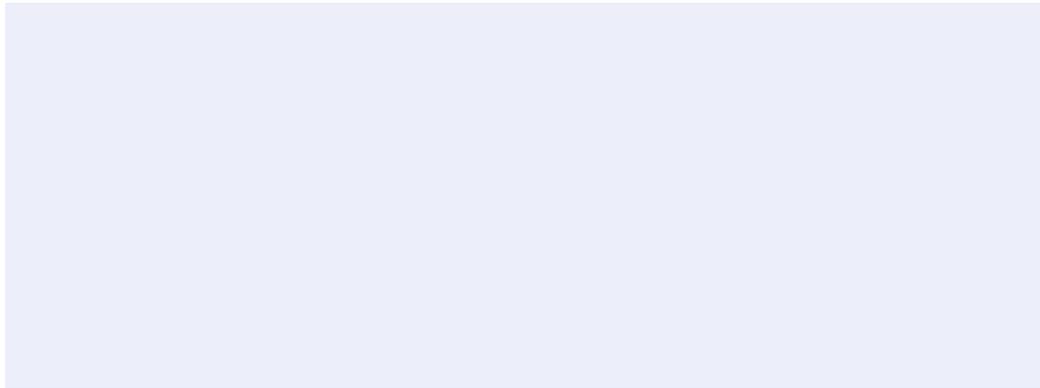
Global Client Solutions accepted a total of {\$1500.00} in payments on my outstanding debt they paid {\$420.00} out to said debt and kept {\$1000.00} of the money with no explanation as to where that money went. I was originally told that {\$370.00} would go toward my initial fee for their services which leaves {\$700.00} unaccounted for and never returned.

Between XXXX and XXXX I had my identity comprimised and someone charged my credit cards from the google play store ... over 50 times between this time period. I have for 2 YEARS CALLING TALKING TO SUPERVISOR AFTER SUPERVISOR AFTER SUPERVISOR TRYING TO GET MY REFUND. I 've been hung up on, I 've been left hanging for months ... I have had no resolution. This has caused me financial burden and stress ... and I 'm tired so tired of dealing with Google ... I need your help and would like to be compensated for all the pain and suffering ... I do have full documentation of this via emails ...

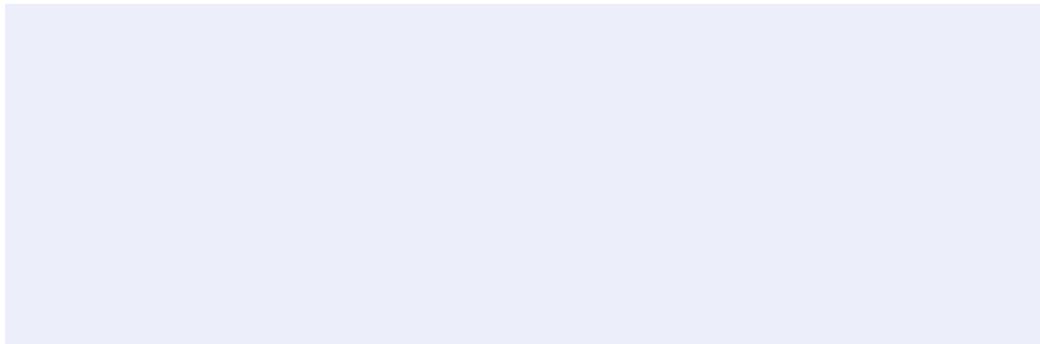
The reason I am asking for help is because : every month I buy a XXXX cashier 's check to pay the monthly rent, directed to the Realty company, and on XXXX XXXX 2016 I was made aware by the Realty company that they had not received a check i had submitted on XXXX XXXX, 2016. Immediately I went to XXXX to find out what had happened to the check and I was provided with a copy of the cashed

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company



Other Financial Service Complaints with Consumer Complaint

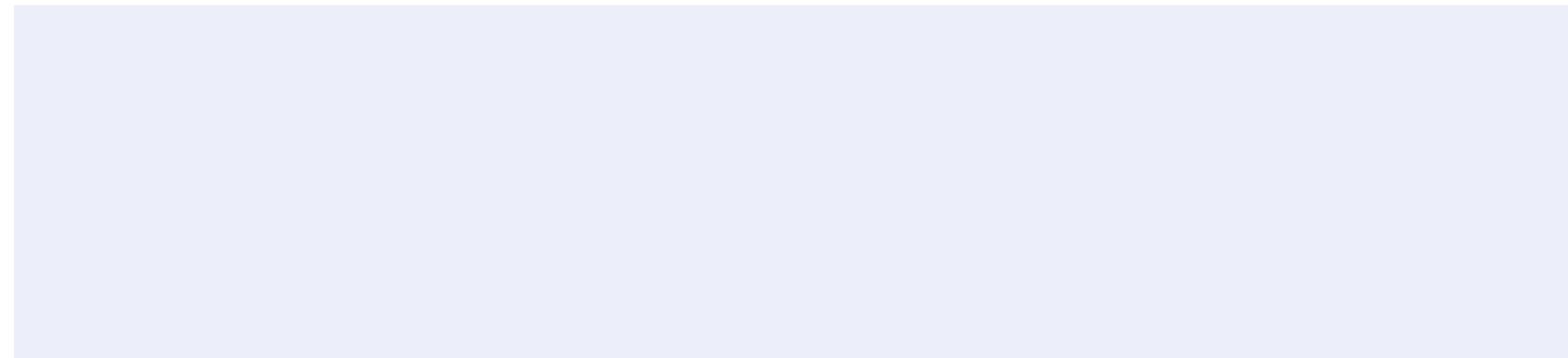
Based on Consumer Complaints



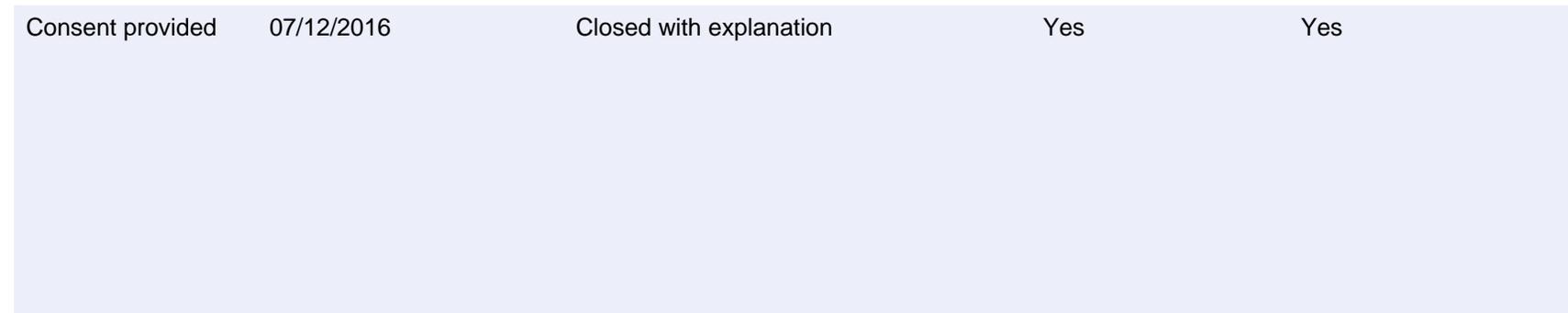
Global Client Solutions	CA	952XX	Web	
Google Inc.	WA	981XX	Web	Servicemember
Capital One	NY	104XX	Web	

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided	06/22/2016	Closed with explanation	Yes	No
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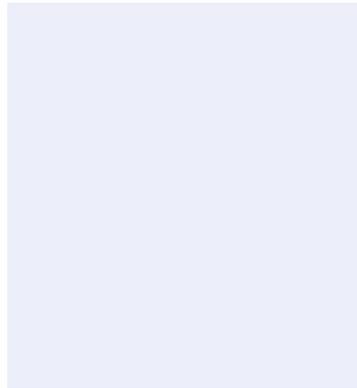


Consent provided	07/12/2016	Closed with explanation	Yes	Yes
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Consent provided	07/06/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



1973445



2008962

1995387

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

07/01/2016

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Lost or stolen check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

check for XXXX dollars (cashed in a Capital One BANK), and in the copy the check is without endorsement and appeared as if it had been ripped. I called the Realty company and send them the copy so they could confirm that in fact it was not them that cashed the check. After confirming that they did not cash it, on XXXX XXXX, 2016 I started the process of a claim for the check that was cashed without endorsement, for clarity, the check was bought at XXXX but cashed in Capital one bank. I was given a period of 120 days for resolution and during these 120 days I have been calling XXXX twice a week with no update except for XXXX saying that they have emailed capital one 8 times and have received no response. When I asked if there was anything they could do, they mentioned that they could not " force " capital one into responding and I simply had to wait. They also mentioned that upon the completion of 120 days the claim would be closed with no resolution and that I will lose my money. I still have had no answer and I have been very upset because the reason I buy a Cashier 's check is because I thought that the check could not be cashed by someone who it was not payable to and definitely not without an endorsement, I also thought that the funds were secured and I do not understand how it was cashed by Capital one bank without endorsement, and howcome Capital one has not responded back to the Claim I have with XXXX.

Hi, the reason I am asking for help is because : every month I buy a chase cashier 's check to pay the monthly rent, directed to the Realty company, and on XXXX XXXX 2016 I was made aware by the Realty company that they had not received a check i had submitted on XXXX XXXX, 2016. Immediately I went to chase bank to find out what had happened to the check and I was provided with a copy of the cashed check for XXXX dollars (cashed in a XXXX XXXX XXXX), and in the copy the check is without endorsement and appeared as if it had been ripped. I called the Realty company and send them the copy so they could confirm that in fact it

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

JPMorgan Chase & Co.

NY

104XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	07/06/2016	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1994507

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

06/29/2016 Other financial service Debt settlement

05/22/2015 Other financial service Check cashing

07/23/2016 Other financial service Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

was not them that cashed the check. After confirming that they did not cash it, on XXXX XXXX, 2016 I started the process of a claim for the check that was cashed without endorsement, for clarity, the check was bought at chase bank but cashed in XXXX XXXX bank. I was given a period of 120 days for resolution and during these 120 days I have been calling chase twice a week with no update except for chase saying that they have emailed XXXX XXXX 8 times and have received no response. When I asked if there was anything they could do, they mentioned that they could not " force " XXXX XXXX into responding and I simply had to wait. They also mentioned that upon the completion of 120 days the claim would be closed with no resolution and that I will lose my money. I still have had no answer and I have been very upset because the reason I buy a Cashier 's check is because I thought that the check could not be cashed by someone who it was not payable to and definitely not without an endorsement, I also thought that the funds were secured and I do not understand how it was cashed in the first place and how little Chase is doing to try to recover the money.

I contacted Nationwide Doc Prep to get help with my student loans and they gave me false information, wanted my personal information, which I gave them, wanted to be paid up front without the promise of any written details, and told me I qualify for public service loan forgiveness even though I only drill once a month and am not employed full-time in public service. Their number is XXXX. I spoke to XXXX at ext XXXX.

Pay-O-Matic cashed XXXX of our checks to a customer without verification. We had stopped payment on the check at the customer 's request. Now, they continually harass me and my company 's management regarding this check.

Dear Consumer Financial Protection Bureau : (1) Property located at XXXX XXXX XXXX XXXX new jersey XXXX should not be in mu name, XXXX XXXX XXXX. I, XXXX XXXX XXXX, did not sign the application for the loan, and the

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Nationwide Doc Prep Inc	VA	232XX	Web	Servicemember
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Pay-O-Matic	WV	265XX	Web	
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Caliber Home Loans, Inc	GA	319XX	Web	
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	06/29/2016	Closed with explanation	No	No
Consent provided	05/28/2015	Closed	No	No
Consent provided	07/25/2016	Closed with explanation	Yes	Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1990414

1388749

2026870

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

07/24/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

contract was legally rescinded.

(2) There is a legally binding contract (SHORT SELLAGE-bank approval), and the buyer is in breach of contract.

(3) A foreclosure is in process, and their paperwork service of process is defective. I was not served the complaint or summons and the default judgment awarded them is VOIDED. Their was no due diligence on their part when they intentionally knew the mailing address XXXX XXXX XXXX XXXX Georgia XXXX.

XXXX XXXX) I, XXXX XXXX XXXX, keep have the same problem with self-proclaimed thugs, lawyer judges, et.al in the state of New Jersey and they need to STOP, adhere to their Laws/Statutes/Codes/Rules.

Make them understand this simple concept : What they are doing is wrong.

Please provide immediate resolute remedy without them further negatively affecting me, XXXX XXXX XXXX-The Innocent victim.

XXXX and XXXX, XXXX XXXX XXXX

As of XXXX XXXX I had repaid my debt with an excessive amount. On that day, according to my account NBP sent a reimbursement check to me. I have not received it. When I contacted by email I was told to contact XXXX, to whom my last payment was made. When I contacted by phone two weeks ago I was told the holiday weekend may have slowed the check in the mail. I was told to call back at the end of the week if I had not received a check. This week I contacted XXXX, which actually showed that I had a XXXX cent credit which they promised to send

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

National Budget Planners of South Florida, Inc

NY

122XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	07/24/2016	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2026686

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

06/10/2016

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

to me. I called NBP immediately after and was told that XXXX owed me. I explained that, no, according to both statement and conversation with XXXX, they do not owe me more than XXXX cents. After being placed on hold I was told that I could call back after the XXXX of XXXX because only then would they be able to void the check and send me payment. I might also add that every month I received an email threat that they would take my monthly payment from my account and if there were insufficient funds I would lose even more money. They, apparently, do not hold themselves to the same standards.

I have banked with Bank of Oklahoma for almost 30 years. About 10 years ago I opened a Representative Payee account for my mentally challenged daughter. I have now moved to XXXX from XXXX but my daughter chose to stay in XXXX. I pay all her bills by check or Visa debit card from XXXX. My daughter is capable of living by herself but she has issues with money. Social Security is aware of the situation as I have met with them and they have no issue with it. Last year I had some checks stolen. I called the manager of the branch I always have dealt with. I spoke with the manager and he closed the account and opened a new one for me by phone. About 2 months ago I get a call for a new manager at that location. He tells my daughters account is frozen and I cant get to my daughters money to pay her bills. He said the Legal Dept says the account was set up wrong and they need proof of me being her representative payee. I told them that this account had replaced another account but they refused to even check the old account. So I faxed XXXX-XXXX different papers because they kept saying they needed more. Then the manager told me that Legal Dept questioned whether I could take care of my daughter from XXXX. I told them that is not their business. I told them that social security had no problem with it. He kept arguing with me so I was so upset at being treated like this for a long term customer. I told him I have to have access to my daughters money now. I told him to close the account and mail me a check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

BOK Financial Corp

FL

335XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	07/11/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1964502

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

07/19/2016

Other financial service

Check cashing

05/31/2016

Other financial service

Refund anticipation check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Customer service/Customer relations

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

for the monies in the account. I opened an account for her in XXXX. It two weeks to get that money. I am XXXX and on a fixed income. This has caused a hardship for me and my daughter. Ive had to try to pay her bills out of my small fixed income. The stress of all this has made my health issues get really bad. I am also in the process of switching my personal account to another bank and will be closing that account also. I have always felt Bank of Oklahoma had awesome customer service that 's why I stayed with them all these years. But obviously that is not true..

At age XXXX, my mother fell and was XXXX. Due to geographical limitations, she has savings and checking accounts with a local branch of Bank of America. She has a Durable Power of Attorney naming my brother as the primary, and myself as the secondary, attorneys. She is in XXXX ; my brother is in XXXX ; I live on XXXX XXXX, but have moved temporarily to XXXX to help her through what are probably her final months. When we tried to add my name to her account as a signer so I can pay bills without mailing the bills and a book of checks to XXXX, my brother sent a letter explaining that it is more practical, and fully acceptable to him, for me to exercise the Durable Power of Attorney for the present time. I visited the XXXX branch of B. of A. He visited a XXXX branch. Each gave extremely conflicting and confusing descriptions of the many necessary steps to add my signature to the account. In either case, I believe we would be liable for legal expenses to have my mother 's lawyer revise the Durable Power of Attorney, a revision that would necessarily be temporary and result in further legal expenses and delays at the time of her death. My mother is XXXX and can not get in and out of a vehicle to go to the bank to sign any papers. Bank of America staff are unwilling to make the XXXX-minute round trip to her home to get a signature. Is there any recourse this side of the grave?

I have a bad experience to DMB financial credit counseling collecting my

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Bank of America

WA

981XX

Web

Older American

DMB Financial, LLC

HI

967XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	07/20/2016	Closed with non-monetary relief	Yes	No
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Consent provided	08/09/2016	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

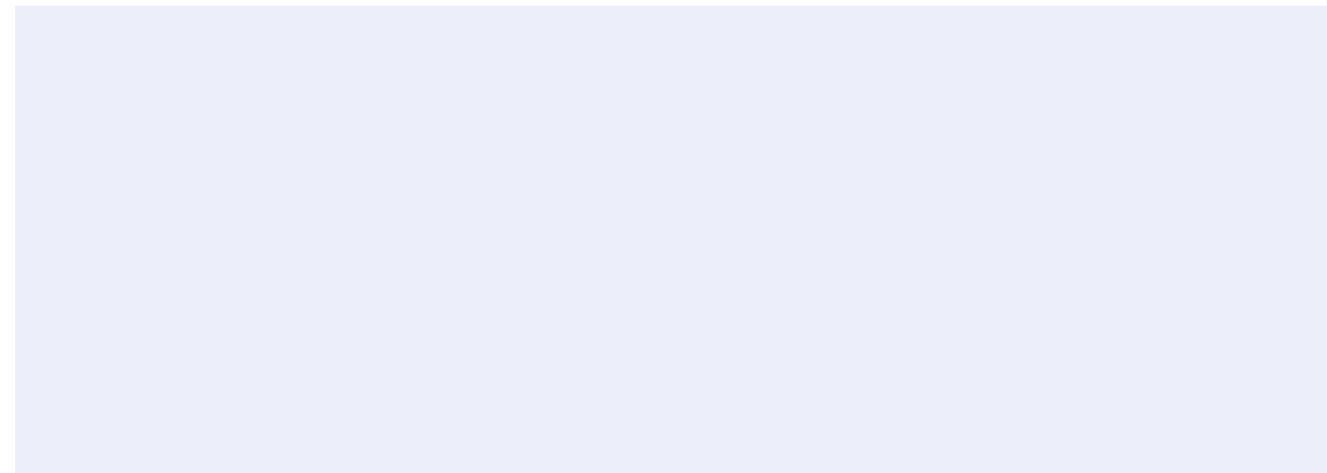
Based on Consumer Complaints

2020302

1947218

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



08/13/2016 Other financial service Refund anticipation check

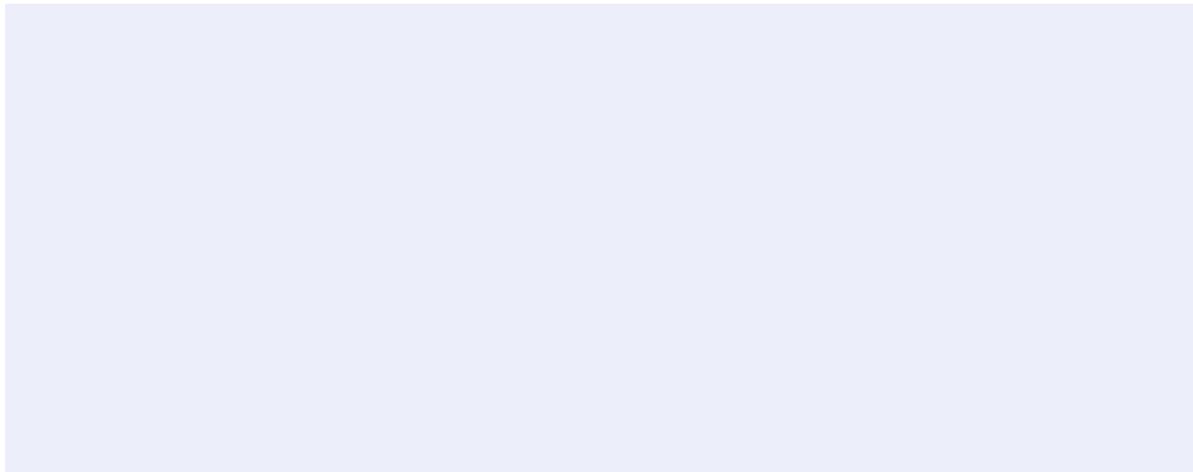


10/02/2016 Other financial service Refund anticipation check

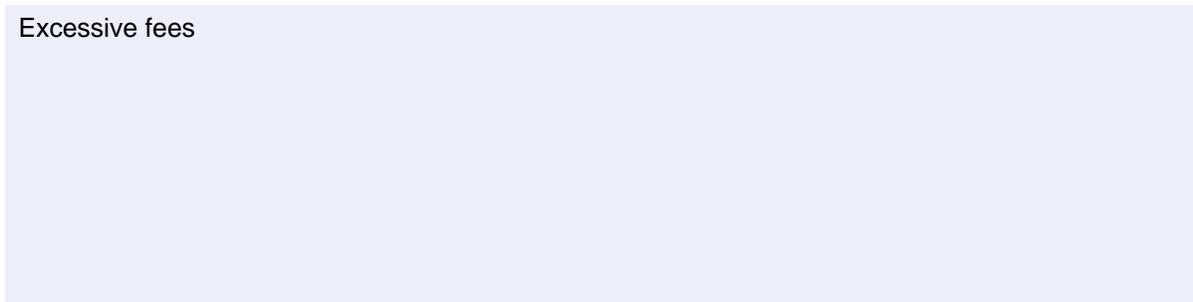
08/11/2016 Other financial service Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Customer service/Customer relations



Excessive fees

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

XXXXXX/XX/XXXX toXXXX.after recieving the collection letter and letter from the court I fax all yo them, they said dont worry we take care of this until, I revive one call from DMB they said is settled, every time tried to apply loan they ask me why I get behind " I said I do n't know I pay every eng of the month I said " I call them again and answer me I do n't know you pay XXXX a month.until I got the garnishment letter XX/XX/XXXXi fax that letter to them and they work on it.I 'll wait for how many days but no one answering my question, so I went to credit adjuster ask them why I get garnishment.the answer is they stop tha payment since XX/XX/XXXX to XX/XX/XXXX I ask the DMB why the answer was shock me my tear drops, shaking and yelling them because is not been settled my principal loan increase and telling me I 'm not in the program anymore.

on XXXX XX/XX/2016 i pay {\$4.00} to Equifax to look at my credit report most of the information in the report was incorrect i had to dispute all my dispute is completed i call Equifax on several occasion to cancel the account because i was not seeing a whole lot of information all i was seeing was personal information today is XXXX XX/XX/2016 Equifax is charging me {\$19.00} to look at the same personal information i pay {\$4.00} for i want a refund reason they are using the business solution price

wells fargo bank mortgages, forced home owners insurance, stole funds from my account lotts of excessive charges, set up a acount that idnt no about the bank said it was a funds holding account, the bank held onto a co signed insurance cheque for damage i had repaired, the bank sent XXXX large checks from my escrow account to my insurance company that was already paid then sent the returned cheques to a holding account then put me inforclosure with no missed paymants account in credit fraud and perjury committed by wells fargo bank crooks

I want to make sure that it is clear that my complaints are not opinions. I will provide attached uploaded documents and lay out the factual events that

Other Financial Service Complaints with Consumer Complaint

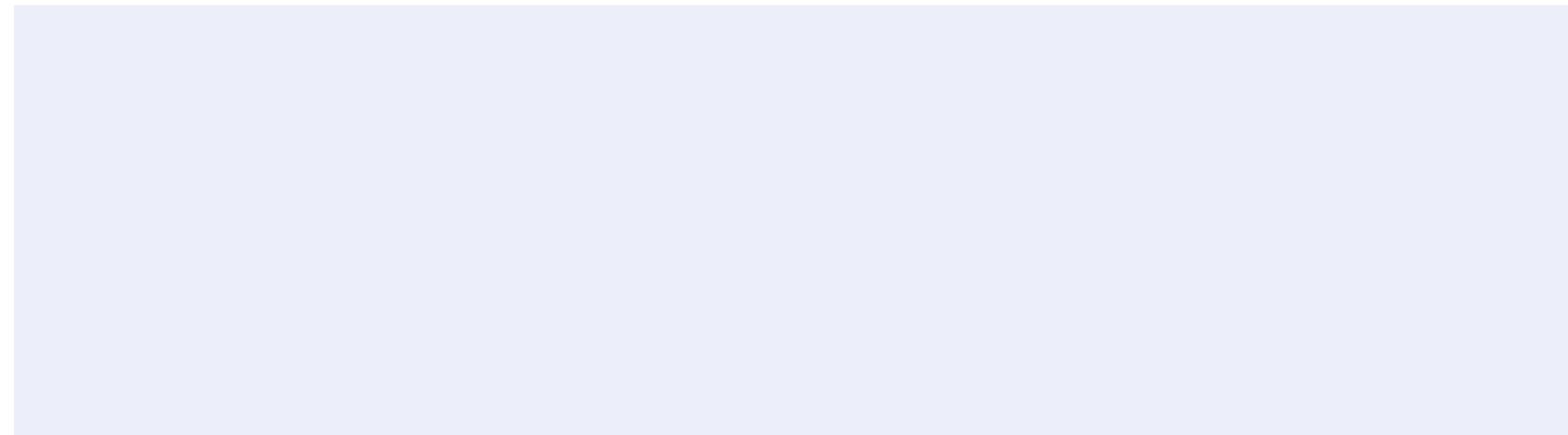
Based on Consumer Complaints



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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Equifax

NY

105XX

Web

Servicemember

Wells Fargo & Company

Web

Older American

Community Choice Financial, Inc.

OH

441XX

Web

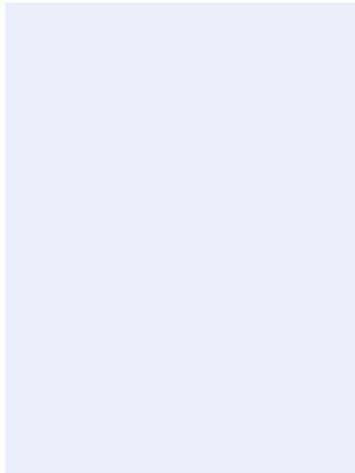
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	08/16/2016	Closed with explanation	Yes	Yes
Consent provided	10/05/2016	Closed with explanation	Yes	Yes
Consent provided	08/19/2016	Closed with explanation	Yes	Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



2061770



2141790

2059060

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

happened to me by checksmart that are violations of my consumer rights, how I was denied cashing valid payroll checks, denied a right to speak with a supervisor or manager after requesting multiple times and discriminated against for not taking out any payday loans.

Checksmart provide a lot of services, but their main source for profit is consumers taking out payday loans. I have never ... taken out or needed a payday loan from checksmart. Checksmart also does check cashing, sign consumers up for prepaid debit cards (which allows you to get unlimited free faxing, copies made and direct deposit). Checksmart also does money wires, money orders, bill payments and other services as well. In approximately XX/XX/XXXX, I started having somechecks and money orders cashed at checksmart, not on a regular basis but sparingly. I signed up for their insight prepaid card which also included the free services I mentioned in this above email and I sometimes pay bills.

Starting XX/XX/XXXX, I would go into checksmart to do one or more services but again ... never ... a payday loan. I was told almost continuously that the computers were down and they could not help me. I thought this was odd. I waited a while and went back into checksmart in approximately XX/XX/XXXX and all of the employees were new. One of the new csr 's told me that all the employees that were there were fired because they were not helping alot of people who were NOT taking out payday loans and doing other illegal activities in the office. I was concerned about those type of people having access to my information. I went back into checksmart in approximately XXXX XXXX (I felt it was safe and secure with the new people that were hired) to cash a check that was about 2 months old and the check was verified and cashed. I am blessed and usually do not have to get my payroll checks cashed immediately & some of my payroll checks are direct deposited. I have multiple employers as well. About a month later I had another

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

04/13/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

I am a victim of a student loan debt consolidation scam. I received information in the mail. I was informed that this company worked with the government and they had all my information. they offered to consolidate my loans and give me a low monthly payment. they had me submit tax returns and all of my personal info. one month I noticed a payment was not withdrawn and I called FASFA to discuss my loan amount and they informed me that this was a scam. the company went as far as contacting FASFA pretending to be me to set up an account. They scammed me for XXXX dollars and none of the money went towards my loan.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Student Services

MA

023XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

08/09/2016

Closed with non-monetary relief

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

1877614

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

08/10/2016	Other financial service	Debt settlement
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08/19/2016	Other financial service	Credit repair
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08/15/2016	Other financial service	Money order
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09/26/2016	Other financial service	Check cashing
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Fraud or scam

Customer service/Customer relations

Advertising and marketing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Nelnet called me and said they could consolidate my student loan, but all they did was still my money and mess up my XXXX information. I very perturbed, hurt, and sad that they have done this to me. Can you please help me? Thank you for your time and may XXXX bless all your endeavors!

XXXX XXXX XXXX XXXX XXXX XXXX XXXX. XXXX . XXXX XXXX, XXXX. XXXX
Advertised personal loans on line and mentioned upon contact with XXXX on
XXXX/XXXX/2016 that I qualified for a loan of up to {\$7500.00}.

Only thing I had to do is have Lexington Law Firm : XXXX XXXX # XXXX XXXX
XXXX, XXXX. XXXX Improve my credit and after enrollment with Lexington Law I
was guaranteed a loan. It is a Scam because they both do n't answer the phones
to cancel service. There has been no loan just a setup to have consumers enroll in
a credit repair service for a charge of {\$14.00} and {\$99.00} a month. That you can
pay with the loan proceeds. Contact at Lexington Law E-mail : XXXXXXXXXXXXX
XXXX loans are offered it is a scam to force consumers into retaining a credit
repair service or Fraud.

The post office destroyed my money order, making it undeliverable to pay my bill,
and sent me a letter of apology, but will not compensate me for something caused
by their negligence. It also made my bill late. I obtained the initial money order at
XXXX and was told I would have to add an additional fee to resend the money
order. This is unacceptable! I am XXXX and on a very limited income. Please help!

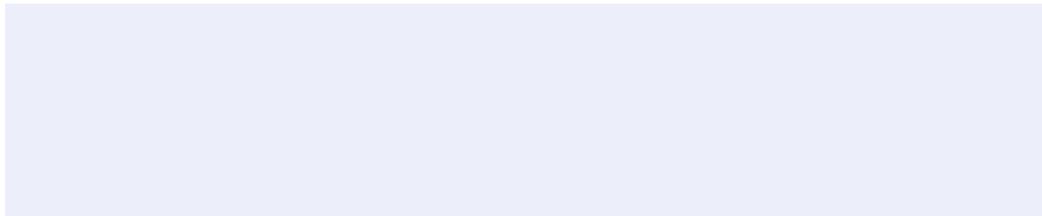
Hi Bank of America HARD SELLS far worse than XXXX XXXX.

B of A employees can BE RUDE and condescending ... not letting the topic
go..and talking loudly about you NOT having an account for others in line to
EASILY hear ...

I wonder what CEO, at the upper level, is pressuring their staff to act like this???

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Nelnet	TX	776XX	Web
John C. Heath, Attorney at Law, PLLC	MI	480XX	Web
The Western Union Company	GA	314XX	Web
Bank of America	OR	970XX	Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	08/12/2016	Closed with explanation	Yes	No
Consent provided	08/19/2016	Closed with explanation	Yes	No
Consent provided	08/17/2016	Closed with explanation	Yes	No
Consent provided	09/28/2016	Closed with explanation	Yes	

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2055930



2072972

2063788



2132446

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

08/18/2016

Other financial service

Check cashing

10/21/2016

Other financial service

Debt settlement

10/18/2016

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Advertising and marketing

Disclosures



Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Very selfish practices Region Locations are XXXX on XXXX and XXXX Oregon
XXXX, XXXX Oregon area

I received a phone call from XXXX. The computer voice identified the company as " Check Into Cash ". The voice thanked me for calling them. I never placed a phone call to them. They called me. The computer solicited me for a loan over the phone without any of the proper disclosures required by TRID or TILA. When finally connected to a human being, they refused to believe that I had n't called them to apply for a loan. They insisted that I dialed their number to apply for a loan and claimed that it was impossible for them to have called me.

This is a deceptive practice.

The Student Loan Help Center XXXX XXXX XXXX XXXX. XXXX XXXX XXXX
XXXX, FL XXXX Ph : XXXX Fax : XXXX This company is claiming to consolidate my loans, a service that can be done for free, they also said that I could transfer my loans back to a provider of my choice at anytime. They are now going to charge me XXXX installments of {\$260.00} for services they have not completed yet and that are at no cost through my regular provider. They have threatened that If I do not pay, it will be sent to collections. I have already paid XXXX installment of {\$260.00}.

I went to cash my payroll check at XXXX and it was declined they said because of what was reported by Certegy Check Services. I contacted Certegy and got a report the report only states the transaction fell out of the guidelines when I called them to get more clarification they said they use a system and because of that system my check was an at risk check, but they could not give me any specific guidelines as to why. XXXX should not be using a company that will decline people payroll checks because of some system they use that will not disclose why.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Check into Cash, Inc.

OK

731XX

Web

Brelvis Consulting, LLC

PA

170XX

Web

Fidelity National Information Services, Inc. (FNIS)

CA

922XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	08/22/2016	Closed with explanation	Yes	No
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Consent provided	10/21/2016	Closed with explanation	Yes	Yes
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Consent provided	10/21/2016	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2070335

2171881



2167397

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

08/24/2016

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

That company should not reporting anything if they can not disclose specifics that is unfair and unethical.

My friend handed me XXXX checks that was owned by another friend of hers and told me to cash it from my bank. She drove me to the bank in a blue 4-door car, as she waited outside in the parking lot, I was cashing out the check inside. My friend and I had a verbal agreement that she will repay me. She explained that she needed my help and the money was going towards paying her bills. Since we 've been friends for XXXX years, I thought I was helping out a very close friend of mine. Instead, on XXXX/XXXX/16, my bank statement was as stated, " RETURN ITEM CHARGEBACK. " My daughter had to transfer money from her account into our joint account to not incur an overdraft or be in debt with the bank since, at that time, she was the main account holder. I attempted to call my friend multiple times that day, XXXX/XXXX/16 and XXXX/XXXX/16 - she did not answer any of my calls nor called me back, I left her a voicemail explaining that I will need that money to be repaid as soon as possible. Sunday, XXXX/XXXX/16, my son went to her house and spoke with her daughter and a friend. Their whole 30-minute conversation was voice-recorded through my son 's cell phone. They explained that the mother has been partnering with " XXXX " who goes by different aliases and has been scamming friends and targeting older women for XXXX or even longer. They provided a picture of the check holder " XXXX XXXX XXXX " and the other aliases that she goes by and her phone number. They also provided their own phone numbers, telling my son that they will be witnesses to the situation that occurred - they know the entire connection between my friend and " XXXX. " They XXXX told my son to instruct me to no longer contact my friend, for she will plan to hide or even tell " XXXX " and XXXX of them will avoid being caught from breaking the law. Unfortunately, my friend persuaded me into cashing out a second check from the same scam artist. On XXXX/XXXX/16, my bank statement was as stated,

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Citibank

CA

945XX

Web

Older American

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

08/25/2016

Closed with explanation

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2077184

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

10/28/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

" RETURN ITEM CHARGEBACK, " again. I have all the evidence that need to be reviewed.

In XXXX, I had inquired about consolidating my student loans with The Student Loan Help Center. My student loans had went to default and i was afraid that I wouldnt be able to get them out of default. So i called this company The Student Loan Help Center. They made me feel like they were going to help me get my student loans out of default. They ask for a payment upfront of XXXX dollars. I didnt have all of it at the initial conversation. So i paid XXXX dollars intially and setup XXXX payments for 2 months of XXXX dollars. I was very hesitant about giving them the money. But, they reassured me that if i was not happy with the service i would get my money back. I realized later on in the month that i was dealing with XXXX companies. They had to send my information to another company for processing. So which that would make them a 3rd party. So, periodically I would call The Student Loan Help Center to check on the status of the consolidation process. But, everytime I call they would tell me that everything was going fine and i should hear something back in XXXX. But, that was not true, it was not okay, because they sent me a letter XXXX XXXX, 2016, stating that the consolidation process needs to be reinstated please contact their office. So when i spoke to their Representative XXXX, he had to put me on a conference call with XXXX XXXX. I was angry that they did not let me know that this had happened. I done some research and found that my consolidation has been this way since XXXX. They never thought about notifying me about this matter. The Representative lied to me about this matter. I also had a chance to speak with a Manager XXXX, today he was very arrogant and threaten to take me to collections if i canceled with them. I asked them to provide me with a invoice copy of services. In which would in detail explain what the money was used for. He quickly explained that they do not have to provide that statement to me. I really felt like i

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Brelvis Consulting, LLC

NC

275XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided 10/28/2016 Closed with monetary relief Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2182537

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

09/08/2016

Other financial service

Debt settlement

08/13/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Fraud or scam



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

got taken advantage of. I would really like to have this company investigated for fraudulent activity and obtaining documents without having a license to do so.

Identity theft and a large sum of money stolen from a company that I thought was helping with Student Loan Consolidation.

On XX/XX/XXXX, I spoke to a representative from Student Loan Services about loan consolidation. They said that for an initial fee of {\$350.00} and then XXXX for 3 months to follow and then no payment for a year. I agreed to it and went on with the process. I gave them my XXXX XXXX XXXX account information (which is since closed) In XX/XX/XXXX I noticed that there was a CA address on my credit report and a few other things that looked fishy so those were disputed. I then got an approval letter from XXXX XXXX saying that my loans were consolidated and that I could sign onto my online account. I then got locked out of my online account due to wrong spellings of names and wrong answers to security questions (even though I was answering them with the right answers.) I then called XXXX XXXX for help and they told me that Student Services was not a legit company. I also got communication from XXXX from Student Services in XX/XX/XXXX and he called me XXXX XXXX instead of XXXX which was already a red flag in my book. I am out a good sum of money and would like my money back from them. It is not fair that this had happened.

Desired Settlement I would like my refund.

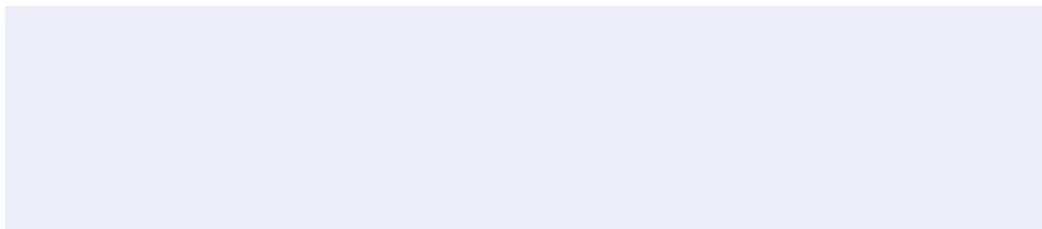
Business Response Contact Name and Title : XXXX XXXX Contact Phone : XXXX
Contact Email : XXXXXXXXXXXXX To Whom It May Concern :

After purchasing our second home, we were solicited by Nationwide Biweekly Administration , Inc. and offered a lifetime membership with them for a fee. They were to provide a service that paid our mortgage bi-weekly promising to payoff our 30 yr mortgage in 23.9 yrs. They also promised to conduct an annual audit of our mortgage company 's accounting for our mortgage yearly, upon our request,

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Student Services

GA

302XX

Web

Nationwide Biweekly Administration, Inc

CT

067XX

Web

Servicemember

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	09/08/2016	Closed with monetary relief	Yes	No
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Consent provided	08/27/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

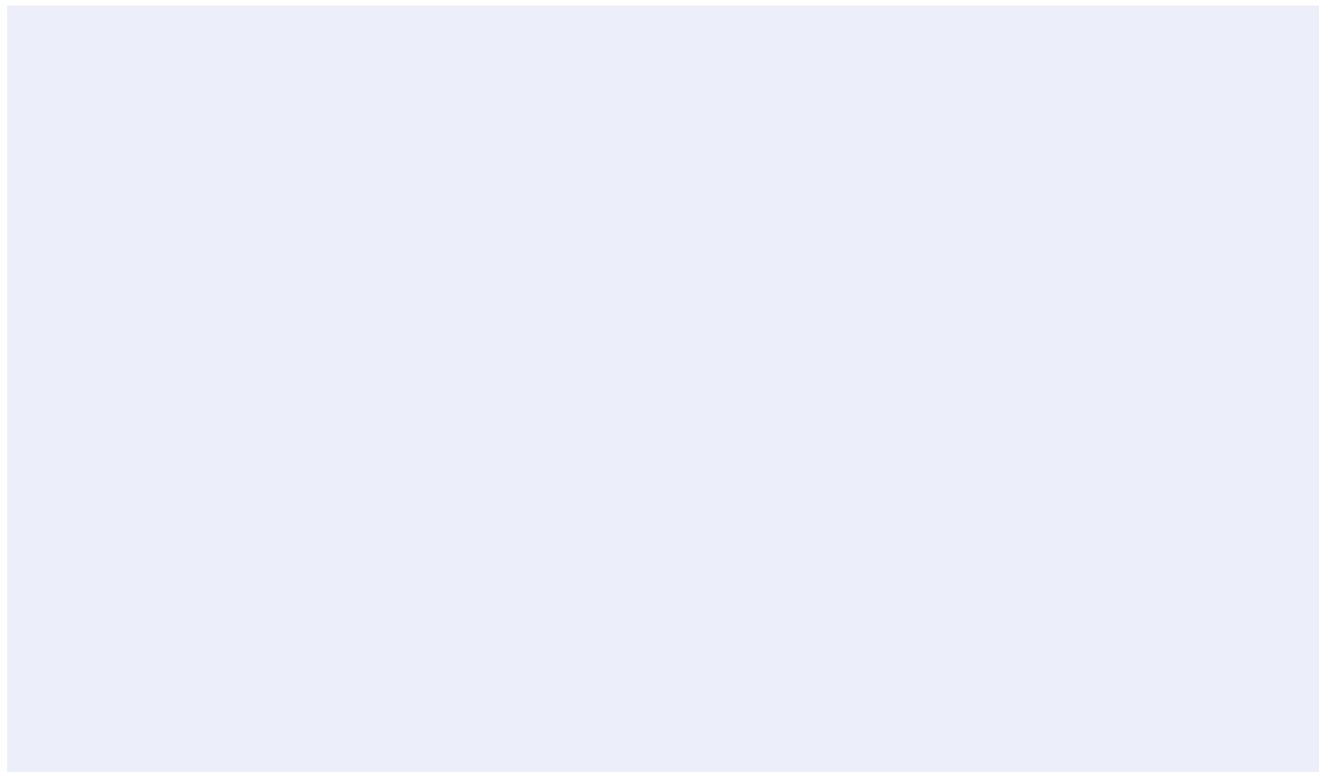
Based on Consumer Complaints

2102382

2062231

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



09/12/2016

Other financial service

Credit repair

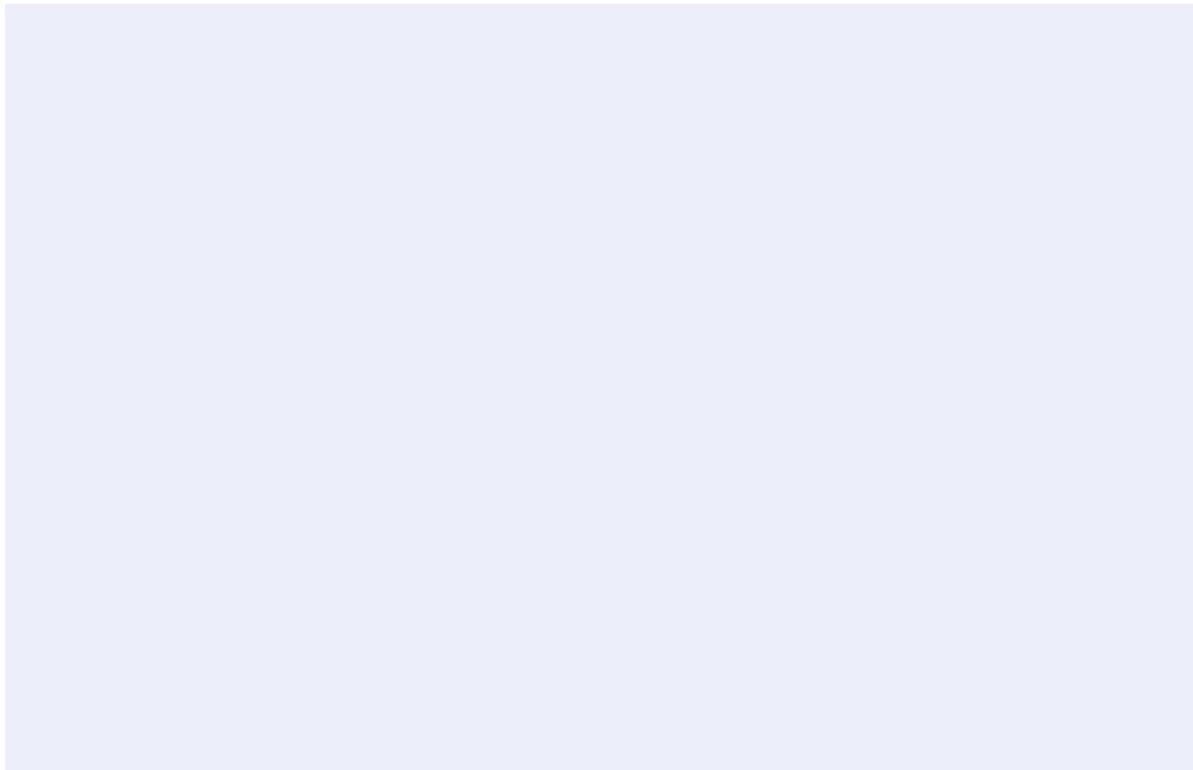
10/28/2016

Other financial service

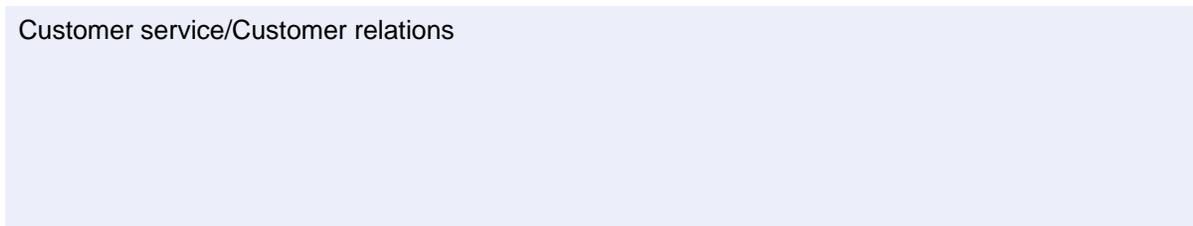
Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Excessive fees



Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

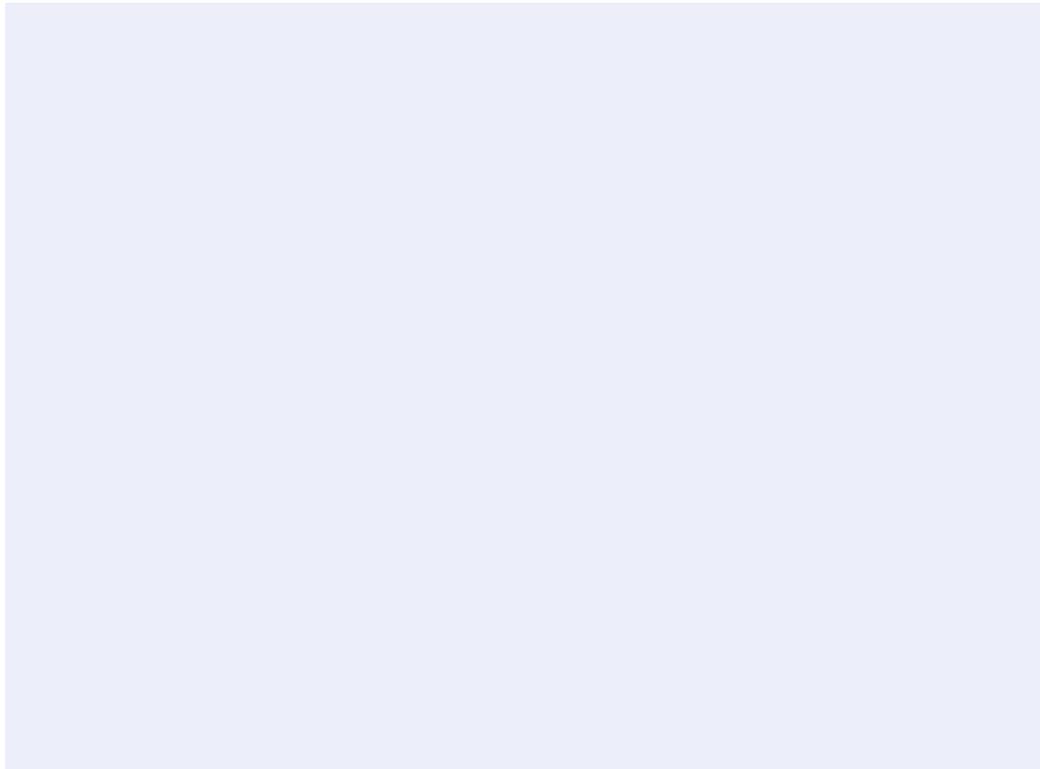
AFTER the anniversary date (XX/XX/XXXX) each year. Having XXXX homes, we agreed to sign up for both our mortgages on XXXX/XXXX/14. As the first year of service was approaching, we began getting bombarded with notices that a third party bank would no longer do business with them and through no fault of their own, they temporarily could not continue to provide services in accordance with our contracts and they could not refund any portion of the fees ({\$740.00} & XXXX) b/c it is a lifetime membership. Attempts to contact the company were not successful. We began getting & continue to get further solicitations for another product they offer called XXXX XXXX XXXX and these advertisements compare the savings of their XXXX XXXX program, costing {\$2600.00} to {\$4900.00}, to their biweekly program and they state the biweekly program only takes 4.2 years (50 months) off the term of the mortgage. The original solicitations in 2014 for the their biweekly program stated the program saved 6.1 yrs (73 months) off the term of the mortgages. The current offers for the XXXX program starts with, " We hope to have your biweekly program reactivated soon. " then it ends with saying they will give us credit for the fee we paid for the bi-weekly program to be put toward the fee for the XXXX program ({\$2600.00} to {\$4900.00}). This is fraud and this company is getting away with ripping off a lot of people.

I was charged {\$170.00} for no reason. Five months ago I paid over {\$500.00} for their services which yielded nothing for my, or my husband 's, credit scores. I was given no warning of the charges and now I ca n't make a my car payment. I 've left a voicemail and have n't received any word back.

I attempted to cash a check from an employer at my local Bank of the West. After waiting for an unreasonable amount of time and being treated as though I had done something wrong (like they suspected I stole the check) I polity asked what the issue was? I was then told that they did not believe the signature was legit and they refused to cash it ... Essentially accusing me of being a criminal. I suspect at

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

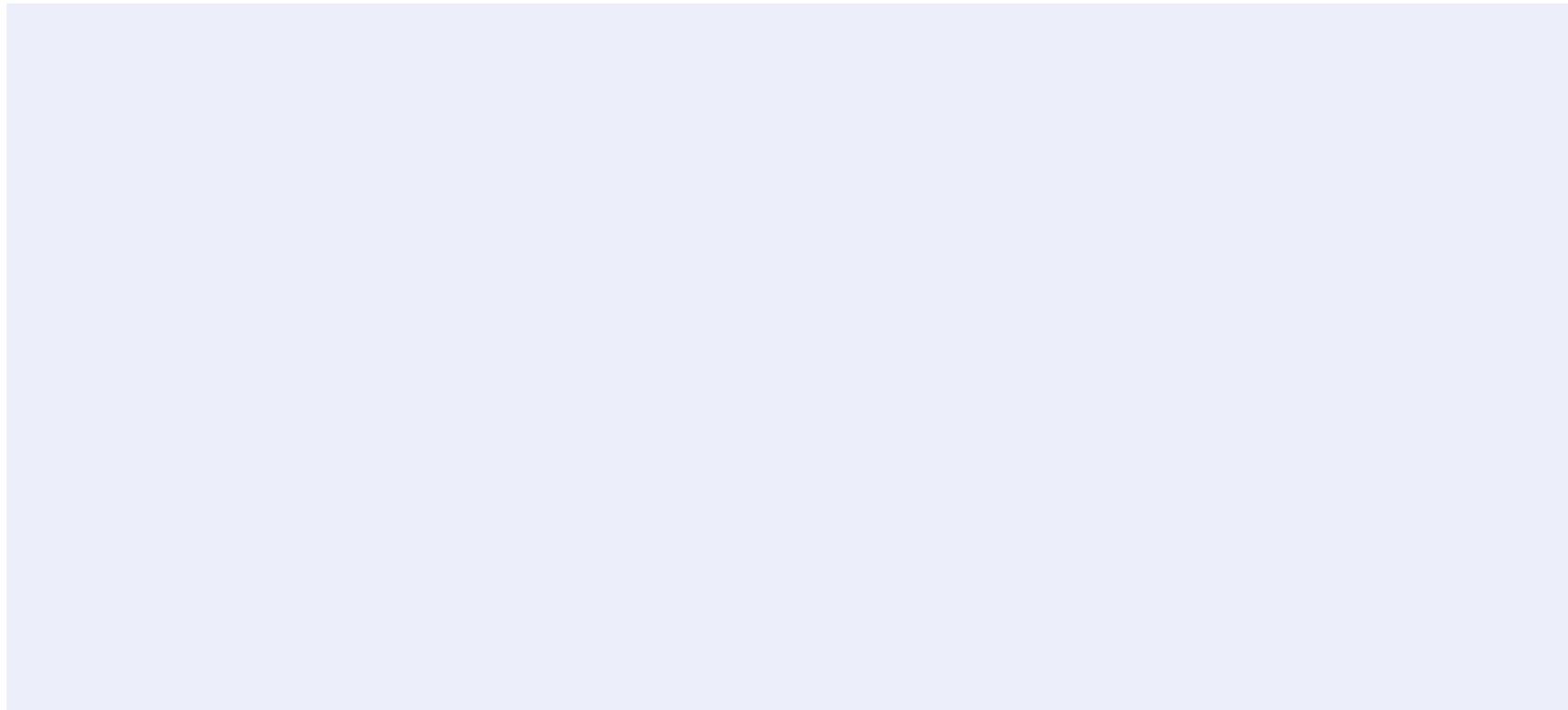


Company disputes the facts presented in the complaint

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Park View Credit

NH

031XX

Web

Bank of the West

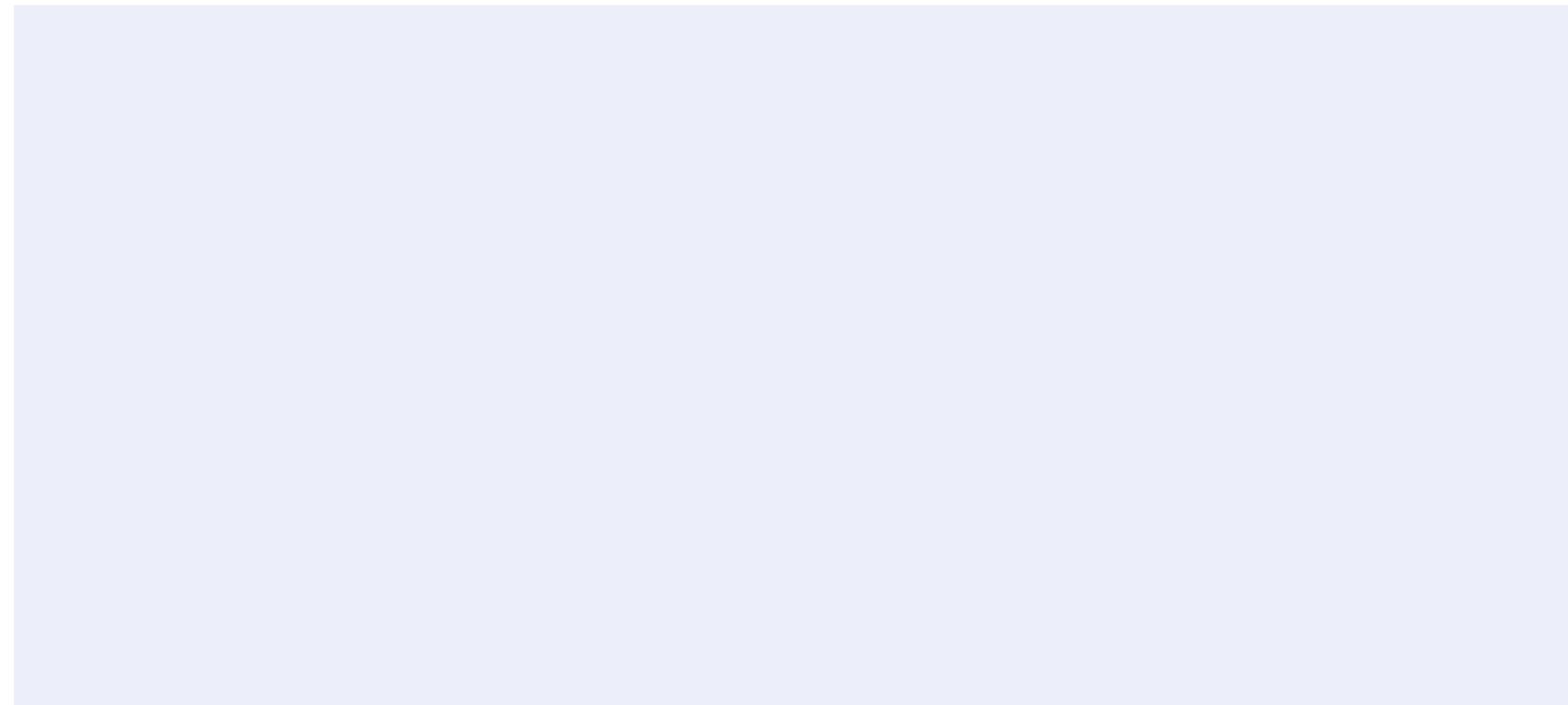
CA

913XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

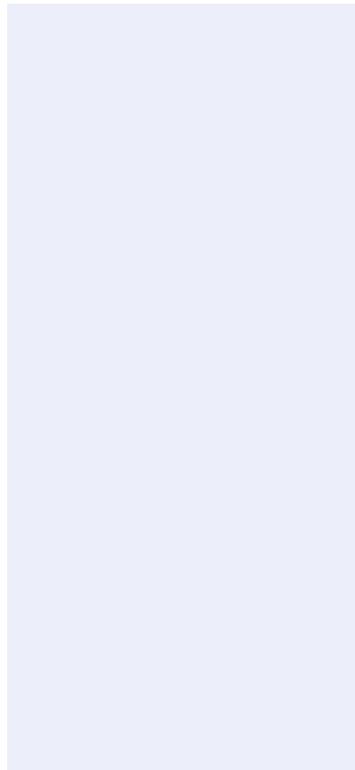


Consent provided	09/12/2016	Closed with explanation	Yes	No
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Consent provided	10/31/2016	Closed with explanation	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



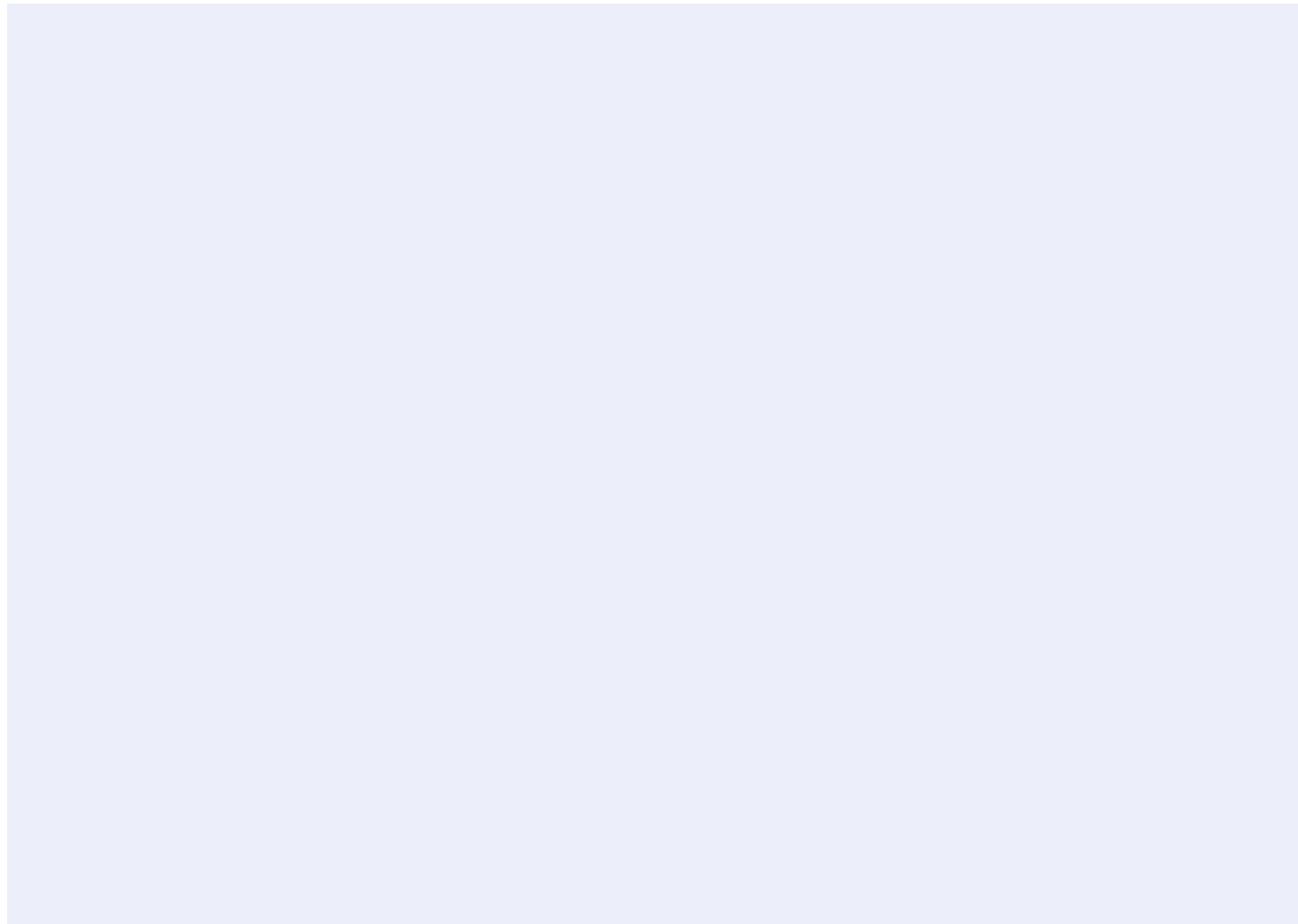
2105432



2183362

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



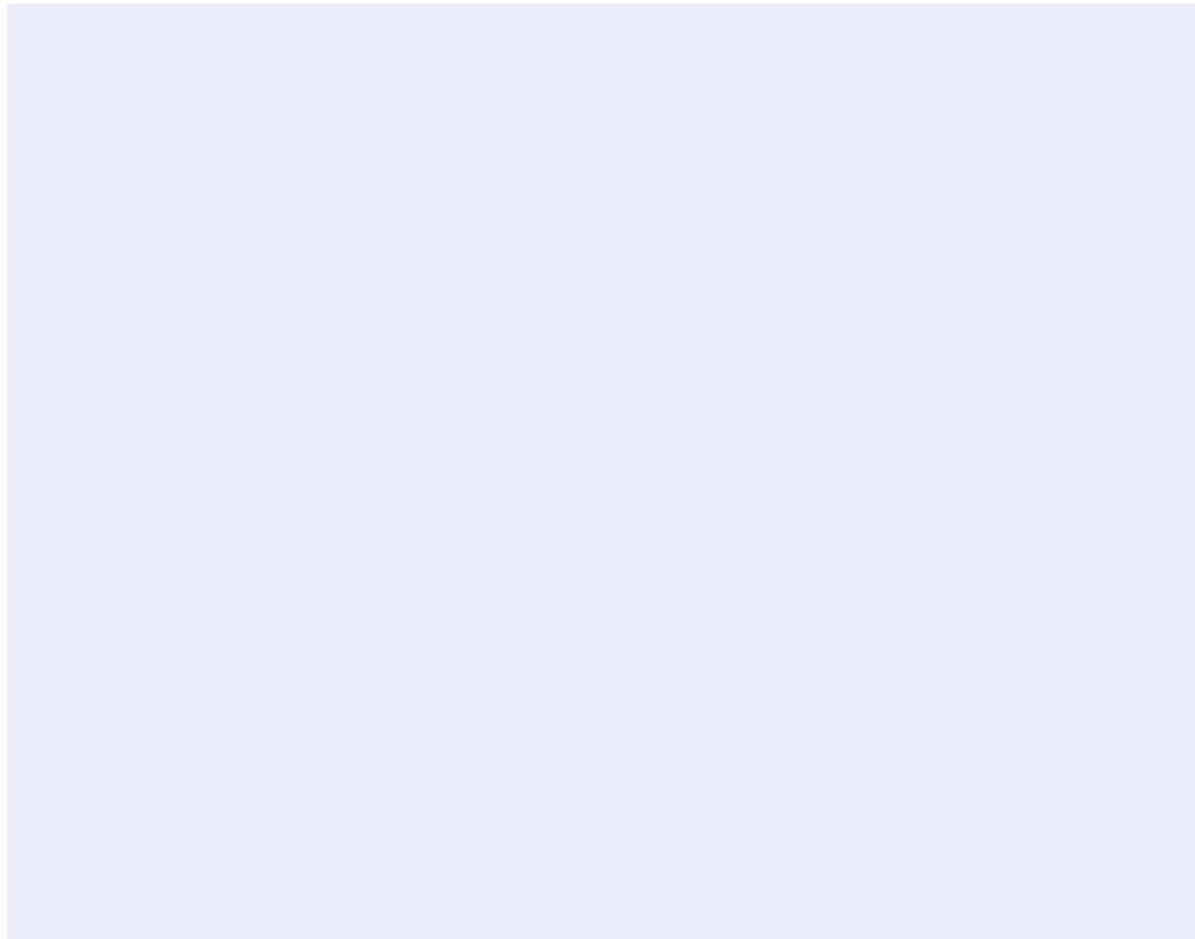
11/08/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

this point, I am being XXXX profiled and I take offense to it as any one would. However I kept my cool and asked to speak to the manager on duty. She confirmed that they will not cash the check, so I told her that I was unaware that the bank hires hand writing annalists. This sarcasm was met with out right hostility. At this point I just wanted my money so I requested she called the number that they had on file and maybe my employer will answer a number he did n't recognize. To my surprise he picks up and confirms that he wrote a check to me for {\$500.00} the day before, and instructs the bank manager to pay me my money. This is when she steps whey out of bounds and insists that he give her the check number, which of course he does n't have in his hand because he is away from his check book at the moment. Now she begins to give my employer a massive attitude and tells him she does n't have to cash the check and she " Is doing him a favor " At this point I tell her she is n't doing anyone any favors. In fact it is her job that she is refusing to do and I suspect that this whole debacle is fueled by some XXXX predecease on her behalf. She responded by telling me to get out of the bank and threatens me with calling the police. I realized things were getting way out of hand so I left, taking her business card and promising her that I will follow up with a complaint. I am not looking for any sort of financial compensation. I just want the satisfaction of knowing that I put in a complaint that will have consequences. It is unacceptable and humiliating to be accused of being a criminal based on XXXX my XXXX. I would appreciate any help in resolving this matter. Thank you..

I contracted with Global DS Group to consolidate my payday loans an began paying {\$1400.00} for 4 months, this amount became to much I was starving I ask to reduce my payment they said they could not and if I terminated my payment then I would loose all the money I had paid to that point. I had no choice but to stop payment and this company will not refund any money {\$5600.00}.

Other Financial Service Complaints with Consumer Complaint

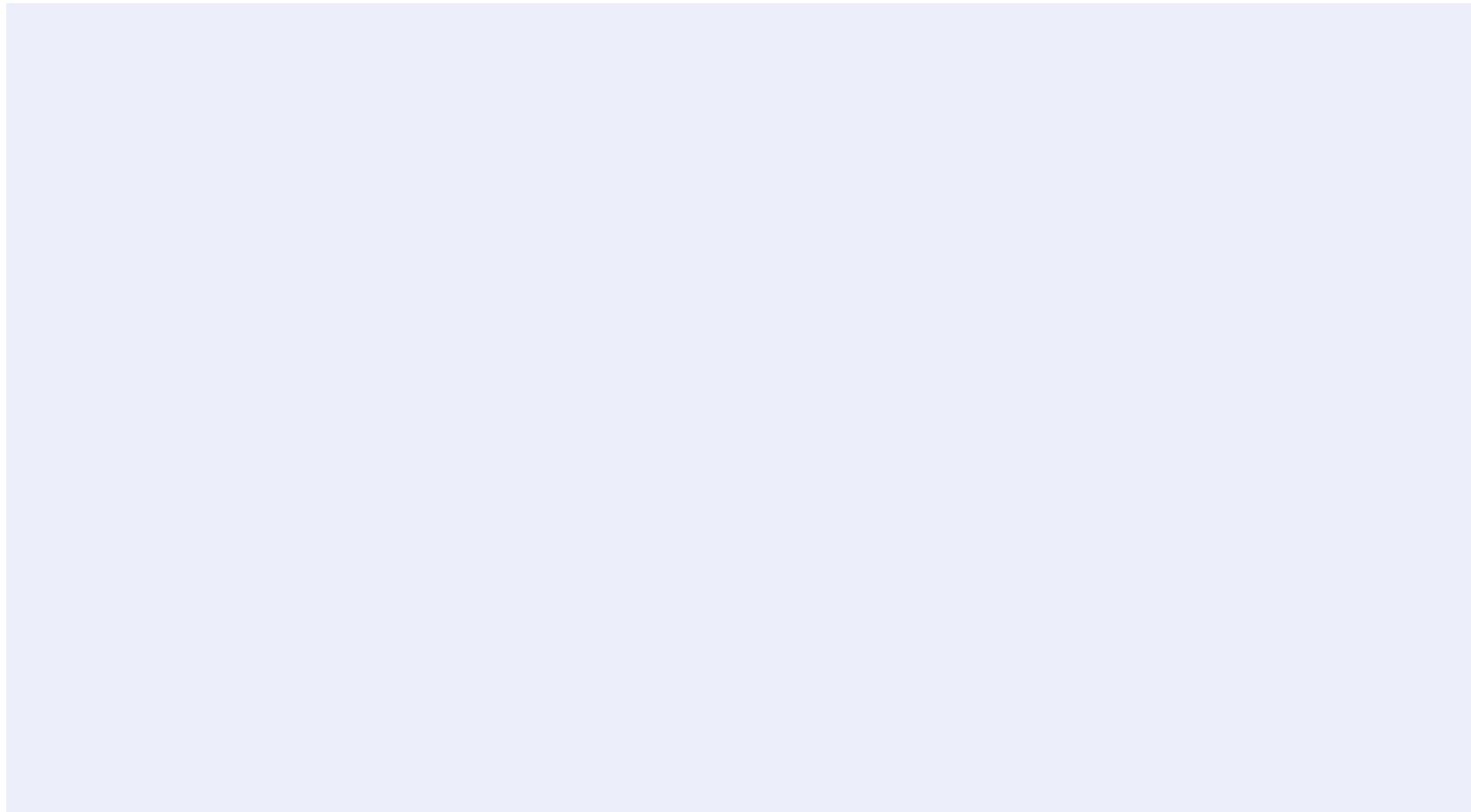
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Global DS Group LLC

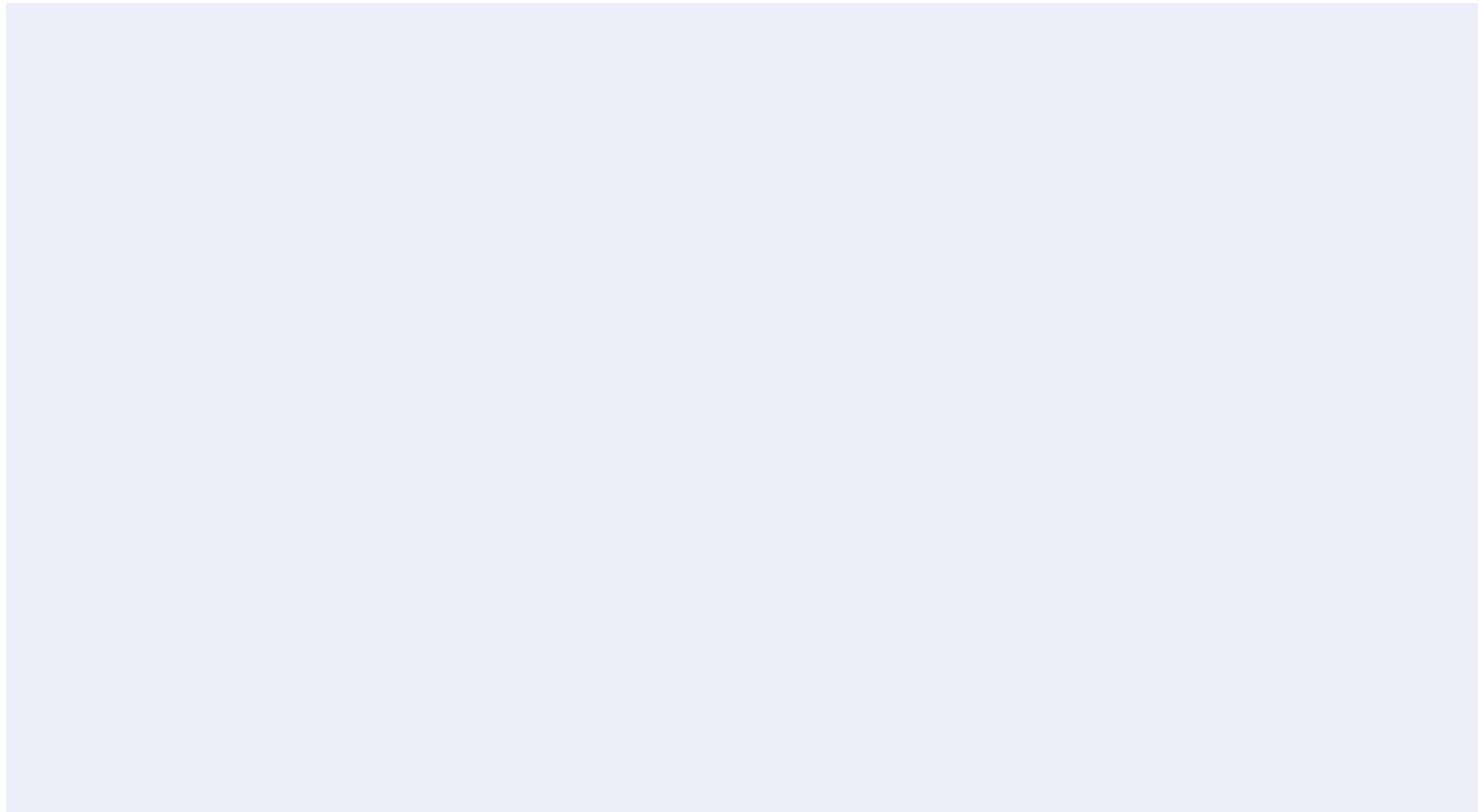
NM

882XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided

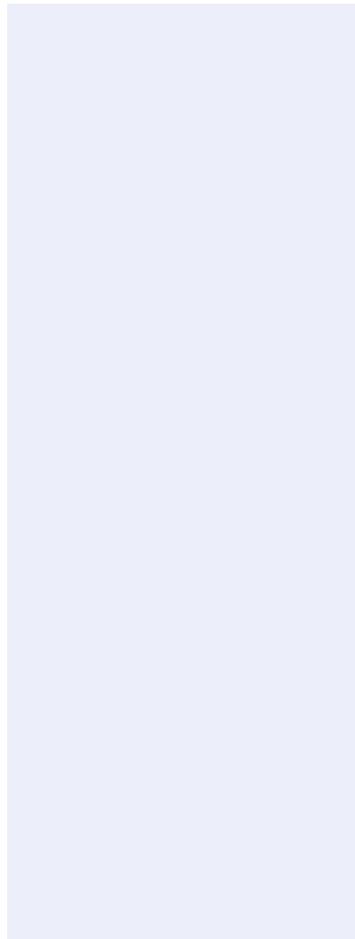
11/08/2016

Closed with explanation

Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



2200093

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

08/29/2016

Other financial service

Debt settlement

11/03/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Advertising and marketing



Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

I received a letter in the mail from Sofi or Sofi.com to cut my interest rates and help reduce debt. At the bottom there is an opt out number to call : XXXX. When you call it describes that this the CFPB number to opt out of these offers and ask for your social. I know that CFPB would not ask for you SS # over the phone and this is a total scam. Please investigate and shut these people down.

I contacted Clear One Advantage XX/XX/2016, I spoke with a young man named XXXX XXXX about some credit cards I needed help with. He assured me he could help settle my debts, I had a loan with XXXX XXXX XXXX, it was an unsecured revolving line of credit in which I did not want to include. but XXXX told me I could get a cheaper payment if we included this one so I did. You know when you call these companies you expect them to be honest and upfront with you but they was not. XXXX told me to quit making my monthly payments and that for 3 months my credit score would drop but they would have my debts settled in 6 months and then my credit score would go back up. Since XXXX XXXX XXXX was my largest debt I wanted them to work on that one first and he assured me he would put that top priority. After I signed some papers that they emailed me, they said they would mail the original one to me but I never received it. They did not put XXXX XXXX XXXX at the top of the list, I started getting phone calls from my creditors of course, so I contacted Clear One much to my surprise I no longer had XXXX to speak with but a totally different place and phone number. this representative advised me not to answer any phone calls just to let them leave messages and I could contact a company called XXXX and they would help me with the phone calls. Needless to say, for 7 months they deducted {\$400.00} from my checking account which totaled \$ XXXX settled XXXX account during this time and it was with XXXX and they had n't even contacted me about a payment. they settled {\$820.00} and they kept {\$350.00}. I was served a summons by our sheriff from XXXX XXXX XXXX and I had 20 days to respond, I contacted Clear One, they

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Company believes the complaint is the result of a misunderstanding

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Social Finance, Inc.

VA

222XX

Web

ClearOne Advantage, LLC

KY

404XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	09/20/2016	Closed with explanation	Yes	Yes
Consent provided	11/03/2016	Closed with monetary relief	Yes	Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2085809



2193052

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

09/22/2016

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

said to fax the summons in which I did and I got an email explaining to me they was not an attorney 's office and they could not give me legal advice. Had they told me from the beginning they were not going to settle my debts I would not have signed up with them. Another man named XXXX called me later in the day and assured me they would contact XXXX XXXX XXXX but I had to give them 5 to 7 days, I decided I was not going to wait for them to contact anyone, I called XXXX back that afternoon and told him I wanted out of the program. so he said that was fine, they would send me the money I had in my account which was {\$960.00}, a far far amount from {\$2800.00} minus the XXXX account..I feel as though I should have {\$1600.00} remaining in my account. If this XXXX XXXX would have told me in the beginning that there was a chance I could be sued I would have never eve signed up with them. when I called them my credit score was XXXX, now it 's XXXX and I 'm having to contact my creditors and set a payment arrangement up myself. Thanks to Clear One Advantage my credit score will never be what it was and I called them several times and they never reacted to anything except just kept telling me I had to wait until I got money in my account before they could settle the big ones. What a joke, I could have lost everything I have worked for dealing with these people and I still may lose everything I have.

The cashier named XXXX XXXX, working in the Check 'n Go store located at XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX, TX XXXX, took my driver 's license and social security number, and input the numbers into the company computer system before telling me how much they were going to charge me to cash a {\$500.00} insurance check. When I asked her why she did not tell me the fee amount before taking my personal identifying numbers she flew off the handle. She shoved the check back at me and tapped the keyboard once or twice and angrily said, " there now you 're info is deleted ". I took out my phone to video the conversation and she yelled at me that it was illegal to video her and she

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

CNG Financial Corporation

TX

759XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	09/23/2016	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2123029

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

11/07/2016

Other financial service

Traveler's/Cashier's checks

09/13/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Customer service/Customer relations

Customer service/Customer relations



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

threatened to call the police reaching for the panic button and picking up the phone. This woman is extremely rude and does not need to be working with the public. My greater concern is that this company now has my personal identifying information.

Earlier this year I was issued a check from Regions Bank for around {\$20000.00}. I went there to cash it and they asked if it would be okay to get XXXX XXXX in cash and the rest in the form of a cashier 's check. Although I wanted the full amount in cash, I was understanding, due to the fact that this was a large amount. So, I have my cashier 's check, issued by the very same branch of Region 's bank here in XXXX XXXX, and they are refusing to cash it because my ID card does n't fit into the parameters set forth by their computer program. The thing is, it 's a very official ID that was issued by the XXXX with a very clear picture and I even brought a second form of ID with my picture on it. I just got released from State Jail and I do n't have a car or money to go around getting different forms of ID that fit into their box. I 'm the person whose name is on the cashier 's check, I have an official ID from the State of Texas (it just is n't a drivers license like they want). I know not everyone wants to walk around with large amounts of cash, but I 'm a lot more comfortable with keeping track of my money that way, and the whole point of a cashier 's check is that it can be redeemed for cash without any hassle.

In XXXX XXXX I enrolled in a debt management program with XXXX. In XXXX XXXX, with less than a week before my account was to be debited for the XX/XX/XXXX payment, XXXX informed me that my program was being transferred to Money Management International (MMI). Apparently there was nothing I could do to prevent this transfer from occurring. Knowing that my bank would need specific information about MMI before it would honor the XX/XX/XXXX transaction and with less than a week before it was to occur, I began reaching out to MMI to secure the information my bank would need. I even contacted MMI by email and

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

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



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Regions Financial Corporation

TX

761XX

Web

Money Management International, Inc.

PA

190XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided 11/09/2016 Closed with explanation Yes

Consent provided 09/15/2016 Closed Yes No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2199214

2107233



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



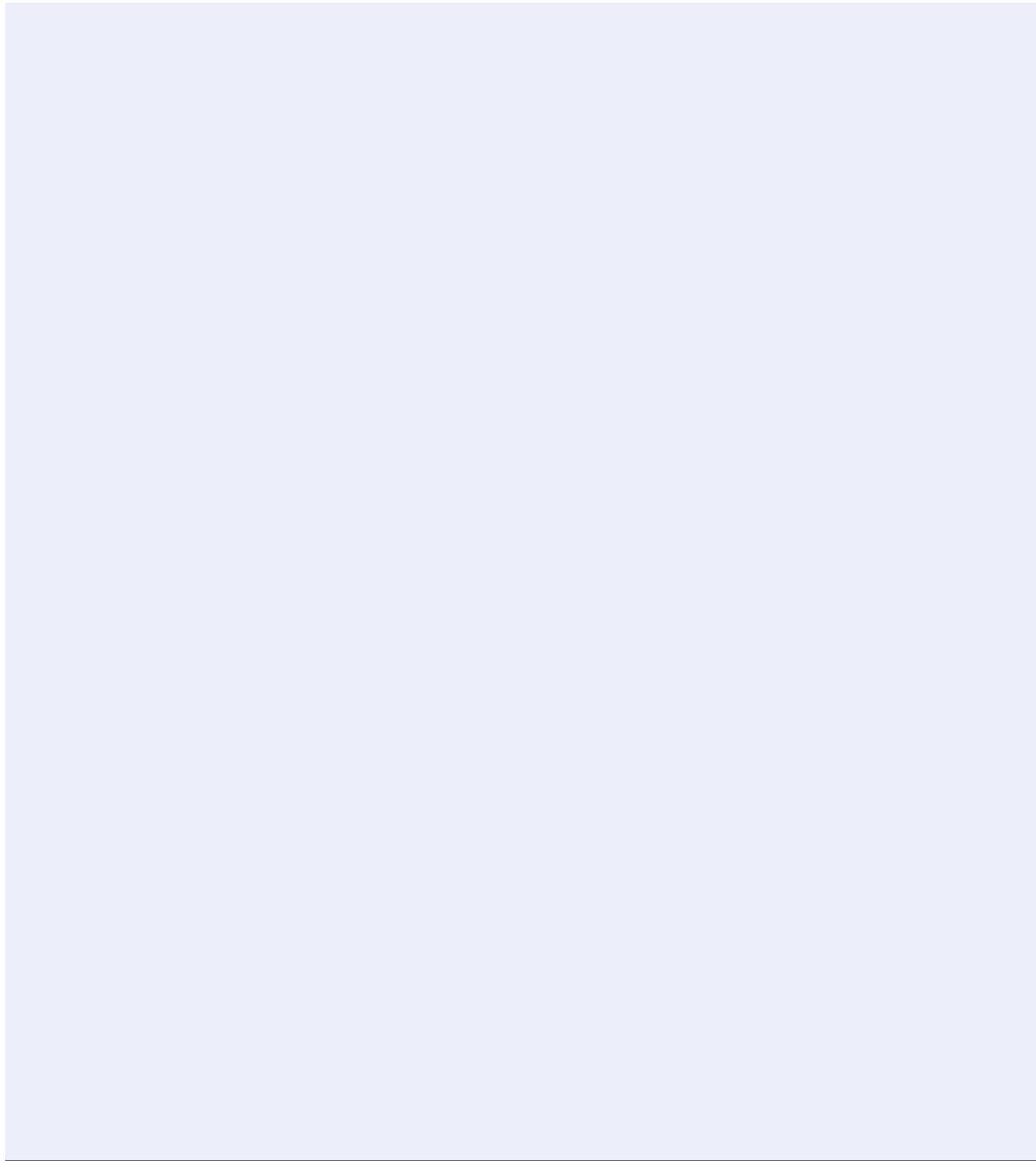
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

told them that unless someone specifically spoke with me by phone to get this information, I would authorize my bank not to honor the transaction should MMI try to withdraw the funds. MMI if they tried to contact me, did so as an " unavailable " or " unknown " caller - I do not answer such calls unless I recognize the number. " MMI " or the full company name never appeared on my caller ID. Over then next month, I repeatedly tried to speak with someone at MMI regarding my " new " account. In the meantime, I received an email from MMI with a mound of paperwork for me to complete for my " new account ". I contacted someone and spoke to a rep who was unable to locate my account (because I had n't completed the paperwork for a " new account ") ; I ca n't even remember how many times I had to tell the rep that my account was n't " new " but rather transferred against my wishes. I also mentioned several times that I needed to speak with someone regarding my account and why (bank information) - the line was disconnected. I tried calling back and was unable to get through. Waited a bit and tried a third, fourth, even fifth and more times but was unable to even get through. In XXXX XXXX, despite my repeated attempts to secure the necessary information from MMI for my bank, MMI tried to draft the XX/XX/XXXX payment. Because I had not yet spoken with MMI, I did not transfer the money into the account (hence MMI 's " claim " of " insufficient funds " (? -seriously??)) as a safety measure until I had the opportunity to speak with them. XX/XX/XXXX, MMI finally reached out to me and spoke with me. It took two months before I had the information to forward to my bank. Two weeks later, I had an email from MMI indicating that one of my creditors had rejected payment and after speaking with the creditor, I found out that because it had taken MMI so long to actually speak to me (for what amounted to about 10 minutes of basic information gathering), the creditor had turned an account less than 60 days past due over to its collections dept. Not only that, but a payment that should have been made within five business days to my creditors

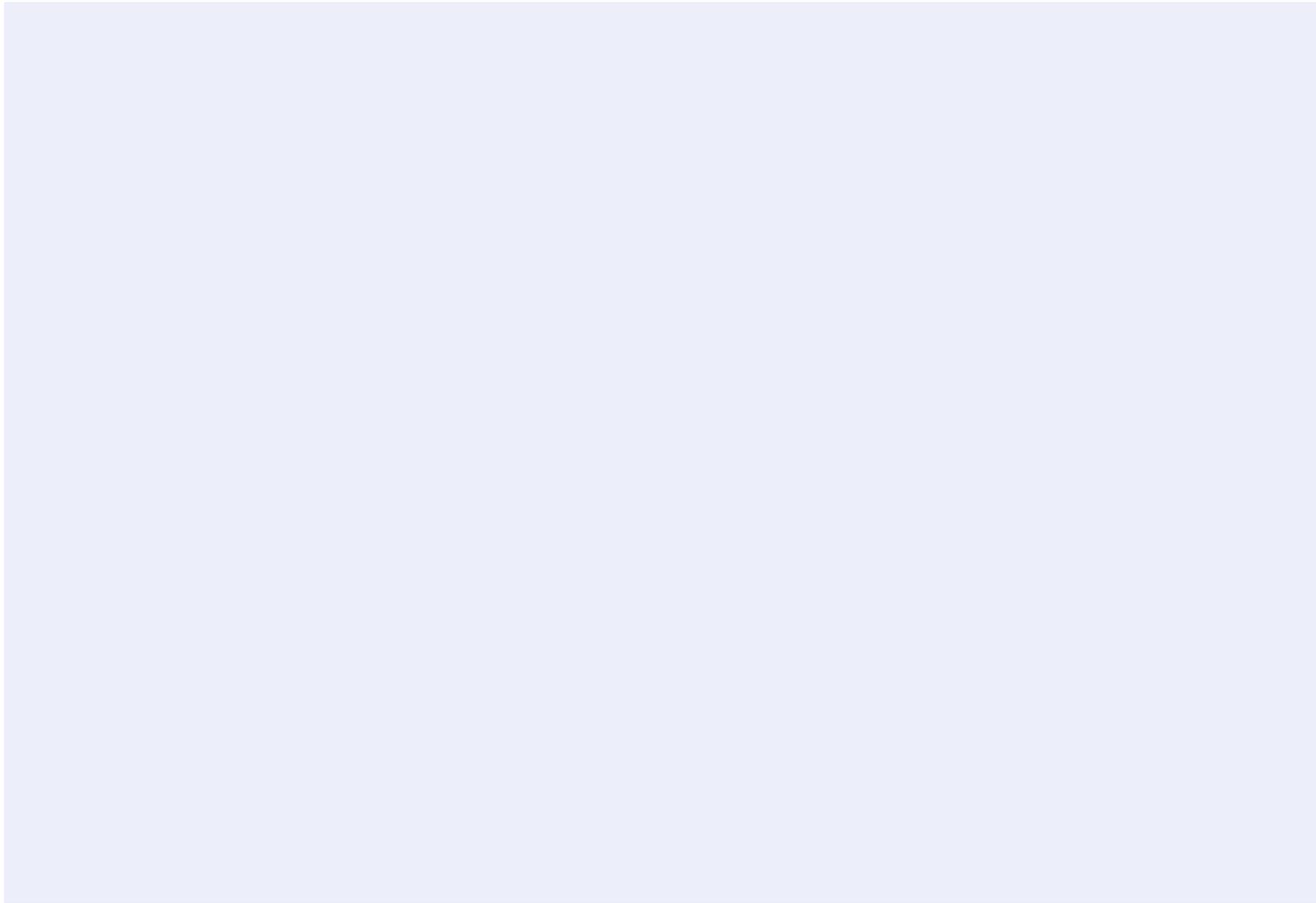
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



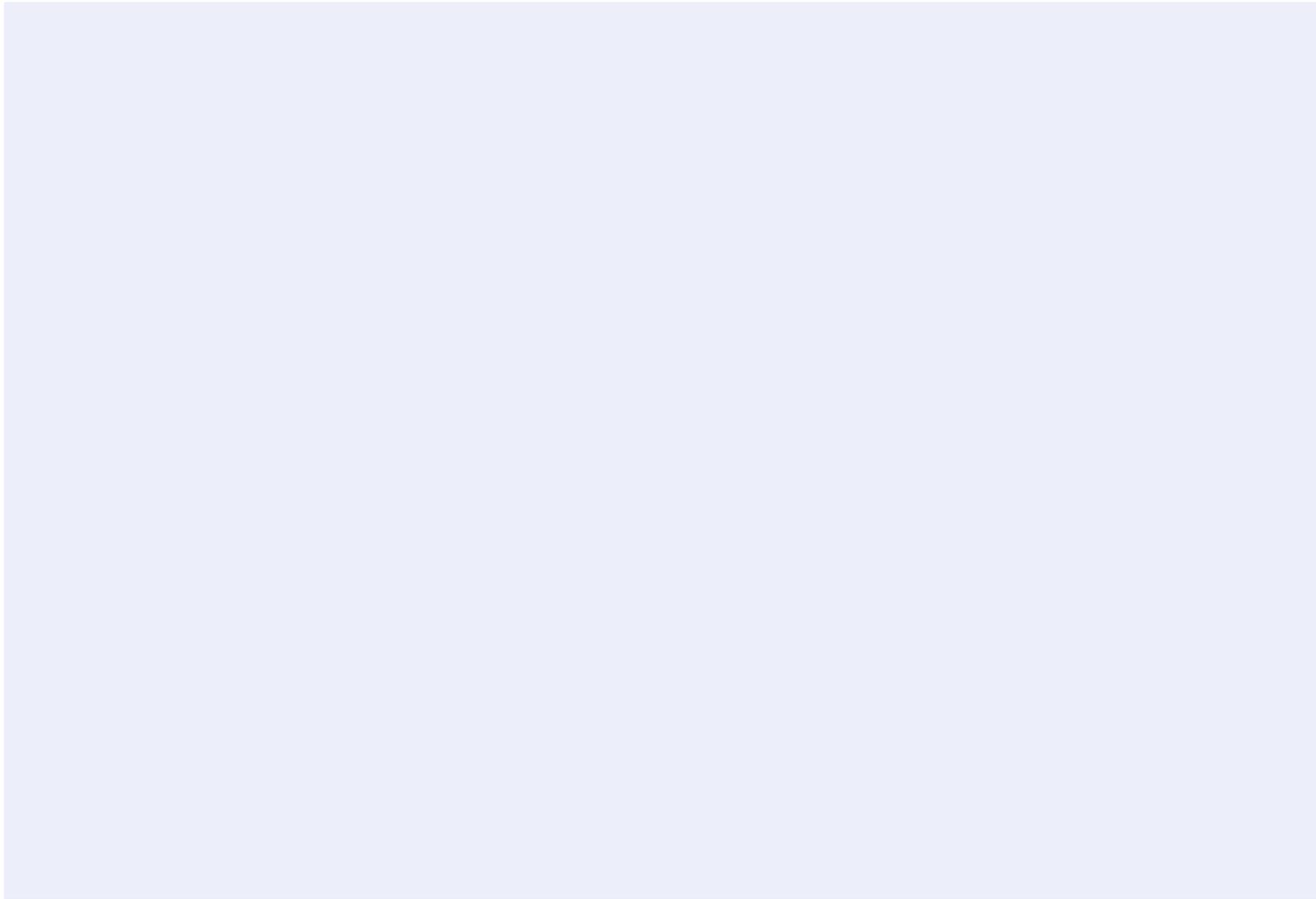
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



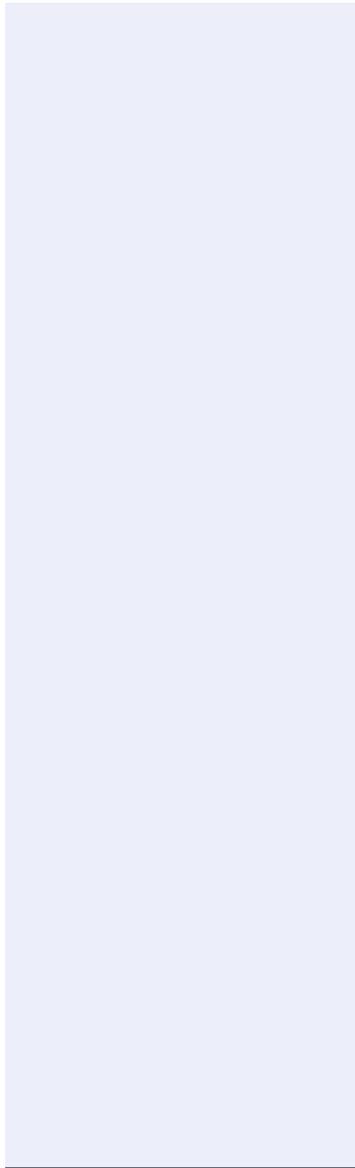
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

08/24/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

On XXXX XXXX I called Apple Law firm to help me with my debt problem. A friend gave me a number to call that she saw in a t.v advertisement. So I called and got set up. Signed contract and supplied creditors information, a Notary lady came to my house to sign papers. It was until recently I applied for a car loan and found out that all my credit accounts were in bad standing and on my credit report. I called the office and cancelled contract using XXXX as a way out. I sent a cancellation XXXX by fax, email and talked to office manager XXXX XXXX to cancel. I was not happy with service. I requested a refund for my money back and they customer service email account replied it can take XXXX. Copy of email in attachment). Well that was 5mos ago. So I reported to XXXX XXXX, They sent XXXX correspondences within 4weeks on my behalf with no reply. Case closed. So now I am sending all my information in an attachment regarding emails, contract, and other notices.

I even suspect Apple Law firm scammed IRS. I had my identity stolen and someone filed XXXX taxes using my social security number that I reported to Apple Law group on XXXX XXXX, XXXX XXXX XXXX XXXX who said she 'd make a note of it, Also, that creditors were still calling, harassing me at home calling multiply times a day. I have phone records to prove that.regarding my late accounts. .Apple Law group has never supplied me with any name of attorney they worked under even though it says in contract, business license, or tax id number. Only have spoken to " XXXX ", " XXXX " possibly same person and Once to the Manager XXXX XXXX who I had to talk with regarding closing my account-contract. I NEVER received information on pending accounts or work done on my behalf. They received {\$390.00} per month from my checking account. XXXX XXXX, I sent copy of sent XXXX statement with my address, and was told to change address with the New Address- Apple Law group XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, California XXXX. Its in the contract. On

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Apple Law Group, Inc.

CA

945XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

09/27/2016

Untimely response

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2078966

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

09/13/2016

Other financial service

Check cashing

08/18/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Fraud or scam



Complaint Type	Relative Number of Complaints
Excessive fees	Low
Fraud or scam	High

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

XXXX XXXX, XXXX XXXX creditor called me to offer me a settlement on my account. I started to get suspicious but continued working with Apple Law. I've been scammed.

Received a check from a customer of mine. Their check was from TDBank for {\$86.00}. So I went to TDBank to cash it, thinking that is where it was drawn ... TDBank was going to charge me a {\$7.00} fee to simply cash the check! When I gasped, they told me this is an industry-standard fee! Not at my bank!

For people unfortunate enough to not have a bank account, this is highway robbery!! There should be somewhere people do not have to pay a " poor tax " just to get access to their own money!

I personally bank with XXXX, the oldest credit union in the US and they have NO FEES -- other than overdraft fees, but theirs are among the lowest in the industry and they offer an even lower fee option when you link your savings to your checking. They offer all kinds of online banking, a smartphone app for mobile banking, great customer service, local and national discounts on insurance, travel, and other perks, convenient locations to me and travel support, so I know where to bank less expensively when traveling outside the US.

So far I love everything about XXXX and would never bank with a such a short-sighted, fee-first company as TDBank!

Global Financial Solutions has been taking {\$300.00} from my account for 2 and half years. Plus {\$100.00} to another creditor also takes out {\$100.00} per month. My total debt was {\$18000.00} they told me I will save {\$4000.00} for settling because they will help me settle but now I received lawsuit from my credit card

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

TD Bank US Holding Company

NH

030XX

Web

Global Client Solutions

CA

926XX

Web

Older American

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	09/15/2016	Closed with explanation	Yes	No
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Consent provided	09/21/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2108931

2071575

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



09/13/2016

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

companies and Global Financial Solutions is telling me that they did not pay these creditors suing me now because not enough money. I do n't know what they did to the {\$9800.00}.

On XXXX XXXX, 2016, I went to the Bank of America in XXXX XXXX XXXX XXXX, MA XXXX US to cash a check that I received from Tuition reimbursement from employer, the cashier ask me if I have a account with BOFA I said no and he proceed ask me to put my finger into a ink and put into to the check and a XXXX dollar fee was going to be charge.

I did all the procedure he asked and he grabs the phone on the wall and called the manager to look my check.

Here is the worst part started the Manage, XXXX XXXX, Assistant Vice President, Financial Center Manager.

He also had my Government ID in his possession and declined to cash my check. He also told me that he was going to call the company from the check and I told him that was fine if he want to call and he went inside and come less then 1 min he never call the company and looked in the computer again and decline for no reason to check my check.

I proceed ask the Manager if he can explain me why his not going to cash my check and he said he can not change the check and can not give any reason.

When I told him that I was going to file sue on the Bank him he told me to leave the bank and not come back to cash my check again.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Bank of America

MA

019XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided

09/13/2016

Closed with explanation

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



2106169

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

08/25/2016 Other financial service Debt settlement

08/01/2016 Other financial service Money order

08/31/2016 Other financial service Refund anticipation check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Unexpected/Other fees

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

This is not the first time I have problem with Bank Of America I had similar experience couple year ago and never come and said anything, so this time will be different I will publish in all social media this discrimination.

I was with my XXXX daughter with me and she started cry in the bank with his arrogant attitude and screaming on us to leave the bank.

One thing I am sure that my check has fund and he discriminated me and my daughter at the Bank of America in XXXX XXXX XXXX XXXX, MA XXXX.

He does not give me any reason why he could not check my check and I am planning to sue this Bank for Discrimination.

Student loan scam. Signed up after they promised to eliminate my interest, get out of default, and get a fixed payment. Realized after that I was scammed, give credit card info for preliminary payments. Was supposed to receive paperwork in the mail, never got it. They call themselves Student Loan Relief Program, called Manhattan Beach Venture LLC when they tried to withdraw money from my account. Luckily, it did n't work and I 'm not sure whynot sure what to do next.

I purchased a WU Money Order for {\$75.00} to make a payment to my at a XXXX gas station) located on XXXX XXXX XXXX XXXX XXXX, XXXX GA) to make a payment to XXXX Apartments in GA. The money order was returned by their banking institution and a return fee of {\$75.00}. Now I am out {\$150.00} as I had to pay this to XXXX Apartments (GA).

A scheme attempted to obtain money by false pretense. The scheme blackmailed a consumer through the consumer financial protection bureau website on XXXX XXXX, 2016 at XXXX XXXX. That is apparent money laundering scheme. The

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Manhattan Beach Venture, LLC

NH

038XX

Web

The Western Union Company

GA

303XX

Web

Northeast Collection Bureau

VA

245XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided 09/28/2016 Untimely response No

Consent provided 08/03/2016 Closed with explanation Yes No

Consent provided 10/03/2016 Untimely response No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2081683

2040146



2091266

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

11/09/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

scheme claimed that there was no call placed. The FTC Do Not Call Registry affidavit or transcript must be transparent. The consumer already got confirmation by the FTC., which would help deter time wasting and resource embezzlement that would harm the liaison and the cfpb examination process which in the long run would result in conflict of interest and procurement fraud. Someone got away with identity theft and bilking. It implies that XXXX is at harm in bogus tax refund.

I have a student loan that surpassed {\$100.00} and no way to pay it with the little money I make. I have always managed and dealt with my lender as far as filing forms, forbearance and whatever paperwork needed to be done. I wanted to pay my student loan and I 've heard about the XXXX program so on XX/XX/2016 I called this company because they have contacted me before via email, the company name XXXX. (XXXX) I called XXXX and XXXX gave me the information how they would help me lower my student loan debt, she said " Our company, XXXX, works directly with the Department of Education and WE 'LL HELP YOU LOWER YOUR DEBT. XXXX said that in order to lower my debt I had to pay Equitable Acceptance Corporation {\$39.00} for 48 months, a total of {\$1800.00} for them to handle my paper work, to lower my debt to a grand total of {\$9.00}. She said it would take around 90 days to complete my paper work, but I needed to start my payments in XX/XX/XXXX, and I needed to set a monthly direct payment from my bank, and so I did. Next we set to do and sign electronically all the paper work and information about my student loan and direct deposit. XXXX reassure me that my loan was going to be lowered to {\$9.00} after I pay Equitable Acceptance Corporation, {\$1800.00} I had a family illness for a couple of months and did n't heard from XXXX. Then I call them in XX/XX/XXXX, I wanted to find out how my was process going, I talked to a woman name XXXX and she said that my process has not been completed yet, because I have not giving them the password for my lender 's account, I went ahead and gave it to her, then my case was assign to

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Equitable Acceptance Corporation

CA

941XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided 11/14/2016 Closed with monetary relief Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2201442

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

another agent name XXXX and she was supposed to call but she never call me so I called XXXX, and she said that she would be working with me to try to lower my payments, that I needed to send her my pay stubs that I should give her till the XXXX to do the work. I called XXXX on XXXX, to find out how my process was going, she could n't recall my case or what she was supposed to work on, so I email her with all the questions again : WHY the XXXX had not finished my process, when THEY said it would take 90 days to go through ; I 've started in XX/XX/XXXX, and here we arefour months later. WHY do I still owe my original lender? Andwhyam I paying monthly payments to some obscure entity that is not for mystudentloan?

Next, on XXXX, XXXX emailed me and said that she would rather talk to me on the phone. I called her next morning and placed the same questions I had in my email, why my original debt still with my original lender? who was her company? When was my account to be lower to {\$9.00}? She did n't answer any of the questions just said that she got me a forbearance, and I told her I 've been dealing with my lender all these years I do n't need anyone to apply in my behalf I know how to deal with my lender. What I wanted her to answer was WHO AND WHEN WERE THERE GOING TO LOWER MY LOAN like XXXX had promised they would do. She said that she could n't tell me that and the only thing she could do was help me lower my payments, I said to her that THAT WAS NOT WHAT I SIGNED FOR and I would not be needing their services anymore because they have n't fulfilled what they have initially promise and that I was going to report them to the CFPB because that was a scam! Then she transferred me to a male representative and he told me that I had a contract and I have to pay it, and we argued, and then he tried to convince me to stay but I was furious to know that I have been scammed!

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

09/26/2016

Other financial service

Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Lost or stolen check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

On Friday afternoon XXXX/XXXX/XXXX at approximately XXXX XXXX my home office was broken into and {\$4000.00} in XXXX 's checks and {\$12000.00} in Cash were stolen. Officers arrived and made a report I reported to American Express around XXXX XXXX. XXXX/XXXX/XXXX - called XXXX customer service and was told they were still investigating.

XXXX/XXXX/XXXX - called XXXX customer service and was told they were still investigating XXXX/XXXX/XXXX - Received a call from XXXX XXXX at XXXX and was ask if i knew XXXX XXXX. Answer no. He stated she was trying to cash checks I reported stolen XXXX. He accused me of not signing the Cheques in the top left-hand side and indicated i violated their agreement on proper handling of these Cheques.

XXXX/XXXX/XXXX - I was getting anywhere with XXXX customer service and also being accused of not signing the Cheques properly which I have proof they were signed, (photo Copies with my signature), so I decided to contact someone with XXXX who is located in the US. I looked up XXXX XXXX XXXX XXXX XXXX, XXXX XXXX XXXX, XXXX XXXX. XXXX hours later XXXX XXXX XXXX - corporate Affairs returned the call and apologized for the poor treatment and emailed me asking for the purchased XXXX XXXX documentation. I sent her the info.

XXXX Sent several emails to XXXX at XXXX asking for updates and the name and location of the branch were these cheques were being cashed/attempted. No email back so I called. She would not give me information and said it was turned over to investigations.

XXXX/XXXX/XXXX Received email from XXXX at XXXX " Dear XXXX XXXX, Thank you for sending the requested documents however I do see that the claim form is still missing. May I request you to please forward the same as well? Sincerely XXXX XXXX " XXXX/XXXX/XXXX - Since the claim form they are asking

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Amex

GA

306XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

09/28/2016

Closed with explanation

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2131687

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

me to sign is unreasonable do to the " Statement and Agreement " at the bottom of the form, I retained an Attorney to review the form and was advised not to sign tis without an explanation and clarification of XXXX of the clauses in the " Statement & Agreement ". I do not have a problem with the information they are asking for or most of the " Statement and Agreement ". I do have a problem with the following clauses, In consideration of the payment of this refund by the Issuer (s) specified above (" Issuer "). I agree to reimburse the Issuer (s) or its agent for its payment to any presenter of the face value of any Cheque I reported lost or stolen where I failed to sign the Cheque in the upper left corner, and countersigned it on the lower left corner, prior to the loss or theft.

In addition to my reimbursement to the Issuer (s) or its agent of the face value of any Cheque, I further agree to reimburse the Issuer (s) or its agent for any loss, Liability or expense which it has incurred or will incur, as a result of the loss or negotiation of the Cheque or this refund payment to me.

I understand that the Issuer (s) can not stop payment on any Cheque which I reported lost or stolen and owes me no obligation to refuse to pay any Cheque presented for payment.

The second clause allows them to charge me anything they choose prior to refunding my money. This is another tactic to keep as much or all of my refund.

XXXX/XXXX/XXXX - I sent an email to XXXX at XXXX and copied XXXX at XXXX customer service asking for this explanation and clarification. Waiting on response to this last email.

It has been 1 month since I reported this claim to American Express and have had nothing but poor response, little information and a continuing effort on their part to delay or not approve my claim. This is not what they advertise. The sales pitch is that they will refund these quickly.

Searching the web there are complaint after complaint that mirror my situation.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

09/24/2016

Other financial service

Check cashing

11/08/2016

Other financial service

Foreign currency exchange

10/12/2016

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Incorrect exchange rate



Customer service/Customer relations

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Please let me know what other information is needed.

On Friday XXXX/XXXX/2016 i went in to Money Mart at XXXX LA. I had to cash a payroll check, The check cashing fee was 3 percent. This is an outrageous rate to cash a payroll check.

In looking to exchange foreign currency, I found that Bank of America publishes one rate on its website available to public viewing (a very favorable rate for the consumer) and an entirely different rate on its account holders-only website when one logs in to actually make an exchange (a much less favorable rate). One can not order the foreign currency through the open-to-the-public site ; orders can only be placed once logged in. Even now, the rates shown in real time across the two website are significantly different (a difference of approx. 15 %).

In short, I was baited by BOA 's favorable rates published online, and I went through the trouble and expense of opening an account in reliance on that rate. Once an account holder and able to actually place an order for the foreign currency, I was shown the significantly higher rate.

I had a check made out to my son I was attempting to cash using a POA. I reached out to Ace Cash Express at XXXX XXXX XXXX XXXX FL XXXX. I spoke to XXXX. She stated that they could/should be able to cash the upon confirmation of 3 items : 1) call the attorney to confirm the check is legitimate 2) Call the XXXX and confirm my son is there (the reason for the POA 4) Speak to the person that notarized the document to confirm that is legitimate Once these steps were completed I awaited word that her manager would sign off on the check. The manager XXXX the District Manager called. He stated they would need another/a 2nd POA from my son in XXXX specific to the check. I explained that was redundant and I will see my son on Saturday and take him to cash the check.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

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

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

DFC Global Corp

LA

701XX

Web

Bank of America

CA

946XX

Web

ACE Cash Express Inc.

FL

336XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	09/27/2016	Closed with explanation	Yes	No
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Consent provided	11/09/2016	Closed with explanation	Yes	
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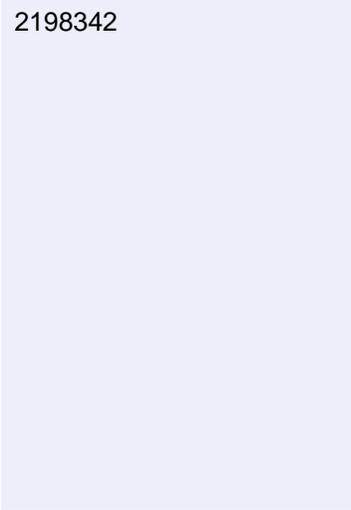
Consent provided	10/12/2016	Closed with explanation	Yes	
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2129791

2198342



2157227

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

10/13/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

I had one SIMPLE request for XXXX (he refused to provide me his last name). I requested ALL my personal information be removed from Ace Cash Express ' System. I have never, nor would I ever, do business with them and did not feel comfortable with my ss # /DOB/ address etc in their system.

XXXX refused to remove my information.

I informed XXXX I provided my information based on the XXXX 's statement that she could cash the check. I would not have given my information to Ace if not for her stating they could do the deal.

My personal information is mine and I chose to protect it. I feel its completely within my rights to have it removed from their system. I do not nor have I done business with them -- they have no right to hold my information hostage like that.

I would respectfully request that ALL my personal information be purged from their system.

Thank you!

Upon Gradutiong from XXXX XXXX XXXX University I had signed up with a program called " The Student Loan Relief Department " and was under the impression that all of my loans would be consolidated by joining : in which I was 1st asked to make a payment of {\$240.00} by XXXX/XXXX/2016, but in which was taken out of XXXX XXXX Account on XXXX/XXXX/2016 in which I did in a signed document in which I received several " fail to sender notifications " & that it was signed incorrectly. and a later payment of {\$240.00} as well all totaling up to XXXX. Afterwards I contacted my bank as stated and they tryed looking into where the {\$240.00}. During the process in between the wait time of the 1st payment until now, I heard negative things about doing so, thus I contacted FAFSA, Navient and

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Manhattan Beach Venture, LLC

GA

303XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

10/13/2016

Untimely response

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2159256

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

10/14/2016

Other financial service

Credit repair

11/15/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Fraud or scam



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

several Federal Government Aid programs asking about the whole process in which I was looking to get completed. Shortly after doing so I 'd realized that things just did n't quite match up and had serval hard times contacting the company & speaking with an Agent/Representative, at times I was able to do so, but not as often as I 'd like to secure become 100 % comfortable with my decision. It never seemed to be enough though, so I recently tryed backing out of the program or at least stop the process for a brief period of time until I could gather myself and get all of the information needed upon doing my research until that point, in which as stated I 'd done so ; sadly though I was told that program did n't offer a refund in regard to all the research they 'd supposedly do n't in locating my info to further the process. Overall thus is has occurred to this current date XXXX/XXXX/2016.

Since using the service it appears my credit improved then when i stopped using services i have not been able to get a school loan or car due to unknown activity as the result of their services at Lexington law firm credit services

I received a card in the mail with Core Advisory Group 's phone number (no name) advertising home loan modification back in XXXX of 2016. spoke with a case manager XXXX gave him all my info. And explained that I have been denied for a mod on my loan in the past. He explained that they work with government agencies to force lenders to do a loan mods. I signed up for a total of {\$2400.00} All they did was send out a few emails and and made some phone calls but got no results what so ever. sale on house was temporary stopped only because i filled a complaint with lender 's fraud dept. All my credit card closed due to backruptcy scheme that they practice through a third part.All i got from them was a bunch of broken promises, lot of lies, unanswered and unreturned calls, bad credit, stress and a huge financial lost and I sill lost my house. Core advisory Group had cease and desist order in Texas where i live at the time of signing and should not have collected money up front for these type of service. This company use to go by

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

John C. Heath, Attorney at Law, PLLC

PA

151XX

Web

Servicemember

Core Advisory Group, LLC

TX

770XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided 10/14/2016 Closed with explanation Yes

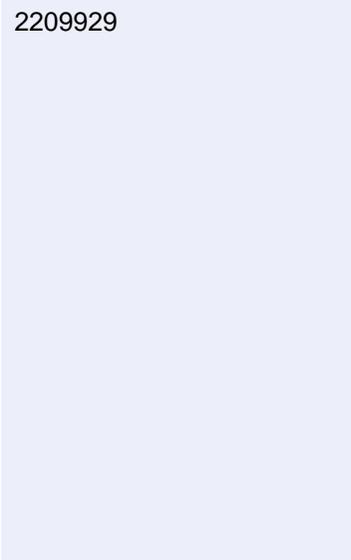
Consent provided 11/23/2016 Closed with monetary relief Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2161817

2209929



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



10/18/2016

Other financial service

Credit repair



09/02/2016

Other financial service

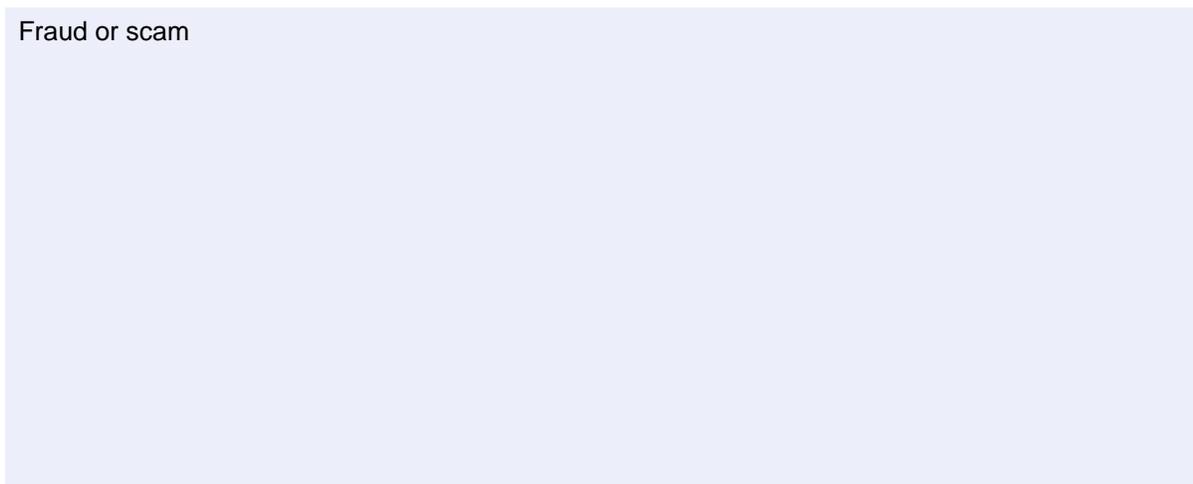
Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Unexpected/Other fees



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

colleagues in law which has been accused of same practices and closed and as seen on their reconciliation form acknowledge affiliation. They are a fraud and need to be stopped. Please help me get my money back!

I was trying to purchase a home, however my credit score was low and after receiving advertising from Lexington law firm about credit repair, I went ahead in the hopes that they can assist me in getting negative information off my credit report. After realizing that this company is not who they claimed to be, I requested that my account to be closed. I have made several requests stemming back from XXXX of XXXX until as recent as XXXX/XXXX/XXXX asking that this account be closed, however Lexington law firm continues to ignore my request and continues to withdraw funds from my account without my authorization. After realizing that Lexington law firm has not honored my wishes I am left with no other options but to seek assistance from your agency in obtaining a refund and getting these folks to close this account. I truly value your assistance in this matter.

Cordially XXXX

XXXX XXXX at XXXX offered to help to improve my credit score by having his company cancel some of the negative items, and mostly apply a Tradeline. He explained that his company would have obtained from a bank or financial institution a so-called Tradeline, equivalent to a credit line for XXXX \$ which would have post on my credit and would have significantly improve my debt-credit ratio with credit bureaus boosting my credit score. Such Tradeline cost was XXXX , only for the Tradeline. After months of several follow ups and no signs of such Tradelane nowhere, no improvements in my credit score, to the contrary a decrease without any negative actions from my side that may have caused that, or receiving official document proving such tradeline posted on my account for XXXX \$ I asked refund. He emailed saying his company policy states 'no refunds ' and

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



John C. Heath, Attorney at Law, PLLC

MD

206XX

Web

AE Tradings Inc

FL

331XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided 10/18/2016 Closed with explanation Yes



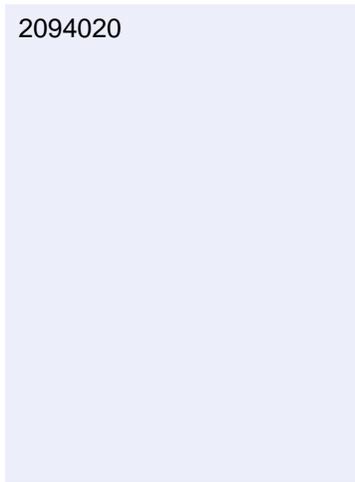
Consent provided 10/17/2016 Closed with explanation Yes No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



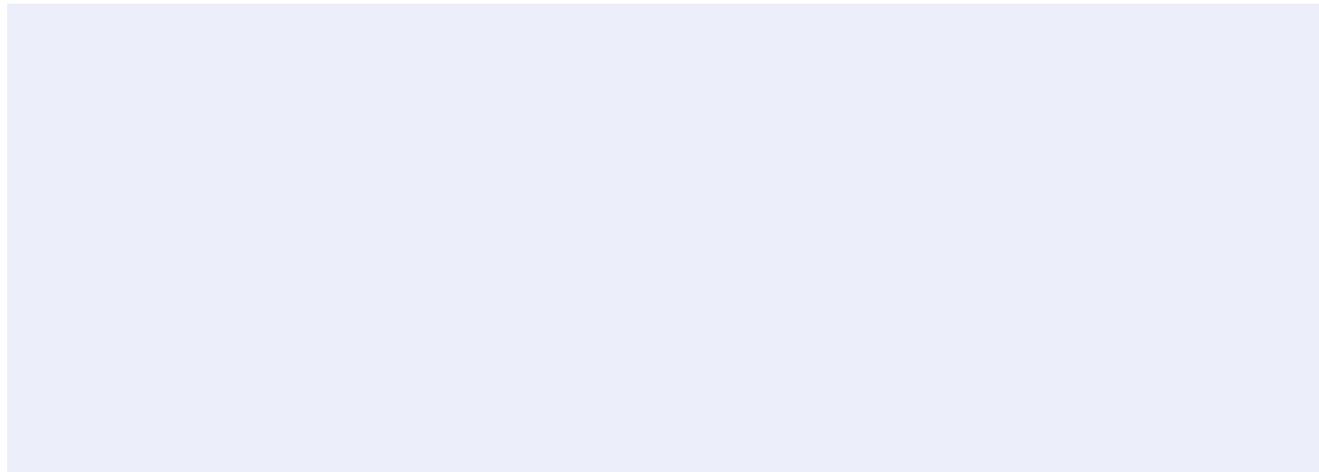
2166997



2094020

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



10/14/2016

Other financial service

Money order

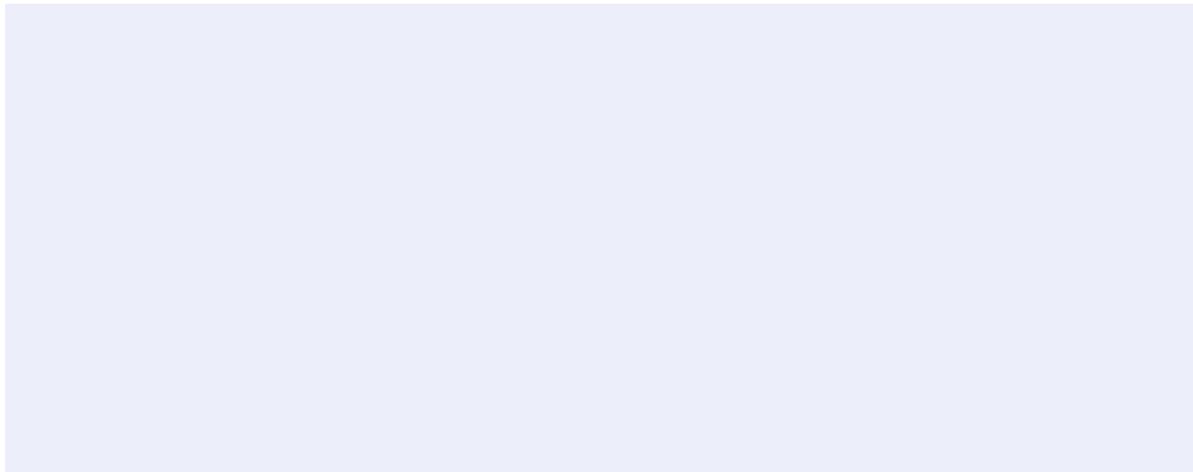
10/14/2016

Other financial service

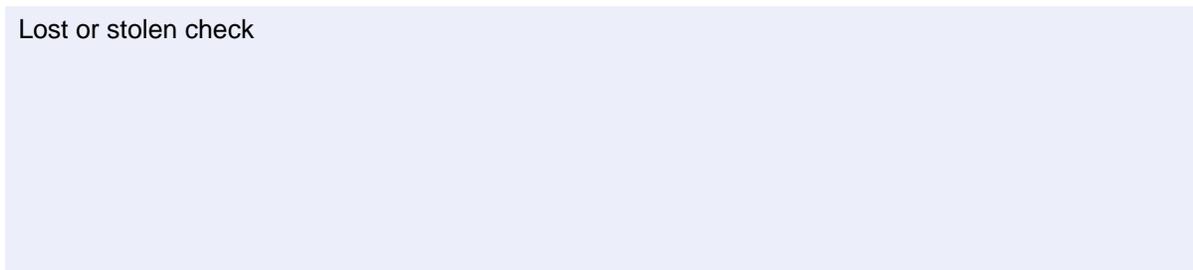
Traveler's/Cashier's checks

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Lost or stolen money order



Lost or stolen check

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

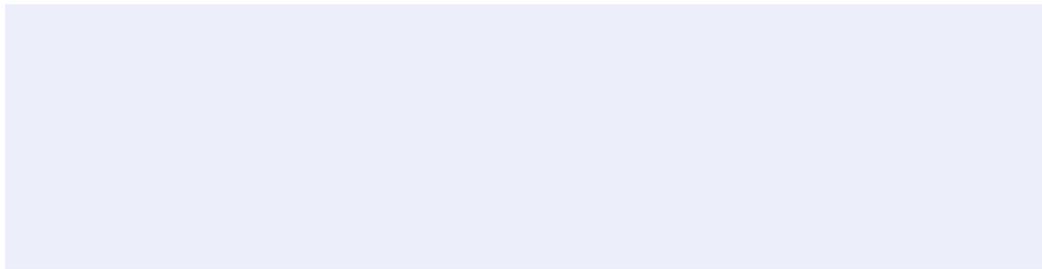
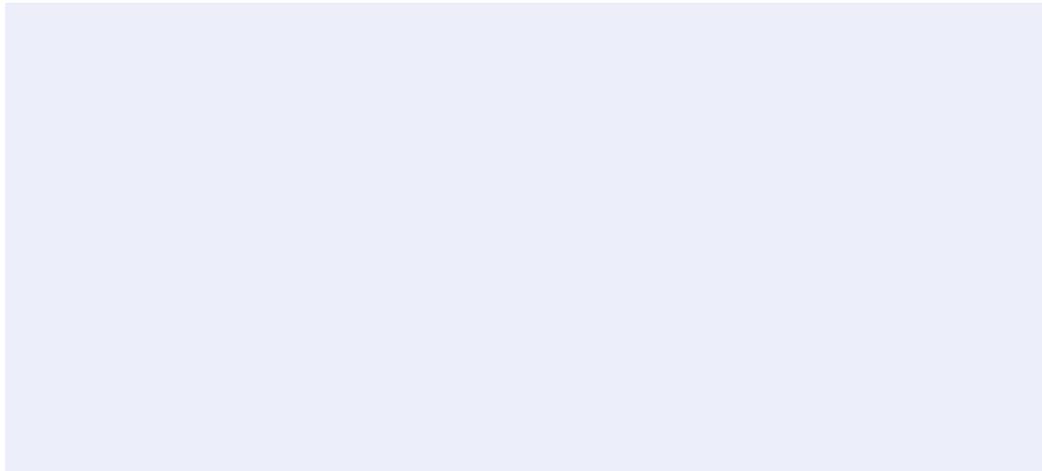
admitting several times he had a delay and he even offered to raise the amount of such credit line if it would not being posted in the following 30 days. All in writing. He of course never delivered what he promised and he disappeared. I think we have here several grounds for a financial fraud. I have in my possession several written communication proving all that. I wish to have full refund of my XXXX \$ (XXXX \$ were discounted and paid to my boyfriend as referral fee), and make sure that no other consumers will be duped by this individual. Please look at the attachments where my boyfriend is trying to have proof for the service paid XXXX . XXXX XXXX, the company owner sent a cropped photo (see attached) presumably of a fake credit card opened in my name retroactively in 1998. I have also more contracts and written proofs if necessary.

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.

On XXXX/XXXX/XXXX while traveling to work in the town of XXXX, CT XXXX i lost American Express travelers cheques. The following day when i contacted the claims review dept and as instructed by them i filled a claim for a refund with the supporting documents needed, which included copies of identification and purchase receipts. Since i had not heard from them in a while, I followed up with them to know the status of my claim on XXXX/XXXX/XXXX. I got a response from

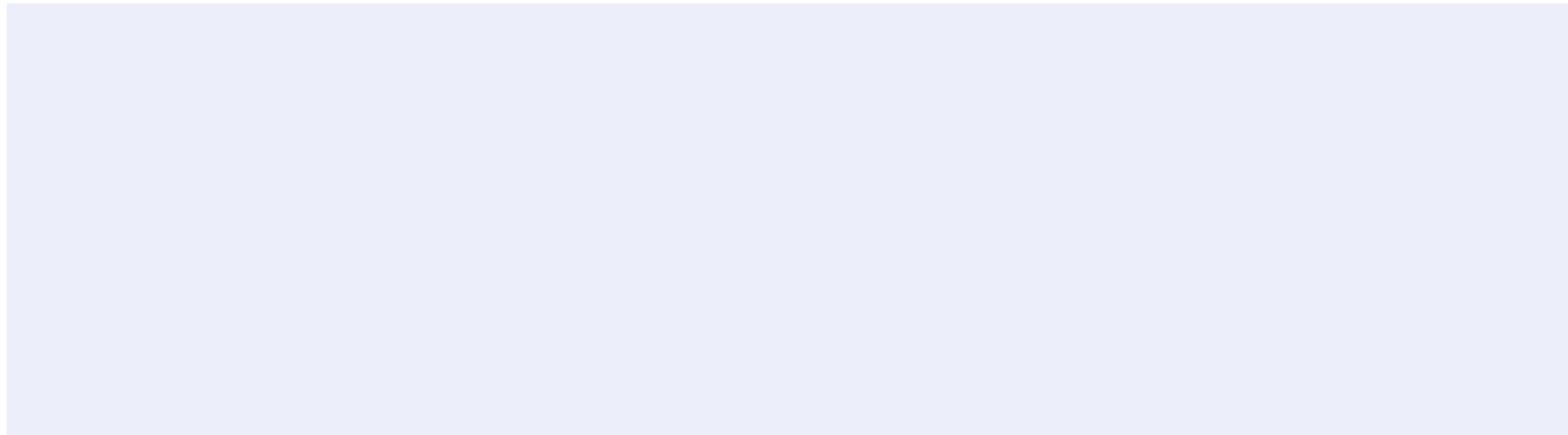
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



The Western Union Company

TX

798XX

Web

Older American

Amex

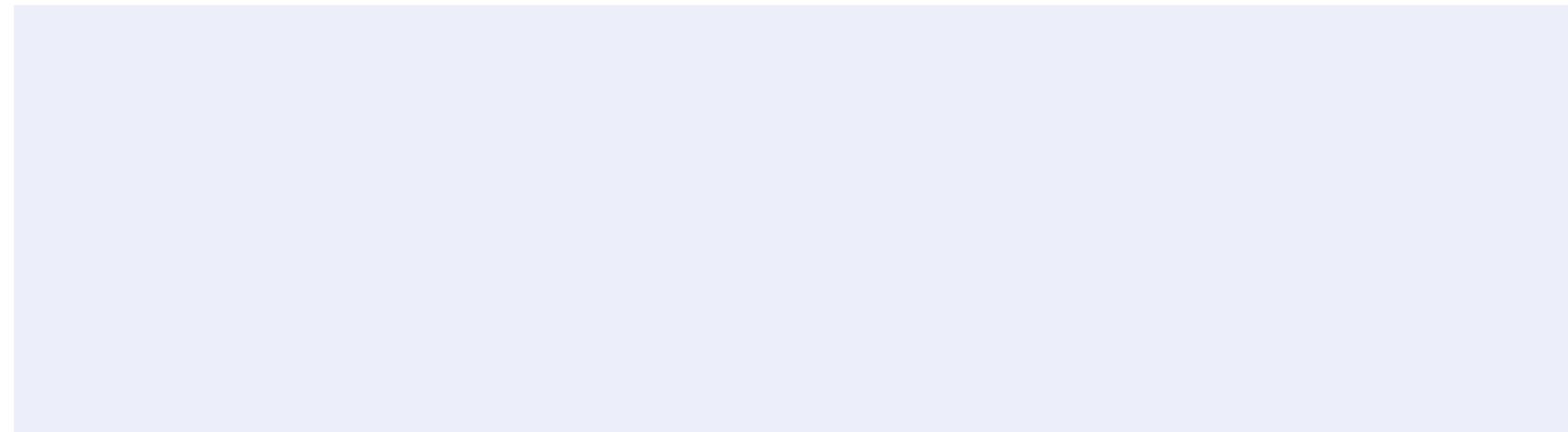
LA

707XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

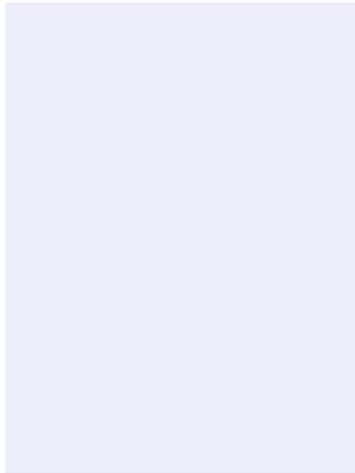


Consent provided	10/19/2016	Closed with explanation	Yes
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Consent provided	10/20/2016	Closed with explanation	Yes	Yes
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



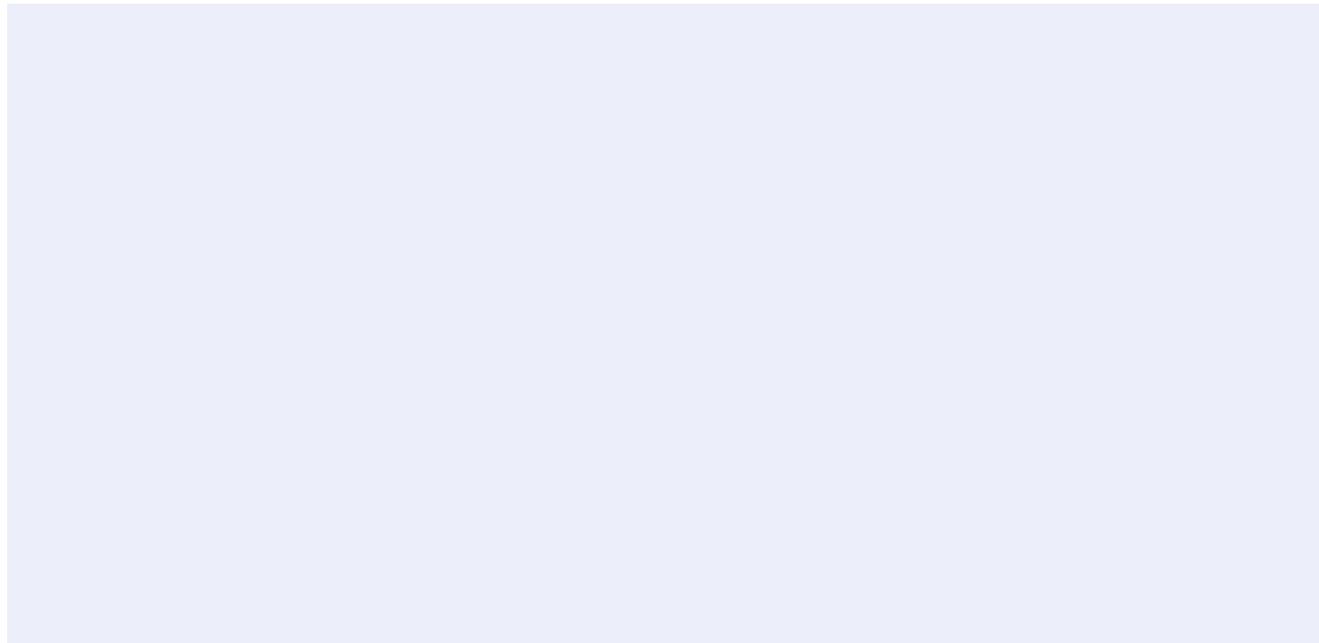
2160578



2161788

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



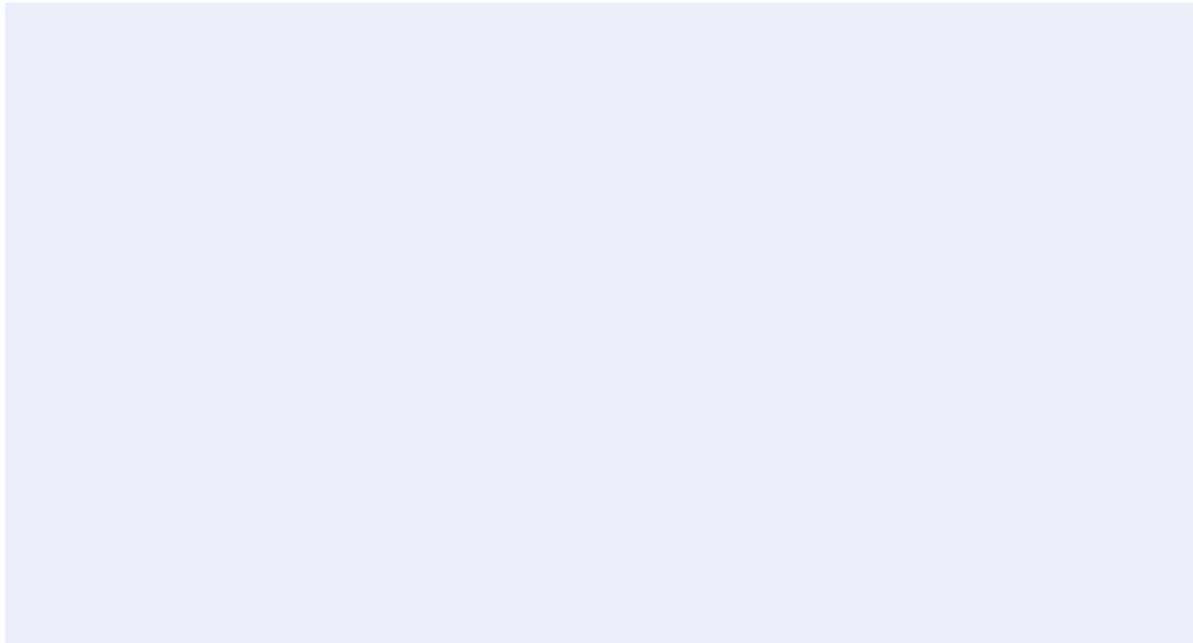
08/09/2016

Other financial service

Credit repair

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

them denying my claim saying that " Based upon our investigation of the information furnished by you, there is insufficient substantiation that your Cheques were lost/stolen from you.Under these circumstances, we regret that we must deny your claim. " Since then i have followed up in writing with then on multiple occasions on XXXX/XXXX/XXXX, XXXX/XXXX/XXXX, XXXX/XXXX/XXXX and XXXX/XXXX/XXXX but to no avail. I tried to tell them that their conclusion is incorrect and that they are mistaken. Also i have been repeatedly requesting them on the phone as to what other information would they like from me that will help clarify their doubts. I have asked them as to why they feel that my claim is a false XXXX, but they do not answer or provide any explanation for denying my claim. By writing to me that they are not convinced about the loss, they indicate that i am lying. A sad situation indeed and i seek your help to settle the matter. I do not need anything else but the money that i lost so that i can bring a closure to this long running dispute please.
thank you.

I am just learning that XXXX is a well- known and much-reported scam. This is a copy of the email that was sent to me asking me to do a free credit report. I am asking for my three months ' billings to be refunded. I am in touch with XXXX Fraud Prevention and I am filing a claim. I have also been in touch with XXXX (which is the company that you allegedly use) that this scam is ongoing throughout the US.

I am on social media and alerting all that this company as a scam.

Here is another example of it : [https : XXXX? XXXX](https://XXXX?XXXX) -- -- -- -- THIS IS THE FORM LETTER I RECEIVED Hi XXXX, Thank you for your interest in the property listed for rent. You were the second to e-mail from the ad. The first prospective tenant no longer had to move because of his home situation. So we give the

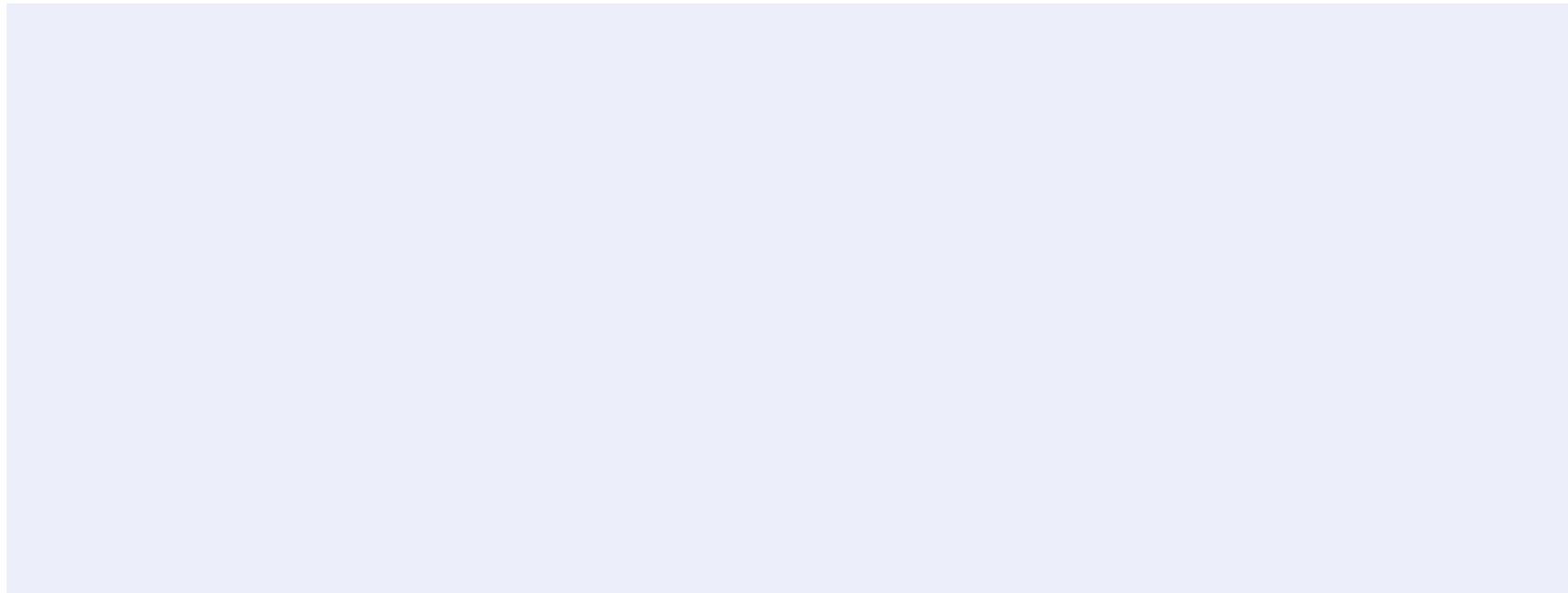
Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



MyScore LLC

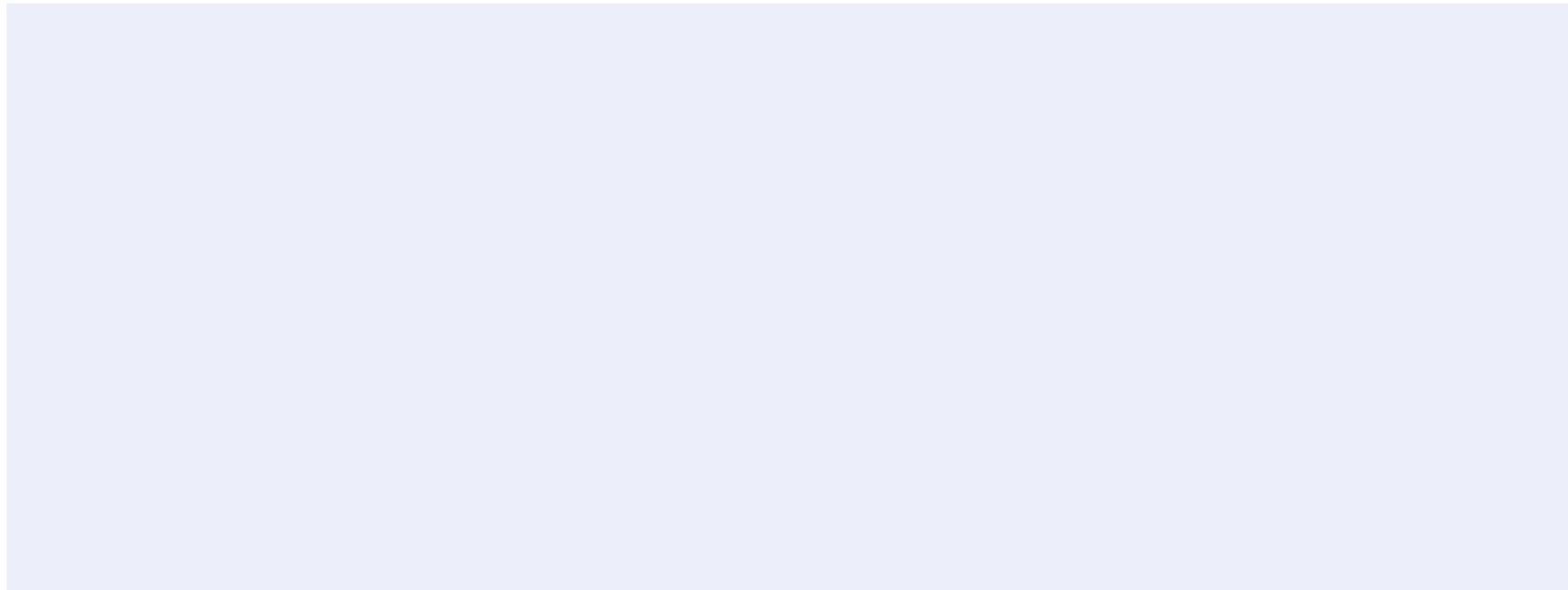
CA

900XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



Consent provided

10/12/2016

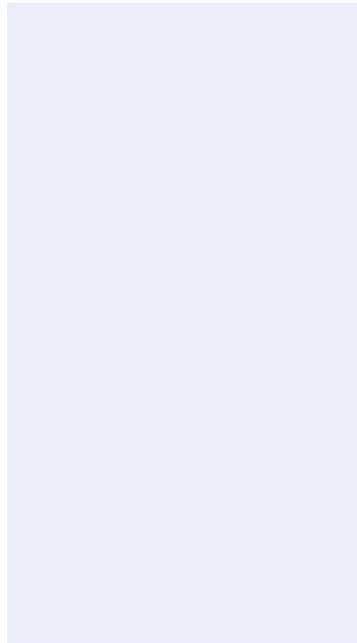
Closed with monetary relief

Yes

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints



2052668

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

10/05/2016

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Excessive fees

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

opportunity to you. We are now ready to lease with flexible terms and just completed all new renovations. We will work with you on move in date, lease length and security deposit.

I understand that you desire the exact address of the property but my husband does not want me divulge due to safety reasons. We have had a string of break-ins, squatters and thefts at our other properties. We want to prevent that with this property because of the renovations that have cost plenty of money. You 'll be the first to move in with the renovations. That is why we want to confirm you have your updated report before we schedule a tour.

All utilities are priced into the lease along with garage parking spaces. The appliances in the kitchen as well as laundry room were just installed. You have the option to pick your paint color and flooring prior to your arrival. If you would like to set up an appointment, go to the link below and request a copy of your report. We recommend this site because all of our tenants used it and have n't had any problems. Just fill out the form and indicate that you want the report. We are not concerned with any negative report items, it 's more of a formality to ensure you have rental history. You can get your report by [CLICKING HERE](#). Do not send me the report over mail, bring it to the tour. Please let me know when you grab your report. I can then schedule you for a walk through of the place.

Thanks, XXXX

I cashed a check written on a jp mogan check account on XX/XX/2106 one day before hurricane XXXX is projected to hit. I was informed that because I was as not a customer even though the check was written on their bank by one of their customers they were charging me XXXX\$ to cash this check. I have never heard

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

JPMorgan Chase & Co.

FL

334XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	10/11/2016	Closed with explanation	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2147677

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

09/18/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

of such a thing and seriously XXXX\$ for check cashing ? That's more than cashing it at a check cashing place. I truly feel the average consumer trying to make ends meet is being ripped off by the banking industry. And in this case chase bank. How much more are we going to be ripped off. How many more banks are going to be allowed to take me for a financial ride. This is seriously wrong. Had the person who wrote this check known they would do this to me he would have gone to the bank himself to get the cash. This is horrible. I have never ever been charged before cashing a check written on the existing bank I was doing business with. Is this because we are in a hurricane warning....are the banks not under the same law as gas stations for not gouging the consumer? Please help. I'm saving my receipt in hopes the XXXX\$ they charged that would have put gas in my car will be reimbursed!!!

I received a call from the company First Consumer telling me about how to continue paying my student loans at a much lower payment. A representative of the company XXXX XXXX XXXX told me about the law XXXX XXXX XXXX, and if I pay 1 payment of {\$180.00}, and 3 payments of {\$130.00} I was going to be on track with the company that is going to take my loans, and my payments are going to be {\$18.00} monthly, that I was going to get another follow-up of my status on XX/XX/XXXX, and with the help of the new law of forgiveness and my payments XX/XX/XXXX I was going to obtain a forgiveness of my debts. They ask for several documents like my taxes, slips of the payments from my work, and my banking account number and route, because the only way we are going to be with an account. I ask several times that the {\$600.00} were going, and they told me that is going to go directly to my loans. The first debit of my account was made I started confronting problems getting in contact with the company, I call the several numbers that they have, and there was no answer or they didn't respond to the messages that I leave in their machines. I start doubting the company when I only talk with XXXX XXXX

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

FIRST CONSUMER, LLC

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided

09/21/2016

Closed with monetary relief

No

No

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2117851

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

10/18/2016

Other financial service

Debt settlement

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

and a lady with the name XXXX XXXX, no one else answer the phones. One time they give me a number of XXXX XXXX, and he told me that he do not understand why the company that have my loans have not calle me, he told me to wait until XX/XX/XXXX, then he was going to call me to check, but he didnt call. i star calling again, he only send me an email. In the meantime i call the Deparment of Education and they told that i have to be carefull with these companies. Then XX/XX/XXXX the company XXXX call me and told me that i was late in my payments with them, i talk with their representatives telling them that i do not know who they are. They explain to me that they have my account, i ask them if they work with First Consumer and they told me they dont know anything about that company, i ask if they receive my information through them and they say again no, i ask if they have heard about the law XXXX XXXX XXXX they told me not. Then the representative star talking about sending me papers, and talking about my finance condition, and put a stop until XX/XX/XXXX so give them the oportunities of getting the papers they need from me, and that i do not need to do any payments until XX/XX/XXXX. i was not receiving the papers from them i call again and talk with a representative that change my adress, and give me this link because she says most of these companies are not helping people. First consumer was suposse to do the last debit on XX/XX/XXXX, but they do another on XX/XX/XXXX. I am afraid that they are going to take money of my account, and have not do nothing, only a fraud.

I had contacted Core Advisory about my mortgage situation about 6 months ago. At the time, I did n't have the money to start the process as I did n't know that this company was not suppose to charge me. I then get a foreclosure sale date 4 months later and I had the funds to begin the process. Core Advisory promised me that they will " stop " the foreclosure and force the mortgage company to give me a loan modification. I gave them {\$1600.00} up front {\$1500.00} for the comapny and

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Core Advisory Group, LLC

TX

774XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided	10/21/2016	Closed with monetary relief	Yes	No
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Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2165879

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

10/24/2016

Other financial service

Check cashing

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Fraud or scam

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

{ \$120.00 } for the notary that came to my home so that I can sign some papers. I also, gave the notary for Core Advisory XXXX post dated checks for XXXX, XXXX, and XXXX. I did stop the one for XXXX as my suspicions were evident. A case manager was assigned to me in which he drafted some letters for me to send via certified mail to be sent to the mortgage company, HUD, and the the local congressman. I was then assigned a " trustee agent " in which he told me that he would investigate XXXX. He called me and told me that he was putting me on XXXX way so that I could authorize him to speak to XXXX on my behalf. The sale date was getting close and he told me if it comes to it to file for bankruptcy with a " lady " he knows that would help me with this. Well, that day before the sale, I was on XXXX way again with him and XXXX and found out that XXXX 's paperwork was n't right and the sale date was until the following month. I tried contacting the trustee and he did answer after 2 days and when I told him that I wanted to file for bankruptcy, he said " no " it 's better to wait. I tried contacting Core and all I get is a voicemail.

I had my purse stolen a month ago. After immediately calling police, we called PNC bank to report the theft. They froze the account and alerts were placed on it. We went in the next business day to open a new account. Later that week a teller from another branch disregarded the alerts that were still on our account and handed the thief with my ID { \$1800.00 }. They opened up a new account for us again, but now are holding all of our money because of their " investigation ". Meanwhile, the teller that screwed up is getting paid for her work and we ca n't cash checks, ca n't deposit and have access to it, and checks already put out there by us are bouncing, making it impossible to live, pay bills, buy groceries for our kids. I 've been a loyal PNC customer for almost 10 years and they have kept saying there 's nothing they can do. Even though THEY screwed up and I had alerts in place. I did everything I was supposed to do and we were told we 'd be

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

PNC Bank N.A.

OH

448XX

Web

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Consent provided 10/26/2016 Closed with explanation Yes

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

2176245

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

taken care of. THIS is not being taken care of as valued customers. THIS is like we are the criminals. They never even had the courtesy to notify us that this may happen or to give us a solution or option in order to continue paying bills and buying needs for our family. We have credit scores in the XXXX, own our own home for 10 years and my husband is a XXXX and I am a XXXX of XXXX little kids and also a XXXX. I wrote a XXXX page document on all the details surrounding this including our police report and the conversations we 've had with bank employees. We need help. Thank you.

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints

Other Financial Service Complaints with Consumer Complaint

Based on Consumer Complaints