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Today we begin to share the story of your complaints

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Every day, we hear directly from the American public about your experiences in the consumer financial marketplace. We hear from consumers in their own words about the pain of having a home in foreclosure, the frustration of trying to correct an inaccurate credit report, or their helplessness in dealing with an abusive debt collector.

Today, for the first time, we are making consumers' complaint narratives – the heart and soul of the complaints we receive – public. These narratives are important because they tell the story of what happened in the consumers' own words. Making these consumer narratives public, amplifies the voice of the consumer.

Every complaint gives us insight

Since June 2012, we've shared individual-level complaint data on our website, to educate the public and improve the functioning of the marketplace: a first by any financial regulator at the state or federal level.

Each complaint we receive, which is now more than 627,000 since we opened in July 2011, provides us with invaluable data. Consumer complaint data is part of the Bureau's DNA and all complaints play an important role in our supervision of companies, enforcement actions, rulemakings, and our engagement with servicemembers, students, the economically vulnerable, and older Americans.

But how we use complaint data is only half of the story.

Every complaint gives you insight, too

Making your experience public gives more people, including you, the power to improve the financial marketplace. In our Consumer Complaint Database, you can access reliable data on how many and what kinds of complaints companies receive from us and how different companies handle those complaints. Our

database is also searchable so you can find and read about experiences consumers are having with companies as you make decisions about financial products and services for yourself and your family.

Consumers want to be heard

Publishing complaint narratives represents a milestone for consumer empowerment. Consumers now have the choice to share in their own words their experiences with the consumer financial marketplace.

Consumers are in control and based upon what we have observed since consumers began opting-in, giving us their consent to publish their narratives (after we've removed personal information), they are thoughtfully exercising this right and want to be heard. Approximately 59 percent of consumers submitting complaints through our website have told us they want to share their experiences with the public. Consumers aren't just skipping the checkbox. We believe consumers are taking the time to read, understand, and make informed decisions when deciding to provide, or withhold, their consent.

After four and a half years of hard work, I am proud that the Consumer Complaint Database is now a reality. It reflects the commitment of our amazing team of dedicated public servants to empower consumers to make better decisions for themselves and their families. And now that it's in your hands, it will help the financial marketplace run more fairly for all Americans.

Visit the [Consumer Complaint Database](#) to read about consumers' experiences, and if you're facing a problem with a financial service or product you can [submit a complaint](#) and add your voice to the database.