



LEFT IN LIMBO:

HOW PRESIDENT TRUMP'S EFFORTS TO DISMANTLE THE CONSUMER FINANCIAL PROTECTION BUREAU FORCE CONSUMERS TO FACE CORPORATE GREED ALONE



Minority Staff Report Prepared for Sen. Elizabeth Warren.
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Executive Summary

The Consumer Financial Protection Bureau (CFPB) operates a legally required Consumer Complaint Program to help Americans get their money back when big banks, credit reporting agencies, lenders, debt servicers, and other corporations rip them off. As part of that program, the CFPB receives consumer complaints, submits them to companies on those consumers' behalf, and monitors companies' responses, ensuring wrongdoers address concerns quickly and completely.

Publicly available data posted to the CFPB's Consumer Complaint Database shows that, between October 20, 2024, and January 20, 2025, the CFPB uploaded an average of **10,609**¹ of the complaints it received each day to the Database. The Database also suggests that the agency submitted an average of **10,596**² complaints per day to companies on behalf of consumers.

But since taking office, President Trump, billionaire Elon Musk, Office of Management and Budget (OMB) Director Russell Vought, and their cronies in the Trump Administration have worked to dismantle the CFPB. On February 3, 2025, then-Acting CFPB Director Scott Bessent directed CFPB employees to halt their work; since then, the Trump Administration has issued additional stop-work orders and fired critical CFPB staff.³ As a result, the CFPB has seen a precipitous decline in its intake of consumer complaints and its responses to them. Analysis of the Consumer Complaint Database in recent days suggests that the agency is uploading an average of just **2,234**⁴ of the complaints it receives each day to the Database. Furthermore, the Database shows the agency submitting an average of just **2,067**⁵ complaints per day to companies. This represents an **80 percent** reduction in complaints submitted to companies.

Findings

I. The CFPB's statutorily mandated Consumer Complaint Program has historically received and processed thousands of consumer complaints per day, submitting an

¹ See the Methodology Section.

² See the Methodology Section.

³ Consumer Financial Protection Bureau, "Statement on Designation of Treasury Secretary Scott Bessent as Acting Director of the Consumer Financial Protection Bureau," press release, February 3, 2025, <https://www.consumerfinance.gov/about-us/newsroom/statement-on-designation-of-treasury-secretary-scott-bessent-as-acting-director-of-the-consumer-financial-protection-bureau/>; National Public Radio, "Treasury Secretary Bessent, tapped to run CFPB, orders staff to halt work," Laurel Wamsley, February 4, 2025, <https://www.npr.org/2025/02/03/nx-s1-5285356/treasury-secretary-bessent-acting-cfpb-director>; National Public Radio, "Up to 100 more workers are fired at CFPB as staff fear mass layoffs are looming," Laurel Wamsley, February 13, 2025, <https://www.npr.org/2025/02/13/nx-s1-5296929/cfpb-layoffs-staff-trump-doge>; The Verge, "The technology team at financial regulator CFPB has been gutted," Lauren Feiner, February 14, 2025, <https://www.theverge.com/policy/612933/cfpb-tech-team-gutted-trump-doge-elon-musk>.

⁴ See the Methodology Section.

⁵ See the Methodology Section.

average of over 10,600 complaints a day to companies for resolution on behalf of consumers.

In the wake of the 2008 financial crisis, Congress created the CFPB to serve as the nation’s primary enforcer of consumer protection laws.⁶ Since its founding, the CFPB has returned over \$21 billion to millions of consumers scammed out of their money.⁷

The CFPB’s Consumer Complaint Program is a key component of the agency’s work to put money back in the hands of consumers. The bipartisan *Dodd-Frank Wall Street Reform and Consumer Protection Act* requires the CFPB to serve as a clearinghouse for consumer complaints about financial products and services.⁸ Specifically, the agency must operate “a unit whose functions shall include establishing a single, toll-free telephone number, a website, and a database...to facilitate the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or services.”⁹ In addition, the Bureau is responsible for coordinating with other state and federal regulators to ensure that complaints—if they fall outside the jurisdiction of the CFPB—are routed to the correct agency for response.¹⁰

As a result, the CFPB has established a robust Consumer Complaint Program to help consumers impacted by scams, fraud, and corporate bad actors. Consumers can submit complaints online, over the phone, or by mail. Other federal agencies—such as the Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation—and Congress can also refer complaints to the CFPB for processing. After receiving complaints, the CFPB screens them to assess completeness and determine whether they should be handled by the CFPB or another federal regulator.¹¹ Screened complaints are then sent directly to companies for response.¹² According to one former CFPB employee, the agency receives roughly 350,000 complaints per month.¹³

Some complaints can be automatically sent to companies without extensive CFPB review. Other complaints, however, require more extensive employee engagement. For example, consumer complaints submitted by mail, by phone, or by referral from other agencies or Congress often require additional employee and contractor processing.¹⁴ In addition, complaints submitted with errors; complaints without complete consumer

⁶ Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203.

⁷ Consumer Financial Protection Bureau, “The CFPB,” <https://www.consumerfinance.gov/about-us/the-bureau/>.

⁸ Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203.

⁹ 12 USC 5493(3).

¹⁰ *Id.*

¹¹ Consumer Financial Protection Bureau, “Disclosure of Consumer Complaint Narrative Data,” Final Policy Statement, https://files.consumerfinance.gov/f/documents/201503_cfpb_disclosure-of-consumer-complaint-narrative-data.pdf.

¹² Consumer Financial Protection Bureau, “Learn how the complaint process works,” <https://www.consumerfinance.gov/complaint/process/>.

¹³ Erie Meyer, “Declaration of Erie Meyer,” National Treasury Employees Union, et al., Plaintiffs, v. Russell Vought, in his official capacity as Acting Director of the Consumer Financial Protection Bureau, et al., Defendants, Case No. 25-cv-381-ABJ, filed February 14, 2025.

¹⁴ *Id.*

contact information; and complaints about companies that are not yet included in the CFPB’s complaint system require additional employee and contractor processing.¹⁵

Upon receiving a complaint, companies have an initial 15 days to respond to the agency, either partially or in full, to (1) confirm a commercial relationship with the consumer and (2) provide information on their efforts to resolve the complaint. Companies in need of extra time may take up to 60 days to finalize responses.¹⁶ The CFPB then works with consumers to review company responses and, if appropriate, conducts follow-up and investigates outstanding issues.¹⁷

The CFPB also maintains a public Consumer Complaint Database, which it periodically analyzes to identify trends, spot emerging consumer protection issues, and improve enforcement efforts.¹⁸ Specifically, the Bureau publishes de-identified complaint data in its Database, including complaints about credit cards, loans, credit reporting, debt collection, and more. Only complaints that have been submitted to companies for a response are eligible for inclusion in the database. Complaints are submitted to the Database after the company confirms a commercial relationship with the consumer or within 15 days of the CFPB sending the company the complaint—whichever comes first.¹⁹ The CFPB excludes complaints from the database that appear to be fraudulent or submitted in error.²⁰ Information included within the CFPB Consumer Complaint Database, therefore, is a useful proxy for the CFPB’s daily efforts to collect, monitor, and respond to consumer protection law violations.

Analysis of the CFPB’s consumer complaint database reveals that the agency has historically processed tens of thousands of consumer complaints a day. Specifically, analysis of complaints posted to the Consumer Complaint Database reveals that the CFPB uploaded an average of **10,609**²¹ of the complaints it received each day to the Database from October 20, 2024, and January 20, 2025—the final three months of the Biden Administration (see Appendix 1). During that same period, analysis of the Database suggests that the CFPB submitted an average of **10,596**²² complaints per day to companies on behalf of those consumers (see Appendix 2).

¹⁵ *Id.*

¹⁶ Consumer Financial Protection Bureau, “Your company’s role in the complaint process,” <https://www.consumerfinance.gov/compliance/consumer-complaint-program/company-process/>.

¹⁷ Consumer Financial Protection Bureau, “Disclosure of Consumer Complaint Narrative Data,” Final Policy Statement, https://files.consumerfinance.gov/f/documents/201503_cfpb_disclosure-of-consumer-complaint-narrative-data.pdf.

¹⁸ Consumer Financial Protection Bureau, “Consumer Complaint Database,” <https://www.consumerfinance.gov/data-research/consumer-complaints/>.

¹⁹ *Id.*

²⁰ Consumer Financial Protection Bureau, “Disclosure of Consumer Complaint Narrative Data,” Final Policy Statement, https://files.consumerfinance.gov/f/documents/201503_cfpb_disclosure-of-consumer-complaint-narrative-data.pdf.

²¹ See the Methodology Section.

²² See the Methodology Section.

Figure 1. The CFPB Was Uploading an Average of Over 10,000 Complaints Per Day before the Trump Administration Shutdown.

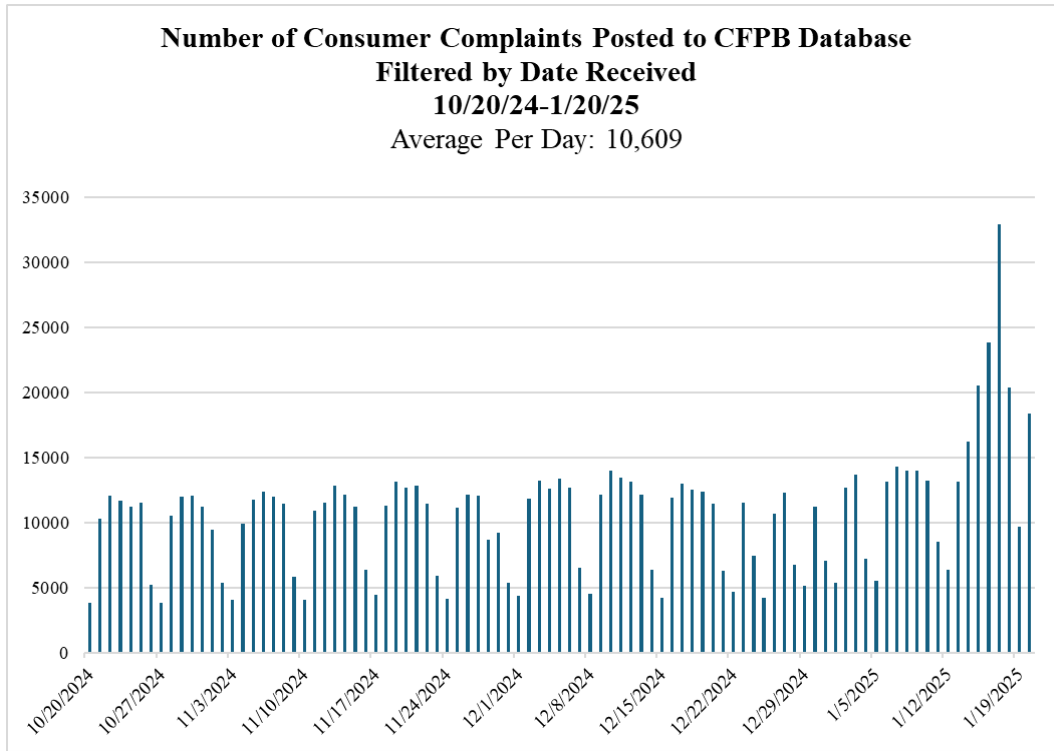
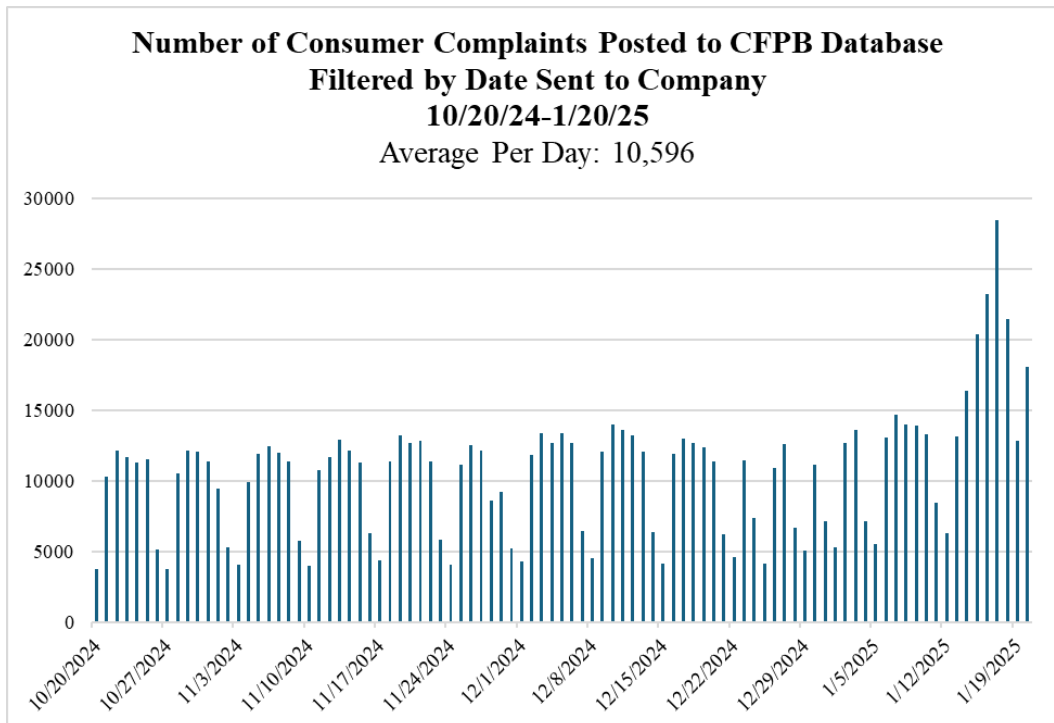


Figure 2. Number of Consumer Complaints Posted to the CFPB Database by Date Sent to Company, October 20, 2024, through January 20, 2025.



II. The Trump Administration is working to illegally dismantle the CFPB, benefiting billionaires at the expense of working Americans.

President Trump promised voters that, if elected, he would do everything in his power to lower costs for American consumers. To keep his promise, the President should be doing everything in his power to support the CFPB's work and return more money to Americans' pockets. But instead, the Trump Administration has done everything it can to undermine the agency, paving the way for scam artists, corporations, and predatory lenders to cheat the American public. Specifically:

- On January 31st, President Trump named Treasury Secretary Scott Bessent—a former hedge fund manager—as Acting CFPB Director.²³
- On February 3rd, Acting Director Bessent directed CFPB employees to freeze all rulemakings, litigation and enforcement activities, and external communications “unless expressly approved by the Acting Director or required by law.”²⁴
- On February 6th, officials from the Department of Government Efficiency (DOGE)—headed by billionaire Elon Musk—reportedly entered CFPB headquarters and requested access to sensitive CFPB information, including internal staff records, competitive industry data, and personally identifiable consumer information.²⁵
- On February 7th, Mr. Musk tweeted “CFPB RIP”; meanwhile, President Trump named Office of Management and Budget (OMB) Director Russell Vought as the new CFPB Acting Director.²⁶
- On February 8th, Acting Director Vought issued a series of directives to CFPB staff instructing them “to ‘cease all supervision and examination activity,’ ‘cease all stakeholder engagement,’ pause all pending investigations, not issue any public communications and pause ‘enforcement actions.’”²⁷ He also informed the

²³ Consumer Financial Protection Bureau, “Statement on Designation of Treasury Secretary Scott Bessent as Acting Director of the Consumer Financial Protection Bureau,” press release, February 3, 2025, <https://www.consumerfinance.gov/about-us/newsroom/statement-on-designation-of-treasury-secretary-scott-bessent-as-acting-director-of-the-consumer-financial-protection-bureau/>.

²⁴ National Public Radio, “Treasury Secretary Bessent, tapped to run CFPB, orders staff to halt work,” Laurel Wamsley, February 4, 2025, <https://www.npr.org/2025/02/03/nx-s1-5285356/treasury-secretary-bessent-acting-cfpb-director>.

²⁵ National Public Radio, “Musk’s team takes control of key systems at Consumer Financial Protection Bureau,” Bobby Allyn, Laurel Wamsley, and Chris Arnold, February 7, 2025, <https://www.npr.org/2025/02/07/g-s1-47322/musks-team-takes-control-of-key-systems-at-consumer-financial-protection-bureau>.

²⁶ Tweet by Elon Musk, February 7, 2025, <https://x.com/elonmusk/status/1887979940269666769?s=46&mx=2>; American Banker, “Trump picks Russ Vought as acting CFPB director, WSJ reports,” Kate Berry, February 7, 2025, <https://www.americanbanker.com/news/trump-picks-russ-vought-as-acting-cfpb-director>.

²⁷ NBC News, “Russell Vought, CFPB's new acting head, issues directives to halt parts of bureau activity,” Katherine Doyle, Raquel Coronell Uribe, and Megan Lebowitz, February 8, 2025, <https://www.nbcnews.com/politics/doge/russell-vought-consumer-financial-protection-bureau-trump-rcna191356>.

Federal Reserve that the CFPB would not be drawing down the funding necessary to keep the agency operational.²⁸

- On February 9th, Acting Director Vought closed CFPB headquarters through February 14th and directed most CFPB employees to stay home from their jobs.²⁹
- On February 11th, Acting Director Vought fired dozens of CFPB employees.³⁰
- On February 13th, an additional 70 to 100 CFPB employees were fired, including at least 20 people specializing in “Big Tech’s entrance into financial products.”³¹ Firings paused on February 14th, after a federal court directed the CFPB to pause its efforts to reduce the workforce; employees already fired, however, did not regain their jobs.³²

The Trump Administration’s decision to halt all supervision, examination, engagement, investigatory, and enforcement activity at the CFPB will substantially benefit Mr. Musk: it comes as X, the social media company owned by DOGE head Elon Musk, plans to enter the digital payment industry. On January 28th, X announced a partnership with Visa to process peer-to-peer payments and launch a digital wallet.³³ Notably, the CFPB has taken steps in recent years to protect consumers from fraud on digital payment apps.³⁴ Mr. Musk is also the founder and CEO of Tesla,³⁵ which offers customers the option of working with Tesla to finance their auto purchases.³⁶ The CFPB plays a critical role in supervising the auto lending industry and protecting consumers from corporate malfeasance and scams.³⁷ In other words: the Trump Administration’s efforts to target the

²⁸ *Id.*

²⁹ CNBC, “Consumer Financial Protection Bureau staff told to ‘stand down’ from all work,” Hugh Son, February 9, 2025, <https://www.cnbc.com/2025/02/09/consumer-financial-protection-bureau-staff-to-work-remotely-hq-shuttered.html>.

³⁰ National Public Radio, “Dozens of CFPB workers are fired as the agency remains shuttered,” Laurel Wamsley, February 12, 2025, <https://www.npr.org/2025/02/12/nx-s1-5294479/cfpb-workers-fired-trump-doge>.

³¹ National Public Radio, “Up to 100 more workers are fired at CFPB as staff fear mass layoffs are looming,” Laurel Wamsley, February 13, 2025, <https://www.npr.org/2025/02/13/nx-s1-5296929/cfpb-layoffs-staff-trump-doge>; The Verge, “The technology team at financial regulator CFPB has been gutted,” Lauren Feiner, February 14, 2025, <https://www.theverge.com/policy/612933/cfpb-tech-team-gutted-trump-doge-elon-musk>.

³² American Bankers Association Banking Journal, “Federal judge orders pause in CFPB staff firings, budget transfers,” February 17, 2025, <https://bankingjournal.aba.com/2025/02/federal-judge-orders-pause-in-cfpb-staff-firings-budget-transfers/>.

³³ CNBC, “Elon Musk’s X begins its push into financial services with Visa deal,” Hugh Son and MacKenzie Sigalos, January 28, 2025, <https://www.cnbc.com/2025/01/28/elon-musk-x-visa-digital-wallet.html>.

³⁴ Consumer Financial Protection Bureau, “CFPB Finalizes Rule on Federal Oversight of Popular Digital Payment Apps to Protect Personal Data, Reduce Fraud, and Stop Illegal ‘Debanking’,” press release, November 21, 2024, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-finalizes-rule-on-federal-oversight-of-popular-digital-payment-apps-to-protect-personal-data-reduce-fraud-and-stop-illegal-debanking/>.

³⁵ Tesla, “Elon Musk,” <https://www.tesla.com/elon-musk>.

³⁶ Tesla, “Financing Your Vehicle,” <https://www.tesla.com/support/financing-your-vehicle>.

³⁷ See Consumer Financial Protection Bureau, “Supervisory Highlights: Special Edition Auto Finance,” Issue 35, October 2024, https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights-special-ed-auto-finance_2024-10.pdf, pg. 3. “The auto-finance market is subject to various laws and regulations the CFPB enforces.”

CFPB are actively undermining an agency directly responsible for supervising—and if necessary, disciplining—Mr. Musk’s companies. Consumers, meanwhile, are left without an agency to enforce the nation’s consumer protection laws.

III. Analysis of the Consumer Complaint Database suggests that, as a result, the agency has seen an 80 percent decline in its response to consumer complaints.

With work at the agency effectively halted and key employees fired, the CFPB does not appear to have the resources necessary to continue to operate its Consumer Complaint Program. According to some former CFPB employees, “the portal for consumer complaints is likely not being monitored anymore,” and there are concerns that “consumer complaints will go unanswered.”³⁸ According to the former CFPB Chief Technologist, the Trump Administration “cancelled” the “contracts for the companies that provide the infrastructure and additional workforce needed to staff Consumer Response” in addition to firing CFPB employees, meaning that many complaints “are not being processed at all.”³⁹ For example, the former Chief Technologist alleges:

- “Complaints submitted online about companies that are not already in the system or where the company name inputted by the consumer does not match the one in the system are not being processed at all”;
- “Nobody is reviewing the mail to process mailed-in complaints or referrals”; and
- “[N]o one is processing referrals from agencies or Congress,” meaning that
- “By now, there are likely thousands of complaints that have gone unprocessed.”⁴⁰

Analysis of the Consumer Complaint Database suggests that the agency has indeed drastically reduced its processing of consumer complaints. Specifically, an analysis of consumer complaints in the Database suggests that the agency uploaded an average of just **7,853**⁴¹ consumer complaints it received each day after February 3rd—the day after then-Acting Secretary Bessent’s first stop work order (see Appendix 3). The drop off is even more stark when analyzing complaints uploaded since February 13th, following Acting Director Vought’s spate of firings. Specifically, from February 13th through February 21st, the agency appears to have uploaded just **2,234**⁴² of the complaints it received per day to the Database (see Appendix 3).

³⁸ The Verge, “The technology team at financial regulator CFPB has been gutted,” Lauren Feiner, February 14, 2025, <https://www.theverge.com/policy/612933/cfpb-tech-team-gutted-trump-doge-elon-musk>.

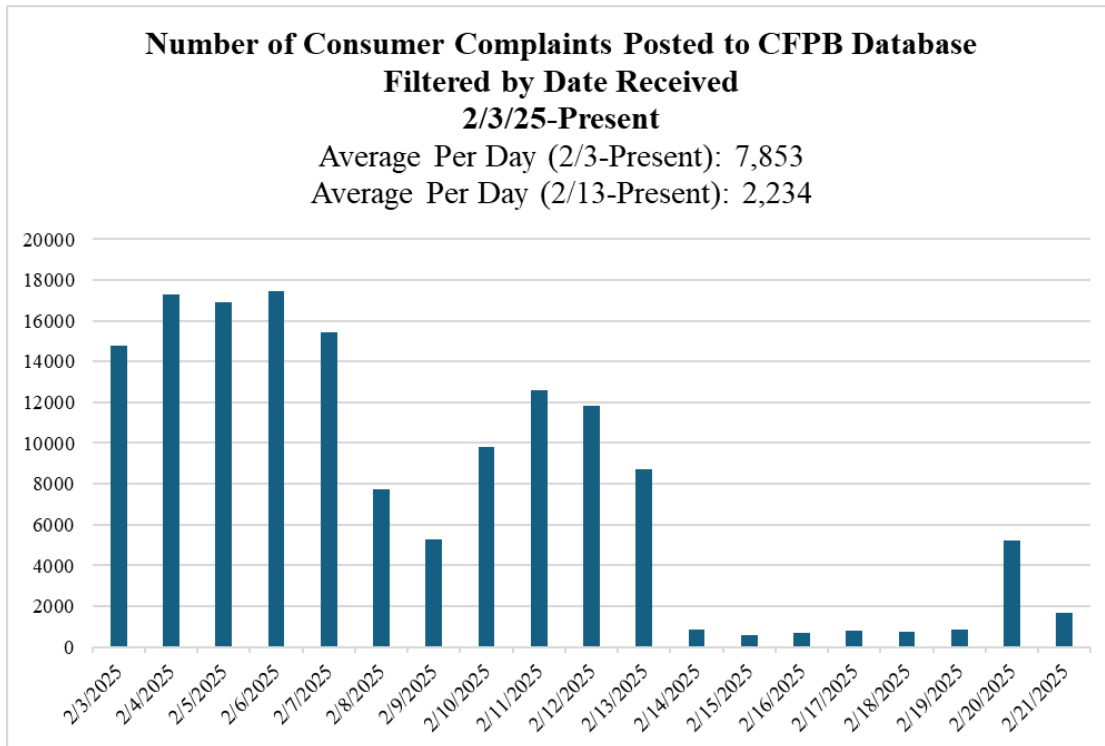
³⁹ Erie Meyer, “Declaration of Erie Meyer,” National Treasury Employees Union, *et al.*, *Plaintiffs*, v. Russell Vought, in his official capacity as Acting Director of the Consumer Financial Protection Bureau, *et al.*, *Defendants*, Case No. 25-cv-381-ABJ, filed February 14, 2025.

⁴⁰ *Id.*

⁴¹ See the Methodology Section.

⁴² See the Methodology Section.

Figure 3. Number of Consumer Complaints Posted to the CFPB Database by Date Received, February 3, 2025, through Present.



An analysis of consumer complaints posted to the database that the CFPB has submitted to companies reveals a similar decline. After February 3rd, the Database suggests the agency submitted an average of just **7,519**⁴³ complaints per day to companies (see Appendix 4). After February 13th, the agency appears to have submitted an average of just **2,067**⁴⁴ (see Appendix 4). This represents an **80 percent** reduction in complaints submitted to companies.

This analysis strongly suggests that the Administrations’ recent efforts to dismantle the CFPB, including efforts to decimate its staff—have undermined the agencies’ ability to process consumer complaints. While some complaints may be automatically uploading to the database in lieu of staff processing (and roughly 130,000 complaints appear to have been added to the database on February 20th) the drop off in complaint processing from February 13th through February 19th further suggests that the agency’s ability to screen, submit, and monitor complaints is severely limited.

⁴³ See the Methodology Section.

⁴⁴ See the Methodology Section.

Figure 4. Number of Consumer Complaints Posted to the CFPB Database by Date Sent to Company, February 3, 2025, through Present.

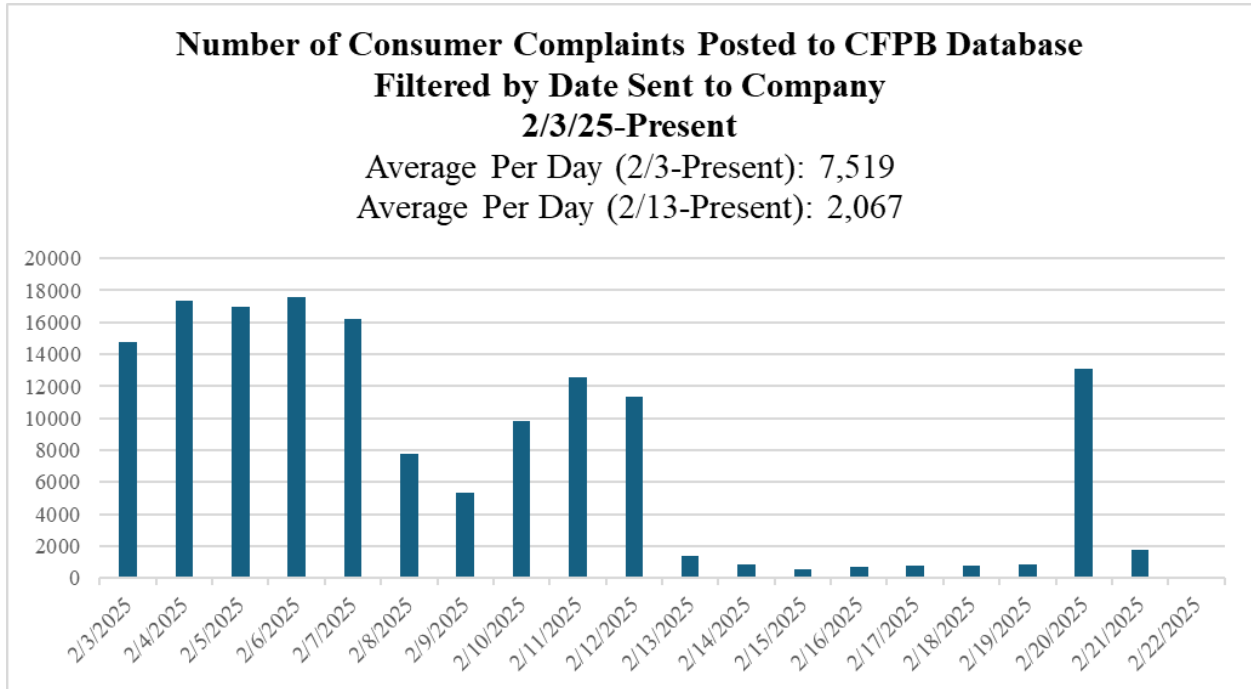
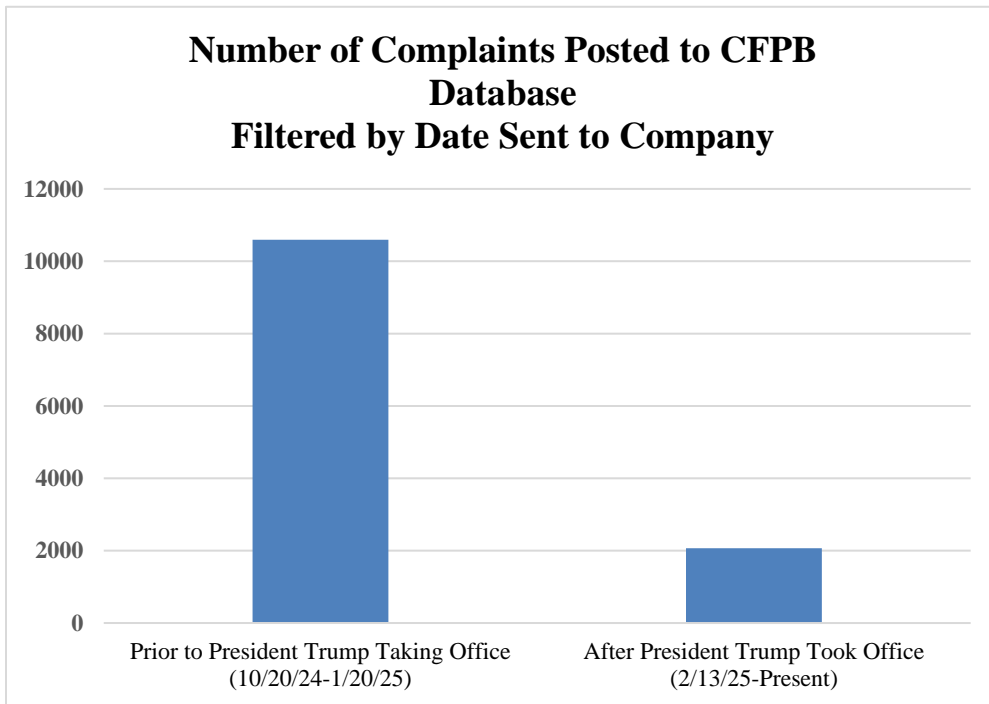


Figure 5. President Trump Has Prevented the CFPB From Helping Thousands of Consumers.



Conclusion

Rather than advocating on behalf of working people, President Trump and billionaire Elon Musk are doing everything they can to dismantle the CFPB—eliminating a financial cop on the beat that has spent over a decade fighting back against companies that violate consumer protection laws. Their actions are having real and immediate consequences: consumers in need of help are seeing their complaints go unanswered.

METHODOLOGY

To better understand the universe of consumers that the Trump Administration's actions have left in limbo, the Minority Staff of the Senate Committee on Banking, Housing, and Urban Development conducted an analysis of the CFPB Consumer Complaint Database. Staff utilized the Consumer Complaint Database to identify the average number of complaints included in the database that were received by the agency per day over the last three months of the Biden Administration (from October 20, 2024, to January 20, 2025). To identify this average, Committee staff analyzed consumer complaints on the Consumer Complaint Database filtered by "Date Received" from October 20, 2024, through January 20, 2025.

Staff then utilized the Consumer Complaint Database to find the average number of complaints included in the database that were sent by the CFPB to companies for a response over the last three months of the Biden Administration (from October 20, 2024, to January 20, 2025). To identify this average, Committee staff analyzed consumer complaints on the Consumer Complaint Database filtered by "Date sent to company" from October 20, 2024, through January 20, 2025.

Staff then utilized the Consumer Complaint Database to find the average number of complaints included in the database that were received by the agency per day in recent weeks, following actions by the Trump Administration to dismantle the agency. To identify this average, Committee staff downloaded consumer complaints on the Consumer Complaint Database filtered by "Date Received" from January 21, 2025, through February 23, 2025.

- This data was then further filtered to analyze complaints received by the agency after February 3, 2025 (the date of then-Acting Director Bessent's stop-work order). This analysis ultimately included complaints received up to February 21, 2025. This represents the most recent available data on complaints as of February 23, 2025.
- This data was then further filtered to analyze complaints received by the agency after February 13, 2025 (the date of the most recent spate of firings at the CFPB). This analysis ultimately included complaints received up to February 21, 2025. This represents the most recent available data on complaints received as of February 23, 2025.

Staff then utilized the Consumer Complaint Database to find the average number of complaints included in the database that were sent by the CFPB to companies for a response per day in recent weeks, following actions by the Trump Administration to dismantle the agency. To identify this average, Committee staff downloaded consumer complaints on the CFPB's Consumer Complaint Database filtered by "Date sent to company" from January 21, 2025, through February 23, 2025.

- This data was then further filtered to analyze complaints received by the agency after February 3, 2025 (the date of then-Acting Director Bessent's stop-work order). This analysis ultimately included complaints submitted up to February 22, 2025. This represents the most recent available data on complaints received as of February 23, 2025.
- This data was then further filtered to analyze complaints received by the agency from February 13, 2025 (the date of the most recent spate of firings at the CFPB). This analysis ultimately included complaints submitted up to February 22, 2025. This represents the most recent available data on complaints received as of February 23, 2025.

Appendix 1

Number of Consumer Complaints Posted to CFPB Database, Filtered by Date Received, 10/20/24-1/20/25

Date received	Total Complaints in Database
10/20/2024	3830
10/21/2024	10245
10/22/2024	12066
10/23/2024	11651
10/24/2024	11240
10/25/2024	11511
10/26/2024	5233
10/27/2024	3838
10/28/2024	10535
10/29/2024	12003
10/30/2024	12044
10/31/2024	11243
11/1/2024	9417
11/2/2024	5392
11/3/2024	4088
11/4/2024	9912
11/5/2024	11763
11/6/2024	12361
11/7/2024	11969
11/8/2024	11410
11/9/2024	5832
11/10/2024	4061
11/11/2024	10896
11/12/2024	11527
11/13/2024	12856
11/14/2024	12119
11/15/2024	11238
11/16/2024	6375
11/17/2024	4400
11/18/2024	11252

11/19/2024	13138
11/20/2024	12669
11/21/2024	12840
11/22/2024	11415
11/23/2024	5921
11/24/2024	4097
11/25/2024	11137
11/26/2024	12161
11/27/2024	12057
11/28/2024	8658
11/29/2024	9196
11/30/2024	5323
12/1/2024	4368
12/2/2024	11815
12/3/2024	13193
12/4/2024	12624
12/5/2024	13343
12/6/2024	12691
12/7/2024	6531
12/8/2024	4550
12/9/2024	12124
12/10/2024	13995
12/11/2024	13410
12/12/2024	13117
12/13/2024	12166
12/14/2024	6380
12/15/2024	4187
12/16/2024	11888
12/17/2024	12958
12/18/2024	12534
12/19/2024	12332
12/20/2024	11419

12/21/2024	6292
12/22/2024	4644
12/23/2024	11478
12/24/2024	7430
12/25/2024	4174
12/26/2024	10678
12/27/2024	12305
12/28/2024	6771
12/29/2024	5146
12/30/2024	11227
12/31/2024	7055
1/1/2025	5376
1/2/2025	12647
1/3/2025	13667
1/4/2025	7239
1/5/2025	5528
1/6/2025	13134
1/7/2025	14302
1/8/2025	13983
1/9/2025	13982
1/10/2025	13218
1/11/2025	8539
1/12/2025	6358
1/13/2025	13144
1/14/2025	16204
1/15/2025	20522
1/16/2025	23838
1/17/2025	32867
1/18/2025	20373
1/19/2025	9631
1/20/2025	18321
Average Per Day	10609

Appendix 2

Number of Consumer Complaints Posted to CFPB Database, Filtered by Date Sent to Company, 10/20/24-1/20/25

Date sent to company	Total Complaints in Database
10/20/2024	3780
10/21/2024	10317
10/22/2024	12097
10/23/2024	11680
10/24/2024	11302
10/25/2024	11504
10/26/2024	5140
10/27/2024	3772
10/28/2024	10499
10/29/2024	12154
10/30/2024	12079
10/31/2024	11332
11/1/2024	9425
11/2/2024	5310
11/3/2024	4018
11/4/2024	9911
11/5/2024	11864
11/6/2024	12399
11/7/2024	11970
11/8/2024	11357
11/9/2024	5759
11/10/2024	3964
11/11/2024	10751
11/12/2024	11649
11/13/2024	12905
11/14/2024	12143
11/15/2024	11299
11/16/2024	6279
11/17/2024	4340
11/18/2024	11343

11/19/2024	13199
11/20/2024	12687
11/21/2024	12854
11/22/2024	11348
11/23/2024	5852
11/24/2024	4073
11/25/2024	11133
11/26/2024	12505
11/27/2024	12117
11/28/2024	8605
11/29/2024	9204
11/30/2024	5242
12/1/2024	4301
12/2/2024	11803
12/3/2024	13393
12/4/2024	12640
12/5/2024	13396
12/6/2024	12647
12/7/2024	6461
12/8/2024	4496
12/9/2024	12086
12/10/2024	14006
12/11/2024	13553
12/12/2024	13170
12/13/2024	12058
12/14/2024	6321
12/15/2024	4133
12/16/2024	11868
12/17/2024	12983
12/18/2024	12663
12/19/2024	12345
12/20/2024	11388

12/21/2024	6181
12/22/2024	4554
12/23/2024	11418
12/24/2024	7340
12/25/2024	4121
12/26/2024	10861
12/27/2024	12586
12/28/2024	6671
12/29/2024	5039
12/30/2024	11123
12/31/2024	7102
1/1/2025	5287
1/2/2025	12637
1/3/2025	13622
1/4/2025	7158
1/5/2025	5484
1/6/2025	13046
1/7/2025	14687
1/8/2025	13946
1/9/2025	13885
1/10/2025	13293
1/11/2025	8463
1/12/2025	6281
1/13/2025	13136
1/14/2025	16325
1/15/2025	20326
1/16/2025	23206
1/17/2025	28440
1/18/2025	21466
1/19/2025	12831
1/20/2025	18057
Average Per Day	10596

Appendix 3

**Number of Consumer Complaints Posted to the CFPB Database,
Filtered by Date Received, 2/3/25-Present**

Date received	Total Complaints in Database
2/3/2025	14803
2/4/2025	17285
2/5/2025	16916
2/6/2025	17433
2/7/2025	15441
2/8/2025	7733
2/9/2025	5269
2/10/2025	9799
2/11/2025	12592
2/12/2025	11832
2/13/2025	8731
2/14/2025	855
2/15/2025	591
2/16/2025	662
2/17/2025	773
2/18/2025	739
2/19/2025	859
2/20/2025	5199
2/21/2025	1697
Average Per Day	7853

**Number of Consumer Complaints Posted to the CFPB Database,
Filtered by Date Received, 2/13/25-Present**

Date received	Total Complaints in Database
2/13/2025	8731
2/14/2025	855
2/15/2025	591
2/16/2025	662
2/17/2025	773
2/18/2025	739
2/19/2025	859
2/20/2025	5199
2/21/2025	1697
Average Per Day	2234

Appendix 4

**Number of Consumer Complaints Posted to the CFPB Database,
Filtered by Date Sent to Company, 2/3/25-Present**

Date sent to company	Total Complaints in Database
2/3/2025	14802
2/4/2025	17350
2/5/2025	16969
2/6/2025	17573
2/7/2025	16179
2/8/2025	7799
2/9/2025	5312
2/10/2025	9791
2/11/2025	12572
2/12/2025	11367
2/13/2025	1354
2/14/2025	838
2/15/2025	588
2/16/2025	666
2/17/2025	768
2/18/2025	747
2/19/2025	853
2/20/2025	13060
2/21/2025	1791
2/22/2025	1
Average Per Day	7519

**Number of Consumer Complaints Posted to the CFPB Database,
Filtered by Date Received, 2/13/25-Present**

Date sent to company	Total Complaints in Database
2/13/2025	1354
2/14/2025	838
2/15/2025	588
2/16/2025	666
2/17/2025	768
2/18/2025	747
2/19/2025	853
2/20/2025	13060
2/21/2025	1791
2/22/2025	1
Average Per Day	2067