



CFPB Consumer Complaints During COVID-19

The Bureau's [consumer complaint tool](#) has been successful in providing consumers with a means to seek answers and accountability on their most pressing consumer finance needs. However, the current economic crisis reveals the [urgent need for further action](#) to empower consumers to get help when they need it.

Complaints stemming from the fallout of the coronavirus pandemic are already beginning to surface in the complaint data. These initial consumer reports suggest alarming trends in the consumer finance marketplace as consumers struggle to get the help they need.

Consumer Voices: Mortgage Servicing

I have been trying to contact my mortgage company (Union Home Mortgage) for at least 1 week to request relief due to COVID-19. I have not been able to reach anyone by phone, email, or text. I have been hold for an agent for an hour and have not been able to get any communication from them.

"I have called numerous times and there is no ability to leave a message or even hold for an agent. I have submitted online requests for assistance as well. I simply can not get any communication from them and I am in need of assistance"

CFPB 3604020
April 13, 2020
Florida

I contacted SPS on XX/XX/2020 to ask for assistance because as a self employed due to COVID 19 affecting my state of Georgia I was out of work with no income. They contacted me on the XXXX of XXXX advising me that they would put my loan on forbearance for 3 months. I was what XXXX on payment on XX/XX/XXXX if I could not pay that month they would charge me a late fee of \$100.00 as income gave them as an example. I have not been able to pay that amount today?

"... [T]hey will put my loan on forbearance for 3 month, but I have to pay a balloon payment ... if they can not find other workout for me. ... How can I pay almost \$6000 in [three months] if do not have \$1.00 as income today?"

CFPB 3597695
April 8, 2020
Georgia

They are requesting that borrowers pay entire amount of the three delayed payments immediately after the forbearance. Most borrowers will simply not have the available funds. Midland Mortgage wrote: COVID-19 update for our customers For customers who may not be able to make their mortgage payments because of COVID-19, we have a plan that delays mortgage payments for three months. You are not required to make payments during this time. Late fees will be waived. At the end of the three months, all three delayed payments (and any other past due payments) will be due. . . . Thank you for your patience while weve worked on ways to assist our customers during this crisis.

"They are requesting that borrowers pay [the] entire amount of the three delayed payments immediately after the forbearance. . . . Most borrowers will simply not have the available funds."

CFPB 3582119
March 27, 2020
Texas



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Consumer Voices: Student Loans

President Trump signed the Coronavirus Relief ACT, which stopped all student loan wage garnishments for 6 months. Delta Management Associates continued to garnish my wages after the law went into effect. They owe me a refund of \$640 for two paychecks. . . . In addition, the Delta Management Associates is not making the law.

"Delta Management Associates continued to garnish my wages after the law went into effect. They owe me a refund of \$640 for two paychecks. . . ."

CFPB 3592254
April 3, 2020
California

I am currently at school and starting school this fall. I work as a [redacted] to sustain myself in the interim. Due to the COVID-19 outbreak, all of my hospital interpretation assignments got canceled. In light of the pandemic, I reached out to my private student loan issuer Sallie Mae to ask for forbearance. I have two loans with their interest rates of 10.875 % and 10.875 %, respectively. C... Sallie Mae 's usual practice is to investigate any such requests and if they are working on it, they will not pay the interest. This is an immoral behavior and I am tired of being treated this way. I am tirelessly to put up with this. I am fully aware of the term " private " loan, but to charge interest at such dire economic downturn is absurd. Please please stand up for us.

"Due to the COVID-19 outbreak, all of my hospital interpretation assignments got canceled. In light of the pandemic, I reached out to my private student loan issuer Sallie Mae to ask for forbearance. . . they refused. . ."

CFPB 3577082
March 23, 2020
Pennsylvania

I have consolidated my federal educational loans through College Ave. While I am grateful for the opportunity to consolidate my loans, I am deeply concerned about the level of service being provided to borrowers during the global coronavirus pandemic. Three months of emergency forbearance (while interest continues to accrue) is simply inadequate and downright immoral. My sincere hope is that College Ave will be able to provide better service during these unprecedented times. This is a moment in history when companies that care about their customers are set apart from the companies that show an utter disregard for consumers.

"Three months of emergency forbearance (while interest continues to accrue) is simply inadequate and downright immoral."

CFPB 3586096
March 30, 2020
Pennsylvania



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Consumer Voices: Debt Collection

Mariner Finance is calling me during the COVID 19 National Emergency and threatening to file a lawsuit against me if I don't make a payment. I haven't been able to work in 3 weeks and let them know that. Mariner is hard pressing me to get the money during a time when nobody is hiring and threaten me.

"Mariner Finance is calling me during the COVID 19 National Emergency and threatening to file a lawsuit against me if I don't make a payment. I haven't been able to work in 3 weeks. . ."

CFPB 3596976
April 7, 2020
Texas

I thought that them calling me about a debt during the coronavirus pandemic crisis and them calling me the day after I received the letter from them was completely inappropriate. People can't pay their bills now as it is completely improper, unprofessional, and disrespectful. I was asked to speak to the agent that gave me another number and received a recording.

"... [T]he person on the phone didn't ask for any information and gave me another number to call to speak to a supervisor, I called the number and received a recording."

CFPB 3578016
March 24, 2020
Iowa, Servicemember

I received a court summons today for a debt in an amount I do not feel that I owe. The summons is from Synchrony Bank. Late this evening, I was quite shocked when someone came to my door unannounced to serve these papers. I am currently experiencing. The amount the sum was contacted me regarding this debt, I would like to please validate this debt, so I can respectfully ask them to remove it.

"[S]omeone came to my door unannounced to serve these papers [amid] the current Coronavirus pandemic we are experiencing. . . . Also, no one had contacted me regarding this debt prior to the man arriving unannounced."

CFPB 3572091
March 19, 2020
New Mexico



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Consumer Voices: Credit Cards

Both me and my wife were laid off do to the Coronavirus outbreak and I called Citibank for days and waited on hold for hours to get a customer representative on the phone. Finally today after a wait of 1hr and 35 minutes on hold I was able to speak to her and asked to have the representative call me back. We dont have any type of payment deferral on your due date and see if have one then. This time of great need I am reaching out for help to no avail to

"I called Citibank for days and waited on hold for hours to get a customer representative on the phone. Finally today after a wait of 1hr and 35 minutes on hold a customer representative answered the call . . . her answer was 'We dont have any type of guidelines in place right now to help you with a payment deferral, call back on your due date and see if have one then.'"

CFPB 3587214
March 31, 2020
Michigan

I have called Synchrony Bank/ Care Credit repeatedly 3 days in a row while I hold on the line for 3 hours and no success. I get online where they direct us to for live chat which responds to " online chat not available. Please try again later. I have been waiting for hours. I do not believe they are doing this to us during this pandemic corona-virus that is causing so much trouble for everyone. We as citizens are reaching out for help to no avail to

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CFPB 3578922
March 24, 2020
Georgia

I called in to CitiBank to see if they had any available programs in reference to Coronavirus or COVID19. I was transferred around until I landed on an agent that supposedly could help. . . I was simply calling in to see if they had any deferral programs. . . A few days later I received an email stating that my credit card accounts were labeled as delinquent. I had the funds to make the payments but was erroneously advised by a representative of CitiBank that my payments were deferred. I requested a supervisor. Again was told that the initial representative was wrong and there was nothing they could do about it. . . . I had the funds to make the payments but was erroneously advised by a representative of CitiBank that my payments were deferred. I requested a supervisor. Again was told that the initial representative was wrong and there was nothing they could do about it.

"I requested a supervisor. Again was told that the initial representative was wrong and there was nothing they could do about it. . . . I had the funds to make the payments but was erroneously advised by a representative of CitiBank that my payments were deferred."

CFPB 3590025
April 2, 2020
South Carolina