

Consumer Financial Protection Bureau PRA Office

RE: Consumer Complaint Intake System Company Portal Boarding Form

OMB Control Number 3170-0054

Docket No. CFPB-2025-0041

December 29, 2025

Dear Mr. Anthony May,

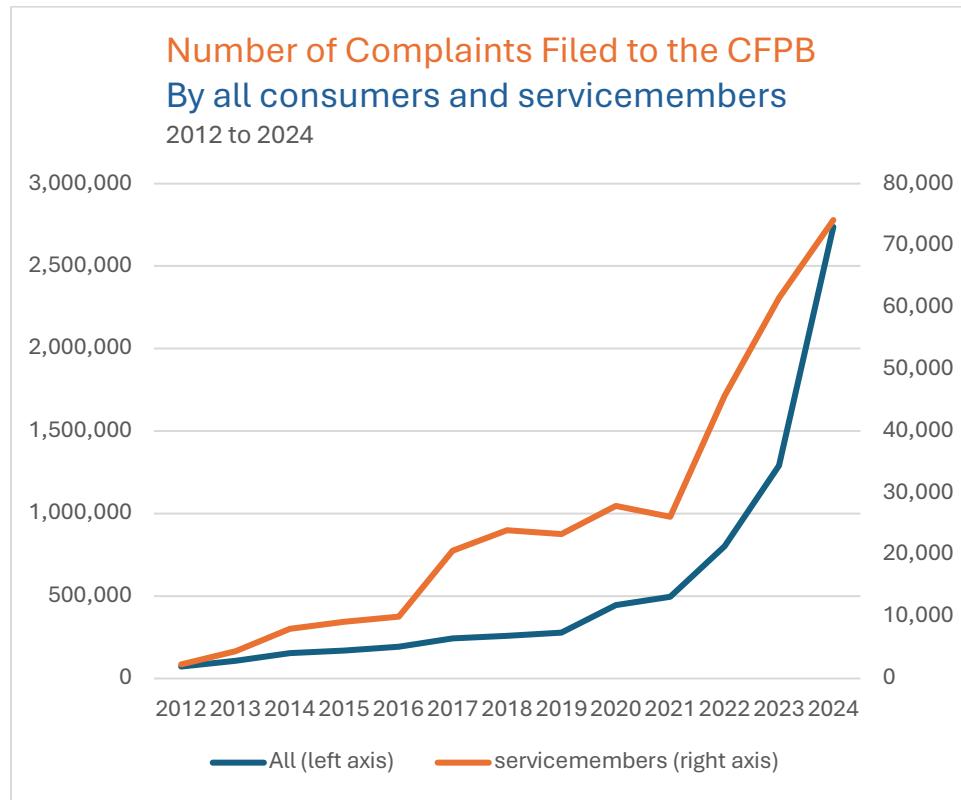
The undersigned consumer, civil, community, housing, privacy rights and other organizations write to express our fundamental belief that the collection of complaint information, the responsiveness to individual consumers, and the ability to onboard new companies to the Company Portal for complaint handling are vital to the proper performance of the functions of the Consumer Financial Protection Bureau (CFPB). Consumers' ability to file a personal financial complaint, receive a reply—and possibly recourse—plus the capacity to share and learn from others' complaints, via the CFPB public complaint database, is a model of government achievement that must be sustained. In 2024 alone, \$93 million was returned to harmed consumers.¹ We urge you to ensure that this indispensable tool remain operating and fully functional for the American people.

The Consumer Complaint Intake System Company Portal Boarding Form is essential to the ability to handle and process complaints from a given company. Gathering the specifics of a consumer complaint—especially the narrative details—and then having a system to route those complaints to the relevant company ensures that the system is operating with the utmost in practical utility. Financial firms efficiently receive the particular information they need to address individuals' complaints.

The CFPB Complaint process, portal and database are critical tools that consumers turn to when financial companies are unresponsive to their concerns. The first-in-class complaint system provides consumers with a place to report their grievances and expect a response, if not a resolution, to a financial dispute. The complaint system and the public visibility into that system are a low-burden way to address consumer financial problems and to encourage companies to follow the law and treat their customers fairly.

¹ <https://www.consumerfinance.gov/data-research/research-reports/2024-consumer-response-annual-report/>

Many consumers rely on the complaint database when they have a problem. Usage of the portal has steadily increased since it was first introduced in 2012. Notably, servicemembers used the complaint process frequently. Complaints have increased by an average of 35 percent per year since 2012. Complaints filed by servicemembers have nearly tripled since 2021.



In the last year alone, consumer credit report complaints have risen 182%, complaints about debt consumers did not recognize are up a staggering 333% and most other categories have also risen significantly.² Clearly, the CFPB's complaint system is sorely needed.

This complaint process may well be the *only* recourse a consumer has to resolve a financial dispute about a credit reporting error, medical debt, mortgage servicing or foreclosure crisis, a debt collection deceptive practice, a faulty remittance, a credit card, bank account or payment app fee or fraud problem, misleading student loan or payday loan and much more.

² <https://www.consumerfinance.gov/data-research/research-reports/2024-consumer-response-annual-report/>

The complaint process allows all parties to explain their position in a financial dispute and informally resolve the matter between the parties. The CFPB complaint system offers both individual attention and evaluation of systemic risks and predatory trends.

To enhance the quality and utility of the portal system, the CFPB would be best served by regularly onboarding new companies to improve the Bureau's ability to monitor more financial firms, address more consumer complaints and ensure that disputes are receiving timely responses, as is statutorily mandated.

The CFPB complaint process helps to hold companies accountable and keep our economy competitive and thriving. We all benefit when markets are transparent and accountable. We encourage you to expand companies' admittance to the complaint portal system and retain public access to the complaint database, a highly valued consumer tool.

Thank you for the opportunity to comment on the consumer complaint intake system.

Sincerely,

Americans for Financial Reform

Center for Economic Integrity

Center for Responsible Lending

Community Catalyst

Community Economic Development Association of Michigan (CEDAM)

Connecticut Fair Housing Center

Consumer Action

Consumer Federation of America

Consumer Reports

Consumers for Auto Reliability and Safety (CARS)

Economic Action Maryland Fund

Electronic Privacy Information Center (EPIC)

Faith in Action

Fight for the Future

Georgia Watch

Hip Hop Caucus

Housing and Economic Rights Advocates (HERA)

JustLeadershipUSA

JustUS Coordinating Council

Legal Services NYC

Long Island Housing Services, Inc.

Maine People's Alliance

National Association of Consumer Advocates

National Coalition for Asian Pacific American Community Development (National CAPACD)

National Community Reinvestment Coalition (NCRC)

National Consumer Law Center (on behalf of its low-income clients)

National Consumers League

National Disability Institute

National Fair Housing Alliance

National Housing Law Project (NHLN)

New Jersey Appleseed Public Interest Law Center

New Yorkers for Responsible Lending

Oakland Privacy

Oregon Consumer Justice

Oregon Consumer League

Privacy Rights Clearinghouse

Public Citizen

Rise Economy

South Carolina Appleseed Legal Justice Center

20/20 Vision

Tzedek DC

U.S.PIRG

Virginia Citizens Consumer Council
William E. Morris Institute for Justice
Woodstock Institute