

ACCOUNTABLE<sup>US</sup> consumeraction CFA Consumer Federation of America



March 14, 2023

*Submitted online at FDIC.gov*

The Honorable Martin Gruenberg, Chairman  
Federal Deposit Insurance Corporation  
1776 F Street, NW Washington, DC 20006

**Re: Community Reinvestment Act examination of FinWise Bank**

Dear Mr. Gruenberg:

Accountable.US, Americans for Financial Reform, Center for Responsible Lending, Consumer Action, Consumer Federation of America, National Consumer Law Center (on behalf of its low-income clients), National Community Reinvestment Coalition, Public Citizen, US PIRG and the Woodstock Institute submit these comments in connection with the Community Reinvestment Act (CRA) examination of FinWise Bank. FinWise Bank helps several nonbank lenders make predatory loans at rates up to 160% annual percentage rate (APR) that they cannot legally make directly. The loans that FinWise facilitates are not only usurious; they also pose a host of other consumer protection problems and potential legal violations.

This comment letter focuses on three of FinWise Bank's partners: American First Finance, Elevate Credit, Inc. (making installment loans through its brand Rise Credit), and Opportunity Financial ("OppFi"). These FinWise partners make loans with rampant problems, including unaffordable APRs, high default rates, debt collection abuses, credit reporting errors, and loans made as a result of identity theft.

Section I of this comment letter summarizes the types of problems that these FinWise partners' transactions display, and Sections II, III, and IV detail the complaint records of FinWise partners' American First Finance, Elevate's Rise loans,<sup>1</sup> and OppFi.

Notably, the problems with the loans made by American First Finance ("AFF") through FinWise Bank appear to be even more severe than those posed by the EasyPay Finance loans facilitated

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<sup>1</sup> Elevate also offers high-cost lines of credit through its Elastic brand and rent-a-bank Republic Bank and Trust. The CFPB complaints we have included in this letter are limited to Rise. Most of the Better Business Bureau complaints also appear to deal with Rise, but it is possible that some are Elastic.

by another FDIC-supervised bank, Transportation Alliance Bank (“TAB Bank”), which received a downgrade of its CRA rating. AFF has a similar business model to EasyPay Finance, lending through brick-and-mortar retailers and with numerous complaints about deception as to the interest rates and no-interest payment period. AFF has *more than twice as many* Better Business Bureau complaints against it in recent years as EasyPay. The loans made by FinWise Bank partner Elevate Credit under its Rise brand, as well, have twice as many CFPB complaints as EasyPay.

An analysis of consumer complaints about loans by American First Finance, Rise and OppFi raises serious concerns about extensive consumer harm and potential violations of federal and state consumer protection statutes.

In addition, while not detailed in these comments, other FinWise Bank partners,<sup>2</sup> including those that offer income share agreements,<sup>3</sup> “tip”-based cash advances, \$200 to \$1,000 lines of credit,<sup>4</sup> loans for retail purchases,<sup>5</sup> and small business loans, may also be problematic. Given the information presented, the undersigned request that FDIC downgrade FinWise Bank on its CRA Exam.

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<sup>2</sup> See <https://www.finwise.bank/strategic-platforms/fintech-loans/>.

<sup>3</sup> For example, FinWise Bank’s partners Stride Funding and Edly offer income share agreements, which can be problematic. See Student Borrower Prot. Ctr., *Inequitable Student Aid: A Case Study of Disparate Lending Practices and Educational Redlining Tactics in the Market for Income Share Agreements* at 4 (Mar. 2021), [https://protectborrowers.org/wp-content/uploads/2021/03/SBPC\\_Inequitable-Student-Aid.pdf](https://protectborrowers.org/wp-content/uploads/2021/03/SBPC_Inequitable-Student-Aid.pdf). (“An investigation by the Student Borrower Protection Center (SBPC) has uncovered evidence that Stride Funding’s lending model may violate federal fair lending law by penalizing borrowers of color for attending minority-serving institutions (MSIs) such as Historically Black Colleges and Universities (HBCUs).”).

<sup>4</sup> For example, FinWise Bank’s partner Empower advertises on its website: “Get a \$250 advance\* today, grow to a \$1,000 line of credit\* over time.” <https://empower.me/>. The Empower Thrive line of credit is offered by FinWise Bank. Empower’s website states in large font “Enjoy 0% APR%\*” on Empower Thrive, but the fine print notes “when you pay your balance on your next paycheck date, otherwise 35.99%,” and may incur late fees. In addition, Empower charges a monthly “subscription” fee of \$8 and a 5% fee for instant delivery. As described in our comments to the Consumer Financial Protection Bureau on junk fees, instant delivery fees are typically paid by 90% of consumers, are inflated far beyond the cost to the provider, are a disguised form of interest, especially when they vary based on the amount of the advance. See Consumer Comments to the CFPB Regarding Junk Fees Imposed by Providers of Consumer Financial Products or Services at 53-59 (May 2, 2022), <https://www.nclc.org/wp-content/uploads/2022/09/NCLC-comments-on-CFPB-Junk-Fees-RFI-87-FR-5801-pubd-2-2-22-filed-5-2-22.pdf>.

It is not clear if the bank is directly involved with the cash advance, but the advance and line of credit are clearly intertwined. Empower claims “Empower Cash Advance is not a payday loan or personal loan. Empower Cash Advance charges no interest or late fees.” *Id.* However, it effectively is a payday loan, and Empower collects “tips,” subscription fees, and, it appears, instant access fees if the consumer does not receive the cash advance through the Empower Card. See <https://empower.me/terms/>.

<sup>5</sup> For example, the CFPB’s complaints database contains a number of complaints about FinWise’s partner Great American Finance Co., alleging identity theft involving credit cards or other loans. See [https://www.consumerfinance.gov/data-research/consumer-complaints/search/?company=Great%20American%20Finance%20Co&date\\_received\\_max=2023-02-27&date\\_received\\_min=2011-12-01&has\\_narrative=true&page=1&searchField=all&size=25&sort=created\\_date\\_desc&tab=List](https://www.consumerfinance.gov/data-research/consumer-complaints/search/?company=Great%20American%20Finance%20Co&date_received_max=2023-02-27&date_received_min=2011-12-01&has_narrative=true&page=1&searchField=all&size=25&sort=created_date_desc&tab=List).

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## **I. FinWise Bank’s Lending Through American First Finance, Elevate Credit, and OppFi Raises Severe Consumer Protection Issues and Fails to Meet the Convenience and Needs of the Communities It Serves**

The Community Reinvestment Act (CRA) requires that banks meet the convenience and needs of the communities they serve. In assessing whether FinWise Bank is appropriately serving its communities, the FDIC should focus not on whether FinWise does in some narrow sense provide access to credit but also the quality of credit extended. Predatory credit at high interest rates that borrowers cannot afford to repay, credit designed to evade state interest rate laws, credit that is extended using deceptive practices, and credit that leads to violations of debt collection, credit reporting, and other laws does not meet the convenience and needs of communities.

FinWise Bank must be assessed based on the full scope of the credit it extends, including credit that it extends through partnerships with third parties. Under FDIC Guidance, banks are responsible for the risks arising from third-party relationships “to the same extent as if the activity were handled by the institution.”<sup>6</sup> Thus, FinWise Bank’s CRA examination should consider the harm and potential legal violations inflicted through the third-party lending for which it is responsible.

Most states have interest rate limits that would prevent this predatory lending. But predatory lenders try to evade state laws by laundering their loans through banks, which are exempt from state rate caps. FinWise Bank, chartered in Utah and supervised by the FDIC, is one of only a few rogue banks that are willing to front for predatory lenders.

FinWise helps at least three nonbank lenders make triple-digit APR loans in states where those loans are illegal:

- American First Finance, which offers installment loans at rates up to 155% APR for purchases at retailers selling furniture, appliances, pets, auto repairs and other goods and services.
- Elevate Credit, which offers Rise-branded installment loans online at rates up to 149% APR.
- OppFi, which offers online installment loans at 160% APR.

OppFi and Elevate also use other banks in some states. These “rent-a-bank” schemes are of questionable legality, to say the least. FinWise Bank’s partners have faced enforcement actions and have been forced to enter into substantial settlements for making illegal loans. As discussed below, **FinWise Bank’s involvement in this evasion is in itself grounds for downgrading its CRA rating.**

In addition to the usury law evasions, the loans that FinWise originates have numerous other consumer protection issues. Indeed, the level of complaints they have generated equals or exceeds those generated by the non-bank partners of TAB Bank, an FDIC-supervised bank whose CRA rating was recently—and appropriately—downgraded based on a violation of

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<sup>6</sup> Federal Deposit Insurance Corporation, Guidance for Managing Third-Party Risk. FIL-44-2008 (June 6, 2008), <https://www.fdic.gov/news/financial-institution-letters/2008/fil08044a.html>.

Section 5 of the Federal Trade Commission Act, Unfair or Deceptive Acts or Practices affecting “a large number of consumers over an extended period of time.”<sup>7</sup>

For example, FinWise partner American First Finance has a retail-based business model that is similar to that of TAB Bank partner EasyPay Finance.<sup>8</sup> American First Finance has generated *far more* complaints about unfair, deceptive and abusive practices, and high and usurious interest rates than EasyPay Finance.<sup>9</sup>

But AFF’s complaint numbers are put to shame by those against another FinWise Bank partner, Elevate Credit, which makes installment loans under its Rise brand. The CFPB has received 735 complaints against Rise, *twice as many* as against EasyPay Finance.<sup>10</sup> FinWise partner OppFi has also generated a large number of complaints.<sup>11</sup>

These high complaint volumes are not surprising, because AFF, Elevate and OppFi all have high interest rate models that prey on struggling consumers with unaffordable loans. Public filings show that Elevate and OppFi both have very high default rates, with average loss rate well over 50%, far higher than any other product in the banking system.<sup>12</sup> Elevate’s most recent net charge-off rate was 52%<sup>13</sup> and OppFi’s was a whopping 58%.<sup>14</sup> AFF’s charge-off rates are unavailable, but are likely similarly high.

In addition, both Elevate and OppFi have faced state government enforcement actions as well as private litigation. In 2021, to settle charges of deceptive and unlawful lending, OppFi agreed to pay \$2 million to the District of Columbia and to stop usurious lending in the District.<sup>15</sup> OppFi is currently facing an enforcement action by the California Department of Financial Protection and

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<sup>7</sup> See FDIC, Public Disclosure, Community Reinvestment Act Performance Evaluation, Transportation Alliance Bank, Inc., d/b/a TAB Bank at 11 (Apr. 13, 2022), [https://crapes.fdic.gov/publish/2022/34781\\_220413.PDF](https://crapes.fdic.gov/publish/2022/34781_220413.PDF).

<sup>8</sup> See Stop the Debt Trap, Predatory Auto Repair Loans by TAB Bank and EasyPay Finance (May 2022), [https://www.nclc.org/wp-content/uploads/2022/09/Rpt-TAB\\_Auto\\_Repair-5.11.22.pdf](https://www.nclc.org/wp-content/uploads/2022/09/Rpt-TAB_Auto_Repair-5.11.22.pdf); Stop the Debt Trap, Predatory Puppy Loans by TAB Bank and EasyPay Finance (Feb. 2022), [https://www.nclc.org/wp-content/uploads/2022/09/IB\\_Easypay\\_Puppy\\_Loans\\_Feb22.pdf](https://www.nclc.org/wp-content/uploads/2022/09/IB_Easypay_Puppy_Loans_Feb22.pdf).

<sup>9</sup> See Section II, *infra*.

<sup>10</sup> See Section III, *infra*.

<sup>11</sup> See Section IV, *infra*.

<sup>12</sup> See Alex Horowitz & Chase Hatchett, Pew Charitable Trusts, Rent-a-Bank Payday Lenders’ New Filings Show 55% Average Loss Rates (Jan 9, 2023), <https://www.pewtrusts.org/en/research-and-analysis/articles/2023/01/09/rent-a-bank-payday-lenders-new-filings-show-55-average-loss-rates>.

<sup>13</sup> Elevate Credit Inc., SEC Form 10-Q (Nov. 9, 2022); Elevate Credit Inc., SEC Form 10-K (Feb. 25, 2022).

<sup>14</sup> Opportunity Financial LLC, SEC Form 10-Q (Nov. 9, 2022).

<sup>15</sup> See Office of the Attorney General of the District of Columbia, Press Release, AG Racine Announces Over \$2 Million Settlement with Predatory Online Lender Will Compensate Thousands of District Consumers (Nov. 30, 2021), <https://oag.dc.gov/release/ag-racine-announces-over-2-million-settlement>.

Innovation, and a court has found that DFPI sufficiently alleged that OppFi, not the bank, is the true lender.<sup>16</sup> Several private lawsuits have also recently been filed against OppFi.<sup>17</sup>

Elevate agreed to a \$4 million settlement to resolve charges of deceptive and usurious rent-a-bank lending in the District of Columbia.<sup>18</sup> Elevate is also facing a private lawsuit in Washington State, and the court has found adequate allegations that FinWise is not the true lender:

[T]he Court finds that plaintiff has adequately pled that FinWise has essentially rented its charter to Elevate for the purpose of charging usurious interest rates to Washington consumers through its RISE products, that plaintiff has adequately alleged that the actual transactions at issue (as opposed to the one described on paper) involve Elevate (or an entity it controls) funding the challenged loans while paying a minimal fee to FinWise for the use of its name, and that, if plaintiff can prove the alleged facts, federal preemption would not apply because there would be no state-chartered bank involved and no issue of federal insurance. Plaintiff's per se Consumer Protection Act claim may, therefore, proceed.<sup>19</sup>

A review of the CFPB complaints database and Better Business Bureau websites show that American First Finance, OppFi and Elevate have generated hundreds if not thousands of consumer complaints. Complaints cover issues including:

- Deception and lack of transparency around high interest rates
- Unaffordable loans that borrowers are unable to repay
- Receiving loans that they never applied for and identity theft
- Improper debt collection tactics, including collecting debt not owed, failure to validate debts, harassment and abuse
- Credit reporting problems, including incorrect information and failure to respond to disputes and errors

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<sup>16</sup> See Office of the Attorney General of the District of Columbia, Press Release, AG Racine Announces Nearly \$4 Million Settlement with Predatory Online Lender That Will Compensate Thousands of District Consumers (Feb. 8, 2021), <https://oag.dc.gov/release/ag-racine-announces-nearly-4-million-settlement#:~:text=Racine%20today%20announced%20that%20Elevate,pay%20%24450%2C000%20to%20the%20District>.

<sup>17</sup> See, e.g., Michael v. Opportunity Financial, No. 1:22cv529 (W.D. Tex filed June 1, 2022); Johnson v. Opportunity Financial, No. 3:22-cv-190 (E.D. Va. Filed April 6, 2022); Carpenter v. Opportunity Financial, No. 2:21-cv-09875 (C.D. Cal. Filed Dec. 22, 2021); Sanh v. Opportunity Financial, No. 20-00002-02268-3 SEA (King Co., Wash. Sup. Ct filed Jan. 27, 2020), removed as No. C20-0310RSL (W.D. Wash. Feb. 26, 2020).

<sup>18</sup> Office of the Attorney General of the District of Columbia, Press Release, AG Racine Announces Nearly \$4 Million Settlement with Predatory Online Lender That Will Compensate Thousands of District Consumers (Feb. 8, 2022), <https://oag.dc.gov/release/ag-racine-announces-nearly-4-million-settlement#:~:text=main%20content-.AG%20Racine%20Announces%20Nearly%20%244%20Million%20Settlement%20with%20Predatory%20Online,Compensate%20Thousands%20of%20District%20Consumers&text=WASHINGTON%2C%20D.C.%20%E2%80%93%20Attorney%20General%20Karl,announced%20that%20Elevate%20Credit%2C%20Inc>.

<sup>19</sup> Sanh v. Rise Credit Svcs., 2022 WL 16854329 (W.D. Wash. Nov. 10, 2022).

While only some of the loans made by these three companies were facilitated by FinWise Bank (others were made directly or through other banks), the complaints illustrate the serious problems with the partners that FinWise is enabling. These complaints raise serious concerns about extensive consumer harm and potential consumer protection law violations, and are detailed in Sections II, III, and IV detail the number and nature of the complaints.

In general, the complaints involve:

***Unfair, deceptive, abusive or unconscionable practices.*** The complaints detailed in Sections II, III, and IV show deception and lack of transparency around high interest rates, and unfair, abusive and unconscionable lending practices due to unaffordable loans that consumers struggle to repay. State UDAP laws and laws against unconscionability apply to state-chartered banks, especially banks like FinWise Bank that do not have branches outside their home state.<sup>20</sup>

***Debt collection practices.*** Many of the CFPB complaints against American First Finance, OppFi and Elevate are about debt collection. The Federal Debt Collection Practices Act (FDCPA) was enacted to protect consumers from unfair, abusive and deceptive practices by debt collectors. The FDCPA requires, among other things, that debt collectors refrain from harassing consumers, making inappropriate threats, or misrepresenting the alleged debts owed. Although the FDCPA does not apply to first-party creditors like banks or their servicers, such conduct also generally constitutes a violation of federal and state UDAP laws that do apply.<sup>21</sup> Moreover, some state debt collection laws cover creditors and servicers,<sup>22</sup> and debt collection laws are not generally preempted by federal banking regulations.<sup>23</sup> Creditors can also be liable under state agency law for the actions of their collectors and servicers.<sup>24</sup>

***Credit reporting.*** A large number of the CFPB complaints against American First Finance,

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<sup>20</sup> State UDAP laws and laws against unconscionability apply to state-chartered banks, especially banks like FinWise Bank that do not have branches outside their home state. While state-chartered banks are entitled to the same interest rate exportation rights as national banks, they do not have the same broad preemption rights with respect to other laws except when they are operating out of an out-of-state branch. The FDIC has explained that “the preemption provided by section [12 U.S.C. § 1831a(j)] only operates with respect to a branch in the host state of an out-of-state, state bank. By its terms section [12 U.S.C. § 1831a(j)(1)] ... would not apply if the out-of-state, state bank does not have a branch in the host state.” Federal Deposit Ins. Corp., Proposed Rules, Interstate Banking; Federal Interest Rate Authority, 70 Fed. Reg. 60,019, 60,025 (Oct. 14, 2005). Moreover, even as to national banks, state UDAP laws are not generally preempted. See Office of the Comptroller of the Currency, Exploring Special Purpose National Bank Charters for Fintech Companies at 5 (Dec. 2016), <https://www.occ.gov/publications-and-resources/publications/banker-education/files/exploring-special-purpose-nat-bank-charters-fintech-companies.html>. (“the OCC has taken the position that state laws aimed at unfair or deceptive treatment of customers apply to national banks.”).

<sup>21</sup> See CFPB Bulletin 2013-07, Subject: Prohibition of Unfair, Deceptive, or Abusive Acts or Practices in the Collection of Consumer Debts (July 10, 2013), [https://files.consumerfinance.gov/f/201307\\_cfpb\\_bulletin\\_unfair-deceptive-abusive-practices.pdf](https://files.consumerfinance.gov/f/201307_cfpb_bulletin_unfair-deceptive-abusive-practices.pdf); NCLC, Unfair and Deceptive Acts and Practices § 6.10.

<sup>22</sup> See NCLC, Fair Debt Collection § 16.2.3.3.1 (10th ed. 2022), updated at [library.nclc.org](http://library.nclc.org).

<sup>23</sup> See *id.* § 16.1.2.

<sup>24</sup> See generally *id.* § 11.4.4.5.

OppFi and Elevate are about credit reporting. When creditors report information to credit bureaus (directly or through servicers), the Fair Credit Reporting Act (FCRA) imposes requirements on furnishers to provide accurate information, to respond to consumer disputes, to conduct reasonable investigations, and to promptly correct inaccurate information.<sup>25</sup>

***Know Your Customer and Electronic Signature Laws.*** A significant number of the CFPB complaints about American First Finance, Elevate or OppFi are about loans that the consumers say they did not take out or that belong to someone else.

For loans obtained in retail settings, these problems may stem from fraud committed by the merchant employees who completed loan applications on electronic tablets and either improperly signed for the consumer or induced the consumer into electronically signing without realizing that they were taking out a loan. Online loans may have been originated with false identities.

Under the Bank Secrecy Act and related amendments and regulations, banks have an obligation to “know your customer” (KYC). KYC obligations apply to all accounts, including credit accounts.<sup>26</sup> Failure to adequately confirm the identity of the borrowers of loans originated in the name of the bank would be a KYC violation.

In addition, if the consumer did not complete a valid electronic signature for the loan agreement, there is no valid contract. In that case, debits against the consumer’s bank account arguably amount to conversion. Efforts to collect or report debts not owed by the consumer, or failure to adequately respond to disputes about the debts, could also be debt collection or credit reporting violations, as discussed above.

***Electronic Fund Transfer Act and NACHA rules.*** Some of the complaints indicate potential violations of the Electronic Fund Transfer Act (EFTA). This Act sets out authorization requirements for preauthorized electronic fund transfers (PEFTs). Among other requirements, consumers cannot be required to repay credit by PEFTs,<sup>27</sup> and PEFTs must be authorized by a writing signed or similarly authenticated by the consumer.<sup>28</sup> Authorization is valid if it is “readily identifiable as such and the terms of the preauthorized transfer are clear and readily understandable.”<sup>29</sup> The consumer must be given a copy of the authorization.

NACHA rules, which govern ACH payments, contain similar requirements, and also give the consumer the right to revoke authorization, and require that notice of the right to revoke and the

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<sup>25</sup> See generally NCLC Fair Credit Reporting, Ch. 6 (9th ed. 2019), updated at [library.nclc.org](http://library.nclc.org).

<sup>26</sup> Section 3261 of the USA PATRIOT Act and regulations thereunder require banks to have a Customer Identification Program (“CIP”) to verify the identity of each customer who opens an account. 31 C.F.R. § 1020.220(a)(2). “Account” includes “a credit account, or other extension of credit.” 31 C.F.R. § 1020.100(a)(1).

<sup>27</sup> 15 U.S.C. § 1693k (1).

<sup>28</sup> Reg. E, 12 C.F.R. § 1005.10(b).

<sup>29</sup> Official Interpretation of 10(b)-6 to Reg. E.



manner in which to do so must be part of the authorization.<sup>30</sup> A PEFT that is not properly authorized, or for which authorization has been revoked, is unauthorized.<sup>31</sup>

***Military Lending Act.*** Some of the complaints against AFF, Elevate’s Rise and OppFi are from active duty servicemembers complaining about high rates that could to violate the Military Lending Act (MLA). This law limits the interest rate on loans to active duty servicemembers and their dependents to 36% APR, including fees. The MLA applies to banks. It exempts purchase money loans, but only if they are secured by the personal property purchased.<sup>32</sup> Some of the AFF loans could fall within that exception, but Elevate and OppFi do not appear to make secured loans.

FinWise Bank is responsible for the conduct of its partners. The extensive complaints below indicate a high likelihood that the bank is not meeting community needs.

## **II. Complaints Against American First Finance**

As noted above, American First Finance has a similar business model to that of EasyPay Finance. There are many similarities between AFF and EasyPay practices, including:

- *High interest rates that exceed state rate caps.* While AFF does not disclose its interest rates on its website, we have reviewed contracts and complaints showing AFF loans generally at about 144% APR in states that do not allow those rates for nonbank lenders.
- *Offered through retail locations.* AFF’s retail categories include furniture, appliances, electronics, jewelry, auto repair, medical, pets and recreation. The bank is twice removed from store clerks who describe and offer the loans, making it especially difficult for them to exercise proper oversight over their agents.
- *Use of tablets and mobile phones for in-person transactions that can lead to deception.* Complaints indicate that sales personnel may quickly scroll through screens, “sign” for the consumer, and obscure critical terms.
- *No-interest option that may be deceptive and hard to exercise.* Similar to EasyPay Finance, if AFF consumers pay off a loan during a three-month early payoff period, they owe “no interest.” In addition to potential misrepresentation by store clerks, several features of AFF’s agreements are reminiscent of EasyPay’s and may make it difficult for consumers to understand that option and to exercise it.<sup>33</sup> In addition to paying off the full principal, the consumer also needs to pay off the origination fee and potentially other fees by the early payoff date. Interest continues to accrue daily, and payments may thus be applied heavily to interest rather than principal, potentially making it difficult to understand what balance remains to avoid paying interest. The scheduled minimum payments are not enough to pay off the loan during the early payoff period.

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<sup>30</sup> Reg. E, 12 C.F.R. §1005.10(b).

<sup>31</sup> See, e.g., *FTC v. Health Formulas, L.L.C.*, 2015 WL 2130504 (D. Nev. May 6, 2015) (finding FTC likely to prevail on claim that defendants violated EFTA by engaging in recurring EFTs without obtaining proper written authorization or providing a copy to consumer).

<sup>32</sup> 10 U.S.C. § 987(i)(6).

<sup>33</sup> See <https://americanfirstfinance.com/partners/bank-products/>.

Not surprisingly, like EasyPay, AFF has generated a lot of complaints – indeed, **far more complaints than EasyPay**. The Better Business Bureau website reflects 431 complaints against EasyPay<sup>34</sup> and 866 against AFF<sup>35</sup> over the last three years. There were so many complaints against AFF that BBB could not display them all: “Due to the volume of complaints filed against this business, BBB only publishes the details for 25% of the total complaints filed.”<sup>36</sup> A sampling of complaints filed with the Better Business Bureau is included in Exhibit D.

Similarly, the CFPB complaints database shows far more complaints against AFF than against EasyPay over about the same period of time.<sup>37</sup> Through March 2, 2023, the CFPB’s complaints database has 367 complaints against EasyPay and 601 against American First Finance.

Moreover, the AFF complaints have spiked in the last two years. Since January 1, 2022, the CFPB has received **double** the number of complaints against AFF compared to EasyPay Finance (208 vs. 106).

### Complaints Against American First Finance Filed with CFPB, by Year

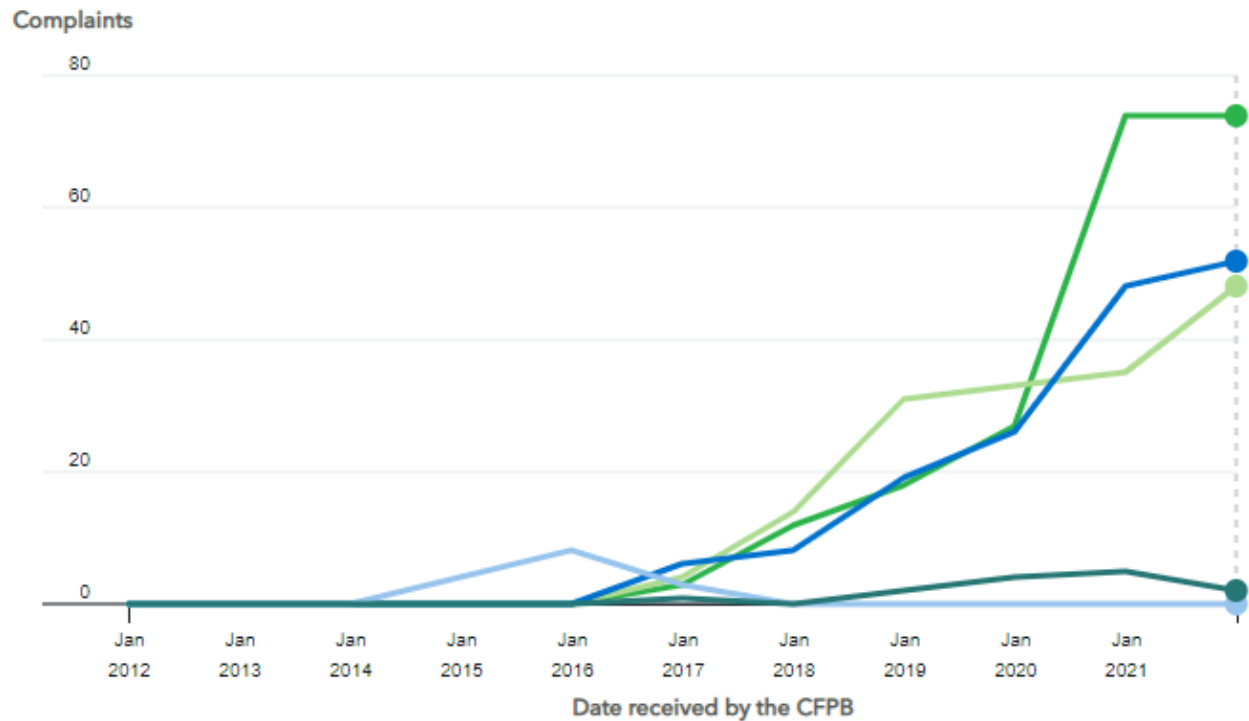
- Credit reporting, credit repair services, or other personal consumer reports
- Payday loan, title loan, or personal loan
- Debt collection
- Consumer Loan
- Credit card or prepaid card

<sup>34</sup> <https://www.bbb.org/us/ca/carlsbad/profile/consumer-finance-companies/easypay-finance-1126-20004961>.

<sup>35</sup> <https://www.bbb.org/us/tx/dallas/profile/financing/american-first-finance-inc-0875-90902136/complaints>.

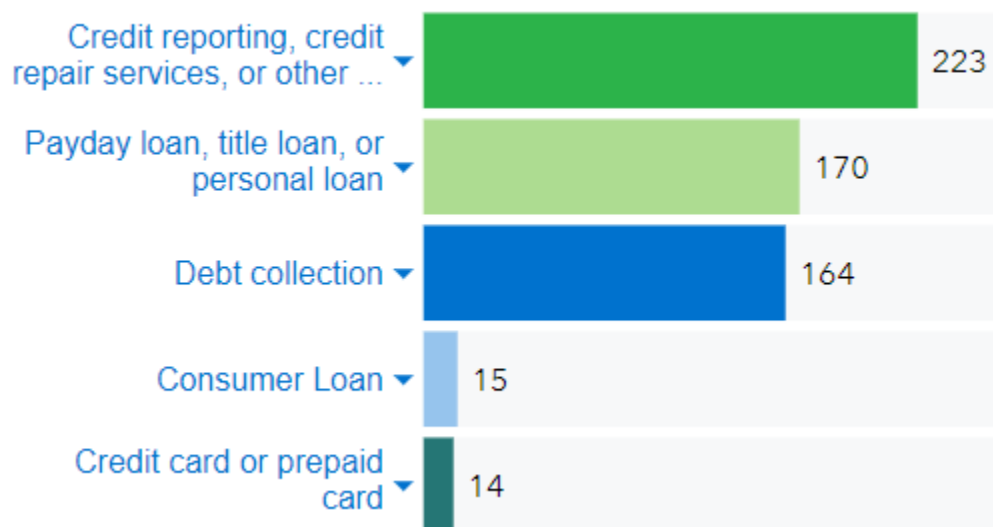
<sup>36</sup> *Id.*

<sup>37</sup> The first complaint against EasyPay Finance was filed on April 9, 2014. The first complaint against American First Finance was May 30, 2015.



And like EasyPay, AFF has generated a lot of complaints about credit reporting issues, unaffordable loans with surprise interest rates and elusive interest rebates, and debt collection problems, among others. The following chart reflects the “product” that the consumer selected for their complaint.

### Complaints Against American First Finance Filed with CFPB, By Product



More specifically, consumers who complained to the CFPB coded the issue in their complaint as follows (but a given complaint may illustrate other problems not reflected in the coding):

- Incorrect information on your report (65)
- Attempts to collect debt not owed (35)
- Charged fees or interest you didn't expect (26)
- Problem with a credit reporting company's investigation into an existing problem (26)
- Struggling to pay your loan (24)
- Communication tactics (20)
- Managing the loan or lease (20)
- Improper use of your report (15)
- Problem with the payoff process at the end of the loan (14)
- Problems when you are unable to pay (14)
- Taking out the loan or lease (14)
- False statements or representation (13)
- Charged fees or interest I didn't expect (11)
- Getting the loan (7)
- Problem when making payments (7)
- Written notification about debt (6)
- Cont'd attempts collect debt not owed (5)
- Improper contact or sharing of info/threatened to contact someone or share information improperly (7)
- Incorrect information on credit report (5)
- Shopping for a loan or lease (5)
- Can't contact lender or servicer (5)
- Disclosure verification of debt (4)
- Loan payment wasn't credited to your account (4)
- Took or threatened to take negative or legal action (4)
- Applied for loan/did not receive money (3)
- Can't stop withdrawals from your bank account (2)
- Payment to acct not credited (2)
- Problem with additional add-on products or services (2)
- Received a loan I didn't apply for (3)
- Was approved for a loan, but didn't receive the money (2)
- Account opening, closing, or management (1)
- Can't stop charges to bank account (1)
- Charged bank acct wrong day or amt (1)
- Confusing or misleading advertising or marketing (1)
- Credit monitoring or identity theft protection services (1)
- Getting a line of credit (1)

A complete listing of AFF CFPB complaints that have complaint narratives is included in Exhibit A.<sup>38</sup> Here are a few examples of CFPB complaints against American First Finance:

*Deception around high interest rates and interest free payoff option*

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<sup>38</sup> Of the 601 complaints against AFF, 318 have consumer narratives.

- I purchase a puppy at XXXX and its was super cute and all but the finance company made a deal with me to pay XXXX \$ but American first finance!! is charging me more more everyday if I try to pay it off early and when I call them they give me a different story and reason every time its supper sketchy and annoying and it just gives me stress.i wish I was able to research the company before I went through with this, American first finance if you read this YOU GUYS ARE SCAMMERS AND LIERS dont trust them guys!!!!!! Source: [CFPB Complaint #3367680](#)
- I responded to an ad on XXXX to a local mattress company, XXXX XXXX in XXXX WA. This appointment made was unbeknownst to me a " group " appointment of other interested parties seeking mattresses. I was first in line to be " financed " ( I Have pretty good credit so I was not concerned ) It was told to me " if " I paid within 3 months there would be no finance charges ; It wasn't brought to my attention that ; as I would later find out, the company " American First Finance " in XXXX, Texas, charged me 95 % Finance Fees!?!? Had I not been rushed so salesman could pursue the others purchasing I may have noticed this on the paperwork I signed, and would have either opted to obtain far better loan financing through my credit union or anywhere but American First!  
[Source: CFPB Complaint #3627680](#)
- When making the {\$800.00} and opting for credit line I was not given credit terms nor interest rates, was told to expect to be contacted by loan agency, this was one day prior to making cross-country trip. Upon arrival to destination, XX/XX/XXXX, created automatic payment through my bank since I was not home to receive notice of payment or interest rates. When creating this automatic payment I noticed a payment had already occurred to American First Finance. I contacted them to inquire about this action and if this amount would pay the entire balance of {\$1400.00} by the due date, the customer service representative stated, yes. Several months later I checked bank payment history and noticed payments were still being withdrawn, well surpassing the {\$1400.00} amount, a total of {\$1700.00}. I contacted American First Finance to request a refund of the {\$260.00} overpayment and they cease withdrawals, they refused and stated that this was based on the interest rate compounded after exceeding the 90 day mark. First, I did not receive a notice of the interest rates nor when I returned home to California, did not receive mail containing credit terms or interest rates. It was during this telephone call that I was finally able to coordinate receipt of the credit terms and interest rate. This was emailed to me and depicted a rate at 140 %. If I would have known of this rate I would have opted not to take this credit line. [Source: CFPB Complaint #3608124](#)
- ... They made it very easy, sent me a link to apply for financing. I filled out the app, which only took a few minutes.... Today, I contacted American Finance to inquire what the deferred interest rate would be, as well as the charge - I talked to a person via chat. They emailed me the contract, which stated interest rate of 169.53 %. I asked the rep more directly what the actual finance charge would be if I don't pay off the balance by XX/XX/XXXX, which is the early pay off period end date. The actual charge is not specially called out, or at least clear, in the contract. The rep told me the accrued charges after XX/XX/XXXX would be {\$3000.00}. I used {\$3200.00} for financing. Obviously,

in shock, I shared my experience on XXXX XXXX XXXX and American First Finance's sites ... I started to read the reviews on American First. Shockingly, there were other reviews and experiences similar to mine. So tell me this, how does a company (ies) clearly provide its terms, fees, and interest rates in a way that would cause this much harm and confusion?? The information is hidden. XXXX XXXX is also responsible. The envelope and the double-stapled pages inside show none of the terms. I was also advised after the transaction that I had 90 days to pay it off. No where was this clear in the application process. I don't even know what all to do to help protect other people from these two companies' practices. I do hope that my reviews and filing this complaint will help these practices to stop and for those harmed to receive some form of compensation. Thanks, XXXX. [Source: CFPB Complaint #5714142](#)

- I purchased a puppy from XXXX XXXX XXXX and they helped me apply for a loan with this company called American First Finance/ XXXX XXXX XXXX XXXX for {\$2400.00}. The retailer where I purchased the puppy from did not advise me out the buy out date and the loan company also did not advise me of the buy out date nor the interest rates via print or electronic disclosure. There was no information given to me in print or through electronic disclosure when I signed up for the loan. I attempted to resolve this issue with the loan company and see if they could work something out with me regarding the buy out option because I never received the information from either company they just began drafting the money from my account without disclosing this information. I tried to speak to a manager at the loan company but when I call the call center all they say is that a manager will reach out to me within 2 business days and I have yet to receive a call. I keep getting the run around from American First Finance. [Source: CFPB Complaint #3311485](#)

### *Unaffordability*

- I contacted the company on XXXX and explained that I could not continue with payments. The representative I spoke with gave me two options. She stated that I could pay off a settlement which is thousands of dollars I do not have (because I am going through financial difficulties) or they could cancel my automatic payments which if not paid by the due date would show as delinquent and report to the credit bureaus. I asked the representative for a supervisor and he repeated the same thing. The company is preying on those in bad financial situations. They either want to come up with thousands of dollars to pay off a settlement in 30 days or have your credit harmed due to not being able to pay. [Source: CFPB Complaint #6299139](#)

### *Improper collection tactics*

- On my credit file it says I owe one amount but when you call to pay it off they are asking for double amount. [Source: CFPB Complaint #6360260](#)
- I have been repeatedly emailed by American First Finance. I have reached out to them repeatedly to give information about the debt they are trying to collect and they have ignored all requests for information. When I call they hang up on me, or do not answer at all, they seem to filter my call. I have written them asking them to provide any and all

information about the debt and to cease contacting me. It has made no difference they continue to email, call and harass me. They refuse to give information about the debt or to work in any way to find a solution or answer to what is actually going on. Source:

[CFPB Complaint #5762512](#)

- American First Finance has attempted to contact me numerous times everyday for the past month, to the point where it has upgraded to complete harassment on their part. They have refunded money to my accounts, only to debit it back out in order to keep their collection tactics active and continue to harass. The amount being collected on has been contested by myself and my financial institution and several stop pays have been initiated, costing me even more money from my bank, XXXX. It has been a true terror dealing with this company and I really hope this report is a warning to other on doing business with American First Finance. [Source: CFPB Complaint #4504935](#)
- I am currently 2 weeks behind on a payment. I contacted the company and acknowledged the issue. On XX/XX/20, between XXXX and XXXX. I received 12 text messages in 1 hour from the company telling me to pay it. I contacted the company and asked them to stop, they said no and it turned into an argument. This contact was made after XXXX and then received 2 text messages again with in the first half hour. So now as I am writing this message, we are at 15 communications in 1.5 hours. Source: [CFPB Complaint #3631284](#)

*Identity theft or loans that the consumer did not apply for*

- An account was opened in my name to which I had reported to the company itself and the ftc. The company in question is refusing to remove my name from the account because they feel I wasn't a victim of identity theft even after I explained the details of how any why it happened, they in turn notify me that that im still being held responsible. I lost my pocketbook that contained my wallet, keys, phone etc. My information was used to create accounts, my debit card was used for purchases as well. No police report was made because they didn't feel a lost bag was anything to report. It wasn't lost in result of a crime ( being stolen ) from what I was told and they can't help with identity theft. [Source: CFPB Complaint #3928991](#)
- AMER FST FIN HAS CONTINUED TO REPORT A FRAUDULENT ACCOUNT ON MY CREDIT FILE. THIS ACCOUNT IS NOT MINE AND IS A RESULT OF IDENTITY THEFT. I HAVE SENT NUMEROUS DISPUTES, PROVIDED A IDENTITY THEFT AFFADAVIT, AND SUBMITTED NECESSARY DOCUMENTATION TO XXXX XXXX. I ALSO HAVE REQUESTED ANY INFORMATION PERTAINING TO THIS ACCOUNT BE SENT TO ME DIRECTLY AS PERMITTED IN IDENTITY THEFT CASES. IVE SUBMITTED A DIRECT DISPUTE TO AMERICA FIRST FINANCE TWICE WITH PROOF OF DELIVERY AND THEY HAVE FAILED TO RESPOND TO MY DISPUTE BUT CONTINUE TO REPORT THIS FRAUDULENT ACCOUNT TO MY CREDIT FILE WHICH IS A VIOLATION OF MY RIGHTS UNDER THE FCRA. XXXX XXXX HAS ALSO CONTINUED TO REPORT THIS FRAUDULENT ACCOUNT EVEN AFTER ALL IDENTITY THEFT INFORMATION AND A REQUEST TO BLOCK THIS ACCOUNT HAS BEEN MADE. XXXX XXXX AND AMERICA FIRST FINANCE

HAVE BOTH REPEATEDLY IGNORED MY DISPUTE AND REQUEST TO REMOVE THIS FRAUDULENT ACCOUNT. THIS IS AN ACT OF WILFUL NON-COMPLIANCE AND IS A DIRECT VIOLATION OF MY RIGHTS. THIS ACCOUNT NEEDS TO BE REMOVED IMMEDIATELY. [Source: CFPB Complaint #5287737](#)

### *Credit reporting problems*

- Per FCRA 623 ( a ) American First Fiancial is in violation of the FCRA. The company is under obligation to only report accurate and updated information. Sending a consumer a copy of contract does not excuse the company for said violation. My account with them has been satisfied in full via Chapter XXXX Bankruptcy. The company has received copy of discharge paperwork and has blatantly refused to update the account to credit bureaus accordingly.... Source: [CPFB Complaint #4324078](#)
- american first finance keeps reporting balance of me having to owe them XXXX dollars as of XX/XX/2022. XX/XX/2022 they responded to a previous cfpb complaint that the account was paid in full with a monetary relief. now i am asking them to not only stop reporting this account but also refund me all of the money they took from me and to give me the monetary relief they promised that i never received. Source: [CFPB Complaint #6238129](#)
- I have filed 2 complaints with the CFPB in regards to this company. Each time the company refused to respond but decided to send me a one page alleges agreement I had with the company. American First Finance has reported an alleged account in a negative manner to multiple credit reporting agencies. The company has violated my rights to privacy. I did not receive the necessary disclosures or ability to dispute this claim before it was added to my consumer report. This one grace error is causing financial difficulties in my family life and household. I am being denied the ability to a place of abode because of this item reporting as charged off on my report. I am demanding this company to correct this issue by zeroing out this account and deleting this account. Source: [CFPB Complaint #6143115](#)

### *Ignoring Military Lending Act Protections*

- I am an ... military member ... currently stationed at ... in South Carolina. I was in need of furniture for my apartment ... I worked with a female sales associate at the store. During our time together, she asked about my profession and I verbally told her that I was in the XXXX XXXX....

After purchasing the furniture, my supervisor reviewed the contract with me. It was then that I realized the severity of the 145.09 % interest rate....

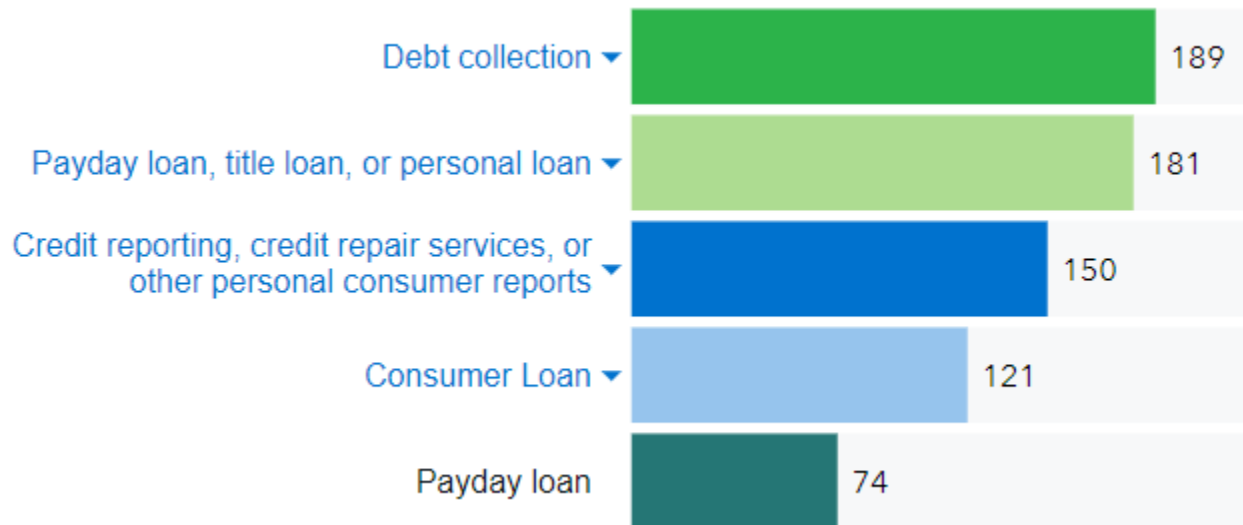
My supervisor referred me to work with a Financial Counselor at the XXXX and XXXX XXXX XXXX on base. She informed me of the violation of the Military Lending Act by American First Finance Inc. The approved APR should not have been above 36 % because I am an XXXX XXXX military member. Source: [CFPB complaint # 3504019](#).



### III. Complaints against Elevate's Rise

The CFPB's complaints database contains 735 complaints regarding Rise Credit, a brand used by FinWise's partner Elevate Credit, through March 2, 2023. The complaints were categorized by the consumers as follows:

#### CFPB Complaints Against Elevate's Rise Credit Through March 1, 2023



More specifically, the issues were coded as follows (though a given complaint may cover more than one issue)

- Incorrect information on your report (121)
- Attempts to collect debt not owed (68)
- Charged fees or interest you didn't expect (87)
- Communication tactics (45)
- Managing the loan or lease (44)
- Struggling to pay your loan or problems when you are unable to pay (75)
- Problem with a credit reporting company's investigation into an existing problem (37)
- Taking out the loan or lease (30)
- Improper use of your report (30)
- Cont'd attempts collect debt not owed (22)
- False statements or representation (15)
- Received a loan I didn't apply for (18)
- Problem with the payoff process at the end of the loan (14)
- Written notification about debt (13)
- Problem when making payments (12)
- Getting the loan (9)
- Improper contact or sharing of info (9)
- Shopping for a loan or lease (9)
- Can't stop charges to bank account (9)
- Disclosure verification of debt (8)

- Can't contact lender or servicer (8)
- Took or threatened to take negative or legal action (7)
- Applied for loan/did not receive money (7)
- Account opening, closing, or management (6)
- Payment to acct not credited (6)
- Loan payment wasn't credited to your account (5)
- Account terms and changes (3)
- Charged bank acct wrong day or amt (4)
- Problem with additional add-on products or services (3)
- Advertising and marketing (3)
- Managing the line of credit (2)
- Threatened to contact someone or share information improperly (2)
- APR or interest rate (1)
- Credit monitoring or identity theft protection services (1)
- Getting a line of credit (1)
- Shopping for a line of credit (1)

Below are a few examples of complaints against Elevate. A complete listing of CFPB complaints against Rise that include narratives is included in Exhibit B, and a sampling of Rise complaints filed with the Better Business Bureau is included in Exhibit D.

#### *Lack of transparency around high interest rates*

- ... I applied for a loan through Rise Credit for {\$2000.00}... Once submitted, Rise came back and said would let me know if I was approved for the loan. I then forgot all about it and several days later when reviewing my checking account I found that they had already placed {\$2000.00} into my account. I was not sent nor given the details of the loan ie ... the interest rate of 238.36 % for the loan until after the money was placed into my account. I would have rejected/not accepted the loan if I had realized it was a 238.36 % interest rate. They set up ACH installment payments of {\$410.00} a month which I can not afford. .. I am on Social Security XXXX ( Fixed income ) with limited resources. I would NEVER have agreed to a 238.36 % interest rate nor payments of {\$410.00} a month. I can't afford this. I can't believe that this is legal-this is more like loan sharking and preying on people who are not able to defend themselves....I need your help. [Source: CFPB Complaint # 3141291](#)

#### *Unaffordability*

- ....To date I have paid well over {\$6900.00}, almost three times the principle. I still owe close to {\$3000.00}. Prior to accepting the loan I did read the " fine print " but it was not easy to understand. It was not explicit stated that the monthly payments would be going to the interest and not to paying down the principle, making the loan impossible to pay off quickly. I called and spoke to a customer service agent on XXXX XXXX, XXXX ( the call was recorded ) and asked specifically for an amnesty on the remaining balance because I am having a hard time paying on this exorbitantly high interest loan for over 12

months. I also explained to her that to date I had paid almost three times the principle, she said " no. " The fine print on this loan document was written in legalize that the average lay person could not possibly understand. There are many more months left on this loan ; in the end, the total paid before it is satisfied will be over {\$9500.00}! Paying {\$7500.00} in interest for a {\$2500.00} loan is outrageous and should be illegal. Again, the " fine print " was not easy to understand and I did not understand EXACTLY how much this installment would cost me. I have paid off the principle three-times over and the rest should be forgiven. [Source: CFPB Complaint #1962588](#)

#### *Harassment and aggressive collection tactics*

- I have a high interest installment loan through Rise. I pay {\$220.00} every 2 weeks with {\$16.00} of that going to the principal. I had a medical procedure done that kept me out of work for just a little more than a month. I did not receive a paycheck during that time. This has put me a few payments behind on my loan as they come due every 2 weeks. I am trying to get this all worked out so I can catch up with them over time as I just started back to work today. My issue is when I came back today I was told by my coworkers that this number called ( XXXX ) so many times a day that they turned off the phone in our office. I had spoke to them before and told them this was my work number and they are not to call me here. I started looking through the missed call option on our XXXX phone at work and counted at least XXXX calls from them over this weekend alone. This is unacceptable and causing big problems at work. I understand I owe them and I am behind on some payments. I am willing to work something out with them but calling my work to harass me and doing multiple attempt debits to my bank account that has no money in it racking up a ton of fees. This is not helping their cause as I have to pay my bank now instead of putting that money towards catching up on my loan. They tried withdrawing twice within a few minutes during XXXX attempt which racked up an instant {\$70.00} more to my bank account fees like the money was going to instantly appear in there after the first attempt a few minutes earlier. I am trying to get a debt consolidation loan to just pay them off. I am contacting them today to see what we can do to catch up in a reasonable time and matter as I have just started back to work. This is my issue with them. [Source: CFPB Complaint #2303749](#)
- They keep calling me all day long every hour or XXXX for the last XXXX or XXXX weeks. They have called my job and I have told them not allowed to have personal calls. Have also emailed XXXX and tried to make arrangements still continue to call me. And they have called a couple of my friends more than once that may have been listed as references on application. I feel like I am being harrassed and no wmy friends are being harressed too. [Source: CFPB Complaint #1313833](#)

#### *Identity theft or loans that the customer did not apply for*

- Someone got a {\$5000.00} loan under my name with company/bank called RISE ( which is somehow related to XXXX ). This is hurting my credit really bad. My score is down close to 200 points ( so far ), other banks are closing my credit cards or lines of credit, I am not able to get a loan ( not even the COVID 19 disaster recovery loan ). I've called

this bank more than 10 times and sent emails. Their response is always that the person in charge is not available or the fraud department is close ( no matter at what time I call ). I am only able to talk to customer support reps who are not capable of doing anything about it. I've tried disputing the case with the credit bureaus/agencies and the only thing they do is call the bank ( RISE ) to confirm the loan and nothing else. Please HELP!

[Source: CFPB Complaint #3756118](#)

- XXXX XXXX XXXX have been reporting and attempting to collect a debt that is not mine. They claim it is from some company called RISE, when I look them up it is some type of loan place. I have never one time done business with that company nor did I ever sign anything. I do have a common name & have had my identity stolen. My credit is very good and I pride myself in having good credit. This account that is NOT mine I have been fighting this collection company for so long trying to get them to prove to me that it is mine. They have yet to prove it and it was affecting my business & financing that I was forced to pay the debt recently. I demand they prove it is mine still! I have an attorney and will pursue legal action due to their practices. [Source: CFPB Complaint #2758635](#)

#### *Credit reporting problems*

- This company refuses to update my credit report in a timely manner. The account with them was paid off in full, early. Yet they still report a revolving balance and open account. I have submitted disputes and they verify that their information is accurate. I have no open account with Rise, nor do I owe them any money. [Source: CFPB Complaint #3446607](#)
- A loan from Rise appeared on my credit that I did not take out. I never filled out an application with them. I never received funds from them. I reported it when I noticed it. My credit report shows it was opened on XX/XX/2018 and was charged off a few months later. It is now with the collection agency XXXX as of XX/XX/2018. I have disputed this charge on my credit report several times. I have called Rise and reported it has fraud. They told me to send in info proving it was fraud. I filed a report with the FTC and sent a copy to Rise as they asked. They have denied all my claims of fraud because they said that a check was mailed to my home address. They claim that the check was cashed. I told them I never got a check nor did I cash a check. I told them I never applied for a loan. I have asked them to prove to me the account is mine by sending me the contract or promissory note as well as a copy of the check I was said to cash. I asked for all information about the loan. They have failed to provide me with any information about said loan but still report the account negatively on my credit as well as the collection agency is still presuming me for the loan. [Source: CFPB Complaint #3585617](#)

#### *Ignoring Military Lending Act Protections*

- I have a "" Personal Installment Loan " through Rise Credit. I was recently educated on the Military Lending Act through a local agency financial counselor.

Rise Credit 's interest rate on my current loan is outrageously high. Does the Military

Lending Act not apply to them? I brought this up to them and that lenders have until XX/XX/XXXX to comply by lowering the interest rate to 36 % or under, and they said that the rule does not apply to them. Source: [CFPB Complaint # 2114395](#)

#### **IV. Complaints against OppFi**

The CFPB's complaints database contains 291 complaints against OppFi through March 2, 2023. The complaints were categorized by the consumers as follows (though a given complaint may raise several other issues):

- Incorrect information on your report (58)
- Charged fees or interest you didn't expect (46)
- Attempts to collect debt not owed (28)
- Struggling to pay your loan or bill (22)
- Problem with a credit reporting company's investigation into an existing problem (19)
- Improper use of your report (18)
- Written notification about debt (14)
- Getting the loan or line of credit (14)
- Problem when making payments (12)
- Problem with the payoff process at the end of the loan (7)
- False statements or representation (5)
- Problems when you are unable to pay (5)
- Communication tactics (4)
- Took or threatened to take negative or legal action (4)
- Can't stop charges to bank account (3)
- Credit monitoring or identity theft protection services (3)
- Getting a credit card (3)
- Received a loan you didn't apply for (3)
- Can't contact lender or servicer (2)
- Loan payment wasn't credited to your account (2)
- Money was taken from your bank account on the wrong day or for the wrong amount (2)
- Shopping for a loan or lease (2)
- Threatened to contact someone or share information improperly, or improper contact or sharing of info (3)
- Closing your account (1)
- Fees or interest (1)
- Fraud or scam (1)
- Managing the loan or lease (1)
- Taking out the loan or lease (1)
- Was approved for a loan, but didn't receive the money (1)

Below is a small sampling of complaints filed with the CFPB against OppFi. A full listing of OppFi CFPB complaints that have consumer narratives is attached as Exhibit C.<sup>39</sup> Examples of

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<sup>39</sup> Of the 291 CFPB complaints against OppFi, 165 have consumer narratives.

complaints submitted to BBB are included in Exhibit D.

*Lack of transparency around high interest rates*

- I obtained a small personal loan through Opp Loans online, and the process was questionable. They required the log in information for my bank, and after the loan was " approved " and I changed my password, they required additional information, which included access to my bank accounts again. After making about 10 payments or so, I had some financial difficulty around XX/XX/2020, as many others. I emailed and called, spoke to " XXXX " and she said she would waive interest and any fees, and push my next payment out to XX/XX/2020 with their " Borrower Assistance Program ". On XX/XX/2020, I used online bill pay through my bank to send a check to Opp Loans for {\$300.00}, more than 2x the amount of my previously scheduled payments. I did this early so they would receive it before XX/XX/XXXX. They never posted the payment to my account. It was received by them ( and stamped ) on XX/XX/2020, and cashed/cleared my account XX/XX/2020. I have emailed many times, and called, and they insist that I never paid. In addition, they charged interest and additional fees to my account, going against the arrangements made under their " Borrower Assistance Program ". Today is XX/XX/2020. When I called Opp Loans and spoke to one of their reps, he claimed that he did not receive my email which had 2 screenshots showing the {\$300.00} was taken from my account, and claimed that the payment was never received. When I told him I would go to the police department to file a report for fraud, he got angry, kept cutting me off while I spoke, and yelled that he could transfer me to the payments department. Someone at Opp Loans has my payment. They already ripped me off with a 160 % APR, so I am repaying almost double the loan amount. Even when I provided the reference # and check # from the bank, they ignored my emails. Two hours after mentioning that I would file a police report, Opp Loans reported false information to XXXX about my current balance in retaliation. Source: [CFPB Complaint #3634327](#)
- California passed the Fair Access to Credit Act on XX/XX/XXXX. The cap on interest rates in California is 36 %. I took out my loan XX/XX/XXXX. My interest rate is 159.22 %. Opps loans refuse to update the contract. I am grossly being overcharged. I am requesting that this get looked into. Source: [CFPB Complaint #3652625](#)

*Harassment and aggressive contacting when struggling to pay a loan*

- After losing my job and having a hard time making payments on the loan I received from Opploans ( which was 160 % apr ) they started calling me nearly every day and also calling my family members. It got even worse when they started calling me on Sundays at XXXX XXXX. Which is against the federal regulations of debt collection practices. I will be filing suit. Source: [CFPB Complaint #3533867](#)
- Calling work repeatedly sometimes 3-4 times an hour up to 15 times a day during work. Repeatedly calling cell number from spoofed phone numbers (if you try to call back the number is not a working number ). Did not receive postal mail confirmation of collection even though I asked for it over the phone. Source: [CFPB Complaint #3547342](#)

### *Receiving loans that they never applied for and identity theft*

- I have reached out to the company several times in the last year and a half providing information to them showing them the account was not mine. I've sent a police report, FTC report, my identification and a plethora of other documentation just to be told that information was not good enough. This has gone on for far too long. I have not received an original contract proving the debt belonged to me -- just a statement. Also, according to my credit report, each reporting agency has a different opening date. But if this information was accurate why are they all reporting the same thing? Reporting an error and even fixing an error is a violation with a fine of {\$1000.00}. Source: [CFPB Complaint #5126404](#)
- on XX/XX/2021 and email was received stating my payment will be taken out on XX/XX/2021. However, I had never heard of this company, I tried to contact the company via phone numbers on the website and email and the calls could not go through. I reached out via XXXX and XXXX. As I never heard of this company or applied for a loan through any of the sub-companies they have listed. I have asked for my information to be removed or how to go about it. They will not answer and when they do they do not offer help. I did not give permission to a company i have no clue who they are to offer me loans or to even have my personal information. I want it removed. Source: [CFPB Complaint #4578538](#)

### *Ignoring Military Lending Act protections*

- Company offered {\$2800.00} loan to my husband at 24 % interest without disclosing " customary fee " which brings total to 160 % interest. Company says this fee is not interest " for the purpose of Tennessee law ". I asked about protection under the military lending act and they said they never heard of it. They said " the state regulates the interest amount ". If that is the case, why is their outrageous fee " Not interest for the purpose of Tennessee law "? Paid {\$460.00} this month. Principal balance dropped by {\$78.00}. Next payment due is {\$630.00} Company said payment will be different every month. How does an installment loan have a different payment every month? How can it ever be paid off if it accrues over {\$400.00} in interest per month? He was medically seperated from XXXX XXXX due to a XXXX XXXX XXXX causing XXXX XXXX XXXX XXXX XXXX, XXXX, and XXXX XXXX. He is XXXX XXXX XXXX and his only income is VA XXXX. This company is preying on people like XXXX. Source: [CFPB Complaint #2895346](#)
- I contacted this firm opp loans several times XX/XX/2019 and XX/XX/2019, as a consumer regarding the high interests rates being charged on my loan. I informed them that military spouses and familys ( my husband is XXXX XXXX ) that we are protected against high interest rates. They informed me that they needed proof to review my interest rate. They then informed me that spouse loans are not covered under the military lending act and was notified by their legal department. My current interest rate is 159 % on short term installment loan. Please assist. Source: [CFPB Complaint #3354050](#)



### *Credit reporting problems*

- This loan was charged off at {\$3300.00} ( approximately ) in XXXX. When I hired XXXX XXXX in XXXX to challenge this item on my credit reports, Opportunity Financial changed the amount and retaliated against me by increasing the amount due on my credit reports to over {\$5100.00} with no justification. Opportunity Financial has a legal obligation to accurately report the past due debt. Likewise, the creditors have an obligation to report accurate information which has been wrong now for more than 3 years. Source: [CFPB Complaint #4169454](#)
- A while back, I had a loan with Opportunity Finance that went into collections. But several months back I contacted them and arranged a settlement to resolve the account that they agreed to. This arrangement was made and fully funded in XXXX of 2020. Despite that, Opportunity continues to report that there is an outstanding balance on this loan. I've disputed the account several times with the credit bureaus, and even called Opportunity Finance and asked them to fix this ; but this account still shows as unresolved on my credit report. Source: [CFPB Complaint #3318860](#)

### **V. Conclusion**

The FDIC should downgrade FinWise Bank's CRA rating in light of the extensive evidence of the abusive lending and potential violations of the law involving its lending program. High-cost credit that extracts wealth and burdens borrowers in debt does not meet credit needs in a responsible manner and must be penalized on CRA exams.

For questions about these comments, please contact Nadine Chabrier at the Center for Responsible Lending at [Nadine.Chabrier@responsiblelending.org](mailto:Nadine.Chabrier@responsiblelending.org) or Lauren Saunders at the National Consumer Law Center at [lsaunders@nclc.org](mailto:lsaunders@nclc.org).

Yours very truly,

Accountable.US  
Americans for Financial Reform  
Center for Responsible Lending  
Consumer Action  
Consumer Federation of America  
National Consumer Law Center (on behalf of its low-income clients)  
Public Citizen  
U.S. PIRG  
Woodstock Institute



**Exhibit A: CFPB Complaints With Narratives Against American First Finance Through March 2, 2023**

<b>Date received</b>	<b>Product</b>	<b>Issue</b>	<b>Sub-issue</b>	<b>Consumer complaint narrative</b>	<b>State</b>	<b>Tags</b>	<b>Complaint ID</b>
12/29/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	On XX/XX/2021 American First Finance has accessed my credit report. I have never contacted or seek to get any kind of financial product from the company nor have I heard of them before. I have never provided my personal information to any bank or other institution in order to get any financial product at the time nor did I authorize any current business I am dealing with to share my information with them. This was a clear unauthorize use of my credit hence a flagrant violation of my rights.	MA	None	6375100
12/26/2022	Debt collection	False statements or representation	Attempted to collect wrong amount	On my credit file it says I owe one amount but when you call to pay it off they are asking for double amount	TX	None	6360260
12/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I have an account on my credit report that is not mine I have never done business with this company. They have stole my information. My daughter opened an account with them and they are acting as if I own the account. She and I have had a joint account in the past and I feel they stole my information cause I had the best credit. They are reporting a late payment that has dropped my score XXXX points and I cant get them to do anything about it its not my account. I have never or will ever do business with them. Please help	VA	None	6349191
12/21/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	As reported previously, I was provided with a loan from American First Finance while getting a new couch at XXXX XXXX. I was briefly given areas to sign online- for the loan -- Originally the couch was for XXXX. I was informed by the merchant to attempt to finish the loan as quickly as possible to avoid any interest on it. However, she never mentioned that I would get charged XXXX XXXX on this current loan. I have paid already XXXX. I was informed that they are charging me an annual percentage rate of 169.7 % - I was never told this - or never was provided to me by the merchant. I was also informed that I will have to continue to pay every XXXX weeks XXXX until XX/XX/2024 to complete a total of XXXX. The couch was XXXX -- - yet they are	VA	None	6348224

				making me pay XXXX. When the transaction was completed at the merchants I was never given paperwork or anything regarding the agreement either. She obtain a few signatures from me.. telling me how much it would be bi-weekly and that was about it. When I called to obtain a copy of the agreement -- American First Finance stated they will send it via email in 24 hours -- it took them also 4 days for me to obtain it. I have been wrongfully informed of the hidden charges in this loan.			
12/18/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	THIS ACCOUNT WAS PAID IN FULL AND WAS NEVER LATE. THEY TOLD ME THEY WOULD CORRECT THIS PROBLEM AND IT'S BEEN MONTHS. THEY ARE STILL REPORTING DAMAGING INFORMATION ON MY REPORT.	FL	None	6335441
12/16/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I was provided with a loan from American First Finance while getting a new couch at XXXX XXXX. I was briefly given areas to sign online- for the loan -- Originally the couch was for XXXX. I was informed by the merchant to attempt to finish the loan as quickly as possible to avoid any interest on it. However, she never mentioned that I would get charged XXXX DAILY on this current loan. I have paid already XXXX. I was informed that they are charging me an annual percentage rate of 169.7 % - I was never told this -- or never was provided to me by the merchant. I was also informed that I will have to continue to pay every two weeks XXXX until XX/XX/2024 to complete a total of XXXX. The couch was XXXX -- yet they are making me pay XXXX. When the transaction was completed at the merchants I was never given paperwork or anything regarding the agreement either. She obtain a few signatures from me.. telling me how much it would be bi-weekly and that was about it. When I called to obtain a copy of the agreement -- American First Finance stated they will send it via email in 24 hours -- it took them also 4 days for me to obtain it. I have been wrongfully informed of the hidden charges in this loan.	VA	None	6323336
12/16/2022	Payday loan, title loan, or personal loan	Getting the loan	None	On Tuesday XX/XX/2022 at XXXXXXXX XXXX I entered XXXX XXXX XXXX XXXX XXXX XXXX " store to finance some furniture for my household. I was told to fill out an online application to see if I qualify for said loan. At XXXXXXXX XXXX I was denied for the credit after they ran my credit. They told they will send out an adverse action notice to my email address that I provided to them with more details of why I was denied. I still have not received the notice and as far as I know when they ran my credit a consumer credit transaction has to have taken place. Which they did not disclose the material facts with me at the time of the credit application being filled out and I did not receive any furniture. It is unfair that they have discriminate against me after I gave them my social security card number. Pursuing 15 USC 1602 ( L ) my social security card is my credit card so how can they deny me after I supplied them my credit card.	MI	None	6330426

12/12/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	<p>American First Finance XX/XX/2022 XXXX : {\$1900.00} I looked at my credit report and noticed companies that I did not do business with or authorize any debt under my name. I also did not authorize any transmittal of my information to these companies. I do not know these companies these are fraudulent accounts.</p> <p>Sincerely, To Whom It May Concern</p>	TN	None	6309594
12/10/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	<p>I've recently disputed with XXXX on several occasions for an account named American First Finance and they've failed to investigate properly with the disputes I've been sending in to them. If they did investigate properly they would see that American First Finance has continued to say this account was verified in which it hasn't been and continue to have inaccuracies time after time. These are violations that the CFPB are not pointing out to XXXX and by law this account should have been taken off my account with XXXX by now. I intend on suing XXXX for defamation of character by not properly investigating the matter 's in which I keep disputing with them on dealing with American First Finance. After American First Finance sees this report and changes are not made legal actions will be taken against them as well because this is not my account and they continue to report this account on my credit profile. I don't have anything on my credit profile besides a secure credit card which is here to help me build credit. By keeping this account showing on my credit report as a charge off has hindered me from obtaining credit with lenders because of the inaccurate information showing on my credit report which indeed is not mines. I have a list of inaccuracies that have not been updated within 2 months of disputing. Also American First Finance can't Keep saying they updated my account properly and they have not done so. I will not be settling out of court at this point and I'm asking for punitive damages and financial compensation if American First Finance doesn't take this off my credit report as well as XXXX. I would like to paid for every inaccuracy that hasn't been updated since XX/XX/2022 If this account is not taken off my credit profile.</p> <p>If my account is updated properly why was interest added on to a charged off account years after it was first charged off?</p> <p>I have proof showing the amount they say I owed before I disputed that account on XX/XX/2022 and also I have proof showing money added to to the balance after disputing with XXXX. Interest can't be added to a charged off account if they didn't properly notify me in the contract in which I never signed because this is not my account. Also under the Truth of lending Act they were to properly notify me of any balances on the account. Being that they didn't even have the correct address for me how would they even been able to notify me of any balances they say I owe. Furthermore that much interest isn't allowed under Georgia law after 2 months from XX/XX/2022 when I first disputed this account with XXXX to the time it updated in XXXX of XXXX. If American First Finance claims it's not interest that was added to make the balance go up after 3 years then thats another violation for them not accurately reporting the correct info on my account with XXXX after me disputing this balance time after time. So which one is it, did American First finance report inaccurate information to the credit bearueas month after month about my balance or they inaccurately charged me the</p>	GA	None	6304847

wrong amount of interest from XXXX of XXXX to XX/XX/2022. If they've updated to my account correctly time after time with XXXX then these inaccuracies would have been updated without me having to point them out.

Another violation is how they continue to report a charge off every month in my payment history. Once an account is closed and charged off, it shouldn't show up every month in my payment history as a charge off. The date of last activity should have been the last payment made on the account by me. I have proof of this inaccuracy but every month I dispute with XXXX, American First Finance is telling XXXX they've updated my account properly. If XXXX would have thoroughly investigated and realized American First Finance is not accurately reporting this account on my credit report this account would have been removed by now because time after time it's reporting inaccurately to my credit report. This is a violation of my consumer rights.

Another violation is that American First Finance is showing a address in which is different then the address in where I stayed at at the time they leased out that furniture. Ive spoken with several reps at American First Finance also and when I ask the general question on do they allow customers to pick up furniture with their own trucks from their store when leasing items that are big as couches, their answer was no if it's being leased, they said they want to ensure the furniture to be delivered to the correct address. I have all of this documented as well. That tells me that the furniture was delivered to another address and I never received those items to begin with if I had an account with them. I've shown them proof of this address and they continue to allow American First Finance report this account on my credit profile after all these violations and after all the times I've been disputing since XX/XX/2022. How does one continue to say they are accurately reporting correct to the credit bearueas about an account and every month I'm showing XXXX a different inaccuracy on my credit report from American First Finance? XXXX is ignoring these inaccuracies every month that American First Finance is reporting to them also.

Something has to be done and I'm now holding the Cpfb accountable as well for not making sure XXXX is making sure American First Finance is not violation my consumer rights by allowing them to report inaccurate information on my credit profile every month. This is defamation of character on American First Finance part as well as XXXX and soon it will be Cfpbs issue as well for not penalizing XXXX for continuing to allow American First Finance to report the wrong info on my credit profile every month after disputing and showing proof. Enclosed is proof showing my address at the time they say I had an account with American First Finance, proof a balance was updated on a charge off account 3 years later with XXXX, also proof that American First Finance is showing in my payment history that it's a charge off every month basically making it seem to other creditor 's that this was a recent charge off which indeed distorts my correct score whenever I populate one.

				This account should have been taken off my credit report long time ago after they continue to report incorrect info on my credit report. I've never done business or signed a contract with America First Finance.			
12/8/2022	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>I contacted the company on XXXX and explained that I could not continue with payments.</p> <p>The representative I spoke with gave me two options. She stated that I could pay off a settlement which is thousands of dollars I do not have ( because I am going through financial difficulties ) or they could cancel my automatic payments which if not paid by the due date would show as delinquent and report to the credit bureaus.</p> <p>I asked the representative for a supervisor and he repeated the same thing. The company is preying on those in bad financial situations. They either want to to come up with thousands of dollars to pay off a settlement in 30 days or have your credit harmed due to not being able to pay.</p>	FL	None	6299139
12/6/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	Hello, I have a loan closed since 2018 that is not under my authority. I downloaded the XXXX application and that's how I found out I made the police report and it still hasn't been resolved. I hope you can help me	PA	None	6280065
12/3/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	<p>15 USC 1681 Section 602 States I have the right to privacy.</p> <p>15 USC 1681 Section 604 A Section2 : It also states a consumer reporting agency can not furnish a account without my written instructions.</p> <p>15 USC 1666B : A creditor may not treat payment on a credit card account under an open end consumer credit plan as late for purpose.</p>	IL	None	6276751
11/29/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I purchased appliance on a 120 days finance cash offer form XXXX XXXX in XXXX XXXX and American First Financial ( AFF ) finance the purchased ( {\$1400.00} ). Made payment of {\$140.00} every 2 weeks. No problem no issues. However, after the 120 days were up, I'm waiting to get a notice with the final payoff balance, nothing but they continue to take the payments out ; so finally, after several additional payments came out ( {\$1600.00} total ) I called AFF and inquired about the payoff balance and was told at that time the payoff balance was ( {\$1400.00} ). So, I asked why, and I was told I miss the payoff date and therefore a	TX	None	6256588

				<p>maintenance fee was assessed. The cost of the appliance double. When I stated this to the rep on the phone, she said she can give me a discount and I can pay off the balance for ( {\$890.00} ). I am cool if there is an interest that I have to pay for financing the appliances ( washer/dryer ) but for the interest to be assessed at 85 % -100 % is very predatory practices on the part of the lender. I tried to negotiate a reasonable payoff balance since I have already paid over {\$1600.00} for the appliance that were supposed to cost under {\$1500.00} but the rep said there was nothing she could do, and that no supervisor was available for further resolution.</p>			
11/28/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>Purchased washer dryer for {\$1800.00} in XX/XX/2022 from XXXX XXXXXXXXX. They recommended American First Finance as a way to lease-to-own. I signed up and W-D were delivered and installed. I received a call from someone at XXXX but I didn't feel comfortable giving my SS # to her and told her I'd call her with questions, assuming I'd receive the contract. I moved here recently and started a new job so forgot about it. This month I thought would be the last payment ( \$ XXXX ) as I've paid {\$2700.00}. When I went on like I found to pay off the note will be another {\$2900.00}. That's a 300 % markup. No way. I called and learned that it's true. How is that possible. If I waited the entire time it would be {\$7000.00} - 350 % mark up. I'm fine with a charge. Expected something but not 300 %. It's wrong, a bad business practice, and a hardship for the public.</p>	TX	None	6251385
11/23/2022	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>american first finance keeps reporting balance of me having to owe them XXXX dollars as of XX/XX/2022. XX/XX/2022 they responded to a previous cfpb complaint that the account was paid in full with a monetary relief. now i am asking them to not only stop reporting this account but also refund me all of the money they took from me and to give me the monetary relief they promised that i never received.</p>	NC	Svcmb	6238129
11/7/2022	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>I applied on XX/XX/2022 for loan. XXXX XXXXXXX/XX/2022, I want to pay loan off before interest rates apply. They have my information, but their website shows I do not have an account with them. They ask for a XXXX account number in automatic calling. They provided me with only XXXX. They don't answer the phone number provided. They have failed to openly communicate properly. I feel like they are predatory lending to me, the customer. I want to opt out of their services.</p>	OK	None	6176426
11/4/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I got appliances on a rent to own agreement. I was told I could cancel the agreement anytime after initial lease term which was two months. I have been paying {\$120.00} a week auto payments for 8 months and was told I still owe over \$ XXXX for appliances that cost {\$3500.00}. I called the company and they told me I can't terminate lease I can only donate appliances to charity for tax write off and still owe balance. I have never heard of this before. I want to either have company come and get appliances or credit money I have paid for appliances to balance which would pay off items. This was supposed to be a lease to own meaning I can cancel items without purchase.</p> <p>If we can't come to agreement I have spoken to an attorney and will be joining a class action lawsuit that I found out was filed against this company for doing similar tactics against other people.</p>	TX	None	6165664
11/3/2022	Payday loan, title loan, or	Problem when	None	<p>I took a an installment loan with American First Finance back in XXXX. I made all of my timely payments and when I called them to give my new card information they advised me it would be updated right away for my next payment for the following month. When the month rolls around and I notice that payment was not taken I</p>	TX	None	6161863

	personal loan	making payments		called them to get issues resolved. I was told by a representative by the name of XXXX that someone would call me back with an update of why my account was not updated with correct card. As days went by I decided to call back and each time I called I was told someone would reach back out to me. It never happened and when I saw the company reporting on my credit report to XXXX I called American First Finance and requested they fix the issue and remove the negative late payments off of my Transuion report. They advised me it was an error on their part and update with XXXX. It has still not been updated and I ask to speak with a supervisor they never put one on the phone. I was told to send a dispute letter the company and they would research it and fix the problem. They sent me a letter stating they were reporting accurately which was incorrect. I asked then to listen to the calls that I made and they stated there were not any phone calls recorded. This has caused XXXX XXXXXXXXX and preventing from trying to save our home because of negative account information. The company is located at XXXX XXXX XXXX XXXX, TX XXXX. If they do not update then I will seek legal counsel.			
11/1/2022	Payday loan, title loan, or personal loan	Incorrect information on your report	Account information incorrect	I checked my credit score which dropped XXXX points because if this company that said they close and credit my account in my last complaint. Now my credit have dropped XXXX points because this company saying I owe them XXXX for the merchandise I already paid XXXX for.	MD	None	6152049
10/31/2022	Credit reporting, credit repair services, or other personal consumer reports	Fraud or scam	None	American first finance i have a fraud with a balance {\$1000.00} I want to remove that from my account because I have never have account with american first finance. it's coming out in my credit. PLEASE REMOVED THAT ACCOUNT THANK YOU this is my contact number XXXX and my email is XXXX My adress XXXX XXXX XXXX XXXX nj XXXX XXXX	NJ	None	6149612
10/30/2022	Debt collection	Took or threatened to take negative or legal action	Threatened or suggested your credit would be damaged	I have filed 2 complaints with the CFPB in regards to this company. Each time the company refused to respond but decided to send me a one page alleges agreement I had with the company. American First Finance has reported an alleged account in a negative manner to multiple credit reporting agencies. The company has violated my rights to privacy. I did not receive the necessary disclosures or ability to dispute this claim before it was added to my consumer report. This one grace error is causing financial difficulties in my family life and household. I am being denied the ability to a place of abode because of this item reporting as charged off on my report. I am demanding this company to correct this issue by zeroing out this account and deleting this account.	FL	None	6143115
10/26/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	I despise this! I've already spent months sending disputes and filing complaints with no results. This is really bothering me and causing me stress.	IL	None	6134267

10/20/2022	Debt collection	Written notification about debt	Notification didn't disclose it was an attempt to collect a debt	This account reported to the credit bureau late 30 to 60 days. when this account was open i was old this was not a credit base account. the creditor did not notify me that my account was not current. this account was placed on autopay in which a receipt was sent monthly stating that the bill was paid. No phone calls or letters that stated otherwise. I attempted to call multiple times to resolve the issue with no help just being passed on from one person to another. This matter has caused serious mental distress being as though am due to settle on a home in the next two weeks. I've been told this matter will correct itself and there's nothing more that can be done. in accordance with Fair credit reporting act XXXX account ( XXXX XXXX XXXX XXXX ) and American first finance has violated my rights. 15 U.S.C 1681 section 602 A states the right to privacy. 15 U.S.C 1681 section 604 A It also states that a consumer reporting agency can not furnish an account without my written instructions.	MD	None	6110566
10/15/2022	Payday loan, title loan, or personal loan	Getting the loan	None	I purchased a dining room set from XXXX XXXX in XXXX XXXX Va on a Saturday, and went back and picked it up on Sunday. Monday after work I attempted to assemble the furniture per the instructions from the box. After assembling the chairs the legs started to pertrude. And the table was chipped. This was all within one day of having the furniture. I then tried again to tighten the chairs and again the legs started to pertrude. I called the store on Wednesday and they told me I was past the 48 hours to do an exchange but they would go ahead and exchange it out. Thursday I went and exchanged the furniture. I was told by the store employee that I need to brace the legs against a wall to hold them in place while I screwed them together. I asked her to show me this on the table I was returning but she refused. She said she did not have the tools. I was also told by another employee to use bungee cables to hold the legs together. So I got a new table went back home and again per the instructions in the box and from the manager put the table together again. That was 8 days ago and now the legs on the table are doing the same thing. I also went back and added the additional insurance in case this happened again which cost me another {\$150.00}. I tried to call and file a claim two days ago and the automated system is saying their is no record found for my phone number for an active protection plan. At this point I do not want this furniture. The store is saying I can not return it and Im responsible for completing the installment loan. They have my checking account on file and are forcing me to pay for damaged equipment. I do not want this furniture and I want the contract voided immediately. I plan on talking to my bank because I am not paying for a product that is defaulted.	VA	None	6085622
10/11/2022	Debt collection	Attempts to collect debt not owed	Debt was paid	I bought Refrigerator through XXXX XXXX store & 3month finance through American First Finance XXXX101 days to pay off {\$1400.00}. There was {\$50.00} fee for application that was separate from amount to be financed. So three payments of {\$240.00} to be paid XX/XX/XXXX, XX/XX/XXXX, & XX/XX/XXXX. This would leave {\$710.00} to be paid in full by XX/XX/XXXX, as XX/XX/XXXX finance charges would be added. Additional payment of {\$500.00} was paid on XX/XX/2022, and the remaining amount of {\$210.00} ( this makes it paid in full ) paid on XXXX XXXX. Here it is XXXX & they American First Finance is attempting to take another {\$240.00} and I had to put stop payment on it. I am out not only {\$35.00}, but American First Finance made a 2nd attempt to take money that they were not entitled to & I have another {\$35.00} fee to pay my bank.	PA	Older American, Svcmb	6074556
9/30/2022	Payday loan, title	Charged fees or	None	For this loan I was told I had to call to make sure they charged me the right amount so I would pay off the full amount on time. On the second to last payment I called and was told that the two payments were all set and	CO	None	6035275



	loan, or personal loan	interest you didn't expect		they would be done automatically, and there was no need to call the upcoming month. I was told to just make sure the last payment was taken out of my card. That last month I checked my bank statement and the last payment for this lone had been done. I was surprised when a month later the company reached out and said I owed them {\$7000.00} because a balance of {\$20.00} had not been paid. I tried to come to an agreement with them since this had been their mistake, they told me they could reduce that balance to {\$2000.00}. We insisted that this was their mistake and we did not need to pay this. They said there was a recording where they informed me that there would be a small balance after the last payment but I dont recall this and they refused to show me the recording. And since then they have taken out about four payment of {\$76.00} from my account without my consent.			
9/29/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	This company allowed 2 female individuals to get credit under my name at a furniture store. I filled police report and ftc report and have given to American first finance with nothing ever done.	TX	None	6030401
9/28/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	In accordance with the fair credit reporting Act XXXX Account # XXXX American first finance violated my rights 15 U.S.C 1681 Section 602 A States that I have a right to privacy 15 U.S.C 1681 Section A 604 A section XXXX A Consumer reporting agency can not furnish a Account without my written instructions	TX	None	6028902
9/26/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	I emailed a live agent a copy of my cease and desist letter, the agent confirmed the email was received and I should be contacted within two days ( 48hours ) from an agent from the billing department. I was never contacted, rather late payments were reported to my XXXX and XXXX consumer reports. I am not sure as to why these payments were reported late or even reported to my consumer report at all when the representative stated that the company does not report to credit bureaus. Further, the company continues to contact me even after receiving my cease and desist letter.	PA	None	6022006
9/18/2022	Credit reporting, credit repair services, or other	Problem with a credit reporting company's investigation into an	Their investigation did not fix an error on your report	I have filed a police report for 6 months and they never receive the documents, of course not certified mail. Never got them on their own upload. XXXX won't even dispute them unless I mail them Hard copies which I did but they never received them of course, nor did XXXX. It is an XXXX XXXX XXXX from XXXX of XXXX, I have called XXXX XXXX 3 times and they can not even find It in their system, but all 3 bureaus verify it as accurate which is a lie because they can not even find it! I am so done with these Credit Bureaus holding my Credit down so they can make money for credit repair, sent Identity Theft Affidavit and that wasn't good	TX	None	5991750

	personal consumer reports	existing problem		<p>enough, they took 30 minutes 2 verify me only to say no they won't help me unless I filed a FTC report, that was wrong, you are the CFPB. Their employees don't know what they are doing with missed info, really???</p> <p>Please help me!!!</p> <p>XXXX has American First Finance for {\$2400.00}, the other 2 have got that right.</p> <p>Someone keeps trying to buy a car with my XXXX Hard Inquiries XXXX XXXX XXXX, 5 times XXXX response 3-time disputing XXXX XXXX : Our reinvestigation of the dispute ( s ) and/or another request ( s ) you recently submitted is now complete. If we were able to make changes to your credit report based on the information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to : review all information we provide them about your dispute ; verify the accuracy of the information ; provide us a response to your dispute ; and update their records and systems as necessary.</p> <p>There are only 2 inquiries on XXXX XXXX XXXX on XX/XX/XXXX and XXXX XXXX XXXX on XX/XX/XXXX so Please tell XXXX and XXXX to take all those 27 other inquiries off of my XXXX report since they will not help me!!</p>			
9/17/2022	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>The written response you emailed is clearly double and your trying to collect more then original amount. thats not what was signed on original contract. It has become a hardship for me because i cant get anything approved even apartments. your company is in clear violation of the law under 15 USC 1681b-Permissible purpose of the consumer reports the law Cleary states . ( b ) in Genral subjects to subsection ( c ) any consumer reporting agency may furnish a consumer report the following circumstance and no other. ( 2 ) in accordance with the written instruction of the consumer whom it relates. did I give you written instructions on my credit report? ( A ) Subject to section 1681s-3 of this title any ( i ) reports containing information solely as to transactions or experiences between the consumer and the person making the report. Delete the above late payments from my credit report. failure to respond satisfactorily with deletion of the above referenced account and send out a free copy of my credit report after changes have been made will result in legal actions being taken against your company, for which will be seeking {\$1000.00} per violation for : 1.Defamation of Character ( per se ) 2.Negligent Enablement of identity fraud 3.Fair debt collection practices act 15 USC1692g violations 4.fair reporting act 15USC 1681 violations for willful noncompliance- 616. Civil liability for willful noncompliance 15USC 1681n Best regards, XXXX XXXX</p>	FL	None	5991124
9/16/2022	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>In accordance with the Fair Credit Reporting act XXXX Account # XXXX, has violated my rights. 15 U.S.C 1681 section 602 A. States I have the right to privacy.</p> <p>15 U.S.C 1681 Section 604 A Section 2 : It also states a consumer reporting agency can not furnish a account without my written instructions 15 U.S.C 1666B : A creditor may not treat a payment on a credit card account under an open end consumer credit plan as late for any purpose</p>	TX	None	5987828

9/12/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	I contacted these companies letters on XX/XX/22 which were sent with US certified postage letters about inaccurate information on my credit report and they have not responded to my letters. The FCRA says they are supposed to respond to my request within the 30 days and they have not.	FL	None	5972920
9/12/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I applied for the line of credit for a washer & dryer that cost a total of XXXX total. Finance fees included it was suppose to XXXX. Now 11 months later I paid more then XXXX or more for the units and they saying I owed them XXXX for the units because I missed the pay off time for the XXXX and they charging XXXX now.	MD	None	5972918
9/10/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I purchased a refrigerator from XXXX XXXX on XX/XX/2022 and was offered what I thought was a line of credit or payment plan for the total close to {\$1500.00}. I set everything up to make reasonable, semi-monthly payments.</p> <p>On XX/XX/2022 I received a transaction receipt that showed my remaining balance to be over {\$4000.00}! When I logged into my American First account it showed NO copy of the original agreement. I have tirelessly combed through my emails as well.</p> <p>Upon further investigation, it seems this is a COMMON predatory lending practice with this company. I am disgusted.</p> <p>I attempted emailing, calling and using the chat now feature on the website on XX/XX/2022. Moments later the website showed a message that is was down for scheduled maintenance.</p>	MD	None	5968128
9/5/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	<p>AMERICAN FIRST FINANCE XXXX XXXX XXXX XXXXXXXX XXXXXXXX XXXX XXXXXXXX XXXX XXXX XXXX, KS XXXX XXXX ( XXXX ) XXXX I have tried calling explain to company my identification was confiscated and ive pressed charged on the person and I didnt make this purchase.</p> <p>Delete Late payments from XXXX from XX/XX/2021, XX/XX/2021, XX/XX/2021, XX/XX/2021 your company is in clear violation of the law under 15 USC 1681b-Permissible purpose of the consumer reports the law Cleary states . ( b ) in Genral subjects to subsection ( c ) any consumer reporting agency may furnish a consumer report the following circumstance and no other. ( 2 ) in accordance with the written instruction of the consumer whom it relates. did I give you written instructions on my credit report? ( A ) Subject to section 1681s-3 of this title any ( i ) reports containing information solely as to transactions or experiences between the consumer and the person making the report. Delete the above late payments from my credit report. failure to respond</p>	FL	None	5951392

				satisfactorily with deletion of the above referenced account and send out a free copy of my credit report after changes have been made will result in legal actions being taken against your company, for which will be seeking {\$1000.00} per violation for : 1.Defamation of Character ( per se ) 2.Negligent Enablement of identity fraud 3.Fair debt collection practices act 15 USC1692g violations 4.fair reporting act 15USC 1681 violations for willful noncompliance- 616. Civil liability for willful noncompliance 15USC 1681n Best regards			
8/31/2022	Debt collection	Written notification about debt	Didn't receive notice of right to dispute	American First Finance has violated my rights as a consumer. I have made several attempts to resolve this issue with the company. They have yet to respond or adhere to my request. American First Finance is furnishing this debt without providing the proper validation.	FL	None	5930884
8/30/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	In accordance with the fair credit reporting act XXXX account # XXXX, has violated my rights. 15 USC 1681 section 602 states I have the right to privacy. 15 USC 1681 section 604 A section 2 : it also state at a consumer reporting agency can not furnish a account without my written instructions. 15 USC 1666B : A creditor may not treat a payment on a credit card account under an open end consumer credit plan as late purpose.	FL	None	5926127
8/25/2022	Debt collection	Took or threatened to take negative or legal action	Threatened or suggested your credit would be damaged	American First Finance have not sent me the necessary information I need to validate the alleged debt. There is a closed account with American First Finance reporting as {\$720.00} delinquent which is inaccurate. The debt was charged off and still reporting actively every month on my consumer report. With the account being charged off. I have submitted a 4506-T form to the IRS to get clarification of who received the 1099 form for that account being discharged. The {\$720.00} was deemed as uncollectible by American First Finance. There was a write off received by the company. Which make it extremely deceptive for them to try to collect on a debt that is not owed. They have also violated my privacy by furnishing information the consumer did not get to dispute or opt out. They are continuously furnishing information to coerce me into debt that is already paid off	FL	None	5916890
8/24/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I have been trying to dispute this fraudulent information from my credit report and they will not remove it.	FL	None	5913594

8/18/2022	Debt collection	False statements or representation	Attempted to collect wrong amount	I have reached out to this company multiple times about this situation and at this point Im about to bring it to court. I have emailed and called informing them that I was not the one who signed up with their plan or whatever it is. I also told a week prior to that my personal information had got out including my social security number, phone number and email. I have did two forms now saying that someone stole my information and I spoke to a representative about it and they told me that it would be taken care of because I was able to prove it wasnt me because they didnt have my correct address. I stopped receiving emails from them after I did the second form and the man said the account would get turned off. So you guys need to stop associating me with whoever did this to me and reach out to the company.	AZ	None	5888066
8/18/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	American First Finance - ( XXXX ) XXXX There are recordings of me making payment arrangements and they continuously keep taking out more than agreed upon. I advised them that I was reporting them for continually pulling out more money than agreed upon. I have stopped paying them due to them constantly compromising my banking account.	FL	None	5893434
8/13/2022	Debt collection	Attempts to collect debt not owed	Debt was paid	I paid well over the amount advertised. They took XXXX dollars out of my bank account every week for a long time after I realized I've paid more then what I should have I cancel the bank account. I wrote to them explaining that I've overpaid they then told me I agreed to pay interest which I never did and asked them to stop reporting negative false information. They closed the account then reopened and tried to take money out of my bank multiple times. I've tried to ask them to provide me with a valid signature from me agreeing to pay interest. The claim I owed XXXX dollars the within 2 months it's over XXXX that's pure insanity.i would please like this dispute to be open so that potential landlords can see I have disputed	OR	None	5875710
8/7/2022	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	On XX/XX/2022 I went to XXXX XXXX to simply look at furniture. I did not intend on purchasing anything that day, as I didnt have any money on me. They quickly mentioned that I didnt need a physical card in order to make the purchase. This led to me signing up for a rent to own agreement with American First Finance, since thats who XXXX XXXX uses. I dont know which company to blame in this situation. I got my furniture XX/XX/2022, since my move in date was XX/XX/2022. I made 3 payments before my payment was delivered. I was paying for furniture I didnt have for at least 15 days. The agreement had an early pay off option which I intended on using, except my pay off date was not accurate. First, I believe I shouldnt have paid anything until my furniture was delivered. Secondly, my furniture was delivered a day late even though it was ordered the week of XX/XX/2022. Thirdly, I believe my early pay off discount shouldve have been extended due to my first and second reasons. I called American First Finance, and the employee I spoke with slipped up and agreed that American Freight shouldnt have started payments weeks before I got my furniture. Clearly that conversation did not go far, because Im here writing a complaint.	MO	None	5851160
7/29/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	The company name is American First Finance, they're the most predatory company to exist on the face of Earth. I called and spoke to a representative who stated if I continued to pay my minimum payment the balance wouldn't continue to go up. A balance of {\$300.00} has turned into {\$1200.00} after already paying almost {\$600.00} for furniture that's already in the trash. Ive tried to resolve this issue with them but they do not care. So therefor I have no option but to put a terrible review on XXXX and reporting them everywhere I	FL	None	5822530

				possibly can. They shouldn't be allowed to get away with this, they're ruining a lot of families credit and pockets over terrible furniture.  They need to be shut down ASAP, the most predatory lending scamming I've ever seen. American First Finance should be ashamed of themselves and they should change their names, they don't deserve to be called/named anything with the word American. Horrible, horrible, horrible company.			
7/25/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	As a federally protected Consumer, the consumer comes now to dispute any alleged claims you currently are reporting as a consumer debt on the consumers credit report. The Consumer is requesting validation from you pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 ( 8 ) ( FDCPA ). FURTHERMORE, the above consumer DEMANDS the following below : Account Name : AMER FST FIN Account Number : XXXX	FL	None	5806793
7/18/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	Pulled credit placed credit inquiries on credit reports I didnt apply for credit with this company	OH	None	5784262
7/14/2022	Debt collection	Communication tactics	Frequent or repeated calls	They trying to call me about my loan I had with furniture but I told them the furniture was stolen but they didn't do anything and I want to do is get more furniture and stay a new loan because I can't pay for something I don't have.	GA	Svcmb	5768064
7/13/2022	Debt collection	False statements or representation	Attempted to collect wrong amount	I purchased a a sectional from XXXX XXXX through American First Finance. I was told it was {\$50.00} every two weeks. They are taking {\$63.00} every week from my account. We have paid {\$1000.00} to a couch that was only {\$1400.00} to begin with now were being told we {\$1700.00} more. This is not what I agreed too nor wanted. Then to have almost {\$300.00} taken out of my bank is not right. These were vicious sales tactics. Ive tried explaining we cant afford that every month nor is that what I agreed to and its like they dont care.	OH	None	5765239
7/13/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I have submitted payment coupons to this company and they refused my tender of payment. This is for American First Finance and they have also taken unauthorized payments out of my personal bank account. My personal account was added because it was required to finance the furniture that purchased that day but I did not authorize that payment should be removed from my personal account. The payment was removed from my account in XXXX and XXXX XXXX XXXX and they keep sending e-mails to me and calling me to make a payment even though they took the payment without my knowledge. I have sent them a cease and desist order to not contact me via phone or e-mail, only by letter but they have not respected my wishes. Also, the	IL	None	5767482

				overall amount was just under {\$2000.00} but the recent bill that I received said a little over {\$5000.00} was owed to them.			
7/12/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	I have been repeatedly emailed by American First Finance. I have reached out to them repeatedly to give information about the debt they are trying to collect and they have ignored all requests for information. When I call they hang up on me, or do not answer at all, they seem to filter my call. I have written them asking them to provide any and all information about the debt and to cease contacting me. It has made no difference they continue to email, call and harass me. They refuse to give information about the debt or to work in any way to find a solution or answer to what is actually going on.	WA	None	5762512
7/12/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I opened an account with American First FinanceXXXX XXXX XXXX XX/XX/XXXX. Account # XXXX. When reviewing my credit report it was brought to my attention that I had a charge-off and an amount of {\$200.00} owed to American First so I logged in and paid the {\$200.00} in its entirety ( confirmation # XXXX ). I contacted the company via chat to discuss with them me paying it off and the rep instructed me to contact XXXX XXXX XXXX, a third party collection agency to which i did. There contact number is XXXX. They returned my call this morning to which I told them that I paid the account off on yesterday via the payportal for American First Finance and informed me that they did receive my account but did not accept the account so it was not in their system. I then contacted American First Finance again at XXXX on XX/XX/XXXX, and told the agent what the collection agency told me. The agent referred me to physically call XXXX XXXX customer service at XXXX to which I did. The young lady that I spoke with let me explain what the situation was. I explained to her that my credit reports were reflecting a {\$200.00} balance so I paid it off on XX/XX/XXXX and contacted them to let them know, and they told me it was with XXXX XXXX XXXX which they stated it was not. She placed me on hold and stated she would call me back on what may still be owed on my account when I told her that {\$200.00} is what the credit bureaus showed and their last reporting date to the bureaus was XX/XX/XXXX. This is also the amount that was turned over to collections, when she stated that it was leasing fees that were the extra amount but if they thought it was turned over to collections why would it accrue leasing fees or interest? They had just been informed by me that the collection agency did not have my account. She told me it would have to be paid but would call me back. This company has been reporting {\$200.00} as a balance on my credit every month with the last report on XX/XX/XXXX. I have paid the {\$200.00} total and do not feel it is fair to throw extra fees on me after I have paid the account and that those fees should be adjusted off. I have attached the report from the credit bureau with the last reported date and amount, the receipt from American First Finance portal showing payment, and the payment that has been deducted from my bank account from American First Finance	TN	None	5761473
6/30/2022	Credit card or prepaid card	Getting a credit card	Card opened as result of identity theft or fraud	My identity was stolen over a month ago and I have been disputing charges. I received a bill on XX/XX/XXXX for {\$5200.00} from American First Finance. I never applied or received goods for any items. I called American First Finance and they let me know that items were purchased at XXXX XXXX in XXXX, TX. They verified the items were delivered at XXXX XXXX XXXX XXXX, TX. XXXX XXXX has video footage of an XXXX XXXX female purchases the items in the store. I filed a police report and there is an investigation underway. The XXXX police department stated	IL	None	5723459

				the person who stole my account also stole my drivers license number and created a fake id to purchase these items.			
6/28/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	On or around XX/XX/2022, I purchased a cabinet from XXXX XXXX in XXXX, Mo. The rep offered a payment plan that would not use my credit if I paid off my balance in 90 days. The process involved verification of a bank account only. I paid off my balance in one month. Now I find that the purchase has been reported as a XXXX on my credit report lowering my credit score. I contacted both the store and American First Finance to ask that the XXXX be removed from my credit report ... XXXXthey refused. I feel they are actively deceiving consumers to get them to apply for credit they may or not need.	MO	None	5719853
6/27/2022	Credit card or prepaid card	Advertising and marketing, including promotional offers	Confusing or misleading advertising about the credit card	Attached are images of consumer reviews that relate to this complaint. I've also attached what was handed to me after my transaction with XXXX XXXX, which an envelope and two pages stapled together. I've included my contract, which was emailed to me today from American First. On XX/XX/XXXX I called XXXX XXXX XXXX, PA about furniture and financing. They made it very easy, sent me a link to apply for financing. I filled out the app, which only took a few minutes. XXXX XXXX called me advising I was approved. Long story short, I got my furniture. I was set up on bi-weekly payments of around {\$220.00} ( I can screen shot the payments and send, if needed ). Today, I contacted American Finance to inquire what the deferred interest rate would be, as well as the charge - I talked to a person via chat. They emailed me the contract, which stated interest rate of 169.53 %. I asked the rep more directly what the actual finance charge would be if I don't pay off the balance by XX/XX/XXXX, which is the early pay off period end date. The actual charge is not specially called out, or at least clear, in the contract. The rep told me the accrued charges after XX/XX/XXXX would be {\$3000.00}. I used {\$3200.00} for financing. Obviously, in shock, I shared my experience on XXXX XXXX XXXX and American First Finance 's sites on XXXX. XXXX XXXX denied wrong doing, attached is also their response. American First replied to my review- they replied telling me to call and ask for a supervisor. I called and had to leave a voice message, no one has called me back - that was about five hours ago. I started to read the reviews on American First. Shockingly, there were other reviews and experiences similar to mine. So tell me this, how does a company ( ies ) clearly provide its terms, fees, and interest rates in a way that would cause this much harm and confusion?? The information is hidden. XXXX XXXX is also responsible. The envelope and the double-stapled pages inside show none of the terms. I was also advised after the transaction that I had 90 days to pay it off. No where was this clear in the application process. I don't even know what all to do to help protect other people from these two companies ' practices. I do hope that my reviews and filing this complaint will help these practices to stop and for those harmed to receive some form of compensation. Thanks, XXXX	PA	None	5714142
6/24/2022	Payday loan, title loan, or	Problem with a credit reporting company's	Their investigation did not fix	They canceled my automatic payments without my authorization. which is now showing late payments on my credit report. I called and they waived all fees but didn't report my account as paid on time and delete the late payments from my report. TECHNICALLY THEY IS NO LATE PAYMENTS ON MY ACCOUNT IF THE FEES WERE WAIVED FROM THEIR MISTAKE.	NY	None	5706220



	personal loan	investigation into an existing problem	an error on your report				
6/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I am a victim of identity theft. I have tried to work this out with the creditors but they have been unhelpful. Now I'm reaching out to you for help.	MO	None	5693618
6/14/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	On XX/XX/2019, AMERICAN FIRST FINANCE added a derogatory mark on my credit report per XXXX. upon further research, this account was transferred/sold and charged off and i am no longer responsible for the account. debtor creditor did not verify this account. also there was no written form of communication, contract or signature for this accused debt at all. a bill without a signature does not validate the debt and anybody can send a bill and say its mines. according to the FCRA AMERICAN FIRST FINANCE has violated my rights as a consumer and i'm requesting legal action to remove this account immediately	CA	None	5669879
6/11/2022	Payday loan, title loan, or personal loan	Problem with fraud alerts or security freezes	None	<p>I am very grateful to the FTC for providing excellent resources for remedying my recent identity theft. I am emailing to report a lender for being highly uncooperative about removing a credit inquiry from my report. The lender is American First Finance.</p> <p>I spoke with XXXX on the phone at XXXX XXXX on XXXX, XX/XX/XXXX. This was the highest level of supervisor they were willing to provide. They would not allow me to speak with the fraud department. XXXX XXXX stated that their company policy is to require a notarized affidavit to file a removal from a credit report. This is even in such a simple situation as when the line of credit was not approved.</p> <p>Here is their form : XXXX XXXX XXXXXXXXX</p>	WA	None	5657726
6/9/2022	Debt collection	Written notification about debt	Didn't receive enough information	This account is fraudulent and was opened from someone who broke into my vehicle and stole my person information. I do not owe any of this debt because it is FRAUD.	CA	None	5653991

			to verify debt				
6/9/2022	Payday loan, title loan, or personal loan	Getting the loan	None	On Tuesday XX/XX/2022, I visited XXXX XXXX aka XXXX XXXX XXXX XXXX. I was inquiring about a new set of tires and rims. XXXX XXXX helped me by answering my questions about tires and rims. We went through pricing and she verbally provided options for different repayments for loans. While I was there she had me fill out a 1 page document of basic PII information. Name, DOB, SSN, address, bank info, etc. she provided me with an approval amount XXXX. I was then asked to provide a code/PIN that popped up on my phone via text message. I provided the PIN number it was not until today XX/XX/2022 that I realized she had logged into XXXX XXXX acting as me the consumer creating my profile, adding acct info., and accepting my terms and conditions. I was told on XX/XX/2022, to allow 24 hours to see my loan info. It was in fact not a loan when I logged in utilizing a PIN sent to my cell phone on XX/XX/2022 but in fact a lease where I would pay weekly an amount of XXXX. I have attempted to cancel all day with the business and also American First. They have both said NO even though I have no tires or rims on my vehicle. This business is defrauding their customers everyday.	TX	None	5648541
6/6/2022	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I purchased a refrigerator from XXXX XXXX XXXX XXXX XXXX, XXXX, XXXX, XXXX, GA XXXX on Sunday, XX/XX/2022. The refrigerator, delivery, hook up and accessory came to {\$2100.00}. I did not want to get a loan for the whole amount and I knew that I would pay it off very quickly. I made an initial payment of {\$700.00} ; therefore, I was only getting a loan for {\$1400.00}. Today I wanted to make another payment of {\$1000.00} ; however, I inadvertently made a bi-weekly payment of {\$130.00} so I made a second payment of {\$850.00}. The account balance did not reflect those payment amounts. When I checked my bank account they debited {\$110.00} and {\$760.00}. The account is also showing an early purchase amount of {\$1300.00}. I engaged in a chat online with a representative of American First Finance and none of the responses make sense to me. She said that my {\$700.00} is a security deposit. I was not told anything about a security deposit when I made the purchase and if you look at the receipt from the store it clearly indicates they took cash in the amount of {\$700.00} and the " Lease to Own " amount is {\$1400.00}.	GA	Svcmb	5638905
6/1/2022	Debt collection	False statements or representation	Attempted to collect wrong amount	I contact the American Finance Company regarding my old account I attempt to pay it off today XX/XX/2022 and they stated I owe {\$560.00} but my credit report states XXXX. The collection agency stated that this's what the Finance Company sent them.	PA	None	5623020
5/31/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I applied online through XXXX XXXX to finance furniture. They identify multiple programs for financing. The rate noted was an APR of 147 % with 101 days interest free. As I started making my payment still within that 101 days I noticed a small portion of my payment us going to principle. When I contacted them they advised they don't have interest they have a finance fee if XXXX per day. When I applied, there was nothing noted on XXXX XXXX website that stated that. Additionally, they do not se d me any billing statements at all. They told me to create an online account and I can get my bill. I thought creditors were required to provide a statement to their creditors that reflects balance owed and the obligatory payment amount. This is predatory lending at ut	SC	None	5619144

				best as well as bait and switch. They also advised that they can't draft more money than listed on the contract which helps pay the balance and interest down faster. I think this company needs to be Investigated. I understand that there is a difference between finance fees and interest but they misled me to believe that for that first 101 days no additional fees/interest would be assessed until the 102 day if the account was not paid off by that time. I have paid XXXX. Towards a balance of XXXX and XXXX of that has gone to finance charges I did not think existed until after the 101st day. This is predatory lending at its best.			
5/26/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	I have no record of this account that ever belonged to me with these collectors/creditors. I've asked multiple times to send proof of ownership but they haven't complied to my request yet.	WI	None	5605061
5/20/2022	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>In XX/XX/XXXX of XXXX I found furniture on XXXX XXXX and financing was offered through American First Finance. The total cost of the purchase came out to {\$2500.00}. There were to be bi-weekly payments of {\$200.00}.</p> <p>On XX/XX/XXXX I contacted XXXX XXXX and asked if they would take the furniture back after seeing that the payoff doubled. The company stated that they would not accept returns. I called American First Finance. I spoke to a representative that stated if the store would not accept the return of furniture. She gave me the option of donating it to a not for profit charity and uploading a form with the charities tax ID info on it. I stated that I didn't have a truck to take the furniture to the said charity and asked if XXXX XXXX would do the pick up. She stated they would not.</p> <p>On XX/XX/XXXX, I called to have a payment deferred since I can not afford to continue to pay on this predatory loan. They rep stated that they could not do a deferment and offered to cancel the payment scheduled on XX/XX/XXXX. The payment still pulled out on XX/XX/XXXX and I called to see why. I asked for the payment to be refunded as I requested a deferment. The representative placed me on hold and asked when I could make up the payment. I again requested that the payment be refunded and stated that I would like a deferment. The representative explained that the XXXX collection system pulled from my card.</p> <p>This is predatory lending and I would like to return this furniture immediately.</p>	FL	None	5584650
5/19/2022	Credit reporting, credit	Improper use of your report	Reporting company used your	<p>In accordance with the fair credit Reporting act XXXX Account # XXXX, has violated my rights.</p> <p>15 USC 1681 Section 602 States I have the right to privacy.</p>	RI	None	5582108

	repair services, or other personal consumer reports		report improperly	<p>15 USC 1681 Section 604A Section 2 : It also states a Reporting agency can not furnish a Account without my written instructions.</p> <p>15 USC 1666B : A creditor may not treat a payment on a credit card account under an open end consumer credit plan as late for any purpose.</p>			
5/18/2022	Debt collection	Attempts to collect debt not owed	Debt was already discharged in bankruptcy and is no longer owed	<p>In response to many complaints that I have submitted against American First Finance. My name is XXXX XXXX, a federally protected consumer, an agent and principle, holder in due course and attorney in fact to XXXX XXXX.</p> <p>I've sent American First Finance a cease and desist via the CFPB and certified mail.</p> <p>It is ordered to American First Finance to cease communication with me.</p> <p>The term communication means the conveying of information regarding a debt directly or indirectly to any person through any medium pursuant to 15 USC 1692a ( 2 ). As you should be aware that a credit report is a medium.</p> <p>So why is American First Finance still communicating with me by furnishing an account to my consumer report?</p> <p>Im aware that a Charge Off by law is the writing off of a debt and the termination of collection activity without release of personal liability. Im aware that write off is removing this asset from the accounting books.</p> <p>I'm aware that collection activity is American First Finance furnishing this alleged debt to my credit report to coerce me into paying this debt.</p> <p>I have not received a 1099 for this and im aware that American First Finance is furnishing their adjusted gross income on my credit report because they wrote this debt off.</p> <p>Im also aware that American First Finance is furnishing false and misleading information on my credit report because of their actions.</p> <p>So if a Charge Off by law is writing off a debt and the termination of collection activity, why are you still reporting this on my credit report?</p> <p>So now Im asking for verification of this debt.</p>	FL	None	5576605

5/17/2022	Payday loan, title loan, or personal loan	Getting the loan	None	This is not my account. I told the company and they are harassing me with calls that come and just hangs up after 1 ring, I call back its them. i told the rep it was not me and she insisted that I need to pay this bill or it will be on my report.	NV	Svcmb	5572889
5/16/2022	Payday loan, title loan, or personal loan	Problem when making payments	None	I have been in contact with American First Finance regarding my account, which I have requested for them to send me an actual paper statement via USPS and I continue to be denied. I believe that since XX/XX/2021 until recent I have overpaid because I can no longer log into my online account and more importantly I have not received any statements in the mail.	NC	None	5568384
5/13/2022	Debt collection	False statements or representation	Indicated you were committing crime by not paying debt	<p>My name is XXXX XXXX, a federally protected consumer, agent and principle, holder in due course and attorney in fact to XXXX XXXX.</p> <p>i pulled my credit report XX/XX/22 and seen that America First Finance wants to cause stress and anxiety to my life by causing harm to financial reputation.</p> <p>American First Finance is continuing to commit a unlawful extortion act against me.</p> <p>Attached is a cease &amp; desist order to American First Finance that had also been sent certified mail.</p> <p>American First Finance may not have any communcation with me.</p> <p>The term communication means the conveying of information regarding a debt directly or indirectly to any person through any medium pursuant to 15 USC 1692a ( 2 ). As you should be aware that a credit report is a medium.</p> <p>American First Finance is prohibitted to report any information my consumer report? So i suggest you remove this tradeline from my consumer report or you will be violating the cease and desist orded and lead to me filing litigation.</p> <p>Im aware, American First Finance has also sold this account to an collections agency XXXX XXXX, which im aware is securities fraud! UCC 1-306. Waiver or Renunciation of Claim or Right After Breach states A claim or right arising out of an alleged breach may be discharged in whole or in part without consideration by agreement of the aggrieved party in an authenticated record.</p> <p>Im aware that a charge-off is the writing off of a debt and termination of collection activity without release of personal liability under federal regulation. American First Finance written this debt off and filed a 1099-C since</p>	FL	None	5558032

				<p>I wasn't provided with a 1099-C. Why is your gross income being reported to my consumer report?</p> <p>Not to mention the deep pool of FCRA violations they have committed. I'm also aware that FCRA states that I have a right to a fair and equitable credit report and that I also have the right to privacy, meaning that anything I don't want furnished on my credit report can be removed by law.</p> <p>Now I'm aware American First Finance are making false claims pursuant to 31 U.S. Code 3729 Stop committing fraud!</p>			
4/28/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>On XXXX the XXXX, 2022, I purchased a king mattress set a dresser, rug, and washer and dryer from XXXX XXXX, XXXX, NC. American First Finance has predatory lending practices. My credit report has a charge of {\$11000.00}. There is no way that little bit of stuff cost that much. The store did not explain to me that that if it wasn't paid I would be charged {\$12000.00} for that stuff because if they did I would not have purchased it. That is an astronomical amount to take from a XXXX veteran. I called the American Finance Company and discussed it and told them that I will be contacting your organization and they quickly wanted to offer me a settlement. Their phone customer service said I owe {\$1700.00} and my credit report says I owe \$ XXXX and the website say {\$1600.00}. This company is taking advantage of consumers and it is not right.</p>	NC	Svcmb	5509353
4/22/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	<p>I filed a dispute in regard to the incorrect items on my credit report, it has been well over 30 days, and I have not received any investigation results/update.</p>	GA	None	5480322
4/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	<p>In accordance with the Fair Credit Reporting act. The List of accounts below has violated my federally protected consumer rights to privacy and confidentiality under 15 USC 1681.</p> <p>List the account name here with the account # ( Do not list over 5 accounts and 6 inquiries ) - XXXX XXXX XXXX # Account # has violated my rights.</p> <p>15 USC 1681 Section 602 A States I have the right to privacy 15 USC 1681 Section 604 A Section 2 : It also states a consumer reporting agency can not furnish a account without written consent.</p> <p>Type this out exactly in this box if you want to input your info and remove instructional verbiage.</p>	AL	None	5479520
4/19/2022	Debt collection	False statements or	Attempted to collect	<p>On XXXX XXXX I reach out to American First Finance about my account showing on my credit. When I did the automated service my information would not pull up, so I asked to speak with a rep. Once I spoke with a rep she informed me that my account was sent to a debt collector and she gave me Mercantile information. I reach</p>	GA	None	5466912

		representati on	wrong amount	out to them and was told my balance was XXXX but on my credit its reporting XXXX. So the rep told me that I would need to reach back out to American First for them to update anything on my credit. I called American First back and spoke with a Rep I explained that the balance was not the same as shown on my credit and if it could be updated on my credit. She told me that I would need to reach out the debt collector to make a payment. So I asked her why was the balance different she stated that she did not know and that I made a payment of XXXX. So I asked if I paid the XXXX why hasnt the balance been updated. She stated that I needed to pay the debt collector. So at that point I was confused. I asked her the same thing 5 times and she told me I already paid the XXXX. I even explained that I was trying to buy a house and needed to get this taken care of. I eventually asked for a supervisor and she transferred me back to the debt collector. So I called back to American First and she answered again and told me a supervisor was not available. A few days later I get a voicemail stating that American first was reaching out because of my complaint. I thought it was a supervisor and it wasnt. The guy said a supervisor would call me and I still havent received a call. Also I was told that my complaint would be passed over to the credit department for investigation on last week. Still no update. so I called today and waiting on hold for over 30 minutes and still didnt get any answers.			
4/14/2022	Debt collection	False statements or representati on	Attempted to collect wrong amount	XXXX XXXX XXXX sold products to me for home. One item ( a dishwasher ) was taken back to store. The financing company XXXX XXXX. did not acknowlege the item. Even after XXXX had contacted several times on having the merchandise IN stock returned and out for sale. XXXX kept charging and drafting from our bank account because we were on auto draft. I had to ask for a refund because of the mistake. The same thing happened the second month. So, I had to ask for a return again. I took my account off auto draft for the item not being returned or recieved in acceptance. XXXX Had been notified several times with months going by. XXXX has been listing on credit late payments or no payments.. Damaging our credit when we were trying to buy home. This has prevented us from buying one or credit going up. This still has not been fixed. Its a never ending problem. The manager from XXXX and assistant manager at XXXX and XXXX XXXX XXXX has been advocating for us. But, still no fix. Please help us with a resolution. i also have had over 60 emails and 45 calls in 3 months of problems which is excessive due to the situation.	OK	Svcnbr	5448118
4/13/2022	Payday loan, title loan, or personal loan	Problem when making payments	None	On XX/XX/XXXX American first XXXX Charged bank for payment at Bank that was taken off the account prior to charging it. Then the same date changed the new bank account the same amount. This was a double payment made to the same loan. The problem is the first payment was drafted from a bank account that was in process of being closed and they at this present time made this account rake up fees that is costing me money overlimit fees and overdraft fees on top of the payment amount that was not in the account. And they still at this time not issued refund or fixed there problem XX/XX/XXXX. PLUS ON TOP OF THIS THEY START THIS WITH DRAWS THREE DAYS BEFORE THEY ARE DUE.	IN	None	5439785
4/12/2022	Debt collection	Attempts to collect debt not owed	Debt was paid	AMERICAN FIRST AND PARENT COMPANY is trying to collect on a alleged debt despite not creating consumer account for securitizing consumers RETAIL INSTALLMENT AGREEMENT WHICH UNDER 16 CFR 433.1 IS INDEED AN CREDIT SALE AS CONSUMERS SOCIAL SECURITY NUMBER WAS USED IN SAID TRANSACTION. stand company has not provided consumer with official treasury forms filed under consumer	NC	None	5435766

				<p>social number as described by congress as an credit card. CONSUMER REPORTING AGENCY XXXX HARD INQUIRES SHOWS PROOF CONSUMER CREDIT WAS PULLED. WHICH BY THE RULES GOVERN SAID COMPANY UNDER THE FCRA, FTC, AND 16 CFR 433.1, 16 CFR 433.2 AND 16 CFR 433.3 COMPANY IS BOUND TO FOLLOW ALL GUIDELINE WHEN OFFER RETAIL INSTALLMENT AGREEMENTS PER THE CONTRACT AS AN CONSUMER MY RIGHTS CAN BE AEERTED AT ANY TIME. AS FOR THE 1099C, 1099OID, 1099A THAT SAID COMPANY HAS FILED WITH TREASURY DEPARTMENT UNDER THE RULES OF THE 1099C COMPANY MUST PROVIDE CONSUMER WITH AN COPY FOR ACCURATE IRS REPORTING FOR ANY DEBT OVER XXXX. SAID COMPANY IS NOT FILING THE PROPER TAXES WITH IRS WHICH IS FRAUD. DUE TO COMPANIES UNCOMPLAINCE CONSUMER HAS FILE FORM 211 ALONG WITH OTHER APPLICABLE OMB IRS FORMS UNDER FILING IRS NUMBER XXXX WITH THE TREASURY TO AUDIT CONSUMERS ACCOUNT TO MAKE SURE ACCURATE REPORTING AND TAXES ARE RENDERED PER THE SECURITY AGREEMENT SIGNED UNDER XXXX XXXX ( PARENT COMPANY ) WITH THE SECURITY EXCHANGE COMMISSION ALONG WITH ALL OMB IRS FORMS NEEDED TO CONDUCT AN AUDIT ON CONSUMER ACCOUNT. SAID COMPANY HAS ALSO SECURITIZED CONSUMERS PROMISSORY NOTE UNDER PARENT COMPANY XXXX XXXX WITH TRADING SYMBOL XXXX ACCORDING TO XXXX FILING USING XXXX XXXX AS INDENTURE TRUSTEE OVER SAID SECURITIES YET HAVE NOT CREDITED CONSUMERS ACCOUNTS ACCURATLEY. DUE TO THE RECENT CHANGE IN CONSUMER LAWS PLEASE SERVE THIS AS NOTICE THAT UPON A VALID PROOF OF CLAIM NOTARIZED UNDER PENTALY OF PERJURY CONSUMER REFUSE TO REMIT ANY FUNDS UNTIL ALL DOCUMENTARY EVIDENCE OF THE ACCOUNTING ON THE PUBLIC AND PRIVATE SIDE OF CONSUMERS ACCOUNT. SAID COMAPANY IS ALSO IN VIOLATION OF THE TERMS IN CONDTIONS OUTLND ON THEIR WEBSITE FOR CONSUMER PRIVACY. TERMS STATE CONSUMERS ACCOUNT INFORMATION WILL NOT BE PROVIDED TO NON AFFLIFATES OF SAID AMERICAN FIRST AND ALL SUBSIDIARY COMPANIES UNDER THE PARENT COMPANY XXXX XXXX. XXXX IS NOT AN AFFIFLATE OF AMERICAN FIRST AND HAS VIOLATED ITS AGREEMENT. FEDERAL CIVIL COMPLAINT HAS BEEN FILED AND SENT REGISTERED MAIL TO PARENT COMPANY AND XXXXXXXXX TRUSTEE XXXX XXXXXXXXXX XXXX XXXX XXXX XXXXXXXXXX XXXX XXXX CONSUMER IS DISPUTING UNDER BILLING ERROR XXXX. SAID COMPANY MUST IMMEDIATELY STOP ANY REPORTING UNTIL SAID COMPANY PROVIDE ALL INFORMATION UNDER THE PENALTY OF PERJURY FOR DOCUMENTATION</p>			
4/11/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>ON XX/XX/XXXX There was an account opened in my name that is now in collections for {\$9300.00} ALSO ON XX/XX/XXXX There was a false collection for {\$670.00} under my name that should have been resolved already.</p> <p>15 USC 1681 section 602 A : States I have to right to privacy 15 USC 1681 section 604 A : States a consumer agency can not furnish an account without my written instructions.</p> <p>15 USC 1692C STATES : A debt collector may not use unfair or unconscionable means to collect or attempt to</p>	TX	None	5432804



				<p>collect any debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section : Under 15 U.S.C 1681C-2- Block of information resulting in identity theft. THE LAW CLEARLY STATES : Block Except as otherwise provided in this section, a consumer reporting agency shall block the reporting of any information in the file of a consumer that the consumer identifies as information that resulted from an alleged identity theft, not later than 4 business days after the date of receipt by such agency of ( 1 ) appropriate proof of the identity of the consumer ; ( 2 ) a copy of an identity theft report ; ( 3 ) the identification of such information by the consumer ; and ( 4 ) a statement by the consumer that the information is not information relating to any transaction by the consumer.</p> <p>Nowhere in the LAW does it state that I HAVE to provide you with any POLICE report. This is clearly a stall tactic and going against my human rights.</p>			
4/6/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I filled out the identity theft form and provided proof that I don't live in that city on XXXX first and I also reschedule put to them in XXXX letting them know that the account was fraud and they didn't do anything. And everything I try to call they al hang up and can't give any information on what's going on.	TX	None	5412044
4/3/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I have no knowledge of this account. I called and was told the account was transferred from XXXX XXXX XXXX for which I've never financed any furniture. I reported to police department that my identity was stolen therefore several accounts were a result of theft due to my wallet being stolen. Also, this billing company who placed the account on my credit apparently purchased the account for pennies on a dollar in hoping to collect of a fraudulent account. This debt does not belong to me.	TN	None	5399811
3/30/2022	Payday loan, title loan, or personal loan	Problem with additional add-on products or services	None	The loan was taken out on XX/XX/2021 in the amount of {\$1800.00} with American First Finance. The loan was presented to me as a no interest loan for XXXX installments. i set an amount to be paid for XXXX the amount for each installment.We asked about a XXXX debt amount listed in the contract and it was explained that as long as we pay the amount in the XXXX installments we would not be charged. We did not recieve a statement and had to go to the website and request a list of transactions to find that a " Rent " fee mate up {\$98.00} of the charge. The word " rent " does appear in the contract but does not display an amount to be charges. THIS is clearly a hidden fee. We now have been charged the full amount of {\$7100.00} on a {\$1800.00} loan.	TX	None	5387761
3/24/2022	Payday loan, title loan, or personal loan	Can't contact lender or servicer	None	American First Finance opened an account for someone else using my social security number but not my name. They would not provide me with any other information and now I am having to file police reports and complete affidavits for this. XXXX XXXX which handles credit for these " payday loans " which I would never get, can not verify me so I now I have to send all this information through the mail. The fraud alert was found on XX/XX/22. I contacted American First Finance on XX/XX/22. I contact XXXX on XX/XX/22.	PA	None	5364340
3/10/2022	Credit reporting, credit	Problem with a credit reporting	Was not notified of investigatio	On XX/XX/XXXX I reached out to American First Finance due to inaccuracies on my credit report. I gave American First Finance more than 2 months to respond back before I sent off a second letter on XX/XX/XXXX. Today is XX/XX/XXXX and I still have yet to receive a response back to the dispute that was originally placed	TN	None	5310057

	repair services, or other personal consumer reports	company's investigation into an existing problem	n status or results	on XXXX XXXX. According to the FCRA, they have 30 days to respond back and it's been over 5 months. American First Finance has been in direct violation with the FCRA for 4 months now!			
3/9/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I purchased a XXXX XXXX XXXX from XXXX XXXX XXXXXXXXXX XXXX XXXX XXXXXXXXXX XXXX XXXX XXXX XXXX Florida XXXXXXXXXX in XX/XX/XXXX. They arranged financing for me in the amount of {\$2000.00} through American First XXXX.</p> <p>I was told that the loan was interest free if I paid off the loan by the end of XX/XX/XXXX.</p> <p>I never received any paperwork from either XXXX XXXX or American First XXXX</p> <p>On XXXX XXXX, XXXX American First debited my bank account for {\$31.00} and then {\$160.00} every two weeks beginning XXXX XXXX, XXXX. I made the eleventh installment of {\$160.00} today XX/XX/XXXX.</p> <p>I had a motorcycle accident on XX/XX/XXXX and was in the hospital for two weeks with multiple XXXX, and had XXXX to put my XXXX back together. The motorcycle exploded and does not exist anymore. Doesn't matter. If I wasn't wearing a helmet I wouldn't be alive to write this so I am grateful to God for that. Needless to say I missed the interest free deadline.and when I went on the American First Website in XX/XX/XXXX to pay off my loan I was sure what I was seeing was a mistake! They said I owed {\$4700.00}! When I emailed them that is when I first saw a copy of the loan agreement! I totally expected to have to pay all the back interest for the interest free period but never did anyone ever communicate the how the terms of the loan would impact me if the loan was not paid before the interest free period expired! They sent me the loan agreement on XX/XX/XXXX in response to my email inquiry regarding paying off the loan. XXXX XXXX and American First XXXX give a whole new meaning to the words UNFAIR AND DECEPTIVE!!! When I called American First XXXX after receiving the paperwork on the loan agreement they had the nerve to offer me a payoff amount of {\$3700.00}!!! PLEASE tell me that you can help me! I of course am willing to pay my fair share of the remainder of the {\$2000.00} loan ( approx. {\$250.00}. plus interest for the borrowing period XX/XX/XXXX - XX/XX/XXXX ) but if they are not willing to accept what SHOULD be fair and legal there is nothing else I can do except default and allow them to tank the credit score I have been working so hard to improve! Can you please help me? I checked with the XXXX XXXX XXXX and they show 821 complaints in the last three years against American First XXXX! The complaints are all like mine and the response from American First XXXX is always the same generic response... .. " sorry you agreed to this " ... ..but I did NOT agree to this ... ..they NEVER communicated anything like this until I emailed and called them! I had no idea! XXXX XXXXXXXXXX made the loan process as easy as click here and click there and the only contact American First XXXX ever made to me was to debit my bank account. I am sincerely hoping that there is a law against this type of FRAUDULENT, UNFAIR, AND DECEPTIVE TRICKERY! All of the people at these businesses need to start praying that God shows mercy on their souls when their time comes. How many financial lives have they</p>	FL	None	5302852

				destroyed.? Please tell me that you can help me! Sincerely, XXXX			
3/8/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	<p>Account Number XXXX Name AMERICAN FIRST FINANCE and XXXX are falsely reporting an outstanding balance of {\$2400.00}.</p> <p>AMERICAN FIRST FINANCE and XXXX are falsely reporting monthly payment updates/account activity/ active payment history on the account. The account was was charged- off on XX/XX/XXXX. The account is inactive since that time.</p> <p>AMERICAN FIRST FINANCE and XXXX falsified the last payment date on the account. XX/XX/XXXX, the last payment was changed from XX/XX/XXXX to XX/XX/XXXX by AMERICA FRIST FINANCE, there was no payment made.</p> <p>AMERICAN FIRST FINANCE and XXXX are manipulating the statue of limitations by showing activity and negatively impacting my family beyond measure. I've worked really hard to maintain good credit throughout the pandemic. The false appearance of recent derogatory events is impacting my ability to obtain decent housing.</p>	CA	None	5300988
3/8/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	<p>On XX/XX/2021 I purchased a refrigerator from American First Finance in the amount of {\$1400.00} thru their rent to own lease program. On the day of delivery, it was returned to the store because it was the wrong size for my kitchen. I contacted the store to cancel my order and refund the deposit. The store associate directed me to contact AFF customer service. I was told by their customer service associate the account would be closed and I would no longer be billed for the refrigerator.</p> <p>I'm still being billed after several attempts to resolve this matter, American First Finance has been sending harassing calls, bills, and have placed the account on my credit report.</p> <p>The attached rent to own lease contract states the return policy.</p>	IL	None	5297130
3/7/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>The Predatory Lender American First Finance was a lender I used to get a XXXX for around roughly {\$1000.00}. I was set up for biweekly payments and made sure to make each payment full for 3 months. Assured by both parties ( XXXX XXXX XXXX American First Finance after calling ) that I was on track to pay everything off on time without any extra trouble. Today when I pulled up my account- it showed that I suddenly had a balanced owed of {\$2500.00}, after making all of my Payments for 3 months.</p> <p>Its very unfair to me because I was ensured multiple times by both parties that I was enrolled and making payments at rate that ensured that the product would be paid off on time without paying triple of what I was expecting. There were also no emails or phone calls to inform me that this was going to happen.</p>	TX	None	5293638

3/5/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>AMER FST FIN HAS CONTINUED TO REPORT A FRAUDULENT ACCOUNT ON MY CREDIT FILE. THIS ACCOUNT IS NOT MINE AND IS A RESULT OF IDENTITY THEFT. I HAVE SENT NUMEROUS DISPUTES, PROVIDED A IDENTITY THEFT AFFADAVIT, AND SUBMITTED NECESSARY DOCUMENTATION TO XXXX XXXX. I ALSO HAVE REQUESTED ANY INFORMATION PERTAINING TO THIS ACCOUNT BE SENT TO ME DIRECTLY AS PERMITTED IN IDENTITY THEFT CASES. IVE SUBMITTED A DIRECT DISPUTE TO AMERICA FIRST FINANCE TWICE WITH PROOF OF DELIVERY AND THEY HAVE FAILED TO RESPOND TO MY DISPUTE BUT CONTINUE TO REPORT THIS FRAUDULENT ACCOUNT TO MY CREDIT FILE WHICH IS A VIOLATION OF MY RIGHTS UNDER THE FCRA.</p> <p>XXXX XXXX HAS ALSO CONTINUED TO REPORT THIS FRAUDULENT ACCOUNT EVEN AFTER ALL IDENTITY THEFT INFORMATION AND A REQUEST TO BLOCK THIS ACCOUNT HAS BEEN MADE. XXXX XXXX AND AMERICA FIRST FINANCE HAVE BOTH REPEATEDLY IGNORED MY DISPUTE AND REQUEST TO REMOVE THIS FRAUDULENT ACCOUNT. THIS IS AN ACT OF WILFUL NON-COMPLIANCE AND IS A DIRECT VIOLATION OF MY RIGHTS. THIS ACCOUNT NEEDS TO BE REMOVED IMMEDIATELY.</p>	GA	None	5287737
3/1/2022	Debt collection	Attempts to collect debt not owed	Debt was paid	<p>On XX/XX/XXXX consumer which is Me contacted American First Finance to inquire about the 1009c that was filed under my social and account number via the UNITED STATES TREASURY OFFICE. AMERICAN FIRST HAS CANCELLED THE DEBT VIA THE 1009C YET IS REPORTING DEBT AS OWED. DUE TO THE BANKRUPTCY ACT OF 1933 AND THE TRUSTEE INDENTURE ACT ALL DEBTS ARE THE RESPONSIBILITY OF THE UNITED STATES VIA TITLE 18 USC 8.</p> <p>The term obligation or other security of the United States includes all bonds, certificates of indebtedness, national bank currency , Federal Reserve notes, Federal Reserve bank notes, coupons, United States notes, Treasury notes, gold certificates, silver certificates, fractional notes, certificates of deposit, bills, checks, or drafts for money, drawn by or upon authorized officers of the United States, stamps and other representatives of value, of whatever denomination, issued under any Act of Congress, and canceled United States stamps.</p> <p>AMERICAN FIRST IS COMMITTING FRAUD ON CONSUMERS OF THE UNITED STATES AS THIS ACCOUNT WAS FOR HOUSEHOLD PRIMARY GOODS. AMERICAN FIRST HAS LISTED ACCOUNT AS RETAIL INSTALLMENT AGREEMENT WHICH IS INCORRECT AS IT WAS A CREDIT SALE PER THE LAW.</p> <p>AMERICAN FIRST HAS CHARGED THE DEBT OFF ON ITS TAX ROLE AND COLLECTED VIA THE 1099A AND 1099C. AMERICAN FIRST AND ALL PARTIES ARE COMMITTING FRAUD.</p> <p>THE CONSUMER CREDIT CONTRACT ALSO LACKS THE REQUIRED NOTICE PER THE LAW : ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR</p>	NC	None	5272904

				SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER. ( c ) Compliance with the requirement			
3/1/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I financed a washer from XXXX XXXX in XXXX, XXXX in XXXX XXXX. I have been paying monthly on time and called to request a pay off balance since I have paid appr. {\$460.00} of the {\$760.00} I financed, and they stated the pay off balance would be {\$690.00}. The interest rate is XXXX XXXX, which is beyond the XXXX installment loan interest cap.	CA	None	5273751
2/28/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	Good morning I recently took out a loan with American First Finance XX/XX/XXXX of XXXX I purchased a refrigerator the refrigerator was {\$1600.00} they give you 101 days to pay it off with no interest or fees after that they tell you that you know the price will be higher yesterday XX/XX/XXXX I called them because I looked at my credit report and I wanted to try to pay off the loan my credit report only shows that I owe {\$1300.00} so this is what Im looking to call to pay them once I talk to representative XXXX he made me aware that I still owe {\$4500.00} I told him that is not what my credit report says and I told him I went online to try to find my contract and it wasnt available because they never sent it to me so he Then forwarded me the contract to my email so it shows that if I dont pay off the loan it goes up to {\$6600.00} which Ive already paid {\$1700.00} I told him I dont remember signing anything that says Im willing to pay something that high I asked him whats the interest rate on that and I think that its illegal to charge someone at least six times what they borrow and he said that its not .he then said the settlement offer would be {\$3200.00} I still told him that price was ridiculous he dropped it to XXXX I asked him to just let me pay what it says I owe on my credit report which was the {\$1300.00} he said no the lowest that theyll go is XXXX I then said at least drop it to XXXX I will pay that he said no I asked for a supervisor the supervisor XXXX agree to XXXX I still feel like this is unfair so I told them let me contact some people to see if this was fair that they were charging this amount and I will get back to them they gave me 30 days to except a settlement of XXXX I need help finding out is this fair and are they able to charge people ridiculous prices like this I honestly dont remember signing that I would pay this large amount but they sent me the contract so I guess Im stuck unless you could tell me otherwise	IL	None	5268297
2/21/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	XXXX XXXX I purchased couch pre approved told payment would be XXXXXXXX XXXX not {\$190.00}. For a XXXXXXXX XXXX couch if they had interest it would be over XXXX XXXX interest they call it non return lease and won't negotiate price in past for {\$3000.00} purchase payments where less than now they are wrong in technic and wrong scamming with so called lease misleading gouging and the computer glitches couldn't see papers signed they were behind counter I also paid XXXX XXXX cash no reciepts for delivery from them leg broke during set up how is the intent gouging with a lease u can't return. Financed though American first finance from XXXX XXXX	IN	None	5244669
2/20/2022	Credit reporting, credit repair services,	Improper use of your report	Reporting company used your report improperly	Dear Collector : My credit report shows a collection from your agency. I was never notified of this collection. Whats more, I do not believe this debt is accurate. Under the FAIR DEBT COLLECTION PRACTICES ACT , I have the right to request and receive validation of the debt. Therefore, please provide me with a copy of all the following : 1 ) An explanation of what this alleged account balance is for. 2 ) A complete Audit Trail calculation of this balance, including the complete payment history on this account,	IL	None	5242997

	or other personal consumer reports		<p>so I have proof that the amount is correct.</p> <p>3 ) Documentation that shows I agreed to pay this debt with my signature and documentation shows i gave you permission to have my information and paperwork showing i gave you authorization to report this to my credit report. No consent to you having my information and unauthorized use of my social security number is identity theft and you will be reported for such.</p> <p>4 ) The Agreement that grants you authority to collect on this alleged debt.</p> <p>5 ) A copy of your state license, including license number that give you rights to collect in my state.</p> <p>6. ( The purchase agreement ) 7. ( Swear under penalty of perjury you were present during the alleged debt ) Reporting information that you know to be inaccurate or failing to report information correctly violates the Fair Credit Reporting Act.</p> <p>Also you have committed the following FDCPA Violations : 15 U.S. Code? 1692d-Harassment and abuse A debt collector may not engage in any conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt. ( 1 ) The use or threat of use of violence or other criminal means to harm the physical person, reputation, or property of any person. You harming my reputation which is a violation.</p> <p>15 U.S. Code? 1692e-False or misleading representations A debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt. ( 2 ) The false representation of ( A ) the character, amount, or legal status of any debt. This debt is reporting falsely.</p> <p>15 U.S. Code? 1692f-Unfair practices A debt collector may not use unfair or unconscionable means to collect or attempt to collect any debt.</p> <p>( 8 ) Using any language or symbol, other than the debt collectors address, on any envelope when communicating with a consumer by use of the mails or by telegram, except that a debt collector may use his business name if such name does not indicate that he is in the debt collection business. You used symbols on envelopes which violated the law.</p> <p>15 U.S. Code? 1692g-Validation of debts ( a ) Notice of debt ; contentsWithin five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the following information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing ( 2 ) the name of the creditor to whom the debt is owed ; I am the creditor under 15 u.s code 1692a so the debt is owed to me.</p>			
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2/8/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>THIS ORGANIZATION DID NOT RECEIVE MY WRITTEN INSTRUCTION NOR PERMISSION TO REPORT ANY INFORMATION REGARDING TRANSACTIONS OR EXPERIENCES AGAINST MY CONSUMER REPORT. REPORTING LATE PAYMENTS, CHARGE OFFS, AND/OR ALLEGED LOAN AMOUNTS CONSTITUTE TRANSACTIONS AND EXPERIENCES THAT I DID NOT AUTHORIZE, AND ACCORDING TO 15 USC 1681a ( d ) ( 2 ) ( A ) ( i ) THIS IS FRAUD. THIS ORGANIZATION HAD NO PERMISSIBLE PURPOSE TO PULL, NOR FURNISH, MY CREDIT REPORT BECAUSE, I DID NOT GIVE MY EXPRESSED WRITTEN CONSENT, SO THEREFORE, THIS IS IDENTITY THEFT ACCORDING TO 15 USC 1681b ( a ) ( 2 ). I HAVE A RIGHT TO PRIVACY ACCORDING TO 15 USC 1681 ( a ) ( 4 ), AND MY PRIVACY HAS BEEN BREACHED.</p>	TX	None	5199852
1/21/2022	Debt collection	Written notification about debt	Didn't receive notice of	<p>On XXXX XXXX I received a collection notice from American First Finance in regards to a collection account in the amount of {\$730.00} and while I have not given this company consent to disclose my location information this is a direct violation of 15 USC 1692b Acquisition of location information this company should have not</p>	LA	None	5137795

			right to dispute	contacted me about an alleged debt not owed to their company without consent of the consumer. This debt is disputed. Please delete from your information system. 15 USC 1692k CIVIL LIABILITY consumer is requesting {\$1000.00} USD for violating me directly and causes of mental confusion and stress.			
1/17/2022	Payday loan, title loan, or personal loan	Getting the loan	None	American First Finance reached out to me regarding a debt collection for couches purchased at a store called XXXX XXXX. I advised them that I never initiated a loan or purchased any couches from a company called XXXX XXXX. They sent me a document to fill out regarding fraud which I completed and returned. However, they continue to state that I got a loan and purchased the furniture. I spoke to another rep who then stated that I purchased the items from XXXX XXXX XXXX. I advised that I purchased my daughters bedroom set from there, but it was paid in full with cash and that I did not obtain a loan. I have sent them proof of the transactions, I proved that I paid in cash and they continue to state that I purchased couches. I was advised to get a police report. However, when I called down to the police station I was told that it happened to long ago and that they can only take a statement. I'm at a loss and do not know what further steps to take.	KY	None	5116167
1/9/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	i was a victim of identity theft and was currently incarcerated at the time the account was opened i have identity theft affidavit and my ftc report and my jail release form to confirm it so im demanding this item to be removed off my credit report or else i will file a lawsuit because this is complete nonsense.	TX	None	5087750
1/6/2022	Debt collection	False statements or representation	Attempted to collect wrong amount	this is against american first finance and XXXX XXXX XXXX XXXX.. i was financed through american first finance and purchased merchandise through XXXX XXXX XXXX XXXX i did not receive all of the merchandise but both parties were telling me otherwise. i was supposed to receive two twin beds with everything but that was not the case. they conned me. and lied to me and wont close out my account with american first finance	NC	Svcmb	5075182
1/5/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I received 2 letters dated XX/XX/21 and XX/XX/21 from American First Finance. Both letters stated that charges in the amount of {\$190.00} would be automatically deducted from an account ending in XXXX. I do not have any accounts ending with these numbers and I have not made any purchases from American First Finance. I called American First Finance and the representative told me that this is for furniture that was purchased at XXXX XXXX XXXX in XXXX, GA. I called XXXX XXXX XXXX and spoke to XXXX. He looked up my information and told me that approx {\$2600.00} of items were purchased at the store using my name and social security number. My prior address was used. The phone number used was not my number XXXX and the email used is not my email XXXX. I was also told that the sales person who made this sale is XXXX XXXX and he no longer works for this store. After several weeks of phone calls and sending letter to American First Finance ( AFF Identity Theft Affidavit along with FTC ID Theft Report and Police Report ) has yet to remove inquire from my credit report and have now started to report this account past due balance on my credit report.	GA	None	5075398
12/29/2021	Debt collection	False statements or	Attempted to collect	I been calling customer service members that work for American first finance to come to an agreement and pay balance owed, but they are asking for close to XXXX when the balance on my credit report shows XXXX	CA	None	5049261



		representati on	wrong amount	dollars. I feel that is not a correct balance I am looking forward to coming to a fair agreement. Customer service members arent participating well.			
12/14/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	RE : Attentively review my formal writ composed declaration of not proven complaint misinformation that is all or in part : deficient of the adequate current status in the fullness of TRUTH, ACCURACY, COMPLETENESS, TIMELINESS, documented OWNERSHIP, certifiable RESPONSIBILITY, or otherwise irrefutable, complaint obligatory, and regulatory requisite reporting thereby mandating your immediate actions to rectify and remedy and any infractions behavior ( s ) by retaining or returning to demonstrate TRUE, CORRECT, COMPLETE, and COMPLAINT XXXX XXXX data field formatted reporting!!! I am a victim of identity- theft, I am writing to request that you block all accounts disputed as fraudulent on my credit reports with XXXX XXXX XXXX XXXX and XXXX. This information does not relate to any transactions I have made. I did not give anyone authorization or consent to use my personal information. I hereby exercise my legal rights enacted by Congress and The Federal Trade Commission, which explicitly states when a victim of identity-theft dispute a fraudulent account on his/her credit report it shall be honored by all credit bureaus and all fraudulent information should be blocked within 4 days and proper notification shall be given to all data furnishers pursuant to section 605b of The Federal Fair Credit Reporting Act. Failure to comply shall lead to complaints being filed with XXXX XXXX XXXX XXXX, Consumer Financial Protection Bureau, and Attorney General stating your companys unlawful collection practices, misrepresentation of creditworthiness, defamation of character, and noncompliance to abide by laws enacted by Congress to protect victims of identity-theft who's credit been impacted by acts of fraud. Because I know my rights under THE FAIR CREDIT REPORTING ACT, CONSUMER CREDIT PROTECTION ACT ( CCPA ), and FAIR and ACCURATE CREDIT TRANSACTION ACT of 2003 ( FACTA ). I will be taking action. I also know my rights under this paragraph of Section 312 of the FACTA LAW : SEC.312. Procedures to enhance the accuracy and integrity of information furnished to consumer reporting agencies. ( b ) duty of furnishers to provide accurate information. -- Section 623 ( a ) ( 1 ) of THE FAIR CREDIT REPORTING ACT ( 15 U.S.C . 1681s-2 ( a ) ( 1 ) is amended ( 1 ) in subparagraph ( A ), by striking " knows or consciously avoids knowing the information is inaccurate " and inserting " knows or has reasonable cause to believe that the information is inaccurate ", and ( 2 ) by adding at the end of the following : ( D ) DEFINITION -- For purposes of subparagraph ( A ), the term 'reasonable cause to believe that the information is inaccurate ' means having specific knowledge, other than solely allegations by the consumer, that would cause a reasonable person to have substantial doubts about the accuracy of information. Policy states. According to the Fair Credit Reporting Act FCRA 611 ( 15 U.S.C 1681 ), Procedure In Case of Disputed Accuracy. ( a ) Reinvestigation ( 1 ) Reinvestigation ( a ) In general. Subject to Subsection ( f ), if the completeness or accuracy of any item of information contained in a consumers file at a consumer agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph ( 5 ), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller. Therefore, my position is	NY	None	5006861

				being clearly stated, these accounts do not belong to me, meaning that you are reporting inaccurate account information within my credit file. The fact that these are inaccurate account information means that you, this credit-reporting agency, are reporting incorrect accounts. 1. AMERICAN FIRST FINANCE & BAL. {\$900.00} I am well aware of my rights as a consumer. The Fair Credit Reporting Act requires that you, the credit-reporting agency report accurate and/or correct account information within my credit file. My credit issues are very specific, these accounts and/or items do not belong to me. This means that you are reporting incorrect account information within my credit report. It is with this in mind that I request that these listed accounts and items be Blocked and Deleted. According to the Fair Credit Reporting Act FCRA, Section 1681c ( 2 ) Block of information resulting from identity theft. 1. Block. Except as otherwise provided in this section, a consumer reporting shall block the reporting of any information in the file of a consumer that the consumer identifies as information that resulted from alleged identity theft, not later than four ( 4 ) business days after the date receipt by such agency of 1. Appropriate proof of identity of the consumer ; 2. A copy of identity theft reports 3. The identification of such information by the consumer ; and 4. A statement by the consumer that the information relating to the transaction by the consumer. I have provided all of the above-listed four ( 4 ) items within this package. Therefore, I expect these listed accounts to be deleted and blocked within ( 4 ) business days. This is clearly an identity theft issue. I am also entitled to receive a free copy of my credit report, so I am requesting a free credit report and that all of these accounts, public records items, and inquiries be permanently blocked and deleted. Enclosures : Identity Theft Report Proof of Identity Copy of Account Statement showing Fraudulent Items FTC Notice to Furnishers CC : Consumer Financial Protection Bureau XXXX XXXX XXXX XXXX XXXX, Iowa XXXX			
12/14/2021	Payday loan, title loan, or personal loan	Problem when making payments	None	I took out a loan for {\$3100.00} with American first finance on XX/XX/XXXX. My first payment of {\$88.00} was due XXXX, however when I attempted to sign into their automated account, noticed my SSN was not correct. I reported this to the company on XX/XX/XXXX. They stated a copy of the SS card with the last 4 of my SSN will need emailed. I submitted this to their email at their request. I called 10 days later. The request was not completed and I was told the whole SSN was needed on the card. I emailed it. Was told it would be done in 2 days. I called two days later. It is not updated, but would be in 7-10 more days. I am getting the run around with their company. I want to pay the whole loan off today, but would like my SSN updated first.	KS	None	5008235
12/11/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	got a loan from American First Financial to buy new tires at a tire dealer. I have no credit cards and am going through bankruptcy. The interest rate was not disclosed to me, I e-signed the docs and later got the statement of XXXX, 19 % APR. I was shocked. Is this illegal in CA?	CA	Older American, Svcmb	4999951
12/9/2021	Credit reporting, credit repair services,	Problem with a credit reporting company's investigatio	Investigation took more than 30 days	1. AMERICAN FIRST FINANCE Account XXXX Please correct this inaccurate information on my credit report. I recently pulled my credit report from your Bureau and my attorneys and I had a chance to go over my credit report and in amazement, that you have decided to report me 30 days late on this account in XX/XX/XXXX. I immediately disputed this information with AMERICAN FIRST FINANCE and the results of the investigation	SC	None	4992369

<p>or other personal consumer reports</p>	<p>n into an existing problem</p>	<p>came back " verified ". Not only was I never late on this account, but according to the Fair Credit Reporting Act ( FCRA ), the information furnisher is required to notify me of the insertion of negative listings. Since I have disputed the lates with the creditor, and you obviously " verified " them, I am very curious as to what kinds of " records " you may have for this alleged account. I am very confident that you are in violation of the ( FCRA ) and ( FCBA ) sections ( 1666, 1666a. 1666b., and 1666c. ) as stated below : 1666. Correction of billing errors ( b ) Billing error ( 4 ) The creditor 's failure to reflect properly on a statement, a payment made by the obligor, or a credit issued to the obligor. ( 5 ) A computation error or similar error of the accounting nature of the creditor on a statement. ( 6 ) Failure to transmit the statement required under section 1637 ( b ) of this title to the last address of the obligor which has been disclosed to the creditor, unless that address was furnished less than twenty days before the end of the billing cycle for which the statement is required. ( 7 ) Any other error described in regulations of the Bureau. 1666a. Regulation of credit reports ( a ) Reports by the creditor on obligor 's failure to pay amount regarded as billing error After receiving a notice from an obligor as provided in section 1666 ( a ) of this title, a creditor or his agent may not directly or indirectly threaten to report to any person adversely on the obligor 's credit rating or credit standing because of the obligor 's failure to pay the amount indicated by the obligor under section 1666 ( a ) ( 2 ) of this title, and such amount may not be reported as delinquent to any third party until the creditor has met the requirements of section 1666 of this title and has allowed the obligor the same number of days ( not less than ten ) thereafter to make payment as is provided under the credit agreement with the obligor for the payment of undisputed amounts. ( b ) Reports by the creditor on delinquent amounts in dispute ; notification of obligor of parties notified of delinquency If a creditor receives a further written notice from an obligor that an amount is still in dispute within the time allowed for payment under subsection ( a ) of this section, a creditor may not report to any third party that the amount of the obligor is delinquent because the obligor has failed to pay an amount which he has indicated under section 1666 ( a ) ( 2 ) of this title unless the creditor also reports that the amount is in dispute and, at the same time, notifies the obligor of the name and address of each party to whom the creditor is reporting information concerning the delinquency. ( c ) Reports by the creditor of subsequent resolution of delinquent amounts A creditor shall report any subsequent resolution of any delinquencies reported pursuant to subsection ( b ) to the parties to whom such delinquencies were initially reported. 1666b. Timing of payments ( a ) Time to make payments A creditor may not treat a payment on a credit card account under an open-end consumer credit plan as late for any purpose unless the creditor has adopted reasonable procedures designed to ensure that each periodic statement including the information required by section 1637 ( b ) of this title is mailed or delivered to the consumer not later than 21 days before the payment due date. Because I take my credit very seriously, I contacted every name and account that was listed on the report. I was again very shocked by the multiple names, account numbers, and figures. Included with this letter, is every letter written to those who have hampered my ability to obtain credit. I believe that any judge that looks over the report would agree that it is a violation of both the FCRA, CCPA, and FACTA. The following accounts were listed on your report and I have demanded from them a full accounting and five years ' worth of records to see if their accounts were in violation of the FAIR CREDIT BILLING ACT ( FCBA ). We also demanded signed contracts,</p>			
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				<p>agreements, or any legal paperwork that would tie us to the following accounts. Under the FCRA, you are required to conduct an investigation on this account if I request it. I DEMAND to see all 100 % verifiable proof that I was indeed Verifiably late on these accounts and the creditor fulfilled its obligations under ( FCBA 1666 ( a ) ( 2 ) ), As I was never notified of billing delinquency on my accounts, which the creditor must do under section ( FCBA1666 ( b ) ( 6 ) ). I DEMAND to see proof that I was mailed my statement to the correct address notifying me of both payment due date and delinquency of payment on the account. If you can not provide 100 % Verifiable proof and proper documentation that the CREDITOR fulfilled its obligations under the ( FCBA ) and ( FCRA ), I, therefore, demand these late payments are removed from my account or I will be forced to be in contact with the Attorney General of my State and the Consumer Financial Protection Bureau. I, therefore, am submitting my written request to you to conduct an investigation. Per the FCRA, you have 30 days to conduct this investigation and respond to my request. If you do not respond within this time period, per the FCRA, you must remove this negative information. Thank you for your time, XXXX XXXX SS # : XXXX Date of Birth : XX/XX/XXXX XXXX : Consumer Financial Protection Bureau XXXX XXXX XXXX XXXX XXXX, XXXX XXXX</p>			
12/9/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>XX/XX/2021 financed a sectional and bedroom set {\$2700.00} total. \$ 389 monthly payment agreed upon.</p> <p>Ive paid XXXX \$ a month since XX/XX/2021 and the total amount due as of XX/XX/2021 is XXXX XXXX I called to report discrepancy and XXXX XXXX refused last name ) stated the most he could do is bring down total to {\$1800.00} due that would also need to be paid in 30 days or the original amount financed will take affect.</p> <p>American First Finance advertised no credit check on website however there is a credit check and total amount financed is on my credit report. No they do not report monthly payments just the total amount financed is on there.</p> <p>Upon research it is also discovered that they are unlicensed to do business in California.</p> <p>Over the course of 6 months I have paid {\$2000.00} on a {\$2600.00} bill yet I still owe {\$2100.00} this is highly illegal.</p>	CA	None	4994447
12/4/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>My name is XXXX XXXX, and I am sending this request myself to address the inaccuracies on my Credit Reports.</p> <p>The Three Credit Bureaus are reporting inaccurate information on AMERICAN FIRST FINANCE I. Per FCRA, reporting must be 100 % accurate or the information must be deleted. Evaluate this reporting by making a revision of the information provided. Modify and perform any corrections or withdraw this from my personal file.</p>	CA	None	4975765
12/3/2021	Payday loan, title	Charged fees or	None	<p>I was told during the loan application process there was no interest charge for 6 months. I am presently being charged 169 % interest on my loan. The company is insisting they did not lie and these are just finance</p>	PA	None	4973621

	loan, or personal loan	interest you didn't expect		charges. The company is using the term interchangeably with interest in order to trick consumer into astronomical interest rates.			
11/30/2021	Debt collection	Attempts to collect debt not owed	Debt was already discharged in bankruptcy and is no longer owed	<p>RE : Attentively review my formal writ composed declaration of not proven complaint misinformation that is all or in part : deficieant of the adequate current status in the fullness of TRUTH, ACCURACY, COMPLETENESS, TIMELINESS, documented OWNERSHIP, certifiable RESPONSIBILITY, or otherwise irrefutable, complaint obligatory, and regulatory requisite reporting thereby mandating your immediate actions to rectify and remedy and any infractions behavior ( s ) by retaining or returning to demonstrate TRUE, CORRECT, COMPLETE, and COMPLAINT XXXX XXXX data field formatted reporting!!! I am a victim of identity- theft, I am writing to request that you block all accounts disputed as fraudulent on my credit reports with XXXX XXXX XXXX XXXX and XXXX. This information does not relate to any transactions I have made. I did not give anyone authorization or consent to use my personal information. I hereby exercise my legal rights enacted by Congress and The Federal Trade Commission, which explicitly states when a victim of identity-theft dispute a fraudulent account on his/her credit report it shall be honored by all credit bureaus and all fraudulent information should be blocked within 4 days and proper notification shall be given to all data furnishers pursuant to section 605b of The Federal Fair Credit Reporting Act. Failure to comply shall lead to complaints being filed with XXXX XXXX XXXX XXXX, Consumer Financial Protection Bureau, and Attorney General stating your companys unlawful collection practices, misrepresentation of creditworthiness, defamation of character, and noncompliance to abide by laws enacted by Congress to protect victims of identity-theft who's credit been impacted by acts of fraud. Because I know my rights under THE FAIR CREDIT REPORTING ACT, CONSUMER CREDIT PROTECTION ACT ( CCPA ), and FAIR and ACCURATE CREDIT TRANSACTION ACT of 2003 ( FACTA ). I will be taking action. I also know my rights under this paragraph of Section 312 of the FACTA LAW : SEC.312. Procedures to enhance the accuracy and integrity of information furnished to consumer reporting agencies. ( b ) duty of furnishers to provide accurate information. -- Section 623 ( a ) ( 1 ) of THE FAIR CREDIT REPORTING ACT ( 15 U.S.C . 1681s-2 ( a ) ( 1 ) is amended ( 1 ) in subparagraph ( A ), by striking " knows or consciously avoids knowing the information is inaccurate " and inserting " knows or has reasonable cause to believe that the information is inaccurate ", and ( 2 ) by adding at the end of the following : ( D ) DEFINITION -- For purposes of subparagraph ( A ), the term 'reasonable cause to believe that the information is inaccurate ' means having specific knowledge, other than solely allegations by the consumer, that would cause a reasonable person to have substantial doubts about the accuracy of information. Policy states. According to the Fair Credit Reporting Act FCRA 611 ( 15 U.S.C 1681 ), Procedure In Case of Disputed Accuracy. ( a ) Reinvestigation ( 1 ) Reinvestigation ( a ) In general. Subject to Subsection ( f ), if the completeness or accuracy of any item of information contained in a consumers file at a consumer agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph ( 5 ), before the end of the 30-day period beginning on the date on</p>	CA	None	4960136

				<p>which the agency receives the notice of the dispute from the consumer or reseller. Therefore, my position is being clearly stated, these accounts do not belong to me, meaning that you are reporting inaccurate account information within my credit file. The fact that these are inaccurate account information means that you, this credit-reporting agency, are reporting incorrect accounts.</p> <p>1. AMER FST FIN &amp; {\$0.00} I am well aware of my rights as a consumer. The Fair Credit Reporting Act requires that you, the credit-reporting agency report accurate and/or correct account information within my credit file. My credit issues are very specific, these accounts and/or items do not belong to me. This means that you are reporting incorrect account information within my credit report. It is this in mind that I request that these listed accounts and items be Blocked and Deleted. According to the Fair Credit Reporting Act FCRA, Section 1681c ( 2 ) Block of information resulting from identity theft. 1.Block. Except as otherwise provided in this section, a consumer reporting shall block the reporting of any information in the file of a consumer that the consumer identifies as information that resulted from alleged identity theft, not later than four ( 4 ) business days after the date receipt by such agency of 1. Appropriate proof of identity of the consumer ; 2. A copy of an identity theft report 3. The identification of such information by the consumer ; and 4. A statement by the consumer that the information relating to the transaction by the consumer. I have provided all of the above listed four ( 4 ) items within this package. Therefore, I expect these listed accounts to be deleted and blocked within ( 4 ) business days. This is clearly an identity theft issue. I am also entitled to receive a free copy of my credit report, so I am requesting a free credit report and that all of these accounts, public records items, and inquiries be permanently blocked and deleted. Enclosures : Identity Theft Report Proof of Identity Copy of Account Statement showing Fraudulent Items FTC Notice to Furnishers CC : Consumer Financial Protection Bureau XXXX XXXX XXXX XXXX XXXX XXXX XXXXXXXXXX</p>			
11/29/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>RE : Attentively review my formal writ composed declaration of not proven complaint misinformation that is all or in part : deficient of the adequate current status in the fullness of TRUTH, ACCURACY, COMPLETENESS, TIMELINESS, documented OWNERSHIP, certifiable RESPONSIBILITY, or otherwise irrefutable, complaint obligatory, and regulatory requisite reporting thereby mandating your immediate actions to rectify and remedy and any infractions behavior ( s ) by retaining or returning to demonstrate TRUE, CORRECT, COMPLETE, and COMPLAINT XXXX XXXX data field formatted reporting!!! I am a victim of identity- theft, I am writing to request that you block all accounts disputed as fraudulent on my credit reports with XXXX XXXX XXXX XXXX and XXXX. This information does not relate to any transactions I have made. I did not give anyone authorization or consent to use my personal information. I hereby exercise my legal rights enacted by Congress and The Federal Trade Commission, which explicitly states when a victim of identity-theft dispute a fraudulent account on his/her credit report it shall be honored by all credit bureaus and all fraudulent information should be blocked within 4 days and proper notification shall be given to all data furnishers pursuant to section 605b of The Federal Fair Credit Reporting Act. Failure to comply shall lead to complaints being filed with XXXX XXXX XXXX XXXX, Consumer Financial Protection Bureau, and Attorney General stating your companys unlawful collection practices, misrepresentation of creditworthiness, defamation of character, and noncompliance to abide by laws enacted by Congress to protect victims of identity-theft who's</p>	TX	None	4956736

			<p>credit been impacted by acts of fraud. Because I know my rights under THE FAIR CREDIT REPORTING ACT, CONSUMER CREDIT PROTECTION ACT ( CCPA ), and FAIR and ACCURATE CREDIT TRANSACTION ACT of 2003 ( FACTA ). I will be taking action. I also know my rights under this paragraph of Section 312 of the FACTA LAW : SEC.312. Procedures to enhance the accuracy and integrity of information furnished to consumer reporting agencies. ( b ) duty of furnishers to provide accurate information. -- Section 623 ( a ) ( 1 ) of THE FAIR CREDIT REPORTING ACT ( 15 U.S.C . 1681s-2 ( a ) ( 1 ) is amended ( 1 ) in subparagraph ( A ), by striking " knows or consciously avoids knowing the information is inaccurate " and inserting " knows or has reasonable cause to believe that the information is inaccurate ", and ( XXXX ) by adding at the end of the following : ( D ) DEFINITION -- For purposes of subparagraph ( A ), the term 'reasonable cause to believe that the information is inaccurate ' means having specific knowledge, other than solely allegations by the consumer, that would cause a reasonable person to have substantial doubts about the accuracy of information. Policy states. According to the Fair Credit Reporting Act FCRA 611 ( 15 U.S.C 1681 ), Procedure In Case of Disputed Accuracy. ( a ) Reinvestigation ( 1 ) Reinvestigation ( a ) In general. Subject to Subsection ( f ), if the completeness or accuracy of any item of information contained in a consumers file at a consumer agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph ( 5 ), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller. Therefore, my position is being clearly stated, these accounts do not belong to me, meaning that you are reporting inaccurate account information within my credit file. The fact that these are inaccurate account information means that you, this credit-reporting agency, are reporting incorrect accounts. 1. AMER FST FIN bal. {\$760.00} I am well aware of my rights as a consumer. The Fair Credit Reporting Act requires that you, the credit-reporting agency report accurate and/or correct account information within my credit file. My credit issues are very specific, these accounts and/or items do not belong to me. This means that you are reporting incorrect account information within my credit report. It is this in mind that I request that these listed accounts and items be Blocked and Deleted. According to the Fair Credit Reporting Act FCRA, Section 1681c ( 2 ) Block of information resulting from identity theft. 1.Block. Except as otherwise provided in this section, a consumer reporting shall block the reporting of any information in the file of a consumer that the consumer identifies as information that resulted from alleged identity theft, not later than four ( 4 ) business days after the date receipt by such agency of 1. Appropriate proof of identity of the consumer ; 2. A copy of an identity theft report 3. The identification of such information by the consumer ; and 4. A statement by the consumer that the information relating to the transaction by the consumer. I have provided all of the above listed four ( 4 ) items within this package. Therefore, I expect these listed accounts to be deleted and blocked within ( 4 ) business days. This is clearly an identity theft issue. I am also entitled to receive a free copy of my credit report, so I am requesting a free credit report and that all of these accounts, public records items, and inquiries be permanently blocked and deleted. Enclosures : Identity Theft Report Proof of Identity Copy of Account Statement showing Fraudulent</p>			
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				Items FTC Notice to Furnishers CC : Consumer Financial Protection Bureau XXXX XXXX XXXX XXXX XXXX, Iowa XXXX			
11/26/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	On XX/XX/21 I applied for credit at a furniture store that used American First Finance for financing. The items as advertised by the store online and in store totaled {\$600.00}. I was informed by the salesman that it was a weekly payment program, there was a {\$50.00} loan origination fee and that I had the OPTION to pay off the loan in full before XXXX days. After XXXX days there was " additional fees " but did not go into detail on how much those fees were. I was told the payments would continue until the merchandise was paid off. I was told I would receive a copy of my credit application and contract by e-mail ( I never did ) and that payments would begin weekly on XX/XX/21. When I picked up the merchandise I was only provided a receipt that showed a price of {\$600.00}. All weekly payments were withdrawn automatically from my bank account beginning XX/XX/21. On XX/XX/21 I received an e-mail that another payment had been withdrawn. At this point, a total of {\$730.00} had been withdrawn. That seemed sufficient enough to pay off the {\$600.00}, the {\$50.00} loan origination fee and any sales tax. I logged in to my XXXX account ( Account XXXX ) to see what the balance was as I expected some " additional fees " and to my surprise the account showed a balance of {\$490.00}. I quickly got in touch with customer service to inquire why this amount was so large and was told that since I did not exercise the early payoff option, my payments would continue weekly until I satisfied the entire {\$490.00} balance or I could pay the {\$490.00} in full today. I requested a copy of the contract and did receive it this time. This contract reflected that the total of my merchandise was \$ XXXX. A nearly XXXX % increase of what I was originally informed of. When I explained this to customer service, I was informed that they could " settle my balance " for {\$350.00}. When I stated that was still way too much, they came back and offered a {\$300.00} " settlement " that would be due in XXXX days, at which point my account would be closed out. I do not agree with this shady bait and switch practice of a store informing a customer their balance is one price and once American First Finance has the customer 's financial information, the actual price of over XXXX XXXX more is then revealed. I have decent credit and had I used a credit card instead, I would have not paid anywhere near XXXX XXXX in interest. I trusted that this store ( which was previously XXXX ), offered financing that was in line with other installment furniture loans I have had in the past. American First Finance is a highly disappointing company and I will never finance any item with them again.	TX	None	4950137
11/24/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	RE : Attentively review my formal writ composed declaration of not proven complaint misinformation that is all or in part : deficient of the adequate current status in the fullness of TRUTH, ACCURACY, COMPLETENESS, TIMELINESS, documented OWNERSHIP, certifiable RESPONSIBILITY, or otherwise irrefutable, complaint obligatory, and regulatory requisite reporting thereby mandating your immediate actions to rectify and remedy and any infractions behavior ( s ) by retaining or returning to demonstrate TRUE, CORRECT, COMPLETE, and COMPLAINT XXXX XXXX data field formatted reporting!!! I am a victim of identity- theft, I am writing to request that you block all accounts disputed as fraudulent on my credit reports with XXXX XXXX XXXX XXXX and XXXX. This information does not relate to any transactions I have made. I did not give anyone authorization or consent to use my personal information. I hereby exercise my legal rights enacted by Congress and The Federal Trade Commission, which explicitly states when a victim of identity-theft dispute a	TX	None	4942934



			<p>fraudulent account on his/her credit report it shall be honored by all credit bureaus and all fraudulent information should be blocked within 4 days and proper notification shall be given to all data furnishers pursuant to section 605b of The Federal Fair Credit Reporting Act. Failure to comply shall lead to complaints being filed with XXXX XXXX XXXX XXXX, Consumer Financial Protection Bureau, and Attorney General stating your companys unlawful collection practices, misrepresentation of creditworthiness, defamation of character, and noncompliance to abide by laws enacted by Congress to protect victims of identity-theft who's credit been impacted by acts of fraud. Because I know my rights under THE FAIR CREDIT REPORTING ACT, CONSUMER CREDIT PROTECTION ACT ( CCPA ), and FAIR and ACCURATE CREDIT TRANSACTION ACT of 2003 ( FACTA ). I will be taking action. I also know my rights under this paragraph of Section 312 of the FACTA LAW : SEC.312. Procedures to enhance the accuracy and integrity of information furnished to consumer reporting agencies. ( b ) duty of furnishers to provide accurate information. -- Section 623 ( a ) ( 1 ) of THE FAIR CREDIT REPORTING ACT ( 15 U.S.C . 1681s-2 ( a ) ( 1 ) is amended ( 1 ) in subparagraph ( A ), by striking " knows or consciously avoids knowing the information is inaccurate " and inserting " knows or has reasonable cause to believe that the information is inaccurate ", and ( 2 ) by adding at the end of the following : ( D ) DEFINITION -- For purposes of subparagraph ( A ), the term 'reasonable cause to believe that the information is inaccurate ' means having specific knowledge, other than solely allegations by the consumer, that would cause a reasonable person to have substantial doubts about the accuracy of information. Policy states. According to the Fair Credit Reporting Act FCRA 611 ( 15 U.S.C 1681 ), Procedure In Case of Disputed Accuracy. ( a ) Reinvestigation ( 1 ) Reinvestigation ( a ) In general. Subject to Subsection ( f ), if the completeness or accuracy of any item of information contained in a consumers file at a consumer agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph ( 5 ), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller. Therefore, my position is being clearly stated, these accounts do not belong to me, meaning that you are reporting inaccurate account information within my credit file. The fact that these are inaccurate account information means that you, this credit-reporting agency, are reporting incorrect accounts. 1. AMER FST FIN bal. {\$520.00} I am well aware of my rights as a consumer. The Fair Credit Reporting Act requires that you, the credit-reporting agency report accurate and/or correct account information within my credit file. My credit issues are very specific, these accounts and/or items do not belong to me. This means that you are reporting incorrect account information within my credit report. It is this in mind that I request that these listed accounts and items be Blocked and Deleted. According to the Fair Credit Reporting Act FCRA, Section 1681c ( 2 ) Block of information resulting from identity theft. 1.Block. Except as otherwise provided in this section, a consumer reporting shall block the reporting of any information in the file of a consumer that the consumer identifies as information that resulted from alleged identity theft, not later than four ( 4 ) business days after the date receipt by such agency of 1. Appropriate proof of identity of the consumer ; 2. A copy of an identity theft report 3. The identification of such</p>			
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				information by the consumer ; and 4. A statement by the consumer that the information relating to the transaction by the consumer. I have provided all of the above listed four ( 4 ) items within this package. Therefore, I expect these listed accounts to be deleted and blocked within ( 4 ) business days. This is clearly an identity theft issue. I am also entitled to receive a free copy of my credit report, so I am requesting a free credit report and that all of these accounts, public records items, and inquiries be permanently blocked and deleted. Enclosures : Identity Theft Report Proof of Identity Copy of Account Statement showing Fraudulent Items FTC Notice to Furnishers CC : Consumer Financial Protection Bureau po box 4503 Iowa City, Iowa 52244			
11/20/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	American First Finance is reporting inaccurate information regarding my account. On XX/XX/XXXX, they reported me as being 30 days late w/a loan balance of XXXX and a XXXX month term at \$ XXXX. This has dropped my score XXXX points. My loan payments are \$ XXXX, my account is current and my payments are \$ XXXX. Its almost like they input someone elses information on my account in error. I have contacted them on XX/XX/XXXX and XX/XX/XXXX and the representative advised me that my issue will be routed to their escalation team and call me back. They apologized for the error and says, their credit team would fix this problem. This account was reported to XXXX.	IL	None	4932632
11/15/2021	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	XX/XX/2021 I purchased a new but damaged refrigerator and a gas stove from XXXX XXXX. I opted for the " 90 same as cash " program with American First Finance. When the first 30 day payment came through I realized that there was a service agreement in the package that I was originally quoted as {\$100.00} for a 5 year plan, is now charging me \$ 74/month for the next 24 months. I called and said I did not want that plan. I was told that I had to go back to the store to have it removed. I went to the store to explain the situation and I was told that I had to call the company that supplies the warrantee because they do not. So I called the company and explained. I was told that the service agreement was removed and I would get a refund to pay American First Finance back the money. I waited in doubt. On XX/XX/2021 I still did not get a refund. I went back to the store and called American First Finance so that we could all be on conference. I was told the same information as before. I told them I wanted to pay the appliances off and I feel like I am being punished because they are reporting to my credit something that I do not have. I was told that they would give me an additional 30 days but that I still needed to make the monthly payment with the incorrect amount. I called the service agreement company and was told that they processed the refund wrong and that they would reprocess the refund. I called American First Finance to ask if I could please pay off the appliances and wait until I got the refund from the service agreement company. Again I was not allowed and I was told that someone from the special team would call to assist. Currently this is affecting my credit and my ability to purchase my home. I need help getting this resolved.	IL	Svcmb	4912364
11/11/2021	Credit reporting, credit	Problem with a credit reporting	Their investigation did not fix	My name is XXXX XXXX, and I am sending this request myself to address the inaccuracies on my Credit Reports. I'm not swayed that Bureaus efficiently pleased the principles of the Fair Credit Reporting Act in	CA	None	4903191

	repair services, or other personal consumer reports	company's investigation into an existing problem	an error on your report	completing their investigation. The Bureaus are reporting inaccurate information on AMER FST FIN. Per FCRA, reporting must be 100 % accurate or the information must be deleted.			
11/10/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	My name is XXXX XXXX, and I am sending this request myself to address the inaccuracies on my Credit Reports. This account is inaccurately and erroneously reporting. Their intentional and willful furnishing of inaccurate information is a violation of FCRA Section 623 and according to FCRA Section 611. I have done many attempts to reach out to XXXX Credit Bureau but they failed to give me any results or feedbacks about this concern. Please investigate and remove it from my personal credit file. Thank you.	WA	None	4899322
11/10/2021	Debt collection	Written notification about debt	Notification didn't disclose it was an attempt to collect a debt	On XX/XX/XXXX, I received an emailed contract from the " debt collector ", American First Finance. Pursuant 15 USC 1692a, American First Finance is a " debt collector ". The " debt collector ", American First Finance has also used false, deceptive, and misleading representation in connection with this debt. American First Finance is in violation of 15 USC 1692e ( 1 ). It is implied that American First Finance being a corporate business in the United States ( XXXX, Kansas ) since XXXX makes them affiliated with the United States. American First Finance is in violation of 15 USC 1692e ( 2 ) ( A ). Pursuant to 18 USC 8, the term obligation or other security of the United States includes all certificates of indebtedness, hence my contract. Pursuant 26 CFR 301.6323 ( h ) -1, the term security means any evidence of indebtedness issued by a corporation. Per federal law this alleged obligation of the consumer is in fact the obligation or other security of the United States. American First Finance is also in violation of 15 USC 1692e ( 11 ). They did not disclose in the initial communication that the debt collector is attempting to collect a debt and that any information obtained will be used for that purpose.	IL	None	4899376
11/2/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	My name is XXXX XXXX, and I am sending this request myself to address the inaccuracies on my Credit Reports. I have been patiently waiting on their response to the written requests I sent. However, any modes of response or coordination were not taken on their end. They have not complied with the Fair Credit Reporting Act, 15 USC Sections 1681i within the time allowed by law and continued reporting as unverified information which now, given all my attempts to address it directly with the creditor, as willful negligence and non-compliance with federal statutes. Below is the erroneous account reporting on my Credit Report : AMER FST FIN XXXX	GA	None	4866619

11/1/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	My name is XXXX XXXX XXXX, and I am sending this request myself to address the inaccuracies on my Credit Reports. The XXXX Credit Bureau is reporting inaccurate information on AMERICAN FIRST FINANCE I. Per FCRA, reporting must be 100 % accurate or the information must be deleted. Evaluate this reporting by making a revision of the information provided. Modify and perform any corrections or withdraw this from my personal file.	MI	None	4862874
10/20/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	Please remove all accounts listed, my information was compromised in a Data Breach. This debt has not been validated.	IN	None	4825771
10/19/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I purchased furniture from a store called XXXX XXXX XXXX XXXX XXXX- I have done this twice before and utilized their financing option. I have paid off both of those balances with no issue and decided to get my sister some furniture for her new home. Today, I was reviewing my credit and I figured I should be close to the end of my balance with American XXXX XXXX finance company ( XXXX XXXX XXXX. ) On my credit report, it shows I still owed XXXX so I logged into the account and found a balance of XXXX XXXX left. I went through my automated payments are realized I have paid over XXXX XXXX to them with an additional XXXX XXXX left to pay. This would me my total payment to them would be XXXX XXXX! My original purchase was only XXXX XXXX!! I called pretty angry to find out what happened. They explained I signed a lease to own, of which I had no idea! The furniture store offered me 90 days interest free otherwise monthly payments to pay off the balance plus interest. No one told me I would be doing a rent to own otherwise I would not have utilized the program! This is robbery to charge a XXXX XXXX FINANCE FEE for a balance of XXXX XXXX! I never signed up for a rent to own and would never have. This should have been retail installments- this is completely incorrect.	LA	Svcmb	4823743
10/19/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I bought the double door oven on XX/XX/2021 for {\$2100.00} in XXXX XXXX store in XXXX Wa. They offered credit though American First Finance bank .When I was in store I didnt not received any contract on hand and they told me you will received by email. I did not received by email any contract and after 9 months of payments for {\$350.00} so total amount that I paid already {\$3200.00} I contacted American First Finance and asked why you charging my card if I already paid {\$3200.00} they told me did you see contract I told I never received and my English is limited and I ask for translator but they told they dont have translator. Then they send me contract on XX/XX/2021 and it was the first time I saw contract on XX/XX/XXXX. I was surprised and really upset because I need to repay back not just XXXX but final amount will be {\$8600.00} and I dont remember that I sigh anything electronically and if it was signed why I did not receive copy of contract in store.Why nobody explain in store that I need to repay in 100 days full amount plus early repayment fee. Why I	WA	None	4822218

				did not receive contract in store when I can see all detail and I why when was asking for translator but never was provided. I need your help to solve this problem.			
10/11/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	This is XXXX XXXX, who is submitting this CFPB complaint myself and to inform you that there is no third party involve in the process. The XXXX Credit Bureau is reporting inaccurate information on AMER FST FIN. Per FCRA, reporting must be 100 % accurate or the information must be deleted. Evaluate this reporting by making a revision of the information provided. Modify and perform any corrections or withdraw this from my personal file.	PA	None	4795432
10/2/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I signed up for a company named " American first finance " to help furnish our new home because paying out of pocket wasn't an option. I was told that my balance for the couches i bought was XXXX XXXX i was NOT informed of any other charges after a certain amount of time. Recently i noticed that I've been paying this off for longer than i had thought so i logged into my American first finance account and it stated that i still owed almost XXXX \$ more. I referred back to the email agreement and in a separate email i wasn't aware of being sent it said if i didn't pay off the XXXX \$ within a month and a half an additional XXXX \$ would be added to my remaining balance. I tried contacting the company to ask why they're trying to charge me two times more than i actually bought the couches for and they told me they cant do anything about it and refused to give me any information regarding my account. I then did some research on this company and a lot of people have been having issues with them fraudantly stealing money, charging their account more and adding more to their bill with out acknowledging the customer. I refuse to continue to make payments on an account that should have already been paid off.	NV	None	4773336
10/1/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	Despite my previous query letters to your department, the most recent credit report I reviewed indicates that this record is being accounted for incorrectly and inaccurately. This file is used to keep track of various " infringement " declarations. I don't believe the circumstances surrounding this record are accurate. Ensure that reliable, fair, and comprehensive reporting is done! In order to validate or refute my point, I demand proof that you followed all of the proper and fair procedures.	CA	None	4771437
9/23/2021	Credit reporting, credit repair services,	Problem with a credit reporting company's investigation	Investigation took more than 30 days	I have requested an investigation on several accounts with XXXX, XXXX, an XXXX. The investigation took well over 30 days and this has caused me the consumer a deal of trouble that these accounts have been inaccurately reporting. I gave the credit reporting agencies 30 days to comply and they failed.	CA	None	4748859

	or other personal consumer reports	n into an existing problem					
9/22/2021	Debt collection	Attempts to collect debt not owed	Debt was paid	<p>I negotiated a settlement on an American First Finance account with XXXX XXXX ( file number XXXX original amount {\$1900.00} ). I have attached a copy of their letter agreeing to settle the bill for {\$250.00} and remove the balance from my file.</p> <p>I have also attached a copy of my payment of this amount.</p> <p>They simply applied the payment to the balance and left a residual balance on my credit files. I disputed this with all three bureau and the balance remains.</p> <p>American First Finance has removed this item from XXXX and XXXX but not XXXX XXXX. I filed a consumer finance protection bureau complaint with all three bureaus and two removed it.</p> <p>By not agreeing to remove this from XXXX XXXX, American First is continuing to collect on this debt. This is a violation of the Fair Credit Reporting Act AND the Fair Debt Collection Practices Act and punishable by punitive damages under the law.</p>	WA	None	4743199
9/10/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	<p>I am XXXX XXXX XXXX and I am submitting this complaint myself and there is no third party involved. The XXXX Credit Bureau is reporting inaccurate information on AMER FST FIN. I tried contacting the XXXX Credit Bureau requesting a complete payment history with this account for me to review the exact date on which the charge-off was posted. Unfortunately, there was no successful resolution provided nor feedback heard from the concerned Bureaus. Per FCRA, reporting must be 100 % accurate or the information must be deleted.</p>	PA	None	4709941
9/2/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	<p>This is XXXX XXXX XXXX, who is submitting this CFPB complaint myself, and to inform you that there is no third party involved in the process. I'm not swayed that Bureaus efficiently pleased the principles of the Fair Credit Reporting Act in completing their investigation. The XXXX Credit Bureau is reporting inaccurate information on AMER FST FIN. Please change the status to Paid or simply " Remove " the account, and where is the proof of payment history for this account? These statuses are damaging to my report, which would not be happening if the bureau investigated properly and before posting derogatory information. Per FCRA, reporting must be 100 % accurate or this MUST be deleted.</p>	PA	None	4685740

8/27/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	I am a victim of identity theft. Due to the Corona Virus Pandemic, we are all facing which has me sitting still at home and I saw the recent news about the multiple XXXX Data breaches. I decided to look at my credit reports from the 3 major credit bureaus and found that someone had used my Identity. I have no idea how the theft took place. I also have no knowledge of any suspects. I did not receive any money, goods, or services as a result of identity theft. I contacted the Credit Bureau and told me to file an Identity Theft Report which I am doing. I appreciate your effort in getting this matter resolved. Thank you. Please let me know if you need any other information from me to block this information from my credit report. Thank you.	WI	None	4666210
8/23/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	<p>I had a lease to own purchase with American First Finance. I paid my account on time and was never late because I used autodraft. XXXX XXXX weekend, my checking account was compromised, and a new checking number had to be issued. This caused my auto draft to be returned. So XXXX 's payment was returned. I paid the account in full on XXXX XXXX XXXX</p> <p>Despite the fact that on XX/XX/XXXX the account was paid in full. American First Finance reported my account on XX/XX/ as " 30 days past due and Paid " to both my XXXX and XXXX report dropping my score 50 points.</p> <p>On XXXX XXXX XXXX I did not owe a balance to this company. The account was paid off.</p>	GA	None	4655505
8/23/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	The latest credit report I checked still shows that this account is being reported inaccurately and incorrectly, despite that I sent previous dispute letters to your agency. This account is being reported reflecting multiple " violation " statements. I don't believe the status of this account is accurate. I urge your agency to reinvestigate this account and ensure that correct, fair, and complete reporting is given.	CA	None	4652643
8/19/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	I recently made a complaint to CFPB against American First Finance regarding inaccuracies on my credit report. I was contacted by the agency prior to filing the complaint they let me know of the mistake on their end and offered me a refund of the last payment made on the account as a courtesy. I was told the credit report would be updated to state the account was paid in full with a zero balance and that no further action from me was necessary. That is not how the account is reporting. It is reporting there is a balance of {\$220.00} and that the account is closed and was charged off as a bad debt. I have attached a screen shot of what is being reported as well as a letter from the company themselves from the last complaint.	GA	None	4643289

8/19/2021	Debt collection	Took or threatened to take negative or legal action	Threatened or suggested your credit would be damaged	I leased a leather couch from American freight and XXXX XXXX Colorado, it was sofa and a love seat on XX/XX/2021 in the amount of {\$1300.00} so the delivery date was set 3days After and when they brought the couch it was all scratched out and dusty with finger prints all over it the delivery guy told me it was a used couch they dont have brand new couch in the ware house I found a lot of damages so I called the manager and she told me if I can deal with it before they receive a new merchandise and I told her I cant so I returned the couch on the XX/XX/2021 but as at now the store is still reporting late payments on my credit when I dont even have the items no more I understand there are store policies but since the items were returned I dont have to make no payments and I want it to be removed from my credit or deliver me a brand new couch with no damage I have pictures of the damage I want CFPB to investigate and help me thank you	CO	None	4643642
8/17/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	I don't remember that I had an account with this collector/creditor. I've asked multiple times to send proof of ownership but you haven't complied with my request yet.	CA	None	4640130
8/13/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	I have been having problems with American first finance. I have paid off in full both my accounts one was {\$440.00} and {\$450.00}. They have not reported it the credit bureau and im not happy. I had to call two months ago because they werent reporting my payments .Why should i have to call them to report that I have paid these accounts off. I did part and paid in full and even early.	CA	None	4629516
8/6/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	XX/XX/XXXX I opted to purchase a set of wheel and tires from XXXX XXXX XXXX XXXX, located in XXXX, Ca using their finance services through American First Finance. I paid {\$800.00} upfront on an invoice of {\$22000.00}. The only documentation received was the receipt and work order, no written terms or conditions for the loan ; the salesperson stated I would be contacted with the details. I thought nothing of it since I planned on paying it off within the month. The purchase was to ensure my vehicle was properly functioning for a work related cross country trip, from California to Maryland, over 2 month duration. Upon my arrival to Maryland, I contacted my bank to establish automatic electronic payment, it was then I noticed one was already set-up to be paid to American First Finance. To ensure the details I called American First. I inquired if the amount would cover the entire amount and payoff in time, the technician assured me it would. I thought nothing further. In early XXXX I noticed the funds were still being withdrawn from my account, I wasn't alarmed	CA	Svcmb	4609362



				at that point, I assumed I would be refunded the difference. At this juncture I paid {\$1700.00} on a beginning balance of {\$1400.00}. I contacted American First, again not alarmed because I believed I would received a refund of the {\$260.00} that was overpaid ; when discussing with the American First representative stated that I owed them based on past due. How can this be?? It was then the actual interest rate was divulged, \$ 140 %. I was aghast. I stopped payment with my bank. I attempted to rectify with American First on numerous occasions, with the same result that I owed them. The only issues rectified, I was told that all further customers using this vendor would receive the finance details upfront, unlike myself. After more attempts to rectify with American First along with complaints to the Better Business Bureau, I still have the demand for payment, now at over {\$1700.00} and an unfavorable credit report. As a Contracting Officer for the federal government I am thoroughly familiar with terms and conditions along with compounded interest rates. As a consumer I would have never accepted this credit line knowing the details if provided upfront. I was also dismayed their representative deceived me by stating the electronic payment amount would suffice in paying off the loan within the required 100 days in order to avoid interest. I have attached the receipt and work order, the only documents provided me when making the purchase. I was finally provided the details of interest during the Spring of XXXX, almost 6 months after the purchase.			
8/2/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	Is this account was paid in full XX/XX/21 and was paid in full early.I need this balance to reflect XXXX balance I have with this company.	CT	None	4593334
7/30/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	I'm not swayed that Bureaus efficiently pleased the principles of the Fair Credit Reporting Act in completing their investigation. The Bureaus are reporting inaccurate information on AMER FST FIN. Per FCRA, reporting must be 100 % accurate or the information must be deleted.	FL	None	4587885
7/27/2021	Credit reporting, credit repair	Incorrect information on your report	Account status incorrect	This account was paid off early and in full on XXXX XX/XX/21. And is reporting to XXXX as Derogatory and collection/charged off.	GA	None	4576563

	services, or other personal consumer reports						
7/20/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I mailed a letter to the credit bureaus on XX/XX/2021 asking them to validate suspicious accounts i noticed on my credit report due to my identity being compromised. They have failed to even investigate or send me correspondence back indicating they did an investigation and what the out come was. I have no knowledge of these accounts XXXX XXXX XXXX AMER FST FIN XXXXthat listed on my credit report. Further more, this account can not be 100 % accurate as there are open dates they have listed on my credit report varies between the 3 bureaus. How can one account be opened on different days? I want there alleged accounts in question to be removed from my credit report immediately.	TN	None	4560634
7/10/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I received notification on my credit report that a new account was opened in my name at American First Finance for {\$3900.00} on XX/XX/2021. After reviewing, I noticed I was a victim of identity theft as several other unsuccessful attempts were made to open credit using my name and information. I immediately called American First Finance and spoke to an associate who advised me to fill out a fraud package on their website. I completed the package and submitted along with a police report on XX/XX/2021 to American First Finance. I was then notified a week later that the American First Finance account was now reported delinquent and now is negatively affecting my credit score. I'm in the process of buying a home and this has caused an issue with my lender therefore, I called American First Finance on XX/XX/2021 to see if I could get any additional information on the matter and the customer service representative ( XXXX in Kansas ) wasn't able to help me. When I asked for a supervisor, I was told she wouldn't speak with me ( XXXX ) as I am not a customer and I just needed to wait. So I'm unable to speak with anyone and now my mortgage loan is on hold.	FL	None	4531274
7/6/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	Account Name : AMER FST FIN Account Number : XXXX Date Opened : XX/XX/XXXX Balance : XXXX Reason : Identity theft Please remove it from my credit report.  Account Name : XXXX XXXX XXXX ( Original Creditor : XXXX XXXX XXXX XXXX CH XXXX TRUSTEE ) Account Number : XXXX Date Opened : XX/XX/XXXX Balance : XXXX Reason : Identity theft Please remove it from my credit report.	CA	None	4518767
7/4/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	First of all I made several arrangements to pay my loan and was still being charged a {\$30.00} dollar fee with out being explained that everytime I make payment arrangements that there would be a {\$30.00} dollar late fee!!! Now I have made payment arrangements for the overdue amount and was told that I would not receive a debit on my account but the company as tried to debit my account 3 times in one day!!! I also spoke to a	MI	None	4514962

				representative this morning for {\$60.00} dollars on the XXXX of XXXX!!! And they are still continuing to Harassing me!!!			
6/30/2021	Debt collection	Communication tactics	Frequent or repeated calls	American First Finance has attempted to contact me numerous times everyday for the past month, to the point where it has upgraded to complete harassment on their part. They have refunded money to my accounts, only to debit it back out in order to keep their collection tactics active and continue to harass. The amount being collected on has been contested by myself and my financial institution and several stop pays have been initiated, costing me even more money from my bank, XXXX. It has been a true terror dealing with this company and I really hope this report is a warning to other on doing business with American First Finance.	GA	Svcmb	4504935
6/24/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>I am writing to dispute a fraudulent account on my report. I am a victim of identity theft, and I did not make [ this/these ] charge ( s ). I request that you remove the fraudulent charge ( s ) and any related finance charge and other charges from my account, send me an updated and accurate statement, and close the account. I also request that you cease reporting the inaccurate information to all of the nationwide credit reporting agencies ( CRAs ) to which you provided it.</p> <p>Enclosed is a copy of my Identity Theft Report supporting my position, and a copy of my credit report showing the fraudulent items related to your company that are the result of identity theft. Also enclosed is a copy of the Notice to Furnishers issued by the Federal Trade Commission, which details your responsibilities under the Fair Credit Reporting Act as an information furnisher to CRAs. The Notice also specifies your responsibilities when you receive notice from a CRA, under section 605B of the Fair Credit Reporting Act, that information you provided to the CRA may be the result of identity theft. Those responsibilities include ceasing to provide the inaccurate information to any CRAs, and ensuring that you do not attempt to sell or transfer the fraudulent debts to another party for collection.</p> <p>Please investigate this matter and send me a written explanation of your findings and actions.</p>	NY	None	4490905
6/24/2021	Payday loan, title loan, or personal loan	Getting the loan	None	I needed some extra funds to repair my vehicle and to pay off a few bills. I applied for the installment loan last week with the understanding that I would receive payout on Saturday. It is now Thursday and I have not received my funds. This has caused a ripple effect : overdrawn bank account, hundreds of dollars in overdraft fees, denied payment on bills, appointment scheduling. Ive made contact with the institution every day this week, and Ive been told the funds would, not should, but would, for a fact, be in my account by the end of the day. For four days now Ive been told this. I have still not received a single dime. At the same time, Ive accrued {\$75.00} in interest on this loan that I have not taken delivery on in one week. Also, my first payment to pay the loan back is tomorrow. This should be illegal.	FL	None	4490078
6/22/2021	Credit reporting, credit repair services,	Improper use of your report	Reporting company used your report improperly	A month before I moved, I went to XXXX XXXX XXXX for a living room set. I was offered financing and they ran my credit for furniture they initially told me I would have by the first week in XXXX. I moved XX/XX/XXXX. Shortly before moving a received a call from XXXX XXXX XXXX that my furniture was delayed and on back order. I asked if I came in and made different selections would that help get my furniture sooner, and I was told yes. I went and selected all new furniture. I was told I would have everything by the end of XXXX. Now XXXX	TX	None	4482857

	or other personal consumer reports			XXXX XXXX is saying they only have half of the couch ( which is extremely odd ) and an ottoman is on back order and now I won't get the items until some time in XXXX. I want American First Finance or XXXX XXXX XXXX or someone to remove this inquiry from my credit report so I can go elsewhere to purchase with financing. These people ran my credit for something I never received and they likely are never going to give to me.			
6/22/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Was not notified of investigation status or results	I was never late on this account.	MA	None	4482434
6/21/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>American First Finance reported my cash purchase to XXXX credit bureau as an Installment account, CLOSED with a High Balance of {\$8300.00}, which is inaccurate. Per the rental-purchase agreement, # 3 Lease Payments, it states, a customer must rent the property for a minimum of 2 months. After the initial minimum period, the customer can renew the agreement, purchase the property, or return the property. However, the day that I opened the account, the salesman, XXXX XXXX XXXX XXXX, and American First Finance Dept, all knew I was purchasing the property, using the EPO option. The last page of the agreement lists the CASH price of the property.</p> <p>Under # 6 Estimated Fair Market Value of the Leased Property, the property is valued at {\$2200.00}, including {\$69.00} delivery fee, even though it is not listed ( see last page of contract ).</p> <p>The Early Purchase Option ( EPO ) states, during the first 101 days the customers price would be the fair market value less 100 % of payments made, plus taxes and/fees. The EPO option expires on XX/XX/XXXX.</p> <p>I opened the account on XX/XX/XXXX ; I paid {\$1000.00} down plus {\$53.00} processing fee. Since you must allow AFF to debit your checking account for payments via ACH transfers ; I chose the bi-weekly option. A payment of {\$140.00} was made to AFF on XX/XX/XXXX and another one on XX/XX/XXXX.</p> <p>On XX/XX/XXXX I paid the account in full in 42 days. That day I made 2 payments one for {\$500.00} and another one for {\$690.00}. I had to contact AFF customer service that day because each time the system gave a payoff amount and I paid that amount, another payoff amount would display ; so, I called and reported the problem.</p>	GA	None	4476600

Per AFFs rent-purchase agreement, this was a CASH purchase. I have never known cash purchases being reported to credit bureaus. In addition to that, AFF is reporting inaccurate information to XXXX

My initial payment on XX/XX/XXXX was {\$1000.00} ; 1 ACH payment of {\$140.00} on XX/XX/XXXX ; 1 ACH payment on XX/XX/XXXX, and the final payment of {\$1100.00} on XX/XX/XXXX, even though AFF only debited {\$1000.00} from that payment.

AFF is reporting that I had a high balance of {\$8300.00}, XXXX balance of {\$1100.00}, scheduled amount of {\$340.00} ( which is NOT in the payment schedule on page 1 of the agreement ), and a paid amount of {\$210.00} ; a XXXX balance for XX/XX/XXXX with an amount paid of {\$2300.00} ( {\$2200.00} x 6 % sales tax ). My calculations are as follows : XX/XX/XXXX balance was {\$2300.00}, and I paid {\$1100.00}. XX/XX/XXXX balance was {\$1100.00} with a paid amount of {\$1100.00}. This results in an overpayment of {\$45.00}.

Then on my online account information page, AFF is reporting the account as PAID OFF, with Total Payments being {\$1500.00}. Where did this figure come from? I made total payments of {\$2300.00}.

Lastly, under # 27 Credit Reporting and Disputes, it states : You agree that we may make inquiries concerning your credit history and standing, and we may report information concerning your rental performance under this Agreement to credit reporting agencies. Late payments, missed payments, or other defaults may be reflected in your credit report. You must send notices of disputed information related to this Agreement, including an instrument attempted to be tendered in full satisfaction, by writing to our address listed on Page 1.

Nowhere in the agreement does it state American First Finance SHALL report EPO/CASH purchases to credit reporting agencies, nor does it state rentals, missed/late payments, and other defaults SHALL be reported. It states it MAY be, which means AFF decides what/who to report and what/who not to report. This is something that every customer should be made aware of before they do business with AFF, prior to signing an agreement ; and should also be included in the agreement as well. I paid the property off in FULL in 42 days, it was a cash purchase. Had I known it would show up on my credit report, I would not have done business with AFF.

I should get into the habit of checking my credit report because this cash purchase has been on my credit report for almost a year with an additional 6 years before it is removed. CLOSED accounts on a credit report does not help your credit score, it hurts your credit score. AFFs reporting hurts their good customers who pay on time and is never late or miss a payment, as well as the bad customers who do not pay on time, miss payments, and default on the agreement. They treat both the same, in my opinion.

I tried contacting AFF, I sent them an email on XX/XX/XXXX, but they did not respond.

6/15/2021	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>On or about XX/XX/2021 I applied for an received approval of a leasing agreement with American First Finance. On or about XX/XX/2021 I cancelled the account because the merchant was unable to fulfill my order within the agreement terms of my leasing contract.</p> <p>I spoke with an agent at American First Finance who was kind enough to assist me in closing our my account with American First Finance and I was refunded my down payment.</p> <p>A few days ago, I was checking my credit in readiness to purchase a home and saw that on XXXX credit report American First Finance is reporting that I have an open Auto Loan with them with an open balance of {\$2500.00}, which is incorrect.</p> <p>On XX/XX/2021, I contacted XXXX XXXX XXXX and spoke to someone by the name of XXXX who said that American First Finance can not and will not correct the information being reported because according to his record, my account is still open. I asked him about the " auto loan " and told him that also was incorrect and he said that's how they report all their accounts.</p> <p>I find this information to be highly annoying and incorrect at the least as it's giving wrong information to my current and prospective creditors and I want this information removed from my credit report immediately.</p> <p>This incorrect information is negatively impacting my credit score as it increases my income to debt ratio and it showing that I have an open auto loan with American First Finance, which also is incorrect.</p>	OH	None	4461301
6/13/2021	Debt collection	Attempts to collect debt not owed	Debt is not yours	<p>I tried to look at Furniture through XXXX XXXX XXXX online XX/XX/XXXX. I wanted to see what the financing terms of furniture would be, so I completed the financing check online through American First Finance.</p> <p>I was approved XX/XX/XXXX through American First Finance for a loan. I did not purchase ANYTHING through any furniture retailer online. I did not receive any money through American First Finance to my bank account.</p> <p>American First Finance began charging me for a loan of {XXXX}. I called them multiple times during the week of XX/XX/XXXX and XXXX, XXXX, regarding this loan. They told me the money would be deposited to my account and thats why I was to repay this amount. The money never came. I had to switch banks to get the automatic payments to stop.</p> <p>I just received a letter from XXXX XXXX XXXX for this fraudulent debt in the amount of {XXXX}, dated XX/XX/XXXX.</p>	OR	Svcmb	4456341
6/9/2021	Debt collection	False statements or representati on	Attempted to collect wrong amount	I spoke with company paid amount in full they stated will remove it off my credit and didnt	VA	None	4445751

5/28/2021	Payday loan, title loan, or personal loan	Problem when making payments	None	I took out a loan for {\$1000.00} on XX/XX/XXXX from American First FinanceXXXX Bank. Bi-weekly payments of {\$77.00} starting on XX/XX/XXXX. I made the first payment on XX/XX/XXXX for {\$77.00}. The next payment of {\$77.00} was due on XX/XX/XXXX, but couldn't make that payment. Instead I made a double payment to cover the XX/XX/XXXX AND the XX/XX/XXXX payment on XX/XX/XXXX in the amount of {\$150.00}, to be caught up. My bank account was debited twice for {\$150.00} on XX/XX/XXXX for a grand total of {\$310.00} One of the {\$150.00} payments that was debited twice was returned back to me. Now on XX/XX/XXXX, the company attempted to debit my account for {\$77.00} via my debit card. They state my account is past due, how is this even possible when my next payment isn't even due until XX/XX/XXXX? Something is not right here.	MN	None	4412349
5/26/2021	Debt collection	False statements or representation	Attempted to collect wrong amount	I called American First Financial on XX/XX/XXXX to pay off a debt. They found my account info only after asking for my husband 's information. The account is solely under me! We were both then referred to a third party that has no record of any of either our information/account. After calling back to speak to AFF and having them give me the gauntlet of questions to pull up my account,, they tell me I owe XXXX \$ more than is on my credit report. When asked why such a difference I was only told they report once a month and that the numbers don't need to match. ( This number on my credit report has been the same for months ) We were told to give it 24 hrs for the system to receive our account. We called on Tuesday and after the 6th call American First Financial blocked my husband 's phone number. He had to call from a co-workers phone to get thru. Again today XX/XX/XXXX the third party says they have no record of us and now American First says we need to wait until Friday and try again.	CA	None	4407961
5/26/2021	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	Someone stole my ssn and applied for a loan for americanfirstfinance without my permission and they did it on my phone I need my ssn shut down please and thank you	MI	None	4407154
5/25/2021	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	American First Finance Received a good bye letter on XX/XX/XXXX after falling behind over 112 days on payments due to Covid. We are reaching out to you because youve fallen way behind on your payments and were running out of time to be able to keep your account in-house.  XX/XX/XXXX received-Current Balance : {\$950.00} Amount Past Due : {\$580.00} Days Past Due : 112 Paid-{\$330.00} same day due to agency representative telling me I owed {\$670.00} for pay off amount so I paid half and was to schedule the last payment on XX/XX/XXXX.  Representative told me I could not get my payoff receipt balance because he could not see it on the screen. Phone hung up after he attempted to read a script.  Called back to confirm payment and was told it went through and I received an email confirmation showing a	VA	None	4403335

				different balance as well as a different balance after I made a payment. No one could explain why and my payoff amount continues to increase.			
5/21/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	I reviewed a current copy of my credit report and show inaccurate information listed. Account name AMER FST FIN Account number XXXX is stating an alleged collection and I understand per FDCPA that a chargeoff can not have an open balance and must report {\$0.00}. This account is showing an open balance in the amount of {\$1300.00}. I have sent many disputes with no reply.	TX	None	4396881
5/20/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	On XX/XX/2020 I entered into an installment agreement with American First Finance when I had work done on my vehicle at XXXX XXXX XXXX XXXX XXXX. The amount to be financed was {\$2300.00}. The application, contracts, disclosures, etc. was filled out and signed online. I was approved and my payment amount was XXXX every 2 weeks. The interest rate was 90 days interest free and if the balance was not paid in the 90 day interest free period, the entire loan amount was subject to a 36 % interest rate. I set up the payment for autopay through my bank and have made 19 on time payments totaling {\$2500.00}. I logged into my account on XX/XX/XXXX to check my balance and it was still {\$2000.00}. I called and spoke with a gentleman regarding the balance and he informed me that because the balance wasn't paid in full before the 90 day interest free period I am being charged 137 % interest and I still have over 14 months or 28 more payments until the loan would be paid off. By an approximate calculation the total amount I am expected to pay is over {\$6000.00} for a {\$2300.00} loan at 36 % interest. It doesn't add up or make sense. I believe that this is a predatory lending and unethical business practice. I am continuing to make on time payments as agreed until the situation is resolved.	CA	None	4391307
5/4/2021	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	Violation of FCRA Sec 604. Improper use of my credit report without my authorization. This company is reporting a fraudulent hard credit inquiry on my credit report. This is a violation of the FCRA Sec 604	TX	None	4350919
5/4/2021	Payday loan, title loan, or	Problem with the payoff process at	None	I purchased furniture from XXXX XXXX in XXXX, XXXX. They had me apply for financing in store with American First Finance. Where my husband and I were both approved and we placed an order. After 3 weeks of calls not being returned and an estimated time of delivery of XX/XX/2021 we opted to cancel.	IL	None	4349655



	personal loan	the end of the loan		<p>American First Finance had already begun taking weekly payments for both my account # XXXX and my husbands account # XXXX furniture turned in electronic communication to American First that the account was cancelled and no furniture was ever received. I was to be refunded in full.</p> <p>On XX/XX/2021 I called in and spoke to a XXXX who said she could see the cancellation and our funds would be put back into our account in 7-10 business days. On XX/XX/2021 I received a collection text stating my account was past due. I called in and he said it was an oversight. On XX/XX/2021 I received another collection text on both accounts asking for money to be paid. I called in and the account reflects the total balance due. It was not refunded and it is not reflecting the change in balance.</p> <p>On XX/XX/2021 I spoke with XXXX and have requested an email to show I will be refunded. She was not able to send an email. However assures the refund will be applied at some point. She put XXXX on the phone who said he is not able to send an email as such. He then stated that the refund is delayed because they have not completed the processing of my last payment on XX/XX/2021 ( which cleared my bank XXXX This call took over 40 minutes. I have no furniture, I have made payments on each account in excess of {\$260.00} and show {\$3000.00} in balance due for an order that was cancelled and confirmed with American First who simply isn't able to send any documentation substantiating the account is to be closed with refund due. They have no problem with texts that my account will go in collection for non payment though.</p>			
4/26/2021	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>On XX/XX/XXXX, I purchased a mattress and adjustable base from XXXX 's online. It was financed by American First Finance. On XXXX XXXX, I received and email from the delivery company ( XXXX XXXX XXXX ) stating that they will be delivering the merchandise on XX/XX/XXXX. With less than 24 hours notice of delivery, I called the delivery company to asked if I can reschedule and was told that there's a 2 week waiting for reschedules. I decided I will take time off from work to be home for the delivery. I was contacted by the XXXX XXXX at around XXXX on XX/XX/XXXX to let me know the delivery will be at my location in XXXX. I waiting until XXXX then called them when the driver never showed up at XXXX and was told that he had other deliveries but should be there later in the day. When the driver eventually showed up after XXXX, he said that he was by himself and could not bring the merchandise upstairs because it was too heavy, although I paid for in-room delivery, open and inspect the product he said he could not do that. I refused the delivery as I live alone and had no idea how I would get the merchandise to the assigned room up one flight of stairs. I called XXXX 's who said they can't cancel the order until I paid \$ XXXX for thr returned merchandise. I then called American First Finance who approved the financing for the merchandize who is now saying that they can not cancel my lease until the store cancels the purchase. I was contact again by XXXX 's demanding that I pay for the return of the delivery by debit or credit credit card in the amount of \$ XXXX despite the fact that I do not have the merchandise due tot he unwillingness of the driver to delivery the merchandise per the added amount of {\$110.00} to deliver in the room of my choice. On XX/XX/XXXX I contacted my bank to stop all future payment and explained that I did not have the merchandise and that the finance company is refusing to cancel</p>	OH	None	4328926

				my lease. Today XX/XX/XXXX I received a payment schedule from First American Finance that my next payment is due on XX/XX/XXXX despite the fact that I do not have the merchandise			
4/23/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	Per FCRA 623 ( a ) American First Fiancial is in violation of the FCRA. The company is under obligation to only report accurate and updated information. Sending a consumer a copy of contract does not excuse the company for said violation. My account with them has been satisfied in full via Chapter XXXX Bankruptcy. The company has received copy of discharge paperwork and has blatantly refused to update the account to credit bureaus accordingly. Per 15 U.S. Code 1681s-2 Information can not be reported incorrectly. Since the account and the debt associated with it has been satisfied via Chapter XXXX Bankruptcy, the company is knowingly in breach. They are obligated by law to either delete this account and/or update to state " closed or satisfied " verses " derogatory " and to delete the payment history, as well as balance. American First Financial 's continual refusal to comply with the laws will allow me to seek punitive damages should they continue to violate the FCRA by knowingly providing inaccurate information to credit bureaus.	WI	Svcnbr	4324078
4/23/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	Financed a sofa and bed with this company. Paid off principal with interest and then settled, company still saying I owe them money and despite request to stop debiting my checking account, they continue to try and do so	FL	None	4320768
4/21/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	Upon reviewing my credit report recently, I noticed an error in regards to American First Finance. It is being reported as derogatory and closed with a XXXX balance, despite this account being satisfied in full. I've sent letters that have been returned and sent emails. The creditor can't seem to find information regarding said account but refuses to delete said account from my credit reports. This is a violation of the FCRA, as only current and accurate information is to be reported. Furthermore, if an account has been satisfied in full then it is illegal to report as derogatory.	WI	Svcnbr	4317451
4/20/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	These accounts have been transferred or sold. According to my findings, I am no longer responsible for this alleged debt, there is also no written communication, contract, or signature. A bill without a signature does not imply that the debt is legitimate, and anyone may submit a bill and claim ownership. They have violated my consumer rights, and I am seeking legal action to have them removed. This is a violation of the FCRA section 602 ( a ) & FDCPA section 809.	TN	None	4315036

4/19/2021	Debt collection	Took or threatened to take negative or legal action	Collected or attempted to collect exempt funds	American First Finance spoke to me on XX/XX/XXXX and XX/XX/XXXX. I told them that I couldn't afford to make my payment. They told me to call back when I could. They turned around and charged my bank account on both days without my authorization. They never told me that they would charge my card. They did and still kept harassing me. I have been called on the XXXX, XXXX, and XXXX.	CA	None	4310020
4/6/2021	Payday loan, title loan, or personal loan	Getting the loan	None	<p>On XX/XX/2021, my identity was used to fraudulently open an installment loan for the purchase of appliances at XXXX XXXX, XXXX XXXX XXXX, XXXX, MI XXXX.</p> <p>The thief applied for the loan by phone and email through American First Finance and received approval for the loan amount of {\$3300.00} from XXXX XXXX.</p> <p>The thief used an old address, old phone number, and was not asked to provide any ID to complete the purchase. The loan application and sales receipts don't even have addresses and phone numbers that match.</p> <p>I have disputed this account with American First Finance and I am being ignored by XXXX bank. XXXX tells me to deal with American First Finance because they are the loan servicer.</p> <p>I have filed reports with the FTC, XXXX, and local law enforcement but all attempts to remove this fraudulent account from my credit have failed.</p> <p>I have been deemed responsible for a debt that I did not initiate, authorize, or received goods for, all because these three companies did not confirm the identity of the person who opened this account.</p>	MI	None	4275571
3/27/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	I have filed a dispute in regards to the incorrect items on my credit report. It has been well over 30 days and I haven't received any investigation results.	GA	None	4250470
3/22/2021	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>American First Finance I purchased a refrigerator with the option of no interest if paid in 100 days. The amount was {\$1000.00} with {\$50.00} down payment, leaving {\$950.00} to be paid. I paid the loan off before the 1st payment was due. I was charged an early payoff fee {\$44.00} or it was called a finance fee.</p> <p>My question is this legal?</p> <p>During my phone calls to XXXX the American First Finance co charged {\$0.00} to my XXXX bank credit Card</p>	CA	Older American	4236065

3/16/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	I have filed a dispute in regards to the incorrect items on my credit report. It has been well over 30 days and i haven't received any investigation results since.	AZ	None	4219960
3/11/2021	Debt collection	Attempts to collect debt not owed	Debt was paid	I have tried to call this company several times regarding this account. American first finance is reporting my account as a charged off account. I am confused how something is charged off and you are still taking payments from me every two weeks. - Also previously before this I spoke with American first finance and asked them for my buyout information and they were suppose to debit the account while I was in New York for the pandemic. That has never happened. - also I have submitted proof. Please see the attachments.	MI	None	4204405
3/4/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	I have filed a dispute in regards to incorrect items on my credit report. It has been well over 30 days and I haven't received any investigation results.	SC	None	4182435
3/2/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	I am a victim of identity theft. Due to the Corona Virus Pandemic, we are all facing which has me sitting still at home and I saw the recent news about the multiple XXXX Data breaches. I decided to look at my credit reports from the 3 major credit bureaus and found that someone had used my Identity. I have no idea how the theft took place. I also have no knowledge of any suspects. I did not receive any money, goods, or services as a result of identity theft. I contacted the Credit Bureau and told me to file an Identity Theft Report which I am doing. I appreciate your effort in getting this matter resolved. Thank you. Please let me know if you need any other information from me to block this information from my credit report. Thank you.	CA	None	4177563
2/26/2021	Credit reporting, credit repair	Incorrect information on your report	Information belongs to someone else	Around XXXX of last year I noticed several fraudulent accounts on my credit report. I submitted multiple notices and requests to each major credit bureau asking them to block the fraudulent accounts. I also sent notices to the creditors involved. To this day they are still hurting my XXXX XXXX by reporting fraudulent accounts, this constitutes the crime of defamation. I sent XXXX XXXX XXXX a request to block a fraudulent	GA	Svcmb	4169622

	services, or other personal consumer reports			account that is being reported on my credit report. The account in question was not opened by me nor did I benefit from it being opened, it was opened as a result of identity theft. The request was sent via certified mail recorded delivery.			
2/23/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	I opened an account with American first finance back in XX/XX/XXXX I was told on XX/XX/XXXX of XXXX that my last payment has been posted and that they would be reporting to the credit bureau that the account has been paid off it is now XX/XX/XXXX and it still showing as delinquent on my account I have contacted them several times and made multiple attempts to have them send me the original contract showing at the balance was paid off they have not met any of my demands and I am furious trying to deal with them	IL	None	4160070
2/18/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>XXXX/XXXX XXXX Balance Owed : {\$0.00} - This account has several violations : You are reporting past due balance on a closed account, you are reporting late payments after this account was closed, you are reporting incorrect Balance, you are reporting an incorrect past due amount. These are ALL violation please delete account Immediately.</p> <p>XXXX XXXX XXXX Balance Owed : {\$1500.00} - Creditor agreed to remove this account from my report after payment was made. This account has been paid and it's still on my credit report.</p> <p>XXXX/XXXX XXXX Balance Owed : {\$22000.00} - This account must be deleted immediately due to years of late payments after the account was already closed. There should be no late payments reported after closed.</p> <p>XXXX XXXX XXXX Balance Owed : {\$4200.00} - What method of verification did you use because you are still reporting inaccurate information, no documentation has been provided to me, nor has the status been updated? This account is a violation please delete Immediately.</p> <p>XXXX/XXXX XXXX Balance Owed : {\$8200.00} - You have not verified this account because I can see the status hasn't been updated, you are still reporting inaccurate information, and no documentation has been provided to me. This account is a violation please delete Immediately.</p> <p>XXXX XXXX XXXX Balance Owed : {\$2400.00} - This account is indexed as a charged off account, please make sure that you produce a documentation that this is mine. As per the rights given to me by the fair credit billing act if you can not grant these records to me, instantly get rid of this incorrect posting.</p>	CA	None	4150532

				<p>XXXX XXXX XXXX XXXX Balance Owed : {\$3600.00} - This is not mine and I am requesting that you remove this from my credit report or I will execute an Identity Theft Affidavit.</p> <p>AMER FST FIN XXXX Balance Owed : {\$3200.00} - Please figure out precisely why the date of last reported is different from other bureaus, this is a violation. Also, give documentation to verify all the charges and credits in this claimed account that caused the maximum credit number you've exhibited in my file. My request to give these records is a standard information request according to my legal rights honored within the fair credit billing act.</p>			
2/15/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	<p>I have filed a dispute in regards to the incorrect items on my credit report. It has been well over 30 days and I have not received any investigation results.</p>	IL	None	4140938
2/10/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>Applied for a loan online to finance some household appliances. In the initial process, I was asked how frequently I get paid as well as debit card info. Once I get to the store to purchase appliances, I find out that the account was set up on weekly payments being drafted out of my checking account, none of which was authorized at this point. We also find out that we would not be receiving the documents in person, but rather through XXXX. In signing the documents, we were then told that there was two options on payment amount, one being for {\$62.00} or option two at {\$56.00} per week. The {\$56.00} payment was without a limited waiver thing, to which we declined. The lady then told us we didn't have that option and I must sign to continue with paperwork. However on my contract it does present as an option. Also stated in the paperwork, is that the first payment would NOT be drafted until XX/XX/XXXX. The lady at store told us payments would be drafted on Fridays starting in XXXX. I called the customer service last night to try and change the payment due date from Friday to Saturday and found out ... they had a payment scheduled to come out XX/XX/XXXX, which is a Wednesday and XX/XX/XXXX is also a Wednesday. In calling customer service we found out the payment was set to come out in XXXX, which I knew nothing about because according to my contract sent to me via email, my payments wouldn't start till XXXX ( Still not on the day I was told in store ). In applying for the credit line, I also was never given an option on how to make payments or how often they would be due. The authorize things on their end NOT authorized by the consumer paying. XX/XX/XXXX I logged into the account online and found that they are planning on now taking a payment XX/XX/XXXX which is NOT authorized either. As stated on my contract first payment is not set to come out till XXXX. I also researched the company to find 606 complaints on the XXXX XXXX XXXX site of customers with the same complaints. I also read in the complaints that they will take random payments and as many payments as they want. As of right now I have</p>	NC	None	4129875

				NOT authorized anything to be drafted out of my account for the month of XXXX. Please advise what I can do about this and how to handle my bank to make sure I do not incur over draft fees because of a company who is getting away with taking payments UNAUTHROIZED out of consumer accounts. I also have documents supporting my claims. Also none of the information that was on my contract matched anything they had in their computer. We had to have them change the information from their computer to match the contract that I signed and was emailed to me.			
1/27/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	On XX/XX/2020 XXXX XXXX XXXX added a derogatory mark on my credit report per XXXX XXXX. Upon, further research, this account was transferred/sold, and I am no longer responsible for the account. Debtor 's credit did not verify this collection. also, there was NO written form of communication, contract, or signature for this accused debt at all. A bill without a signature does not validate the debt and anybody can send a bill and say its mines. According to the FCRA, Amer Fst Fin has violated my rights as a consumer, and I am requesting legal action to remove this account immediately.	IL	None	4098456
1/27/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>On XX/XX/XXXX I was financed by American First Finance, XXXX an amount of {\$4000.00} in which {\$2900.00} used to purchase items from XXXX XXXX. A balance of {\$1000.00} was left with American First Finance. I was given 101 days to settle. I paid 90 % of the amount thus {\$4000.00} out of Payoff Amount which is {\$4700.00} with a balance of {\$700.00}.</p> <p>Unfortunately, I lost my job at the XXXX XXXX XXXX due to the pandemic, so I asked for a one-month extension. I paid {\$530.00} within one month period hoping to find a job. Regrettably, I missed two days to settle {\$170.00} but I paid it the same day thinking it will be acceptable because of my situation at that moment.</p> <p>On XX/XX/XXXX I received an email from American First Finance demanding that I should respond to their email. So I called them and I was told to settle an amount of {\$2000.00} ( which our conversations were recorded on XX/XX/XXXX ) by XX/XX/XXXX because I have missed my 101 days Payoff Settlement.</p> <p>On XX/XX/XXXX they posted an amount of {\$2000.00} which appeared in my Credit Report.</p> <p>I made my first payment on XX/XX/XXXX an amount of {\$500.00} then paid the rest every two weeks. I made my last payment on XX/XX/XXXX an amount of {\$650.00} before XX/XX/XXXX deadline. After making the first payment, I realized after two months, the payment hasn't been posted so I called them they advised me to download XXXX and XXXX to check my Credit Score and I did what I was told but after doing that nothing was changed. I have called them several times on the same issue but they are not willing to solve it. What baffles me most is that they confirmed to me on my calls they have received my emails ( more than 7 emails ) which I attached the receipts issued to my payments amounting to {\$2000.00}. The payments are made online.</p> <p>However, now they have increased my balance from {\$2000.00} to {\$4800.00} which is incorrect.</p> <p>Again, American First Finance continues to demand payments from me In my opinion, I have gotten to know</p>	TX	None	4098105

				that they want to defraud me. I have settled the full amount and don't owe them. I expect them to do the right thing to bring my balance to XXXX.			
1/20/2021	Debt collection	False statements or representation	Attempted to collect wrong amount	American First Finance company is scaming people out of money for payments. They charged me XXXX in leasing services and fees on top of the XXXX i owed on the furniture. I made a total of XXXX in payments on the furniture that i took out which are : bed XXXX mattress XXXX box spring XXXX dinette set XXXX dresser/mirror XXXX chest XXXX sectional and ottoman XXXX night statnd XXXX mattress protector- XXXX I sent back the sofa, dinette, dressor/mirror ( to a charity of choice which they said do and keep the reciept and send to them ). I sent them the reciept and they are still saying i owe XXXX. I have read severl reviews on this company and they are doing that to everyone.  i have called the company on more than one occasion and they cant tell me what XXXX in leasing fees and services comes from or how they break it down " its just something the computer generates ".	FL	None	4080341
1/19/2021	Credit card or prepaid card	Fees or interest	Problem with fees	I went to XXXX XXXX in XXXX XXXX to buy an advertised refrigerator. They said if I signed up for a credit service under American First Finance, that I could save 10 % on purchase price. They also said if I paid off within 90 days I would not have any accumulated interest. I went to payoff within a week and they said there was an early payoff fee. They never told me that, or I would have never signed up for that finance. I feel very taken advantage of and this is very fraudulent.	CA	Older American	4077991
1/17/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	An account was fraudulently opened in my names XX/XX/2020. I notified American First Finance XX/XX/2020 of the fraudulently account, submitted the identify theft affidavit and have sent several follow up letters. I have not been contacted by the company nor has this information been removed from my account. I have submitted police reports and letters from the Federal Trade Commission as well. I need this resolved immediately, this account DOES NOT belong to me.	GA	Svcnbr	4074242
12/14/2020	Debt collection	Attempts to collect debt not owed	Debt was paid	The company was american first finance debt was for furniture which was pain in time and account was closed.I call the company and ask about the issue and company say the account is closed so i shouldnt be receiving any unpaid amount at all.XXXX my deb was {\$890.00} was paid of XX/XX/2020 but on XX/XX/XXXX i check my credit i was a collection for {\$1300.00} saying auto loan and that the original amount was for {\$1900.00}	FL	None	4010182
12/14/2020	Payday loan, title loan, or	Problem with the payoff process at	None	The loan was at 148 % for 17 month auto bank payments. at the end of the loan, the american first finance co. began draining my bank account at {\$130.00} a day. after several daily thefts, I had XXXX XXXX XXXX reverse the illegal withdraws. at which point American first finance turned the account of stolen money over to	OR	Older American, Svcnbr	4010961



	personal loan	the end of the loan		the XXXX XXXX XXXX to get back the stolen money and report it to credit services if I do not Pay what they stole!			
12/6/2020	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	XXXX! Over 30 days ago I sent a letter certified mail to this company requesting them to validate the debt on an account reflecting on my credit. They have yet to provide any documentation. Im requesting this account to be removed from all 3 credit bureaus due to the company not being able to validate the debt with any documentation with my signature showing the debt is mine.	AZ	None	3993771
11/29/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	This account isnt mine.	CA	None	3979437
11/2/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	An application was pulled in my name for over 7 different companies and I contacted the companies and credit bureau to inform them of my identity been stolen but XX/XX/XXXX has not removed the inquiries.	GA	None	3931020
10/30/2020	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>An account was opened in my name to which I had reported to the company itself and the ftc. The company in question is refusing to remove my name from the account because they feel I wasn't a victim of identity theft even after I explained the details of how any why it happened, they in turn notify me that that im still being held responsible. I lost my pocketbook that contained my wallet, keys, phone etc. My information was used to create accounts, my debit card was used for purchases as well. No police report was made because they didn't feel a lost bag was anything to report. It wasn't lost in result of a crime ( being stolen ) from what I was told and they can't help with identity theft.</p> <p>I wrote 2 affidavits regarding this and sent it to them, they're rejecting both because it's not from their website. I explained I do not have a printer to print 8 pages, notarize it and mail it out but that all the question asked on their form was addressed. They just referred me back to print out forms from their website.</p>	CT	None	3928991

10/21/2020	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>XX/XX/XXXX XXXX...I called American first finance to confirm the amount owed for furniture/oven ... .then I asked my concerning question..since you are automatically drafting my payment each month ..will my payments be equivalent to the amount owed..and the coustomer service rep..answered yes ...</p> <p>Now I pulled my report and it states that I owe..what I started out with for both merchandise ... 1st total was \$ XXXX..paid out {\$840.00} 2nd total was \$ XXXX..paid out XXXX</p> <p>Now it's back to the original amounts I financed ... this is robbery ... that's why I asked the rep would it be equivalent to the amount owed..I never missed a payment..please help</p>	GA	None	3910294
10/19/2020	Debt collection	False statements or representati on	Attempted to collect wrong amount	<p>I leased a sectional and kitchen table with this company in XX/XX/2020. I was told by the manager at the furniture warehouse that I had 6 months to pay the furniture off same as cash with out interest.</p> <p>I called XXXX XXXX XXXX today, XX/XX/2020, to pay off the remaining balance on my account of approximately {\$1000.00}. I was told that I owe {\$3400.00} instead of {\$1000.00} because my pay off period of 90 days ended in XXXX.</p> <p>This information is directly inconsistent from what I was told when I made my purchase and the representatives of the company engaged in false and misleading practices to acquire my business.</p> <p>I entered into this contract under false pretenses and I would like to rescind the contract or pay off the amount I actually owe, which is {\$1000.00}.</p>	FL	None	3906922
10/12/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>On XXXX XXXX, a report on my credit appeared On my XXXX XXXX app about a loan I never received nor even applied for. I immediately disputed it and it was not removed. After numerous attempts to dispute and not clearing it, I called the company who supposedly issued the loan and made no progress over the phone regarding whats happening.</p>	GA	None	3892936
10/12/2020	Debt collection	False statements or representati on	Attempted to collect wrong amount	<p>I had financed furniture through American First Finance, with the agreement of XXXX semi monthly, then the date from XX/XX/20 - XX/XX/20 they took out 5 payments and another XXXX to close the account, I was told that the loan date was up XX/XX/20. Why would they give you a loan dollar amount that would not match the time of the loan? I tried to contact them and was told that since I was on auto pay they could keep collecting until the debt was settled. I do not think it was made clear at the time of the loan nor at the end that this would be happening. I do not know of any person that has 5 extra payments laying around for a company to continually take out. I had contacted my bank and they are working on getting the last 2 payments disputed, they were from saturday XX/XX/20 but they advised me that since i gave them permission to use my card, it</p>	VA	None	3894810

				may not help. This was after i knew that they had taken 4 payments out already. I want to know how this is legal. I did not authorize 5 pmts. I did authorize semi monthly payments.			
10/2/2020	Payday loan, title loan, or personal loan	Problem when making payments	None	On XX/XX/20 I placed a call to XXXX XXXX XXXX requesting an extension for a loan that was due on XXXX/XXXX/20. I was unemployed due to COVID-19 pandemic. I was only given a 7 days extension. On XX/XX/20 a payment of {\$1000.00} was made to complete the loan agreement and close the account. Several weeks later I noticed that XXXX XXXX XXXX was still debiting payment from my bank account. I called XXXX XXXX and I was told that an account specialist would be contacting. I never received that call. I continued to call them but, no one could help me. I was finally told by one of their reps that there was some false activity done on my account, still no resolution Since then I have received letters from the mail stating that my account is over due and they will send my account to collections and threats stating that I would be reported to credit reporting agencies.	FL	None	3878734
9/21/2020	Payday loan, title loan, or personal loan	Problem with additional add-on products or services	None	<p>Same day of delivery, I told them, immediately, the day of the delivery of their, Thursday, XX/XX/XXXX, at XXXX, that the Fridge was not working properly. -The Fridge, on the lower section is not cooing. -The light will not turn on on the bottom left portion. -The upper right view door does not work/it will not open. -The LED display did not and it still does not display the correct temperature. I called them the very next morning since it was still not cooling/working properly. I was informed to allow 24/48 hours. I did. I called again.</p> <p>Thursday Delivery, Call Friday, Allowed Saturday, Called Sunday Morning : they said they would get back to me. They never did. I called back during the weekday and I repeated my story about not working and was told to allow 24/48 hours. I said I already had, the delivery was on Thursday and that at this point i wanted to return the Fridge/exchange. SHE KNOW TELLS ME THEY ONLY DO RETURNS/EXCHANGES IN THE FIRST 24 HRS!!! I have it in writing that I notified them immediately. I was given the Service Number, they never answer.</p> <p>After being on hold for over an hour multiple times, it is beyond clear they have no intention on selling a working fridge. Please know this is a new Fridge. This was to have dings and I was OK with Cosmetic. I am not OK with none cosmetic.</p>	FL	None	3858169
9/20/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>This has reference to the purchase ( NOT rented ) of a sofa from XXXX XXXX XXXX in XXXX, NC. The actual cost of the sofa was {\$1400.00}.</p> <p>Although I was ready to pay the full amount the sales person recommended and encouraged me to go for the financing option with their financing partner American First Finance ( which is located in XXXX, TX ).</p> <p>Account number for the purchase is XXXX.</p> <p>I was asked to provide the bank account number and routing number. Without knowing the credibility of the financing company, trusting them I shared the details. I agreed upon for a weekly payment of {\$48.00} per week.</p>	NC	None	3856607

				<p>The date of purchase was on XX/XX/2018. Sometimes in XXXX I survived a major XXXX XXXX and as a result could not track the transactions of my bank account.</p> <p>Recently I received a letter from the financing company that I owe them {\$0.00}. I was taken by surprise since already I have authorized them to pull the money ( an amount of {\$1400.00} for the product I purchased ) from my bank account.</p> <p>When called the customer service I was totally shocked ( from which am still trying to recover ) to understand that they have taken an amount of {\$3900.00} ( an excess of {\$2500.00} ).</p> <p>All my efforts to convince them for refund of {\$2500.00} was in vain.</p> <p>When it was clearly mentioned that I wanted to purchase they treated it as a rental agreement and I was trapped.</p> <p>Since the day of purchase so far never I received any courtesy reminder letters nor phone calls nor any type of communication ( except for the {\$0.00} ) which clearly indicates their intention.</p> <p>Please find some of the documents I have attached regarding this business.</p> <p>After this experience when I went through the reviews about the financing company only to note that many like me suffered as well.</p> <p>Best Regards XXXX XXXX ( XXXX XXXX XXXX</p>			
9/19/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Problem with personal statement of dispute	<p>XX/XX/2020. I spoke with XXXX from American Finance on a recorded line about possibly settling my debt from the closed account. which i then asked that if i can settle for a specific amount of {\$400.00} that the account will be settled and removed. this is when XXXX assured me that the account would be settled and removed if i was able to ay the said amount of {\$400.00}. since XX/XX/2020 i have been I debating and disputing with American First Finance about the removal and settlement of the account which they now tell me it can not be removed. as of right now this account is showing up negatively on my XXXX report and by XXXX assuring me over a recorded line that the account will be taken care of therefore makes it a binding conversation and i feel as though this company is not doing right by their part of the contract. I haven't received a confirmation number, i have complained and told them i wanted to hear the conversation with XXXX, and i have only received an email with an attachment with transaction history but with no proof of who is receiving payment. I'm trying to buy a house.</p>	PA	None	3855694

8/13/2020	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	Inquiry from American First Finance on XX/XX/2020. I dont recognize this lender and I dont remember authorizing them to perform a hard inquiry on my credit report	MI	Svcnbr	3794270
8/11/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	I have a loan with AMER FST FIN and XXXX XXXX. I have always made my payments on time. As you can see, I have always had a stellar payment record with this company. I tried contacting XXXX, XXXX, XXXX, AMER FST FIN and XXXX XXXX with no successful resolution. There was definitely an error on their part.	WI	None	3790870
8/2/2020	Credit card or prepaid card	Fees or interest	Charged too much interest	I took my car in for some work at XXXX back in XXXX of this year, they offered me financing so I filled out the application and was approved for around XXXX \$ through American First Finance. To fix the car issues it cost around XXXX \$ and while looking at my bill recently I realized that I had paid XXXX \$ for 4 months and that had not lowered the bill at all. I called American First Finance to see what my interest rate was and if it could be lowered, they told me that my interest rate is 144 % and that is the contract that I signed and it can not be lowered. I pleaded with them that over XXXX \$ a day during a pandemic for a person who is laid off and is needing to borrow XXXX \$ in the first place is making this finance loan very difficult to pay off. They told me there is no way to lower payments or interest so being that 144 % interest rate is very extreme and the goal to pay off the loan seems unattainable I am asking for your help.  Thank You	WA	None	3775188
7/20/2020	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I discovered I was the victim of identity theft when I received a letter from American first finance company text, last month I called the company explained to them I never financed a purchased with them. They traced the purchase to Florida from one of their stores. I filed a police report with my local authorities, I also filed a report with the FTC. I was told they were noting the account as fraud. However, Today XX/XX/XXXX I received another letter as an attempted debit collection. The amount of the debt has increased. I called American First finance and told them again what was happening they put me on hold never returning to the telephone. I dont want this transferred to my credit.	SC	None	3754378

6/27/2020	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	American First Financial was to put me into a holding of the loan or repayment plan, because I started to experience lack of work due to covid-19 early on. Instead they closed off loan and today refused to give me a chance to settle debt. the representative would not even discuss account with me. I told him no collections agency was assign WHY can't I settle it. They added close to {\$700.00} in fees I believe. I can't even get a fair print out for account activity. He told me to pay off a large balance somewhere between XXXX ( reported on my credit report ) to XXXX ( by representative ) I believe. I made my payment regularly until this happen. My whole loan was paid except a small portion.	OH	None	3718427
6/19/2020	Debt collection	Attempts to collect debt not owed	Debt was paid	The company is American first Finance. The last time I was on my account it was like XXXX. I paid it around XX/XX/XXXX. Now I got on my credit report that I never paid and they say I owe like XXXX. So, they added more and did not update my payment made. I attempted to contact them and they hung up the phone. I never received an email or bill and I thought it was good. My account online showed different amounts and now their interface and online account is different. It does not show past payments and I have no proof they took and it's not visible. My other account with them is not present on there either. It was paid off and still the account showed up before. Now it is not even there, like it never existed. Shady practices ...	KY	Svcnbr	3706423
6/19/2020	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	This company is a scam. I purchased furniture in XXXX. Paid it off in 101 days. They removed my contract off XXXX so I couldnt access it. This company also keep stealing my credit info off of a visa website. This company also charge my XXXX XXXX account with a name that dont even exists or related to the companys name.	FL	Svcnbr	3707679
6/16/2020	Debt collection	Took or threatened to take negative or legal action	Threatened or suggested your credit would be damaged	When I was making the never report any payment to the credit bureau then when the public health issue started then I lost income and tried to settle account with them for the amount that I had, they have denied the offer for the settlement. After all they report as write off and put my credit score to negative status and then I have paid off the account and they still not able to update the credit score with paid in full status but with paid/charged. I c ok considered this is not fair report.	SD	None	3700563
6/10/2020	Credit reporting, credit repair services, or other	Improper use of your report	Credit inquiries on your report that you don't recognize	Unauthorized Inquirers XXXX XXXX - XX/XX/XXXX XXXX/XXXX - XX/XX/XXXX XXXX XXXX - XX/XX/XXXX - XX/XX/XXXX XXXX	GA	Svcnbr	3691718

	personal consumer reports						
6/6/2020	Payday loan, title loan, or personal loan	Incorrect information on your report	Information is missing that should be on the report	I have 3 account with ameriican first finance that is not being reported to my XXXX or XXXX report. They also show as closed but it was paid in full on the XXXX account. Accounts were opened on XX/XX/XXXX amount {\$400.00}, XX/XX/XXXX amount {\$390.00}, XX/XX/XXXX amount XXXX all with AMER FST FIN.	CA	Svcnbr	3686424
5/30/2020	Debt collection	Took or threatened to take negative or legal action	Threatened or suggested your credit would be damaged	I have a loan with American First Finance - I was making two payments a month for XXXX each. Then I lost my job due to the pandemic - that was in XXXX - on the XXXX. I got a 14 day extension but I told them I was no longer working and if they could accept one payment vs two a month - they said they couldnt change the loan agreement and I would have to send proof that I wasnt working. They constantly call, and hang up all hours of the day and dont leave messages. The only time I can speak to anyone is when I call, and they tell me the same thing - when can you make a payment and tell me they are going to report this to the Credit Agencies.	WA	Svcnbr	3676289
5/29/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	Paid loan off on XX/XX/2020 for {\$1100.00}. On XX/XX/2020 the company deducted a payment of {\$62.00}. I called the company and was informed the {\$62.00} was pending before my payoff and was deducted from the amount. I apologized for my behavior and told them the representative should have informed me of that transaction. On XX/XX/2020, the company deducted SIX payments of {\$62.00} causing my account to go negative. Remind you, I paid in full on XX/XX/2020. I called requesting {\$500.00} to be put BACK into my account and was told Sorry for the inconvenience but we can only reimburse {\$310.00} and the NSF is not the companies responsibility. My account would not be negative and there would not be {\$120.00} in NSF fees if this company had not taken SIX payments in a day considering I paid off the loan a month and a half ago. I have a payment history receipt and bank statement to prove the unethical act this company has done. Because of COVID19, Im currently not working and now the money I had to provide for my kids was wrongfully taken and the company will not correct their mistake. Im requesting {\$370.00} in payments taken AFTER I paid in full and {\$120.00} in NSF fees the company has caused my checking account to accumulate.	KY	None	3674742
5/21/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I began a financing plan on XX/XX/2020 with American First Finance. The total cash price was {\$2700.00}. I was told at the time of signing that they would take bi-weekly payments to pay this off. To date, they have taken a little over {\$1000.00} from my bank account on auto-pay. I called today because I noticed the pay off balance jumped up to {\$2200.00}. That couldn't be right since I only should about {\$1700.00}. Apparently, because I did not pay off the balance within 101 days, I did not make the early pay off date ( XX/XX/2020 ) and therefore they charged an exorbitant amount of fees- which only increase daily.  I was told at the time that I was signing up that they would take the correct amount out of my bank account to pay off the balance in three months. Apparently, they default to taking the 'minimum amount ' so you don't pay	CT	None	3663004

				<p>it off in time and it is your responsibility to override that monthly by paying more so it is paid off in time. There is nowhere on the contract to indicate you would like to override the default to have it paid off by the 101 days- as I indicated at the time of purchase and was under the impression was in effect.</p> <p>The {\$2700.00} is the cash price. If I were to have contacted them on XX/XX/2020 then I could have paid off the loan at XXXX- XXXX = XXXX. However, since it is past the 101 days, if I wanted to pay it all off it is now the cash price - 0.5* ( what I have already paid ). Meaning, if I were to pay it off today I would owe : {\$2700.00} - XXXX = {\$2200.00}. That is {\$500.00} interest for 16 days. The maximum legal interest is 12 % in my state. What is potentially illegal about this is that they categorize the agreement as a 'rent to own ' agreement, but report the balance to the credit bureaus a loan. Thus, if it is a loan, they should be subject to state usury laws.</p> <p>They also report the loan to the credit bureaus inaccurately- stating I have paid {\$2800.00} of a {\$5800.00} dollar loan. This {\$5800.00} number comes from the cost of rental ( {\$3800.00} ) + ( {\$2700.00} ) cash value ... I have no idea where that {\$2800.00} number comes from.</p>			
5/16/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	<p>I have filed a dispute in regards to the incorrect items on my credit report. It has been well over 30 days and i haven't received any investigation results</p>	GA	None	3655201
5/12/2020	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>Last year in XXXX, I bought a piece of furniture from XXXX XXXX XXXX and the total price was {\$2200.00}. The store put me in touch with a lender, called American First Finance, to finance the furniture. Now, my credit is good and I could have obtained financing elsewhere but they unduly influenced me to go through their lender. So, I did not realizing this was not a typical financing agreement ... instead it was an oppressive lease-to-own, which I would have not never agreed to had they disclosed and explained all the terms clearly.</p> <p>I have been paying religiously every 2 weeks {\$150.00} for the past 8 months. As I have now paid over {\$2800.00}, which does not include the initial processing fee of {\$53.00}, I called the store repeatedly in XXXX to get a pay-off amount ... they were not helpful. I finally physically went to the store and that is when I found out that to pay off the debt I would need to pay a total of over {\$7000.00}. Now, how can this be legal? This is unfair, deceptive, abusive, undue influence both from the store and the lender, American First Finance.</p> <p>I told the store they could have their furniture back, even though I would be at a loss of near {\$3000.00}. But, they said that is not an option. And all of the sudden, the store claims that they have nothing to do with First</p>	FL	None	3648460



				American Finance. I have attached the transaction report that I requested and obtained from First American to show how unconscionable this deal is. I beg the CFPB to investigate this company and do something. I am a working parent supporting a family of 6 and it is not fair for this company to attempt to extort me like that attempting to charge more than 3 times the value of a furniture in the span of 8 months.			
5/6/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I financed a couch and recliner from XXXX XXXX XXXX XXXX back on XX/XX/XXXX with American First Finance for roughly {\$1600.00}. They offered a XXXX days same as cash option for paying off the items. My payment was XXXX dollars twice a month. I made my payments every month. Once the XXXX days were up, they applied the 136 % interest rate from the original date of purchase which took the XXXX dollars I had paid and applied roughly XXXX dollars in interest showing I had only paid XXXX dollars. As of this day XX/XX/XXXX, I have made another XXXX dollars in payments and my payoff is still {\$1500.00}. Being a current XXXX XXXX service member I understand what protections I have. Ive also had an account with American First Finance before. Although it took roughly 6 months to get my interest fixed the first time, it eventually was. This time is different however. Since the end of XXXX I have been trying to get them to fix my interest rate. I have explained to them under the Military Lending Act, XXXX XXXX service members are not allowed to be charged more then 36 % interest. Every time I call I get told that my account will be escalated to the back office and I will receive a phone call in 48 hrs, this never happens. I was then told I needed to email proof that I was in the military to XXXX. So I did what I did with my previous account and emailed a copy of my most recent XXXX ( paystub ). Roughly two weeks later I received a phone call from someone who claim to be a supervisor saying they needed a copy of my enlistment contract. I told him that it wasnt needed last time and its not needed this time. At no point could he explain to me why they needed a copy of my enlistment contract when I explained to him Ive already sent a copy of my current XXXX which shows Im still in. He then decided to get rude and say I was refusing to work with American first finance. I said that was wrong and I would be happy to talk to someone who actually handles the accounts. Was suppose to get a call in 48hrs and I never did. As of today, XX/XX/XXXX, I spoke with a representative who informed me that I dont meet the criteria for the SCRA. I explained to her that charging the interest rate they are isnt a violation of the SCRA as I acquired the debt after I was already in service but a violation of the MLA ( military lending act ). She put me on hold and then came back and said that they dont follow the MLA. So I asked her how they couldnt follow a federal law? She didnt have an answer. I asked to speak to a supervisor and she refused to connect me with one and gave me the same answer as stating she would escalate my account to upper management. This company is based out of XXXX, TX.	WA	Svcmb	3640468
4/30/2020	Debt collection	Communication tactics	Frequent or repeated calls	I am currently 2 weeks behind on a payment. I contacted the company and acknowledged the issue. On XX/XX/20, between XXXX and XXXX. I received 12 text messages in 1 hour from the company telling me to pay it. I contacted the company and asked them to stop, they said no and it turned into an argument. This contact was made after XXXX and then received 2 text messages again with in the first half hour. So now as I am writing this message, we are at 15 communications in 1.5 hours.	OH	None	3631284

4/28/2020	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>I responded to an ad on XXXX to a local mattress company, XXXX XXXX in XXXX WA. This appointment made was unbeknownst to me a " group " appointment of other interested parties seeking mattresses. I was first in line to be " financed " ( I Have pretty good credit so I was not concerned ) It was told to me " if " I paid within 3 months there would be no finance charges ; It wasn't brought to my attention that ; as I would later find out, the company " American First Finance " in XXXX, Texas, charged me 95 % Finance Fees!?!? Had I not been rushed so salesman could pursue the others purchasing I may have noticed this on the paperwork I signed, and would have either opted to obtain far better loan financing through my credit union or anywhere but American First!</p> <p>Very unfair &amp; unethical business practices, but that isn't my main complaint! Please see attached compilation of email correspondences while coordinating my FINAL payment in FULL. also attached are pics of texts between First American and myself, showing their unethical business practices and standards or lack thereof. Also attached is the Statement I received from American First XXXX XX/XX/2020. They harassed me consistently and over excessively, even after speaking with someone telephonically that I would be filing my taxes and would be paying this small balance in FULL.</p> <p>I emailed and texted that I had just mailed payment in full on XX/XX/2020 in the amount of {\$290.00} and the check #. I keep receiving demands for payment. I looked into my financial statement and seen that they had in fact received and cashed the check on XX/XX/2020.</p> <p>As you will see, I sent several emails in response to their " automated emails ", I would receive an auto reply saying someone would be getting back to me, That NEVER happened, ever ... .until TODAY XX/XX/2020, please see in my compilation in order of beginning to end. A XXXX XXXX is suggesting I still owe an addition {\$140.00}?!?!</p> <p>I am done attempting to get through to this company and this representative! I have also received a notice from XXXX XXXX because American First Finance had reported me as negligent on my " debt ". I have asked American First to correct this, but as you can see I get absolutely NOWHERE with them! Hence my filing this complaint.</p> <p>I remain hopeful your department can through to this company and contact XXXX etc and CORRECT their mistake in reporting and risk damaging my credit rating immediately!</p> <p>Thank you in advance, I look forward to a resolve and appreciate your time and assistance.</p>	WA	None	3627680
4/15/2020	Payday loan, title loan, or	Charged fees or interest you	None	<p>Purchased set of tires and wheels on XX/XX/2017, total price = {\$2200.00} with {\$800.00} payment made, balance {\$1400.00}. Utilized credit program with vendor which sourced through American First Finance. When making the {\$800.00} and opting for credit line I was not given credit terms nor interest rates, was told to</p>	CA	Svcmb	3608124

	personal loan	didn't expect		<p>expect to be contacted by loan agency, this was one day prior to making cross-country trip. Upon arrival to destination, XX/XX/XXXX, created automatic payment through my bank since I was not home to receive notice of payment or interest rates. When creating this automatic payment I noticed a payment had already occurred to American First Finance. I contacted them to inquire about this action and if this amount would pay the entire balance of {\$1400.00} by the due date, the customer service representative stated, yes.</p> <p>Several months later I checked bank payment history and noticed payments were still being withdrawn, well surpassing the {\$1400.00} amount, a total of {\$1700.00}. I contacted American First Finance to request a refund of the {\$260.00} overpayment and they cease withdrawals, they refused and stated that this was based on the interest rate compounded after exceeding the 90 day mark. First, I did not receive a notice of the interest rates nor when I returned home to California, did not receive mail containing credit terms or interest rates. It was during this telephone call that I was finally able to coordinate receipt of the credit terms and interest rate. This was emailed to me and depicted a rate at 140 %. If I would have known of this rate I would have opted not to take this credit line and if I did would have made a valiant effort the balance was paid well before the 90 day mark instead of relying on their customer service representative that assured me things were taken care of. Because they were unwilling to accept my payments for payoff nor generate a requested refund of I cancelled payment to American First Finance, which cost me {\$25.00} to process. With continued effort to rectify with American First Finance they stated they did change their business practice with the vendor I purchased the merchandise, XXXX XXXX XXXX XXXX by ensuring consumers were given credit terms and rates but would not show I paid the balance nor refund me the amount I overpaid. That in itself was an admittance that American First Finance required corrective action but they still were unwilling to refund my overpayment nor rescind their efforts to seek further payments for over {\$1600.00}.</p>			
4/10/2020	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>I called American Financing to settle my debt which is {\$690.00} and some change, I asked them can we do settlement of at least {\$300.00} which they said they would call me back. They didnt call me back or the next day. They emailed back saying they can do 56 % off of my debt which they said I would have to pay {\$350.00} and some change, but when I calculated the 56 % for the debt I got {\$270.00} and some change I believe. So I called them today and tried to tell them about the problem and he told me know thats what it is and so I asked to speak with a supervisor and he came back and told me he was on the other line and he told me that my supervisor will tell you the same thing. I dont really care to much about paying the {\$350.00} but I just dont want people being ripped off like that when trying to settle a debt at a percentage. With my other debt they did the same and when I collected it, it was the right amount I would pay them with the percentage they gave me.</p>	CA	None	3601503
4/1/2020	Credit reporting, credit repair services, or other	Incorrect information on your report	Information belongs to someone else	<p>Fraud/Identity account opened in my name between XX/XX/XXXX and XX/XX/XXXX.</p> <p>Company = American First Finance, XXXX. XXXX XXXX, XXXX, TX XXXX, ( Account # XXXX ) from a fraud purchase at XXXX XXXX XXXX, XXXX XXXX XXXX, XXXX, GA XXXX in the approximate initial amount of {\$13000.00}.</p> <p>In contacting American First Finance on XX/XX/XXXX initially after receiving a past due notice, ( XXXX ), I</p>	GA	Older American	3587878

	personal consumer reports			<p>disputed the account and informed them that I never authorized or approved a purchase from American Freight Furniture. I then called XXXX XXXX XXXX ( spoke with XXXX XXXX ) and informed them of the fraud purchase/lease. He would not provide me with additional information On XX/XX/XXXX, I called American First Finance again to see if they had resolved the dispute complaint. I spoke with a XXXX and then transferred off to a XXXX. Neither would provide with additional information nor send me a copy of the initial agreement, contract, and delivery receipt. They indicated that I had to first complete a affidavit. The notarized affidavit of fraud was completed today along with initiated a police fraud report.FILE # XXXX.</p> <p>On or around XX/XX/XXXX, I also completed a disputed/fraud account with XXXX XXXX XXXX. XXXX XXXX XXXX, XXXX, PA XXXX File # XXXX. Their investigation confirmed account ; but, they would not confirm how they came up with this decision??</p>			
4/1/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	I have filed a dispute in regards to the incorrect items on my credit report. It has been well over 30 days and I haven't received any investigation results.	CA	None	3589017
3/23/2020	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	First of all. Anytime I call this company every person that I speak with, tell me something different. I had loan of {\$1000.00} from this company. I paid that off. Now I need my payoff letter to take of a mortgage and I'm close to my closing deadline, any time that I call nobody can't help me. This company doesn't care they take no action. I DON'T OWNED THEM ANY MONEY I NEED MY PAYOFF LETTER.	FL	None	3576684
3/20/2020	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	Inquiries on my credit report without my authorization.	MO	None	3574739
3/11/2020	Payday loan, title	Problem with the	None	I went online, to my Account, to see what the payoff amount was, on XX/XX/20, the early payoff was {\$820.00}. I waited to check my account or call the company, to give my payment enough time to process.	TX	None	3562017

	loan, or personal loan	payoff process at the end of the loan		After I didn't hear anything, from them, I went back online, to check my payment, and it showed up. But it was still showing a balance, so I called the company, Sunday XX/XX/XXXX, I spoke to a representative, he stated he didn't see my payment, I said it's showing up on my online account, then he proceeded to say oh I see it. I asked why is there still showing a balance of, {\$300.00} in the early payoff and showing scheduled payments, of XXXX. The rep stated that the XXXX is what I owed, so I asked him, if on XX/XX/20, the payment was {\$820.00}, and that's what I paid, why is it a balance, he couldn't explain that to me, so he placed me on a long hold and came back and said, what we will do is refund your {\$820.00}, to readjust your account, then get the {\$820.00} back, I said no, that don't make sense. He said it should still be the XXXX something, after we adjust your account, I said no, you will keep my payment and close this account out, he kept trying to tell me they will refund, the money, I said no, you will keep the money and close the account, and if you all try to debit my account again I will take y'all to court, on XX/XX/2020, they tried to take the {\$78.00}, that caused my account to be charged a {\$35.00} Insufficient Funds fee, I called my bank to block them			
3/5/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	i purchased furniture from XXXX XXXX. The loan amount was for {\$3000.00}. I was never explained that American First Finance APR was 144.60 % As of XX/XX/XXXX, i have paid back {\$4400.00}. I have called and asked for the disclosure and they did not provide me with it. I have called and complained numerously to the company. American First Finance refuse to help me, instead they kept withdrawing money out of my Bank account.	KY	None	3555449
2/29/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Problem with personal statement of dispute	I have had an account with American First Finance since XX/XX/XXXX and the company has failed to report my account with the credit companies. I paid the company in full on XX/XX/XXXX. Then I called today on XX/XX/XXXX, XXXX and I was hung up on twice on the phone and the company has failed to report my loan account.. I asked to speak to a supervisor waiting on the phone for over 25 minutes only to be treated rudely and hung up on and he provided no information, his name was XXXX.	IL	Svcmb	3548902
2/19/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I purchased a couch at XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, CA XXXX on XX/XX/2019. Acct. # XXXX.  I have been making payments on time for months but was never told about the interest being 270.22 % even with making on time payments. I feel very mislead and want to file a complaint to get my money back the interest is extremely unreasonable. I was never told by the store owner that this would cost me over {\$2700.00} for a couch that was originally {\$800.00}. The couch is falling amount and very poor quality. I want to know what my options are to get me money back for the outrageous interest and all principal I paid to date. I'm willing to give the couch back and for my refund.	CA	None	3536255
1/31/2020	Payday loan, title	Charged fees or	None	I purchased a sofa from XXXX XXXX and was approved through American First Finance. I was not told that I had a buyout option within 100 days. I found out on XX/XX/XXXX that my balance doubled. I called American	FL	None	3515311

	loan, or personal loan	interest you didn't expect		First Finance and they told me that I could pay off the balance of {\$330.00} instead of the {\$880.00}. I called tonight XX/XX/20 and was told that I could not pay the {\$330.00} and that I would have to pay the {\$880.00}. I am so upset! I work hard and was willing to pay that amount today and could not. This is not fair for hard-working people trying to do the right thing. This is false advertising. They should make every consumer aware of their terms UPFRONT. Now I am being forced to pay double the amount on a sofa. I could've gone to a rental place to pay that ridiculous. I was not expecting this. I feel that they're taking advantage of the consumer. Please advise.			
1/23/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I initially borrowed {\$680.00}. After the 90 period my balance was {\$280.00}. Finance fees were then added bringing my balance to over {\$500.00}. Over the next several months, I have continued to incur " finance fees " on my balance which already includes finance fees. The finance fees are almost equal to my payment, so the balance has remained initially the same. The finance fees on top of finance fees appear to be " double dipping " and not authorized. Furthermore, the website does not allow you to see your payments or balance like most companies. You have to call and ask them to send you the information. When I did that I received the attached document which displays inconsistencies, so the true nature of my loan is unknown. The print-out does not have my name or account number anywhere on it, so I do not even know if it belongs to me.	CA	None	3506707
1/21/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I am an XXXX XXXX military member ( XXXX XXXX ), I entered XXXX XXXX in XX/XX/XXXX and am currently stationed at XXXX XXXX XXXX in South Carolina.</p> <p>I was in need of furniture for my apartment and visited XXXX XXXX ( XXXX XXXX XXXX, XXXX XXXX, SC XXXX - XXXX ) in XX/XX/XXXX. I worked with a female sales associate at the store. During our time together, she asked about my profession and I verbally told her that I was in the XXXX XXXX. After selecting my new furniture, the sales associate set me up on a computer at the store to apply for financing. On this online application, it also asked about employment, monthly income and the pay schedule. On the application I documented that I was in the XXXX XXXX and received pay on the XXXX and XXXX.</p> <p>On XXXX XX/XX/XXXX, I was approved for a loan of {\$2800.00} with an APR of 145.09 %. The furniture was delivered to my home on XXXX XX/XX/XXXX and my first payment ( {\$180.00} ) was paid on XXXX XX/XX/XXXX. My payment schedule is {\$180.00} twice a month. The loan is through American First Finance Inc ( XXXX XXXX XXXX, XXXX, TX XXXX - XXXX ).</p> <p>After purchasing the furniture, my supervisor reviewed the contract with me. It was then that I realized the severity of the 145.09 % interest rate. Including the finance charge ( {\$5900.00} ) and the amount financed ( {\$2800.00} ), the total amount of payments is {\$8700.00}.</p> <p>My supervisor referred me to work with a Financial Counselor at the XXXX and XXXX XXXX XXXX on base. She informed me of the violation of the Military Lending Act by American First Finance Inc. The approved APR should not have been above 36 % because I am an XXXX XXXX military member. I informed both XXXX</p>	SC	Svcmb	3504019

				XXXX and American First Finance Inc of my status as an XXXX XXXX member.  I have submitted a written letter of notification to American First Finance Inc of this violation.			
1/18/2020	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>On XX/XX/2019 I when to XXXX XXXX XXXX to purchase a sofa, they were having a XXXX of XXXX sale.</p> <p>My friend accompanied me to help make a selection, she was included on the communications that took place with the sales man, him and the other sales personnel were not very helpful and summed to be annoyed by our presence.</p> <p>I make enough money to purchase the sofa out right, I was offered 6 months no interest if paid in full. I planned to pay for the purchase before the 6 months which I did.</p> <p>XXXX XXXX XXXX had me fill out a credit application via their computer.</p> <p>The sofa I purchased was on sale from XXXX dollars to XXXX. I thought the amount was odd, but the salesman confirmed it and the paper work showed a balance due of XXXX.</p> <p>The American First Finance had stipulations that the first payments had to be via bank draft, I felt comfortable about it, because I knew I was going to pay it off quickly. WHICH I DID.</p> <p>Before my last payment I contacted the company and they had and additional amount, they claim it was for taxes. I told them that taxes are paid and are suppose to be included with the purchase price. I asked them where was this company located, he said XXXX. I told them that I was not going to pay anything more than the purchase price and I have and will not.</p> <p>The next day I stopped the bank draft, cost XXXX. I send them a money order with a notation of my original balance, the payments made and the balance, which was what the money order was made for. They received it they cashed them.</p> <p>I also contacted XXXX XXXX XXXX 's Corporate office via email from their website. I've contacted them by phone, to this date they never contacted me. I've spoken to management at their furniture. THEY FEEL THEIR INVOLVING ME WITH A PURCHASE SCAMM IS NOT THEIR PROBLEM. AS FAR AS I AM CONCERN AMERICAN FINANCE IS RUN BY CRIMINALS AND XXXX XXXX MADE THAT POSSIBLE</p>	SC	Older American	3501573
1/8/2020	Payday loan, title loan, or	Charged fees or interest you	None	My wife and I purchased furniture durning a veterans day sale in XX/XX/XXXX and received discount d/t me being in the military. We purchased the furniture for less than {\$2300.00} and was told we can pay it off in six months with no interest if we didn't pay it off we will have interest applied we recieved no contract from the store or any information on the interest that would be applied. I received a call from the finace company	MO	Svcmb	3489655

	personal loan	didn't expect		<p>American First and they told me that I only had 3 months w/o any interest and if we didn't pay in that time interest would be applied ; they did not disclose the interest rate to me at that time either. We made ontime payments of XXXX every two weeks. I called in XX/XX/XXXX to find out when my last payment would be because I had already paid XXXX and they told me that we still owed over {\$2000.00} ; when I asked why they said " fees and interest " ; I was so confused and upset I hung up with them. I again called in late XXXX to find out how much more I owed and they told us {\$1700.00} ; only {\$370.00} less than what I owed in XXXX after I continued to make on time payments of XXXX every two weeks. When asked them what is going on they again said fees and interest we stayed on the phone and demanded answers they said that I am being charged an interest rate of 124. %. We were confused and asked to talk with a manager and explained that we have already paid double of what we purchased the furniture for. When we told them that the interest rate was never discussed the manager XXXX said she called and talked with me about the interest rate and it was on recording we asked to listen to the tape as it was never discussed and we never received a contract disclosing the interest rate she refused to let us hear the recording and said " I let you know that interest will be applied if not paid in three months and asked if you have questions " I asked " so you didn't disclose the interest rate at that time and have not provided me with a contract " she said " I asked you if you had questions ". We asked to have a contract sent to us by email and gave her our email address and she continued to get it wrong and said she sent it out but never received as she kept getting the email wrong. A couple days later we received an email from them only giving us a receipt of what we paid ; still to this day we have not recieved a contract ; we emailed them asking for it and called once more. I got in touch with a paraleagal who told me that I should check into the Military Lending Act as lenders are not supposed to charge service members more than 36 % when I found this website. I am trying to sign up for deployment and need this resolved before I go so my wife isn't left to deal with it while I'm away.</p> <p>Please find attached my account with American First, transactions from my bank account showing ontime payments, and the email they sent that was not the contract we requested but a transaction list.</p>			
12/29/2019	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>I been living out of the country for over 6 years, and to my surprise as I have return home I see a debt that does not belong to me. I have not opened an account or request any credit in 6 years. I also have written the company and zero response. I am shocked because I have alerts and a phone number they are not suppose to open or extend any credit with out my Authorization, It states it on my credit report to call I want this account removed. Its not mine and I never signed or Authorized or even went into any place for this account.</p>	IL	None	3479768
12/19/2019	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>First I signed a legal agreement with American First Finance, and told them I will not allow them to take direct payments from my bank account, they set it up as auto debt. This was the first legal agreement they broke. I went to my bank and they will stop any attempt at them trying to use my bank account. According to the information I received from the customer service chat I was able to make payment through email. here is that conversation What email can I pay through, I was told XXXX there is no way to pay through American First Financial 's email. I want these guys out of life. they lie, lie and lie. I refuse to continue with them. They refuse to take payment.</p>	WA	Svcnbr	3472725



12/9/2019	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	ON XX/XX/2019 I went into the XXXX XXXX located at XXXX XXXX XXXX XXXX WA XXXX and purchased a chair with credit through American First. The agreement was made only on the condition that they would not take out auto payments. This was clear and written into the contract. American First set up auto pay anyway. They broke this contract. I am very fearful that this company will do this again, because they already have broke this contract, and therefore I do not want their product at all, they have said too bad they will not take the product back. I do not want to work with a company who has already broke a legal contract.	WA	Svcnbr	3462540
11/26/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	I noticed negative reporting from XXXX XXXX XXXX when I pulled my credit report on XXXX XXXX, 2019. On XXXX XXXX, 2019, I wrote to inquire about the debt. I have attached a copy of the letter and certified mail receipt. I have no knowledge of this account so I asked for them to verify the debt and provide proof that this is, in fact, my debt. It has been more than 30 days and XXXX XXXX XXXX has not responded to my request. I believe it is unfair for this organization to report negativity on my credit and refuse to validate my debt.	TN	Svcnbr	3450856
11/26/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	XX/XX/2018, I called American First Finance about making a payment. I knew I wasn't able to pay my monthly because it's been laid off and was now back to work. I had worked out a plan with them, over the phone ( I recorded every call ) and they promised me a reduction in fees and this program would get my caught up. I authorized only 1 payment out of my account. I concluded the call this immediately I got texts from my bank stating my account was now in overdraft and the overdrafts were increasing! I looked my bank and spoke with them and put in a fraud alert. I had to have all of the charges reversed but American First had stolen over XXXX out of my account and my bank recovered only two of those transactions. I lost over XXXX which was the whole balance owed on the loan and the company refused to give me a receipt, since they had all of the money, or to stop harassing me with collections or even return the money they illegally stole. It's been a year and I get the same run around but now? I'm going about this differently.	GA	None	3450581
11/24/2019	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	THIS COMPLAINT IS IN REGARD TO INACCURATE INFORMATION EXISTING ON MY XXXX/XXXX XXXX CREDIT REPORT. THIS COMPLAINT IS AGAINST AMERICAN FIRST FINANCE AT THIS TIME. This is a complaint arising under Sections 5 ( a ), 5 ( m ), 13 ( b ), and 16 ( a ) of the Federal Trade Commission Act ( FTC Act ), 15 U.S.C. 45 ( a ), 45 ( m ) ( 1 ) ( A ), 53 ( b ), and 56 ( a ) ; the Fair Credit Reporting Act ( FCRA, 15 U.S.C. 1681-1681x ; and the Fair Debt Collection Practices Act ( FDCPA ), 15 U.S.C. 1692-1692p, to obtain monetary civil penalties, a permanent injunction, restitution, disgorgement, and other equitable relief for the Defendants violations of the FCRA, the FDCPA, and Section 5 of the FTC Act. AMERICAN FIRST FINANCE provides consumer personal credit reports to regional and national credit grantors, attempting to issue both commercial and consumer credit. AMERICAN FIRST FINANCE regularly furnishes consumer credit reports to Creditors electronically. AMERICAN FIRST FINANCE is an entity who regularly and in the ordinary course of business furnishes information to one or more Creditors about its	TX	Svcnbr	3448631

			<p>transactions or experiences with its consumers.</p> <p>AMERICAN FIRST FINANCE routinely receives complaints from consumers who claim they do not owe the debt or that an account is invalid or incorrect. In numerous instances, I have notified AMERICAN FIRST FINANCE at the address specified for such disputes that AMERICAN FIRST FINANCE is reporting inaccurate information concerning my consumer credit. As a victim of identity theft I expect the information in my consumer report to be accurate and my disputes taken seriously.</p> <p>AMERICAN FIRST FINANCE has continued to report inaccurate information to the Creditors even after receiving such notice and accompanying proof. In numerous instances, I have disputed the information appearing on my consumer credit report in writing to AMERICAN FIRST FINANCE. AMERICAN FIRST FINANCE receives most notices of disputes from a consumer in electronic format, through automated consumer dispute verification ( ACDV ) forms provided on AMERICAN FIRST FINANCE S website.</p> <p>Pursuant to Section 623 ( b ) ( 1 ) of the FCRA, AMERICAN FIRST FINANCE, as a furnisher of information to the Creditors, is required to conduct an investigation of the disputed information upon receipt of a notice of dispute from a Consumer. For certain types of disputes, such as those where the consumer claims the account is not his or hers or belongs to someone with a similar name, it is AMERICAN FIRST FINANCE s policy and practice only to compare the name, social security number, date of birth, and address in AMERICAN FIRST FINANCE s computer database with the information provided on ACDV forms. Where three of the four items match, AMERICAN FIRST FINANCE will report to the Consumer that it has verified the information it furnished as accurate. It is AMERICAN FIRST FINANCE s policy that only after the consumer has alleged the same type of account inaccuracy more than four times will the matter become assigned to a supervisor to do further investigation. Because AMERICAN FIRST FINANCE collects accounts that are often old, information in its computer files may not be accurate for a variety of reasons, including incorrect updating of addresses, errors in recording names and information, and problems with the original Creditors records.</p> <p>In disputes involving identity theft or fraud allegations, AMERICAN FIRST FINANCE s policies provide that if the existing account codes and notes in its records do not contain any reference to a prior claim of fraud, AMERICAN FIRST FINANCE will verify the previously reported information without conducting any investigation prior to such verification. In numerous instances, despite written or oral notification from consumers disputing the accuracy or completeness of alleged debts, AMERICAN FIRST FINANCE continued to furnish the information to the Creditors without communicating that the information was disputed by the consumer. Section 623 ( a ) of the FCRA describes the duties of furnishers to provide accurate information to Creditors. Section 623 ( a ) ( 1 ) ( B ) prohibits furnishers from providing information relating to a consumer to any Creditor if i. the person has been notified by the consumer, at the address specified by the person for such notices, that specific information is inaccurate ; and ii. the information is, in fact, inaccurate. In numerous instances, I have contacted AMERICAN FIRST FINANCE at the address specified by AMERICAN FIRST FINANCE to dispute information furnished by AMERICAN FIRST FINANCE to a Creditor and to notify AMERICAN FIRST FINANCE that the information is inaccurate.</p> <p>In numerous instances, I have also provided information such as the consumers drivers license, social security</p>		
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				<p>number, and/or proof of residence to confirm my identity. The acts and practices alleged above constitute violations of Section 623 ( a ) ( 1 ) ( B ) of the FCRA, 15 U.S.C. 1681s-2 ( a ) ( 1 ) ( B ). Pursuant to Section 621 ( a ) ( 1 ) of the FCRA, 15 U.S.C. 1681s ( a ) ( 1 ), the acts and practices alleged above also constitute unfair or deceptive acts or practices in violation of Section 5 ( a ) of the FTC Act, 15 U.S.C. 45 ( a ).</p> <p>Under Sections 13 ( b ) and 19 of the FTC Act, 15 U.S.C. 53 ( b ) and 57b, I am able to recover all equitable and ancillary relief as it may deem appropriate in the enforcement of the FCRA, the FDCPA, and the FTC Act, including the ability to order rescission or reformation of contracts, restitution, the refund of monies paid, and disgorgement to deprive a wrongdoer of ill-gotten gain.</p> <p>Section 621 of the FCRA, 15 U.S.C. 1681s, authorizes a Court to award monetary civil penalties of not more than {\$2500.00} per violation for each violation of Sections 623 ( a ) ( 3 ) and 623 ( b ) of the FCRA.</p> <p>I want AMERICAN FIRST FINANCE to remove these inaccurate items.</p>			
11/14/2019	Debt collection	False statements or representation	Attempted to collect wrong amount	American first finance is a predatory lender and I believe they violated state and federal laws protecting consumers. We discussed what was expected and they did something entirely different.	MO	Svcnbr	3438160
11/14/2019	Payday loan, title loan, or personal loan	Incorrect information on your report	Account information incorrect	The account is showing as being included in my chapter XXXX bankruptcy on my XXXX credit report, the account was paid off before I filed bankruptcy.	SC	None	3438971
10/18/2019	Payday loan, title loan, or personal loan	Getting the loan	None	I purchased furniture from a store in XXXX. Upon believing that I was paying off my loan in the advertised six month period I found out it was actually a three month span. I was mislead by the loan company and not able to see my contract until it was later emailed to me after the purchase. I did not realize the terms and owe {\$2200.00}. Twice the value of my merchandise. I payed all payments on time. The payment was structured and advertised to pay XXXX every two weeks. At this rate the full principle would have been paid at the advertised six months. However the hidden 101 day period was not made clear to me or explained until after the purchase in the emailed contract. Protection of the furniture was declined as I had renters insurance. However it was still charged and the document was sent to me showing that I had accepted the protection payments as well	GA	None	3410567
10/11/2019	Vehicle loan or lease	Problem with a credit reporting company's investigation into an	Their investigation did not fix an error on your report	This particular account situation that is lately filing on my own credit document has a seriously unfavorable relation to my personal ability to obtain a present loan application. I highly recommend you generate verification that AMER FST FIN has been reported completely in accordance with the Fair Credit Reporting Act regulations, it's really a serious problem to mis-report. Moreconfirmation of the aforesaid item too. My proper request mustover, I was never 30 days/60 days/120 days late in any of my payments and I'm not greatly tuned in to the date opened so I prefer to ask your be investigated as soon as possible and confirmed to be correct. Thanks!	CA	None	3403144

		existing problem					
10/8/2019	Vehicle loan or lease	Problems at the end of the loan or lease	Problem with paying off the loan	I had to have my vehicle fixed at a local XXXX XXXX XXXX XXXX and they encouraged me to sign up for a loan. Once the work was completed on or around XX/XX/19 I had to bring the car back the next day and then it died a few days later. I informed the bank and the supervisors at XXXX. American First finance assured me the loan was voided and they returned my money. Now that I am no longer driving that vehicle its at a total loss. They are telling me the loan is not voided. I have contacted XXXX XXXX XXXX XXXX to ask that they return the part .I need help to resolve this issue and get all the recorded calls included. I have been dealing with phone calls between the 2 companies for more than 30 days.	NC	None	3399450
10/3/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I was not able to make my first two installments due to account fraud. I let the company i financed a bed through, know this before my 90 day pay off was up, and i arranged a payment of {\$100.00}, that one time, and then i let them know i'd try to pay off the balance, in installments, until i was caught up and i had it paid off. They agreed. ( i recorded the conversations with them as well ) The rep had an attitude from the start and she kept saying she only hit the submit button once but my phone starts dinging, from the online app, from my bank stating that i was over drafted. I saw that through the app American First Finance was sucking my account dry and way past the owed amount. Since a year ago, they have kept all of the XXXX dollars they stole out of my account and have gave me the run around about me getting my money back. To add salt to injury, they filed a collection on my credit and harassed me about money i no longer owed and they refused to send me a receipt since they over charged me. then the amount owed is supposedly accruing interest and is on my credit causing further damage.	GA	None	3393976
10/1/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I was pressured into getting financing through AMERICAN FIRST FINANCE on Friday XX/XX/XXXX. My account number with them is " Acct. XXXX ". I had taken my auto in to be repaired at XXXX XXXX GARAGE in XXXX WA and was told I needed a new radiator. I asked the price and when it was quoted I told the person on-duty that I could not afford the approximately {\$450.00} to replace it. I made clear several times that I wanted to take my vehicle home until I saved enough money for the repair. The person on duty told me that they offered financing and it might be worth finding out if I was eligible. I applied and was approved a loan for {\$1400.00}. Later I was told the radiator was replaced, but I also needed a new water pump. I was quoted a price slightly over {\$500.00}. Again, I told the person on duty that I simply could not afford it and the repairs would end up costing more than I had paid for the car. The person at the garage kept pressuring me to have the work done. I kept resisting. He kept pressuring me. This took place over at least XXXX minutes. Finally he reminded me I had enough financing to cover it. I asked what the financing charge would be and he said " it depends on your credit ". Both my XXXX and XXXX scores were above XXXX. Eventually he wore me down and I saw no other option since I need a vehicle for work. There was no actual finance rates given to me until I returned to pick up my vehicle and found the finance charge on the contract would be 144 %. Yes, 144 %. I would have NEVER agreed to this because the charge for the work was {\$1000.00} and the interest will be over {\$1500.00}. My total bill will be over {\$2500.00} and over half of it is in finance charges! By the time I saw the contract and it's usurious rate it was too late. All of the work had been finished and I had	WA	Older American	3392651

				<p>no other way to pay the garage. I suspect this is sort of a " bait and switch " tactic the financial company may have in conjunction with garage. Perhaps they agree to get the shops to pressure and pressure customers to take out financing without telling the outrageous percentage rate, then doing the work and leaving the consumer with no choice but to use your financing at it's outrageous percentage rate.</p> <p>I was told my percentage would be based on my credit. My credit score ( before XXXX points being taken off of it because of applying for financing with AMERICAN FINANCE ) was over XXXX on both XXXX and XXXX. The finance reporting agency they used ( that I've never heard of ) was " XXXX XXXX XXXX. They gave me a score of XXXX ... well below my legitimate scores. The reasons given were " Not long enough at residence ". I have lived at the same address almost XXXX years. I have owned XXXX home before this.</p> <p>" Not having the same phone number long enough " I have had this phone number for at least XXXX years, and had my previous number for over XXXX years!</p> <p>" Not a resident long enough " I am an American by birth and I have been a resident of the state of Washington since my birth in XXXX.</p> <p>I'm not sure there is any legal action I can take-I 'm sure these companies have done everything they can to make those they rip-off unable to fight their terms ... .and I expect the kickback to the garage makes sure their butts are also covered.</p> <p>Whether I actually have any legal recourse all I can say is these companies ( XXXXXXXX XXXX GARAGE of XXXX WA. AMERICAN FIRST FINANCEand XXXX XXXX XXXX ) have probably done everything to skirt the law, and put enormous pressure on me ( and others ) to get themselves into a precarious financial position. I contacted XXXX XXXX XXXXXXXX who are named in my contract as offering a score. I spoke with them and asked their representative for a written explanation of their process of arriving at scores. Their phone representative was incredibly evasive and gave me several circular " answers " that were not answers at all. I asked to get written documentation at how they arrive at numbers The representative told me to write another party they seem to be connected with called XXXX XXXX XXXX in XXXX XXXX. Their address is XXXX XXXX XXXX, XXXX XXXX, CA XXXX. I will write them, but based on my entire experience I don't expect a satisfactory answer.</p> <p>XXXX XXXX XXXX XXXX XXXX.</p> <p>XXXX WA XXXX</p>			
9/30/2019	Payday loan, title loan, or	Problem when making payments	None	<p>XX/XX//19 American first financial processed a payment without consent on a closed account ona card that was not on file. Then places me on hold forever stating they were trying to figure out what happened and didnt have an explanation. This is the fourth time that this has ocured and I have a voicemail from then stating this issue would not occur again and it has.</p>	KY	None	3391212

	personal loan						
9/9/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>On XX/XX/2019, I tried to obtain in-store credit line ( from American First Finance ) to purchase new couches at XXXX XXXX XXXX, XXXX, WA. I was denied credit. The reason in the letter they sent me, later, was because " poor credit performance ". It also stated the key factors that adversely affected my credit score ( which they labeled as XXXX ) was " Insufficient credit history, a combination of address with the other identity elements is generally associated with risk consumer associated with the address changes, high number of recent applications using address. " This information about my credit was obtained from XXXX XXXX ( an XXXX company ), XXXX XXXX NV. I reached out to XXXX to get the report they sent to AFF. After completing the appropriate paperwork and submitting it with the proper ID, what I got shows no credit history at all. I spoke with a gentleman ( who was extremely nice and helpful at XXXX ) and he mentioned that my lack of information might be due to the fact that I don't use short term credit.</p> <p>I have had credit in some form since I was 19 or 20 years old. After seeing this lack of information from XXXX, XXXX, I obtained 2 of my 3 free credit reports for the year from XXXX and XXXX. I frequently monitor my credit on XXXX XXXX as well. My credit reports show all of my accounts in good standing.</p> <p>I'm beyond frustrated with how I was treated the 2 times I tried to call AFF with their customer service agents being rude and condescending. I understand that because I was applying for credit, it was a hard inquiry on my credit report. However, I am responsible with my spending and line of credit I have open, I would've not applied for credit knowing I would be denied ( this has never happened to me before ). I applied knowing companies frequently want to give me loans since I am a good steward of my money and pay my bills on time and have a good credit history. Because of this hard inquiry, my credit score dropped over 25 points.</p>	WA	None	3368856
9/9/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I purchase a puppy at XXXX and it was super cute and all but the finance company made a deal with me to pay XXXX \$ but American first finance!! is charging me more more everyday if I try to pay it off early and when I call them they give me a different story and reason every time its super sketchy and annoying and it just gives me stress. I wish I was able to research the company before I went through with this, American first finance if you read this YOU GUYS ARE SCAMMERS AND LIERS dont trust them guys!!!!!!</p>	FL	None	3367680
9/5/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>To Whom It May Concern, We purchased two mattresses from XXXX XXXX and they placed the Financing through American First Finance. Shortly after the Mattresses were delivered we moved my Mom to a home. We contacted XXXX XXXX over 25 times to return the mattress. No one contacted us back. We walked into XXXX XXXX to get assistance. They said that American First Finance had to arrange for the mattress to be returned. This going around in circles went on for two months. Then AFF said they don't take returns, They said XXXX XXXX had to pick up the mattress. We were paying {\$70.00} week to AFF. We stopped making payments to get someone to help us. We finally got a Lady to help us. It took from XX/XX/XXXX until the very end of XX/XX/XXXX to get help. It took 30 days for them to find someone to come and get the mattress. They advised we had to donate the mattress and they arranged everything. The Company came and picked up the</p>	MI	None	3364034

				mattress. We called the day the mattress was picked up. They said they were working with the finance department to see what could be done. In the mean time they put this on my Husbands credit report as a delinquent account after they have financially XXXX us. We paid them {\$1200.00} so far and they will settle the account for {\$450.00}. The mattress we kept was {\$990.00}. I have 100 hours on calls trying to get resolution. This is highway robbery and financial XXXX. 6 months of pure XXXX. The two mattresses were {\$1900.00}. We returned one and they are still charging us {\$1600.00} for one mattress and 6 months of XXXX plus they damaged my credit.			
8/14/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I was actually helping a friend purchase furniture. She picked out furniture that totaled {\$1900.00}. XXXX After speaking with the salesman I signed the contract online. I remember asking about the interest rate but never got a full answer. The initial intention was to pay the loan off in 90 days same as cash. Since that time period was not met, I just continued making {\$120.00} pymts. every two weeks. Since I've been doing this for 5 mths. now, last night I decided to check the balance. So I sat up an online account with American First Finance and logged in to find that the balance was a whopping {\$5000.00}. When I finally reached a customer agent he informed me that figure was correct and the interest rate was 144 % and I actually believe this is a form of unfair and deceptive trade practice. I was naturally appoled and went off. I've never heard of such high rates in my life. Since I couldn't get an understanding with him I hung up and called my bank to stop future payments and then called XXXX XXXX XXXX The next day the company did email a copy of the contract. Although I did sign it online without a clear understanding of all the details, I still believe it to be totally unfair and deceptive trade practice.	NC	None	3340535
8/13/2019	Checking or savings account	Problem with a lender or other company charging your account	Transaction was not authorized	American first finance took out XXXX from one bank account of mine with permission on XX/XX/2019 then same date took out XXXX without permission from my XXXX XXXX XXXX account Ive called multiple times on XX/XX/2019 and everyday until XX/XX/2019 spoke to managers and supervisors all assuring me that the XXXX \$ unauthorized payment would be placed back in Monday XX/XX/2019 and XX/XX/2019 which never happened I never authorized direct take out Please help me as this happens to a lot of the customers of American first finance and nothing is ever done Ive reported them to the better business bureau and wrote the corporate office with no response	FL	None	3339359
8/11/2019	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	American First Finance took {\$100.00} out of my account without authorization, or without a notice of charges being taken out. The money was also taken out past business hours so I was unable to call on XX/XX/XXXX. When I called on XX/XX/XXXX and tried getting the issue resolved they said they had no supervisors on duty as it was Sunday so they all take the day off, I would have to call back tomorrow morning. This needs to be resolved and doesnt seem like a legit operation if there are no supervisors present.	CA	None	3337063
8/3/2019	Payday loan, title loan, or	Charged fees or interest you	None	I purchased adjustable king-sized bed for {\$2500.00}, as agreed for 100 days same as cash on XX/XX/XXXX. So far we have made the following payments monthly withdrawn from our account at {\$410.00} on the dates of XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX, and XX/XX/XXXX. Now they say I still owe over {\$5000.00}. I purchased bed on XX/XX/XXXX for {\$2500.00} and I have the receipt showing such and there was no	TX	None	3329053

	personal loan	didn't expect		discussion on the additional {\$5000.00} charge during any of our conversations. I signed paperwork to let them withdraw money from my account. Then they had me sign an electronic document but it was days after the sale of the bed. I just called to ask if the account was paid in full and they said I still owe until XXXX. They assured me that I had signed a contract. I just can't believe how fraudulent this is and not to mention to {\$5000.00} owed after you paid {\$2100.00} so far. on a purchase of {\$2500.00}. They have salesmen at the store not informing people about a 101-day policy that if you go past the date then you would have to pay an additional {\$5000.00}. If this was disclosed during the purchase then everybody would walk out of the door.			
7/30/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	Dear CFPB, I am in desperate need of your assistance. We purchased on line two mattresses from XXXX XXXX. Right after delivery we had to put my Mom in a home so we wanted to return one of the mattresses. We left over 25 voice mails for XXXX XXXX. Not one return phone call. We contacted XXXX and they have been wonderful to us and very disturbed by the business practices between XXXX XXXX and American First Finance. The XXXX suggested we file a complaint with against the finance Company because they said there are no returns and XXXX XXXX told the XXXX we accept returns. It has been a complete nightmare and they have strung this out so we are past the 90 days. They have deceptive and corrupt business practices. They are collecting payments in two locations and we asked them to stop all payments until they help us rectify the situation.	MI	None	3323268
7/21/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	I opened an installment loan with American First Financial on XX/XX/XXXX in the amount of {\$450.00}. This account was paid in full on XX/XX/XXXX. Currently it is still showing up on my XXXX report as being open with a balance of {\$450.00} and no record of each month the item was paid on time. Approximately XX/XX/XXXX I called American First Financial to make them aware of the mistakes and to seek resolution. I was told at that time that they use a 3rd party to report to the credit bureau. They would email them and make them aware. I called back to AFF the next day or two to make sure the 3rd party had received the request. I was told at that time by AFF that they could not give me any more information because the 3rd party doesn't have a phone number. All they could do was email them and they've already done that. I would have to wait 30-45 days to see if it had been updated on my credit report. Approximately 7 days later I followed up to AFF with another phone call. I asked if they had received any sort of response from the 3rd party at which time I was told they had no information from the 3rd party and again they could not follow up with them because they couldn't call them because they don't have a telephone number and all they can do is email them which they've already done. On approximately XX/XX/XXXX I visited American First Financial 's website where they have a section you can email them to report issues with your credit report. I wrote them an email outlining everything I am in this email. As of XX/XX/XXXX I have heard nothing from AFF and the inaccuracies are still on my Transunion report.  I'm trying to purchase a home and I can not afford to have any inaccuracies on my credit report. I also made this clear to AFF.	AZ	None	3313525
7/18/2019	Payday loan, title	Charged fees or	None	I purchased a puppy from XXXX XXXX XXXX and they helped me apply for a loan with this company called American First Finance/ XXXX XXXX XXXX XXXX for {\$2400.00}. The retailer where I purchased the puppy	GA	None	3311485



	loan, or personal loan	interest you didn't expect		from did not advise me out the buy out date and the loan company also did not advise me of the buy out date nor the interest rates via print or electronic disclosure. There was no information given to me in print or through electronic disclosure when I signed up for the loan. I attempted to resolve this issue with the loan company and see if they could work something out with me regarding the buy out option because I never received the information from either company they just began drafting the money from my account without disclosing this information. I tried to speak to a manager at the loan company but when I call the call center all they say is that a manager will reach out to me within 2 business days and I have yet to receive a call. I keep getting the run around from American First Finance.			
7/3/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	To whom this may concern On or about XX/XX/2019 I XXXX XXXX XXXX called American First Finance and request all auto debits be stopped as I had fraud on my XXXX XXXX XXXX XXXX ( XXXX ) account and needed to close the account. On or about XX/XX/2019 American first Finance attempted to debit a payment causing NSF charge as well as XXXX believed my account was still opened and active delaying the time it took to close the account. On XX/XX/2019 I called American first to request I letter stated that I had previously requested the auto debits to stop. At that time the customer service rep denied the request suggesting an account credit to which I denied. I then request a manager since I was only asking for a letter. The manager also denied the request. At that time, I requested the manger to set a time to retrieve the security interest as stated in Sec 8 and 11 ( 4 ) on my signed contract, to which the manager rejected the request. As such this absolve me of any liability	TN	Svcnbr	3295614
6/28/2019	Debt collection	Written notification about debt	Didn't receive notice of right to dispute	applied for credit at XXXX XXXX XXXX, did not get approved but they offered a program called " XXXX XXXX money " whereas i get 3 months no interest but have to pay WEEKLY, went by frequency of pay days. So 3 months go by of paying over XXXX per month. Now i find out that ends and they are demanding the balance approx XXXX due or they are charging a very high interest rate daily to accumulate quickly anything i paid back plus. Then its over in 2020 and i have to pay the amount in full, by then the original amount will triple or quadruple	NJ	None	3290264
6/11/2019	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	There are 4 inquiries on my account by XXXX/XXXX on XX/XX/XXXX XXXX XXXX XXXX XXXX and XXXX XXXX. I have called XXXX to dispute the inquiry and request a letter of deletion under the direction of XXXX, XXXX stated that they could not verify or investigate, nor could they give a letter of deletion.  XXXX XXXX ( ? ) also pulled my credit without my permission on XXXX XXXX. I have no idea who this creditor is.  There is also a credit inquiry from XXXX XXXX XXXX XX/XX/XXXX. I did not authorize this inquiry.	MI	Svcnbr	3271611
6/4/2019	Credit card or prepaid card	Problem with a purchase shown on	Card was charged for something you did not	My identity was stolen and I have no knowledge of the accounts.	SC	None	3263263

		your statement	purchase with the card				
5/31/2019	Debt collection	Communication tactics	Frequent or repeated calls	<p>1. The company has been calling numerous times daily even after leaving voicemail messages 2. They have effected several payments from my bank without my authority - thereby exposing me to overdraft fees and thereby threatening my overdraft status with the bank.</p> <p>3. I tried to resolve this a few days ago when I answered their calls regarding a past due account, which I wanted to settle outside the regular semi-monthly payments we had agreed - this is the amount I'm complaining about.</p> <p>4. In that call on point 3, above, I had requested they move forward the payment days by two days to correspond with my new salary paycheck dates - which they ignored</p>	KS	None	3259543
5/25/2019	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	Sent letter via certified mail, company failed to comply according FCRA guidelines. Company failed to respond within 30 days.	PA	None	3253970
5/21/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I applied for financing online and I was approved through American First Finance to purchase furniture, I was approved for up to XXXX. However, I purchase for XXXX. I requested a contract and was emailed one that is a rent to own agreement that stated total cost of XXXX. I decide to return the rental property. However, American First Finance said they do not want it back. I just want to return their rental property as I they don't want to take it back.	FL	Svcmb	3248419
5/17/2019	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	I did not authorize American first finance to pull my credit report on XXXX XXXX XXXX 2019	AZ	None	3245978

5/17/2019	Debt collection	Communication tactics	Frequent or repeated calls	I keep getting calls starting at XXXX XXXX and ending at XXXX everyday from the same company. They call from multiple numbers so even if I blocked the number the calls still come through. I also receive calls that are unknown from them. Also they will call all at one time. Its highly unprofessionally and annoying that my phone vibrates at work every 2 mins. The calls are ridiculous. Now I even get text messages.	GA	None	3245756
5/16/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	In XX/XX/2018, financing for furniture through XXXX XXXX here in XXXX, Florida was obtained through verbal agreement and one signature for delivery service with a salesman. Financing was to begin XX/XX/2018, through American First Finance, in the amount of {\$380.00} for 6 months until furniture was paid off. After said 6 months of payments had passed we were informed another {\$5000.00} was due in FINANCE FEES AND THAT THIS WAS AGREED UPON BY ELECTRONIC SIGNATURE. None of this ever happened. No documents were ever disclosed, provided, or any other way conveyed. Terms and conditions of an unbelievable {\$5000.00} finance fees were absolutely never mentioned, and no further information was ever provided other than a paper with payoff amount and amount of monthly payment, which is taken out automatically. When electronic signature page was requested, in no way was this his signature, electronic or not. Never before have seen an electronic signature in this fashion. Purchase was made through XXXX XXXX here in XXXX, Florida. Complaint against them as well as American First Finance Company. Both establishments have been contacted and we have been summarily and rudely dismissed stating that " maybe we just forgot " about the financing!	FL	None	3245141
4/27/2019	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	Original Creditor : XXXX XXXX XXXX {\$1400.00} - Amount Stated That I Owe **** Requesting **** VOD **** Validation Of Debt **** Date Disputed : XX/XX/2018 Resolution : Account Status Was Updated Requesting VOD - Validation Of Debt This Was NOT Validated	CA	None	3224745
4/18/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I went to XXXX XXXX to get a bedroom suite XXXX I got approved for XXXX credit with American First Finance. XX/XX/2018 ... my payments were XXXX monthly.. I made timely payments and I paid off the furniture but Im now being charged XXXX for fees for not paying it off in 90 days. I am XXXX and work part time trying to make ends meet. They cut my hours after the holidays. I want to pay but I asked them if I could get a lower money payment they said no this is what you signed. But my signing on a computer at the store I didnt know about the extra fees ... nor did I receive a statement saying to pay off early or pay extra fees. What can you do to help me?	AR	None	3216792
4/12/2019	Debt collection	Communication tactics	Frequent or repeated calls	On XX/XX/19, they called me 12 times. The phone would ring, and right before voicemail, it would re ring with same number, and did it twice more, making my phone ring constantly for 4 times while bypassing voicemail.	AR	None	3210341
4/12/2019	Payday loan, title loan, or	Getting the loan	None	I applied for an account at XXXX XXXX for furniture. The store rep XXXX verified that they use XXXX to run any credit requests through American First Finance. My XXXX FICO is XXXX, my monthly gross is {\$2900.00}	FL	None	3210299

	personal loan			( { \$2700.00 } net ), my annual is { \$38000.00 } and my fianc makes \$ XXXX/month. I have the credit and we have the income, yet I was denied.			
4/11/2019	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	<p>I have a inquiry From XXXX XXXX in XX/XX/XXXX on the date of XX/XX/XXXX.</p> <p>I have a inquiry from XXXX in XX/XX/XXXX on the date of XX/XX/XXXX.</p> <p>I have a inquiry from American First Finance In XX/XX/XXXX on the date of XX/XX/XXXX.</p> <p>I have a inquiry from American First Finance in XX/XX/XXXX on the date of XX/XX/XXXX.</p> <p>I have a inquiry from XXXX XXXX XXXX XXXX In XX/XX/XXXX on the date of XX/XX/XXXX.</p> <p>I have a inquiry from XXXX XXXX in XXXX on the date of XX/XX/XXXX.</p> <p>I have inquiries from XXXX XXXX, XXXX, XXXX XXXX XXXXXXXXX, XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX XXXXXXXXXX XXXX. In XXXX all on the date of XX/XX/XXXX.</p> <p>I have inquiries From XXXX XXXX XXXX XXXX XXXX XXXX XXXX In XXXX on the date of XX/XX/XXXX.</p> <p>I have a inquiry from XXXX XXXX in XXXX on the date of XX/XX/XXXX.</p> <p>I have inquiries from XXXX XXXX, XXXX XXXX, XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX XXXX XXXX In XX/XX/XXXX on the date of XX/XX/XXXX. In Which All Of The Inquires Showed Above I did not inquire about or give my information to for them to run my credit. I Called The XXXX XXXX XXXX number, in a The Customer service or Representatives Did Not Help me Out At All.</p>	IL	None	3209566
4/5/2019	Debt collection	False statements or representati on	Attempted to collect wrong amount	<p>I don't know if these practices are legal, per say, but I wanted to make someone aware. I made a purchase from XXXX XXXX XXXX XXXX in XXXX XXXX, CT. They outsource their financing " promotion " through American First Finance and that is the company I am complaining about. The offer was to purchase a mattress with no payments for 60 days and no interest for the first 6 months. It wasnt until after signing up did we find out there was a { \$50.00 } early payoff fee ( on top of the { \$50.00 } for applying for this service ). When going online to make payments, there was no easy option to do so. They do not let you remove or edit your account information ; only add new accounts. They also had prescheduled payments through the end of the year ( XX/XX/XXXX ) without my permission, to be automatically debited from my account. This would put me way past the 6 month " no interest " time frame, and I had not option to change or remove. I made a { \$75.00 } payment on XX/XX/XXXX and the website gave the option of counting towards your next scheduled payment or not. I chose to count towards my next scheduled payment and the website populated a next auto-debit date of XX/XX/XXXX ( { \$24.00 } ). They then debited my checking account on XX/XX/XXXX without my permission. Attempts to rectify with them were useless. I decided to just pay off the remaining { \$160.00 } balance and any fees. They accepted my payoff, deactivated my online account immediately ( not sure why ) and then emailed a reciept of payoff. Two days later they debited a different account that was used in determining my credit qualifications, over { \$500.00 }. I called and they confirmed they debited in error and do not know where this amount came from since my balance was only { \$160.00 }. They said they would return the funds in 7-10 business days. In the meantime, my account is incurring late fees. This is the worst finance company I have ever dealt with and I am concerned that they still have my account information.</p>	CT	Svcmb	3202684

4/4/2019	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	I have about 39 hard inquiries on my credit report that I do not reconized and did not authorized from different places. I have called two out of the three credit bureaus and was denied when asked them to removed the I was also told I had to wait the two year waiting period so they can fall off. I have contacted they companies that said I gave they permission to do a credit check and I was told it was nothing they can do about it	IL	None	3201313
4/4/2019	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	On XX/XX/XXXX I opened an account with AMERICAN FIRST FINANCE I for the amount of {\$580.00} on XXXX XXXX XXXX the account was closed as a collection/ charged off and sold to a debt collection agency. In legal rights a consumer is no longer responsible or reliable for a debt one the account is closed or charged off/ sold to a collection agency. This company is still reporting negative remarks on my credit report. As of XX/XX/XXXX.	WV	None	3201507
4/4/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>I had a loan that was a lease for furniture through American First Finance, a company I had used before and paid off in the 90 day window for an early payoff - free of additional charges. I could take the loan for 18 months at an extremely high interest rate or I could pay it off in 90 days, as before.</p> <p>The first week of XX/XX/2019, I asked for an accounting of payments, including my loan origination payment which was XX/XX/2019. It showed a prior payment but it was for a loan that did not get approved as I chose different furniture. Those payments show they were voided and my new contract started XX/XX/XXXX when the loan proceeds were paid out.</p> <p>I had paid roughly {\$350.00} on my account and should have owed just over XXXX. But after all three payments, it showed I still owed {\$1000.00}. Part of even that was disputed as I was charged {\$200.00} to scotch guard a couch I never bought ( there was supposed to be a {\$150.00} adjustment but never was ).</p> <p>Either way, I wanted to pay off the loan. On XX/XX/XXXX, approximately ten days before the 90 day payoff window ended, they told me I could not pay off the loan that I had to carry it out for 18 months.</p> <p>I only took at the lease/loan because I had the 90 day option to pay it off. It was the same option I had with them last time that I had no problem paying off.</p>	WA	None	3201247

				<p>I didn't get anywhere on the phone so I told them I wanted everything in writing so I'd have a record. I was told that would take 48 hours - yet there was never a response.</p> <p>The on the same day, they sent me a text threatening to send me to collections. Since my payment is due at the end of the month, this made no sense. I then got a message telling me to disregard.</p> <p>Finally I got a guy on the phone and explained that this isn't what I signed up for. He was very smug and told me " you owe us and you signed a contract ". I explained that I signed a contract with a 90 day option. They said they re-wrote the contract to reflect a change in the purchase price and that my signature ( which is not really my signature but a font that mimics a signature ) was on file and I was obligated. In other words, they re-did the paperwork without my presence and changed the terms. They have never provided me with a copy of this modified contract, other than the accounting form that shows the loan origination on XX/XX/2019.</p> <p>All of this has gone too far. When someone can change my signature by using a stock font and tell me I agreed to something different, that is theft - because there is no way I would have agreed to that - nor did I allow any of their employees to sign on my behalf to any modified terms.</p> <p>I've done business with them before and this is not how things were - at all.</p> <p>Now I am being threatened because I want to pay it off in my 90 day window ... and they of course, would like for me to make 18 months of payments so instead of paying just over {\$1000.00}, I would be paying {\$2700.00} - almost three times as much.</p> <p>I plan to file a formal complaint with the Washington State Attorney General if this continues.</p> <p>I should also note that they were not allowed to debit my bank account, but did so anyway.</p>			
3/17/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I purchased furniture from XXXX XXXX in their store in XXXX KY on XX/XX/2018, totalling {\$3200.00}. They had a 101 days same as cash promotion going on, and told me that if I did not pay it all in that time frame, it would roll over into a loan. I signed an application and had the receipts for the purchase. I do not remember signing anything electronic. The payments went to American First Finance.</p> <p>During the 101 days, I paid {\$1000.00}.</p> <p>After this time, they told me that I would now owe a huge amount, where the electronic contract that I signed said that I would pay 144.60 % interest! I told them I did not sign this! I told them that was extremely unfair, and I believe that it is illegal! I continued to make payments and continued to call them and as of XX/XX/2018, I had paid the remainder of the purchase amount. Now all I owe is the interest on {\$2100.00} for the amount of time that I paid on that money, which is 8 months.</p> <p>I have spoken to the company several times, trying to negotiate a fair amount of interest for the both of us for</p>	KY	None	3182477

				<p>the amount/time frame of what I would owe them, which is {\$2100.00} for basically 8 months. They have now put this on my credit report, saying that I am late on payments.</p> <p>The best verbal offer for settlement from American First Finance that I have is {\$2400.00}, or they say I can make payments on the full balance of {\$3400.00} ( on a purchase of {\$3200.00}!! ). I believe this is illegal, and there are usury laws in KY that have a cap of 19 %. I had no idea what I was getting into with this company. I now need to trade my car and my credit rating has dropped several points, which is going prevent me from getting the vehicle.</p> <p>I am willing to settle this for 19 % interest for 8 months on {\$2100.00} which calculates to {\$270.00}. They are threatening me with a collection company. I believe this company to be using illegal and extremely unfair business practices to their customers. There are several online complaints just like mine where they done this to other people.</p>			
2/22/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>On XX/XX/2018 I was approved for XXXX instore line of credit for XXXX XXXX XXXX store. I purchased a mattress set, dresser and livingroom set. my total. was {\$1600.00}. I was told I had 101 days to pay off with no interest. i was told I can contact XXXX XXXX XXXX told to adjust my payments to be paid off in the 101 days, as they ach withdraw the payment bi-weekly. I called immediately to set up the necessary payments to be paid off I was told that they don " t adjust payments and I have to tell the how much I want my payment to be. I was confused because that is not what I was told instore. I ask for my payment to be {\$200.00}. I was told that the next 2 payments would be for {\$200.00} and I would have to keep calling back to change the payment. Again not was I was told instore.</p> <p>On my payroll date I saw the minimum payment was withdrawn of {\$130.00}. I called the company XXXX XXXX XXXX again to see what the problem was and was told the same thing. requested the payment to be {\$200.00} again. This time one payment of {\$200.00} was withdrawn and then the payment went back to the minimum. I called again to have the payment adjusted. The same thing happened again the minimum payment was deducted. I called again and asked for a Supervisor, the same scenario again. I asked the payment to be adjusted and the minimum payment was still deducted.</p> <p>I feel like this is a scam to keep you from being paid off in the 101 days. I called again and asked for a supervisor and she explained the same thing. I complained that I have made several attempts to pay {\$200.00} but my request is not being processed. she stated that I could have paid online and I explained to her that to avoid any mistakes I wanted to call and speak with a representative to ensure my payments were made and processed properly. She continued to sate the process which has never worked from day one. She extended my pay off by 1 week and advised that I would be charged {\$4000.00} in leasing fees if not paid if by XX/XX/XXXX. This is absolutely crazy to be charged {\$4000.00} in leasing fees when I did everything I could possibly do to adhere to the 10 day pay off option. This is a scam to charge astronomical amounts of</p>	GA	None	3159988

				excessive fees. This should be illegal.!!! I'm disgusted at these practices and something needs to be done about this. PLEASE HELP ME.  XXXX XXXX # XXXX XXXX XXXX XXXX XXXX XXXX, GA XXXX American First Finance XXXX			
2/5/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	American First Finance has failed to update my payment history reflecting as paid as agreed. After company pirated unauthorized payments from my bank account to force a completion of a deferred payment plan, they failed to report my account as paid as agreed as promised. Currently this account is reporting as late to the credit bureaus causing me to be unable to secure necessary funding for my business.	WI	None	3142777
1/24/2019	Debt collection	Attempts to collect debt not owed	Debt was paid	THE ACCOUNT FOR XXXX XXXX WAS FOR {\$1900.00}. IT WAS SUPPOSED TO BE PAID FOR IN XX/XX/XXXX. I had payment taken out of savings account. because I knew when the account should have been paid in full I did not check my account. When I checked the account, it was discovered that America first continued to take money out in a total of {\$4400.00} for a bill only owed for {\$1900.00} Their phone number is ( XXXX ) XXXX.	MI	Older American	3132354
1/9/2019	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>This complaint is regarding my credit report. Back in XXXX, I began trying to resolve my past debt with creditors and collectors who I had defaulted with the last couple of years. So far, I've been very successful in resolving most of my debt. I am down tot the last 2 accounts, but I ran into a brick wall with one of these creditors.</p> <p>Back on XX/XX/XXXX, I called American First Financial to try and negotiate an account that was past due. My credit report said that the account was originally for {\$370.00} and that I currently owed and was past due {\$330.00}. I figured no problem. Surely American First would be willing to negotiate on this balance. Truth be told, they were willing to negotiate. When I spoke to them however, I was told that the balance was {\$740.00}! Because I stopped paying less than a year and a half ago, I thought the amount was outrageous. I understand there is interest on accounts that go into default, but for the balance to be more than double what the credit report says I owed sounded absurd. During the conversation with American First Financial on XX/XX/XXXX, I began asking questions. What I heard just kept getting worse and worse.</p> <p>Besides being told that the balance was far more than what the credit report said I owed, the representative I was speaking to said that all the numbers on the credit report were wrong. The representative told me that the original balance on the account was {\$410.00}. I had to do a double check on the credit report I received on XX/XX/2018 and sure enough, the original balance reflecting on the report was only {\$370.00} and not {\$410.00}. Since there were so many discrepancies I decided to ask if it was even the same account we were</p>	CA	None	3120884



				<p>speaking about. The representative confirmed it was. I offered a settlement based on what the report said originally but the representative refused. She said that thy would accept a settlement but only for half of the balance they had. At the time, that was {\$370.00}.</p> <p>The conversation with American First Financial really upset me. Offering me a settlement of {\$370.00} on a balance which the report said was {\$330.00} owed was almost like a slap in the face. I began asking why they were misreporting the account and the representative began arguing with me. I know I owe money to them, and I had every intention in coming to an agreement with them, but this company is taking advantage of me without remorse. Just because I owe money does not mean that American First Financial gets to misreport information on the credit report. And truth be told, I don't think they are really misreporting. I think I am being swindled out of several hundred dollars.</p> <p>I did everything I could to have American First Financial listen to reason or come to a better settlement offer considering the balance being reported to no avail. I even tried disputing the account with the credit bureaus and it came back as verified even though it was impossible to verify the balance was only {\$330.00} when I am being told I owe {\$740.00}. Which one was it? Is it really {\$740.00} in which case either the credit bureaus are lying to me in that they completed an investigation or is American First Financial committing fraud by reporting and verifying the correct balance of {\$330.00} to the credit bureaus but is then trying to extort me for more money when I speak to them?</p> <p>I don't know what to do. I would like to work out a deal with American First Financial, but I also don't want to be taken advantage of. Also, American First Financial should not be allowed to break the law in misreporting or verifying false information on the credit report. That is against the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. I am asking that regardless of what happens with my deals with American First Financial, they remove the account from my credit report for the mishandling and misreporting of this account. To prove this, I am sending you a copy of the report given to me on XX/XX/XXXX as well as a report I just pulled today on XX/XX/XXXX.</p> <p>Thank you for your assistance on this matter.</p>			
12/29/2018	Checking or savings account	Managing an account	Deposits and withdrawals	After cancelling autopay with American First Finance they are still withdrawing money out of my account. When theres no money to cover the amount their trying to pull, I get charged with an overdraft fee. Ive spoke with American First Finance and they refuse to refund the money even though Ive cancelled autopay with them.	FL	None	3112687
12/18/2018	Credit reporting, credit repair	Incorrect information on your report	Information belongs to someone else	XXXX client, XXXX XXXX is a victim of identity theft. He was notified by American Frist of a fraudulent application submitted with his information without his consent. The application resulted in an inquiry with XXXX and XXXX XX/XX/XXXX which was not authorized. A formal dispute of this was first provided XX/XX/XXXX and again XX/XX/XXXX both were received as confirmed by the return receipt. A credit report current as of	IL	None	3103424

	services, or other personal consumer reports			XX/XX/XXXX still has this inquiry listed. This is a violation of my clients federal consumer rights and a violation of the FCRA.			
12/5/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	Hi okay so I purchased some stereo speakers from a stereo store in XXXX XXXX and well was told that I was approved for XXXX \$ in credit I thought I was getting credit from them but instead I actually received credit from a bank called AMERICAN FIRST FINANCE and well they had told that my credit had nothing to do with it they just needed a pay stub and that there was automatic payments taken out every time I get paid and I was never really shown a contract or anything I just remember signing a electronic signature on there computer but it was just to verify my info no contract whatsoever so now Ive paid over 1k dollars and I called the finance place to check my balance and they tell me that my balance is over 1.4k Dollars and as they told me they were saying that I had 3 months to pay it off and or else I would be charged XXXX \$ per day and Im XXXX yrs old and I help pay my family bills and Im just working part time job and Im paying literally XXXX \$ a month just instetest for some XXXX \$ speakers so my point is that the store never mentioned any of this if they would have I would have paid it off by 3 months or never got the loan this is a scam there signs dont say anything of having to pay all this money and well I wasnt explained the contract so can u please help me resolve this and the company American first finance very rude they dont understand my financial situation not like any other bank they would do anything to take money out of my bank account	CA	None	3092160
11/11/2018	Debt collection	Communication tactics	Frequent or repeated calls	I have informed American First Finance to stop taking payments out of my account bi-weekly that I will mail my payments in. The reason I told them this because they have called me several times when payment arrangements have been put in place, they have been authorized previously to take payments of {\$130.00} at one time and they take 2 payments causing my bank account to be overdrawn or me having to rob XXXX to pay XXXX to allow the payment to go thru. I know I have this debt for some furniture that I am more than willing to pay, I just have a big problem with them AFF going into my account at any unauthorized time and for any unauthorized amount. If I say I will mail my payments in, then allow time to receive the payment instead of just creating a debit to my account.	WI	None	3071542
11/8/2018	Payday loan, title loan, or personal loan	Problem when making payments	None	America First Finance failed to provide an invoice clearly detailing amounts owed with outstanding balance and failed to clearly identify the type of financing applied for in their marketing. On two phone inquiries, following the mattress purchase when no statement or invoice was received, I was verbally informed that my account balance was {\$0.00}. The company drafted my bank account every month since purchasing the mattress, yet increased my balance to a default rate. Further, the company at XXXX XXXX - failed to disclose the rental- purchase terms. It was my understanding that I was applying for product purchase financing not a rent to own agreement.  When no invoice was received and the company from whom U purchased the mattress went out if business, I assumed administrative delays for the lack of loan disclosure. Never could I have imagined that my account	TX	Older American, Svcmb	3069943

				could ever go unto default status with regular monthly payments and no provision of a monthly statement of account. This company 's practices are deceptive and fees are at usury rates.			
10/15/2018	Debt collection	False statements or representation	Attempted to collect wrong amount	On XX/XX/18 I spoke with a customer service rep with American First Finance to process a payment. I have an agreement with said company for automatic withdrawal on Friday 's once a week from my bank account. However, my employer changed thus changing my deposit status from direct deposit to a prepay debit card. Therefore, when I made a payment via telephone with customer service I authorized them to make a 1 time payment from the prepay debit card as the funds were no longer available in the original account authorized. Then on XX/XX/18, XX/XX/18, & again on XX/XX/18 American First Finance made additional withdraws in the amount of {\$46.00} from my debit card without my written, verbal, or expressed permission. I contacted American First Finance on XX/XX/18 in regards to this matter & asked they review the recording from when I made initial payment from my debit card to verify I never gave them permission to make any further withdraws from that card yet it was taking place. After reviewing the recording the manager on duty told me I did not specifically tell them not to keep my card number on file so it was automatically added as a method of retrieving payment. I explained to her I didn't specifically give them permission to save my card information either but in fact both according to their recording and my statement the agreement was for a 1 time payment & I further questioned the legality of their actions. Her response to me was that " it happens ". That was the end of our conversation. So my question is to the legality of this situation. Being, if I have hidden a key to my home outside my house but give an acquaintance permission " 1 time " to use that hidden key and enter my home yet, on their own accord they choose sometime in the future to re-enter my home without my permission did they some how have an expressed permission to re-enter my home because I gave them permission " 1 time "? I don't believe that would be considered legal neither do I believe it is legal for American First Finance to re-enter into my debit card account without my written, verbal, nor expressed permission.	TN	None	3046232
10/10/2018	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	ON THE XX/XX/XXXX I FINISHED PAYING OFF ( 90 ) DAY LOAN FROM XXXX XXXX XXXX. I WAS TOLD THAT FULL BALANCE WAS DUE SINCE WAS A WEEK LATE DESPITE FACT THE I WAS GIVEN EXTENSION BECAUSE OF ILLNESS. AMERICAN FIRST FINANCE DENIED TELLING ME THAT NO SUCH ARRANGEMENTS WAS GRANTED. AFTER SEVERAL CALLS REGARDING THE BALANCE OWED FOR THE MONTHS OF XXXX AND XX/XX/XXXX AND PLACED ON MY CREDIT REPORT AS MISSED PAYMENTS. AMERICAN FIRST FINANCE ( SEE ATTACHED PAPER WORK ). AFTER NUMEROUS CALLS AMERICAN FIRST FINANCE OFFERED A PROGRAM CALLED ( XXXX XXXX ) IF MADE THREE STRAIGHT PAYMENTS THEY WOULD REMOVED ALL NEGATIVE INFORMATION FROM MY CREDIT PROFILE. I COMPLETE THE PROGRAM IN XX/XX/XXXX THEN I WAS TOLD THE NEXT REPORTING CYCLE THE NEGATIVE INFORMATION WOULD COME OFF MY CREDIT REPORT. ( 90 ) DAYS PASSED AND THE NEGATIVE INFORMATION REMAINED ON MY CREDIT REPORT. AT THIS POINT I FEEL AMERICAN FIRST FINANCE HAVE NOT LIVED UP TO PART OF THE ARRANGEMENT AND THEY CONTINUED TO REPORT MY ACCOUNT AS LATE. I SPOKE WITH THEM A COUPLE OF WEEKS AGO AND I WAS INFORMED THAT IT WAS CHARGED-OFF ON XX/XX/XXXX,	IL	None	3042058

10/3/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	XXXX client, XXXX XXXX is a victim of identity theft. He was notified by American First bank of a fraudulent application submitted with his information without his consent. The application resulted in an inquiry with XXXX XX/XX/XXXX which was not authorized. An official dispute of this activity was sent to American First certified mail with return receipt XX/XX/XXXX however a recently reviewed credit report XX/XX/XXXX still listed the American First inquiry under XXXX. American First is now in violation of my client 's federal consumer rights as they have continued to report a fraudulent related item after receiving official information to conduct a proper investigation and removal.	IL	None	3036363
9/26/2018	Debt collection	False statements or representation	Attempted to collect wrong amount	My complaint is with a company named American First Finance. A few years ago, I had car repairs done XXXX. I financed the repairs through American First Finance. My vehicle was never fixed, I made a couple of payments to this finance company while I tried to work out the issues of my vehicle. After having to continuously take my vehicle to this shop for numerous issues I decided to take it to another repair shop. I was informed by a different shop that I needed the same repairs that I had been told I had repaired at XXXX. Needless to say XXXX, didn't care that I had receipts from another shop showing they DID NOT MAKE ANY REPAIRS TO MY VEHICLE. None the less I reached out to American First years ago and no one ever investigated my claim. All they did was continue to send me bills. They closed the account in XX/XX/2015 and reported to the credit bureau that I made 2 payments and now the account is closed. Just recently, they keep reporting to the credit bureau that I have missed payments or late payments. They also have changed the amount I owe. I have not received any letters from this creditor stating the amount I owe or why the amount I owe went from XXXX listed XX/XX/2015 on my credit report and then from every month and year after that {\$1800.00} so now its saying I owe {\$2600.00} ( again ) I have not received any info from this company in regards to what I owe in over 3 years. And when you call them no one will send you anything in writing.	MO	None	3029753
8/15/2018	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	I call the credit bureau about the inaccurate inquiries on my report. Their response was that i had to call the company who did the inquiring. Well i did call them right away and they said they would take care of it. They would not send me anything saying that they knew the inquiries were not mine or invalid. I then called the Bureau back and they said there was nothing they could do. Its been over 2 months still no answer. These are the companies and the dates of inquire. XXXX XXXX - Date - XX/XX/XXXX. XXXX XXXX XXXX - Date - XX/XX/XXXX XXXX - XX/XX/XXXX XXXX - XX/XX/XXXX XXXX XXXX - XX/XX/XXXX XXXX - XX/XX/XXXX XXXX XXXX - XX/XX/XXXX XXXX XXXX - XX/XX/XXXX XXXX XXXX - XX/XX/XXXX XX/XX/XXXX	TX	None	2992092
7/20/2018	Credit reporting, credit repair services,	Problem with a credit reporting company's investigation	Problem with personal statement of dispute	XX/XX/XXXX ... did not take ACH payment which made account late XX/XX/XXXX ... took {\$330.00}, couldn't find for over a week and ended up that amount was applies to another persons account. XX/XX/XXXX ... associate did something to our account which made three payments come out within ours of eachother. I told supervisor to please listen to the 'recorded conversation ' and her response was there was a 'learning experience ' rather than financially assist us.	CA	None	2969127

	or other personal consumer reports	n into an existing problem		<p>XX/XX/XXXX ... recieved letter regarding an amount of over {\$1000.00} we were to pay by XX/XX/XXXX, to call and make arrangements for amount due of a different amount. As of that date 1. our account with them doesn't end for another year. 2. we asked for a payoff amount ... period! 3. We had already paid over a thousand at the time of the letter.</p> <p>when we asked for them to correct our negative credit reporting their answer was that because our credit union had disputed the transactions ... ..it was their fault and they would not change anything.</p> <p>We have all documentation from our bank and the emails from the supervisor of the company.</p>			
7/7/2018	Debt collection	Communication tactics	You told them to stop contacting you, but they keep trying	American First Finance called me in XX/XX/2018. I explain to them I would make a payment on in the first week in XX/XX/2018. I made a payment of XXXX. I was ask to give them a date I could make my next payment. I wasn't able to give them a date. I asked them to not go in my banking account to try to take money out of my account I don't have in my account and every time you all go in my account. I'm charge with a XXXX fee. On XX/XX/XXXX I receive another call about remaining balance. I explain to the agent. I spoke to someone already about the remaining balance I owe and it should be documented in the file. I asked her to please stop calling me. I'm going to pay you all your money. I will give you a call when I get the money. The agent stated we going to keep calling you and you have a bless day and hung up in my face.	MI	None	2956595
6/29/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>Voluntarily sought period loan for tires and wheels from a local vendor. During the transaction I was not given a contract, payment plan, or any clauses or provisions regarding interest rate. This occurred XX/XX/XXXX, a day before departing on official business to Maryland for two months. During my trip I noticed payments were automatically debited to my bank account from XXXX XXXX XXXX. I called to inquire. The representative assured me that the payments would take care of the balance, automatically deducted from my account. Relying on the automatic for much of the year.</p> <p>Months later, this XX/XX/XXXX, I noticed the payments continuing past the balance, {\$1400.00}, the amount of funds paid to American First was {\$1700.00}. I inquired again, it was then I was given a copy of the contract and payment plan. As is, the interest rate was 144 % with a total of 39 payments for a total over {\$3800.00} I informed American First I would be file a formal complaint and suspend payment due to their practices and lack in Truth-in-Lending.</p>	CA	Svcmb	2948728
5/11/2018	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>I applied for a loan with American First Finance on XX/XX/2018. They asked for my bank account information, made a small withdrawal to verify my account, and offered me a line of credit.</p> <p>They took a {\$50.00} payment from me at time of purchase then took auto payments that were posted to my account. When I saw that they took them from an account number that was two digits different than mine, I called them and notified them. They asked me to make a payment with a card, which I did, so that if the payments came back the account wouldn't show as late.</p> <p>They began calling me every Friday and Saturday asking for payment. I made three double payments the past</p>	WA	None	2903952

				<p>three weeks in a row. I was told that the payments came back from the wrong account but were covered by my card payment.</p> <p>My payment is supposed to be XXXX every Saturday ( I was supposed to be on twice a month payments but that never happened ). I get a call every Friday and Saturday and on both days, they take a payment out from my card ending in XXXX.</p> <p>The online statement doesn't show the payments I make online, only those auto-debited from my account or on auto pay with my card.</p> <p>When asking for a statement of all payments, they said that due a technical issues, they can't show online payments, only draft or card payments.</p> <p>Then the supervisor today, XXXX XXXX, on a recorded line, said she apologized and offered to give me a " free " payment - I refused the payment as I have zero trust of these people and don't want them to put another late payment on my credit report.</p> <p>They put a late payment on my credit report two weeks ago, despite receiving payment on time, which I've asked to be removed.</p> <p>This is the worst finance company I've ever dealt with.</p> <p>They have access to three of my debit cards, my bank account, and despite auto pays and payments made online, still charge me for two payments each week and still call me constantly.</p>			
4/16/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	American First Finance offered a 90 day same as cash term. I paid the account in full within those terms. The account was then closed the same day I paid the balance off without my knowledge which caused a MAJOR decrease in my XXXX credit score dropping it 28 points.	WA	None	2876294
2/7/2018	Debt collection	False statements or	Attempted to collect wrong amount	i have had this account with this furniture store since XX/XX/XXXX. this is my 3rd account with them, the other 2 have already been paid off. I have been on a auto-pay direct monthly payments coming directly out of my checking account. Scheduled payments coming out the last day of each month. I called the company in XX/XX/2017 and requested to postpone the last and final payment scheduledXX/XX/XXXX, until the last day	CA	None	2806631

		representati on		<p>ofXX/XX/2018, of which they verbally agreed to do so over the phone. on XX/XX/XXXX, i start getting phone calls from them saying they have not received final payment, that my debit card was not working. I told the girl that whatever debit card they have on file for me was no longer valid, and asked her if they didn't have my direct checking acct info on file, since they were taking monthly payments out all this time? she responded, " yes, they did ", and i asked her to repeat my checking account info back to me ( to make sure she had the correct info ), of which she did. at that time, i gave her my permission to process and post the final payment for {\$170.00}. That was the end of that ( so i thought! ), until i started getting calls the next day, friday, XX/XX/XXXX, from them stating that i owe them a payment of {\$400.00} plus, I told them I did not owe that much, then they said I owed {\$300.00} plus, I told them " no ", then they said I owed {\$200.00} plus, again I said, " no I don't! This i did not understand, they totally sound like crooks! I called my bank, to see if there was a payment in the amt of {\$170.00} taken from my checking acct ( of which there wasn't )! I called them back &amp; tried to explain to them what transpired the day before, and that i didn't understand what went wrong?! they kept insisting that i owe more money. i told them i didn't. all throughout the day, they kept calling, at least 10 times, harassing me about the payment. I told them to stop calling and harassing me and that I was going to call my attorney and report them. Finally, i told a young man named XXXX on friday evening ( XX/XX/XXXX ) on the phone that I only owed {\$170.00}, but he insisted that i owed more, in the amount of over {\$200.00}!.! each person that called me throughout the day on XX/XX/XXXX, to harass me, gave me different amounts that they said I owed, so ridiculous! The harassing phone calls kept persisting, calling me continuously! on monday, XX/XX/XXXX, i spoke to a supervisor who threatened me that he was going to report me as 67 days delinquent on my account and that i owed in the amount of over {\$200.00}! At that i told him that I was going to call my attorney and to stop calling me! As i look at my contract, i see that my last and final payment was only to be {\$170.00}, not {\$170.00}. They have all this information of the conversation that transpired between myself and a customer rep back in XXXX and the verbal agreement that was made. I have no idea why they did not try to take the payment out of my checking account, like they had done since the beginning of the contract. Now they are trying to extort more money from me than I owe and have threatened to report me as " delinquent " to the credit bureau. This is All their fault in the first place! I have nothing to do with their " mistakes ". By the way ... they have tried in the past, with my last 2 accounts with them, to extort more money out of me than was actually owed, for the last payment, saying I owed more than I really did, but i refused to allow this nonsense and they stopped when they saw, I would not go along with it! They are crooks!</p>			
1/16/2018	Debt collection	Attempts to collect debt not owed	Debt was already discharged in bankruptcy and is no longer owed	<p>Collections agency on behalf of the original company continued to make harassing calls regarding a debt after being informed that the debt was discharged with Chapter XXXX Bankruptcy. Representative threatened to take additional legal action and notated the account as refusal to pay.</p>	IL	None	2784186

1/14/2018	Debt collection	Communication tactics	Frequent or repeated calls	They call everyday since XXXX/XXXX/17 5 or 6 times a day. I have asked them not to call me or automatically take money from the that i did not set up.	IL	None	2782047
12/7/2017	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I do n't even know if anything can be done about this but I wanted someone to know about it. It has been a rough year for me payments wise. I got behind on one in particular. I bought a new mattress in XXXX of last year. I was told the price was XXXX XXXX and XXXX XXXX dollars. It was financed through American First Finance. I signed everything and on some level this is my own fault for not reading everything but I was never given a copy of that contract. I 'm not exactly sure how they are charging for interest or exactly how much I have left to pay down. I can get online and look at some information but it 's not very specific. It will only show my payment schedule not an itemized bill. It will only show the payoff amount not how much I still owe overall. My biggest problem with them is that I went back to a job I hate back in XXXX. When I was getting my first paycheck this company took XXXX late payments out without my express authorization and left me with XXXX dollars. I called and was about to start cussing but I wo n't do that because I 've worked in a call center and it sucks. XXXX different people told me there was nothing to be done and that I authorized them when I signed the original paperwork. I asked how much I still owed and one told me over a XXXX still. I had been paying XXXX XXXX and XXXX XXXX dollars and XXXX cents for over XXXX months at this point. I was told my payments would be XXXX XXXX and XXXX a month and they were n't. I suppose that should have been my first clue. I want a copy of what I signed. I want to know exactly what I 'm paying and how much interest and fees are. I think something wrong is going on here. I think a loan shark would give a better interest rate than this company.	AR	None	2748731
11/15/2017	Credit card or prepaid card	Advertising and marketing, including promotional offers	Confusing or misleading advertising about the credit card	We were at XXXX XXXX XXXX XXXX XXXX in XXXX, MO looking for furniture on XX/X/2017. They were offering a 90 day interest free financing promotion. We were in the process of closing on a mortgage and asked multiple times if a hard credit inquiry would be done for the promotion. We were told that no hard inquiry would be done on our credit. Due to this, we decided to go ahead with the promotion, and immediately after the application was submitted we were alerted to a hard credit pull on our bureau. We immediately contacted American First Finance in XXXX, KS, in order to withdraw the application and have the inquiry removed from our credit history as we did not consent to a hard inquiry. They refused to remove the inquiry from our bureau. The representatives of the furniture store were all under the impression that there was no hard credit inquiry for the promotion, which is the only reason we agreed to move forward with the promotion.	MO	None	2730095
11/15/2017	Debt collection	Communication tactics	Frequent or repeated calls	This company calls 4-7 times a day from different numbers. They also withdrew money from my checking account that was unauthorized and I had to dispute with my bank. The debt is mine and I owe it, but I should n't be subject to repeated phone calls and unauthorized drafts.	WI	None	2730460
10/10/2017	Payday loan, title loan, or	Charged fees or interest you	None	American First Finance is charging us 145 % interest rate. That is extremely high. I asked if they could re-run my credit report, in hopes of lowering the interest rate. They refused to do that, even though they say there are other customers with a lower interest rate than what I have. I want to pay off the debt, but at that high interest rate, it will take us a very long to pay it. What are my options? If I just do n't pay them, that will probably affect	CA	None	2698211



	personal loan	didn't expect		my credit, and will send me to their collections department. But this is so way and above what any company should be charging.			
10/3/2017	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>Hello my name is XXXX XXXX. Account with American first Finance # XXXX. Two weeks ago I called XXXX XXXX XXXX to tell them I would not be able to do my payment of XXXX on the XX/XX/XXXX, so I moved my payment for XX/XX/XXXX. I told the agent I spoke to that I would do my payment by myself and told her I would be able to MAYBE do a double payment I was not sure. She asked me If I wanted this payment to be automatically drawn from my account I said NO specifically, that I would do it myself and I made that very clear to her. When I was going to make my payment of XXXX on XX/XX/XXXX, because I could not do the double payment. I saw that my account said that there had been a payment of XXXX paid that day. Was very confused. So I did not do my payment. Monday morning XX/XX/XXXX I wake up to my bank account being on negative and saw that they had taken out the XXXX automatically out of my account without consent considering I had made it very clear that I did not want this withdrawn from my account and wanted to do it myself. So I did not authorize this transaction which is my biggest problem. A transaction has to be authorized before any money is touched again I said NO to this. I called and spoke to an agent first, she told me that on the notes it said that I had given consent to the last agent to take my money out of my account, I told her this was incorrect and that I wanted to speak to a supervisor and have her listen to this call. Did not get supervisors name but I spoke to her on XX/XX/XXXX to the phone number of XXXX at around XXXX. She was very short and rude and not helpful at all. All she said to me was that I was late on my payment and that on the contract it said they could take money out of my account if I was a day late. Which I do n't believe to be true as I been a day late before and this had never happened to me before. I explained the situation to her. Told her I needed a refund and she was just rude and told me she could not do that and said false information. That she would send me a copy of the contract to my email and highlight the part where it says they could take money out of your account without a consent. It is now XXXX on XX/XX/XXXX and still have not received anything form them. My biggest issue here is that you can not just take money out of peoples account without their consent. Big violation. &amp; then when you speak to a " supervisor " they tell you false information. I would like this call to get listened to by a real supervisor or CEO. &amp; get my money back. Also I need that copy of that contract highlighted with the information this girl told me thank you.</p>	AZ	None	2691292
9/19/2017	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>I contacted the CFPB on XX/XX/XXXX regarding an account i have with American First Finance. Once my complaint was forwarded to American First Finance. I received a phone call from a representative by the name of XXXX on XX/XX/XXXX who told me about the Fresh Start program that the company offered I agreed to this program on XX/XX/XXXX because I understood and I asked the rep several times would this removed the late payments and the answer was yes, XX/XX/XXXX The comapny had informed the CFPB that i was offered the Fresh Start Program AND THAT I WAS PERFORMING WELL. that statement was misleading on how the program was going considering we we were only 3 days into the program once it got started. After the start of the program I contacted American First finance to give me something in writing to send to XXXX. I was told several times that they would. eventually I received a email XX/XX/XXXX from American First to send to XXXX it only stated that i was in a Frseh Start Program and showed a balance of {\$680.00} Next due date of</p>	IL	None	2678069

				<p>XX/XX/XXXX and a Maturity date of XX/XX/XXXX. Then eventually I was told that the late payments would not be removed. Removal of the late payments was why i agreed to the program. I asked American First Finance to send me something in writing explaining what the Fresh Start Program is and what it was suppose to accomplish and I waas informed that they would not do that. In moving forward i called several times to see what we could do to fix this account because it had severely damaged my credit. I eventually communicated with two suoervisors the first was XXXX XXXX on XX/XX/XXXX and i explained that i felt i was misled led about this program and i wanted the company to cease to take money out of my account and he agreed to do so. I called American First back XX/XX/XXXX resason money was still being taken out of my account I talked to XXXX again He told me the money would be refunded and he would make no more drafts would be taken out of my account. The following week it did. I eventually talked to another supervisor XXXX XXXX and he eventually returned most of the money that was taken out of my account. XXXX XXXX was very helpful he did listen to what I had to say and he went over my account with me even though i explained to XXXX XXXX that the reason I agreed to the Fresh Start Program was the removal of the late payments and if there was anything we could do to fix this account. I was informed that the late payments would not be removed we came to no agreement with the account.</p> <p>I called American First Finance XX/XX/XXXX I spoke to a representative by the name of XXXX. I was asked would I like to restart the Fresh Start Program I said no for 3 reasons. 1. I couldnt get it in writing. 2. It wouldnt help the status of my acccount. 3. All the information about this account that they are reporting to XXXX is not correct. I asked to see what we could do with some type of settlement to keep the account from charging off. I was quoted a pyment of {\$720.00} and it would be due by XX/XX/XXXX. I offered {\$650.00} was told no I said ok I would call XXXX the super visor the following Monday which was XX/XX/XXXX. I talked with XXXX he told me he saw the notes and i asked if they would take the {\$650.00} or atleast take the {\$680.00} which was the amount of the Fresh Start Program i was told no i said ok even though I dont agree with this I would pay the {\$720.00} If the comapany can send me something in writing. I was told that it would be sent out that day. Today is XX/XX/XXXX not only have I not recieve anything in writing I called the company XX/XX/XXXX to inform them that i had not received the letter stating the terms of the payoff. The representative told me that she did not see any notes in the system about the payoff and she offered me a settlement of a different amount. I told her no because I already made an agreement. This company have communication issues from within which effects consumers such as myself in a negative way.</p>			
9/13/2017	Debt collection	False statements or representati on	Attempted to collect wrong amount	<p>Visited a furniture store looking for bed railings only. Salesman said can get new bed easily apply for credit. I applied and was approved XXXX/XXXX/XXXX for XXXX. I looked through catalog and every bed was too much and he has no idea when I would receive. I liked one bed but he said it was n't in stock and he would call me when it was. Then I started getting calls about a payment coming off my debit card for XXXX/XXXX/XXXX. I only purchased railings from him and told him to call me when gets bed. Never received a call just letters and calls from finance company saying I need to pay. I called the company who said I need to go sign the contract again to change the date. I explained I never signed a contract ever nor do I have any merchandise. A</p>	FL	None	2672935

				supervisor said they would contact the furniture store and callback on XXXX/XXXX/XXXX. No call was returned. I called on XXXX/XXXX/XXXX only to be put on hold for 30 minutes no resolution. I hung up.			
5/9/2017	Debt collection	Communication tactics	You told them to stop contacting you, but they keep trying	I opened an account with American first finance. The account was stated as a 90 day same as cash contract towards my 90 days I received a call from a account representative and we set a payoff date and agreed no other charges would come out of my account until then. American First Finance took money out of my account before the payoff date. My Visa card which we agreed was going to be used for a one time payment only had money took out of it 3 times 2 times was unauthorized. XXXX XXXX I had a call from the company I asked to speak with a supervisor so that we could try and settle the account. The representative was rude put me on hold for 20 minutes then said there was no supervisor available and she would schedule a call back for XXXX the call never came and I never talked to a supervisor. The calls continue to come the reps was loud and argumentative. Due to the fact that I could not speak with a supervisor and the rep was argumentative, I told her to cease all call activity and only communicate with me threw us mail and the calls still come.	IL	None	2479853
4/21/2017	Consumer Loan	Managing the loan or lease	None	my loan through American first finance who I did n't know was a long provider has not given me the contract is alone nor have they provided me account number axis to any of my nation I initially got them from the furniture store without even realizing who the buyer was going to be I just recall been approved for {\$3000.00} I have since paid {\$2400.00} into this loan and come to find out I owed {\$3200.00} still because I 've only paid in interest which is right seems pretty illegal to do to me I have no information regarding this well at all I want to resolve this issue I want is taking off then I called in and asked for the pay off in my pale keeps increasing making it impossible for me to pay it off I need help resolving this issue and getting it off my credit report is settling this debt that I no longer care to have this is an unsecured debt according to my credit report	CA	None	2444441
3/26/2017	Consumer Loan	Taking out the loan or lease	None	When I obtained the loan I was told one monthly price in reality it was biweekly. I requested auto pay to be stopped they sent me an email saying it has been stopped but yet the company American First Finance kept billing me. in one day I had XXXX transactions that where not authorized each transaction was over {\$75.00}. This company does whatever it wants and will not change unless someone stands up and says you must obey the laws that you are governed by.	WA	None	2404298
11/13/2016	Consumer Loan	Problems when you are unable to pay	None	I obtained a loan to purchase household item. The company is named American First Finance. For the first payment I was supposed to pay it on XXXX/XXXX/2016 but I did not have the funds so I got into a chat session with someone in the company and they were supposed to change my due date. On XXXX/XXXX/2016 at XXXX I received a text message from my bank stating I was {\$300.00} in the red. I contacted the company and they said that they would arrange the due date to show the XXXX of every month. They told me that they would not provide me a refund for the {\$150.00} that my bank charged me for all the insufficient funds charges but they would adjust my account accordingly. In XXXX they again took the whole payment without reflecting the credit they were supposed to apply to my account. My bank provided me that credit and only paid the company balance between {\$210.00} and {\$150.00}. To this date they are still charging me the whole payment for the month of XXXX. I let them know that I will not pay another nickle until they fix my account.	CA	Older American	2206021

10/25/2016	Consumer Loan	Managing the loan or lease	None	Negligent, the dealer fraudulently signed contracts on my behalf to set payment dates. XXXX is the dealer and American first has done nothing to help me resolve this. I 'm taking XXXX parties to court for violating California XXXX consumer laws.	CA	None	2178665
10/1/2016	Consumer Loan	Managing the loan or lease	None	I purchased XXXX \$ in furniture from a store that stated 90 day no interest and 20 % interest after the 90 days I filled out a credit app and the store stated I was approved for the XXXX left the store with my new furniture and a store receipt were the store employee wrote my account number on it and a phone number to call if I had any questions when I called 9 months later after paying XXXX per month the company that answered my phone call was American first finance and stated to me that my contract stated 120 % interest and my remaining balance was XXXX I never signed a contract at the store so I requested a copy from AFF and when I received it I discovered my signature had been forged on the finance contract and obligated my to terms I knew nothing about I filed a police report and submitted everything to AFF fraud Dept and the stated it was not fraud and still call me everyday requesting payment and refuse to try to work out this issue	CA	None	2141267
9/19/2016	Consumer Loan	Taking out the loan or lease	None	I needed car repair, was offered financing via XXXX as their financing option, which I accepted. Upon picking up the vehicle I learned that the financing was at 119.56 %, which is grossly high, and very unfair to someone who needs the financing.  I want to complain that the financing charge is far too high and should be reduced to a fair rate, of under 50 %. They are taking advantage of the financially disadvantaged person who can otherwise pay off a loan, and this is a rip-off.	IL	Svcmb	2119514
5/1/2016	Consumer Loan	Taking out the loan or lease	None	I was approved for furniture financing and I decided I no longer wanted to make the purchase and asked the store to cancel. The finance company is continuing to withdraw money out my account. They stated the store is pretending the purchase was custom furniture, they stated they have an invoice which would show nothing is custom I have revoked ACH privileges so I 'm sure they will start negatively reporting to the credit bureaus	IL	None	1904691
3/23/2016	Consumer Loan	Problems when you are unable to pay	None	When my account got behind I made a payment agreement with them using my debit card. I had already paid off more than twice the amount of money I borrowed yet because of their insanely high interest rate they still claim I owe them as much as the day I borrowed from them. Anyway using a debit card ever with them is a BIG mistake. HUGE mistake. once I had used my debit card for what was supposed to be a single transaction when I got behind again they started debiting my account with that card on a daily basis. When I called they said that legally they were allowed to do so until my contract was up to date. My contract says nothing of the sort! Do not ever authorize a one time debit payment with this company because until you cancel everything with your bank they will bleed your account dry and not even bother with the contract arbitration that they have you sign. You are better off to use rent a center or aarons than these people. This company is predatory lending at its finest, ripping people off draining their bank accounts and socking bank charges on top of their own charges and fees.	IL	None	1845407

10/17/2015	Consumer Loan	Managing the loan or lease	None	<p>i went and bought bedroom furniture and after they delivered it and left the loan papers I found out that I was paying more in interest then what I paid for the merchandise. after then furniture is paid off I will still owe them in interest. found out I was paying 120 % in interest when California law is only 10 %. I am not renting the furniture at all as I am buying it on a loan. am inclosing the full contract</p>	CA	Svcmb	1612145
9/18/2015	Consumer Loan	Managing the loan or lease	None	<p>We bought furniture from XXXX XXXX in XXXX, XXXX in XXXX of 2015, everything went well until it came time to pay. We asked for and were granted a loan a loan on the purchase. We paid {\$400.00} down on a {\$3400.00} requested loan which left \$ XXXX loan was through American First Finance , XXXX, XXXX, at the time we were not informed that this was the provider of the loan.</p> <p>We signed a bunch of papers thinking we had done a good job of reading everything, ( guess we missed a bunch ). During this process interest rates were never brought up, ( I guess my wife and I assumed that it would be like XXXX or XXXX XXXX??.</p> <p>We only requested terms as we were waiting for the closing check from the sale of our house in XXXX, which we told the sales person, and we would pay the loan off.</p> <p>We waited for 3 weeks or so expecting something from the loan company and nothing happened. We called American FF and requested info, ( this was after we discovered who had the loan ). We were hung up on XXXX times, the third time we got through and requested information, which was sent. This is when we learned we had a 120 % loan for 24 months and it was set up to auto draw from our checking account. ( we missed this one, our fault ).</p> <p>I called my bank ( XXXX ) to cancel the auto payment and at the same time transfer money from my checking account to pay the {\$3000.00}. After a wait on the 3 way call AFF agreed to let XXXX cancel the auto withdrawal. XXXX issued a {\$3000.00} check to AFF to pay the loan.</p> <p>We waited, checking everyday for the check to clear, and making calls to the XXXX # and were told time after time that the KC office never received the check. I kept calling and finally received a return call and they were all from XXXX XXXX and not a XXXX XXXX, at this point I stopped payment on the 1st check and had XXXX send a certified check to the same address, which was received and cashed and we received notice. Two weeks later we receive a letter from AFF inc.with the 1st check and void written across the check.????????????????????</p> <p>As I write this my credit report still show that I have an open balance with AFF. INc of {\$3000.00} and this was paid off XX/XX/XXXX.</p> <p>AFF. Inc seems to be located in XXXX and not XXXX and XXXX and AFF seem to be working together to take advantage of customers, anyways XXXX % interest is ridicules, and the way they go about it is a crime.</p>	CA	Older American	1571133

5/30/2015	Consumer Loan	Problems when you are unable to pay	None	<p>The loan with American First Finance was started XX/XX/XXXX. I had a late payment on XXXX occasions in XXXX and XXXX and had arrangements to pay. They still called my place of employment for payment before the agreement date came. I called the main office and asked them to not call my job and reminded them they have my cell and home number and should use those. I was told they use an automated dialer and they would take measures to see that this shouldn't happen again. The same thing happened with the XXXX payment agreement. I again called and asked them to remove my work number because when they call they just ask for "XXXX" as though they are a friend or family member. I was told they would note not to call my employer. There came a time when I missed another payment and they started calling my job again several times a day. I explained I only work XXXX day a week at most and if I am not home to take the call they call my employer. On XX/XX/XXXX I received a text message saying my account was eligible for loan rehab. I spoke with representatives every day for the next few weeks who told me they would send me an email with the details of the rehab program, I explained that each person before them promised to send the email but I have never received it. I spoke with someone named XXXX later in XXXX who stated she would personally be handling my case from now on and she also never sent the email. Now I am getting calls many times a day and usually speak with XXXX people a day who say they will send the email. There was one occasion when they called my job in XXXX and I explained I was at work, a XXXX used her "XXXX" so i had to answer it. I asked the rep if I could call them back when I went on break. She continued to talk to me about my late payment. My superior was sitting near me and told me I can't have calls that disrupt my job like that and someone calls me daily at work and this had to stop. On XXXX I was at work and they called again. I asked the rep if my work number has a note or something showing they should not be calling and she stated "no" but she would be removing it from the system. I got calls XXXX @ XXXX, XXXX, XXXX. On XXXX @ XXXX, XXXX, XXXX, XXXX, XXXX, XXXX, On XXXX @XXXX, XXXX, XXXX. These are just the times from the most recent calls. There have been days when I speak with at least XXXX people in one day. XXXX I spoke with XXXX who informed me they don't have the loan rehab program and now they have a "fresh start" program which just starts the loan all over again. They have the loan rehab details in writing but she won't send me that because it won't help me (and they don't offer that anymore) I have to use the the fresh start and for that program they have nothing in writing. She also stated that my work number shows up in red but it is still on my account. There seems to be a lot of misinformation coming from this company I've offered to make arrangements that I know I can keep but that is not acceptable to them. My working depends on the amount of XXXX and recently it has been sparse. I ask for things in writing now since I see it is a practice of them to just say anything to get you to make a payment with no thought as to how they are treating their customers. I have written them via email to make them aware I am seeking advice and help and also to report their actions. I have also been told to speak with the store to see if they would take the merchandise back and they would remove the loan. this was also untrue as the store doesn't do refunds. Do they not know the policy of the merchants they deal with or was this just another lie i was being told?</p>	MO	None	1399065
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**Exhibit B: CFPB Complaints with Narratives Against Elevate's Rise Credit Through March 2, 2023**

<b>Date received</b>	<b>Product</b>	<b>Issue</b>	<b>Sub-issue</b>	<b>Consumer complaint narrative</b>	<b>State</b>	<b>Tags</b>	<b>Compl- aint ID</b>
11/2/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	A potential employer made me aware that my credit report is showing charge off amounts for XXXX XXXX XXXX XXXX XXXX and Rise Credit. I've paid the loans I've previous had and have the proof that they were paid for the 1st 2 companies listed. I have no affiliation whatsoever with the third company. This error is showing on my report and is making it difficult to move forward with possible employment.	GA	None	6159048
10/27/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	Rise lists my paid in full account as a settlement. Balance of {\$1300.00} was paid in full on XX/XX/2019 ( confirmation # XXXX ). Company refuses to validate or correct status on credit reports.	TX	None	6137196
10/7/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	RISE Fraudulent activity on my credit report {\$1500.00} Reported balance	MO	None	6062413
9/28/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I am in the process of fixing my credit from fraudulent transactions. I spoke to XXXX XXXX at RISE Credit and disputed a charge off of a debt that went to a collection agency without my knowledge. After checking XXXX XXXX and XXXX I noticed that a loan had negatively impacted my credit. That is what sparked the initiative to ask and resolve the issues surrounding this company.	MO	None	6023015
7/31/2022	Payday loan, title	Incorrect information	Information belongs	XXXX sent an alert to XXXX that I had open a new installment loan XX/XX/2022. The account was with Rise in the amount of XXXX, XXXX. I contacted Rise to inform them that I didnt open an installment loan with	MS	None	5828515

	loan, or personal loan	n on your report	to someone else	them. I contacted the local police and filed a report. Also I filled out a form with the federal trade commission. I sent both of these reports to the fraud department at Rise XXXX XXXX. I received a letter in the mail from Rise stating that they did an investigation and determined the loan wasnt fraudulent. I have used Rise in the past but its been a long time. I didnt take out this loan. The loan has reduced my credit store. I have placed a fraud alert on all my accounts. When I called Rise they said there was past due payments too so if they report these, this will make my credit worse!			
6/12/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	Account was deleted in 2017. Now its appearing on my XXXXXXXXXX XXXX XXXX The account shows {\$5000.00}. It shows Im late on payments when the account has been closed for almost 5 years.	GA	None	5660173
5/15/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	XXXX, mailed a letter to XXXX XXXX XXXX to validate debt. They have not responded in a timely matter. XXXX and XXXX have deleted the account from my kredit profiles. According to FCRA section 611 ( a ) 6 and 7 gives us the right to request a method of verification. XXXX has failed to provide the method of verification within 15 days.	CA	None	5561690
3/23/2022	Debt collection	False statements or representation	Attempted to collect wrong amount	Rise Credit under the name XXXX XXXX XXXX sent dated XX/XX/2022 trying to collect a debt for a total of {\$4000.00} which is a misrepresentation because you can't pay on a positive balance. They have willfully violated several laws. Fact 1. They are committing Identity Theft using pursuant to 15 USC 1681c-1 Fact 2. They are causing harm to my reputation by reporting inaccurate information on to my consumer reports pursuant to 15 USC 1692d ( 1 ) Fact 3. They are showing false representation implicating that I owe on a positive balance Pursuant to 15 USC 1692e ( 2 ) ( A ) Fact 4. False and deceptive means using to collect an alleged debt stating " Take Advantage of These Great Offers " 15 USC 1692e ( 10 ) Fact 5. False and deceptive using another business name " Real Time Resolutions " and " Rise Credit of South Carolina ", 15 USC 1692e ( 14 ) Fact 6. Under 15 USC 1692b ( 5 ) not use any symbol or language on an envelope or in the contents by the mails or telegram that indicates that the debt collector is in the business of collecting debt. They display a logo XXXX XXXX XXXX and in the contents is states that " this is an attempt to collect a debt. "	SC	None	5359493
3/17/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	XX/XX/2022 I received a notification saying that Rise had updated a charged off account to currently late which is a because its listed as charged off on my consumer reports. Now how can a charged off account be currently late? This company is willfully causing harm because they refuse to admit that I don't owe anything to them. The amount they are displaying {\$4000.00} which there no validation that I owe this alleged debt.	SC	None	5335066



2/7/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	I've been trying repeatedly to get this incorrect info off of my credit report. Please investigate the date of last activity. Please only respond to me through CFPB portal. Communication by any other means will be considered harassment.	MD	None	5196281
1/28/2022	Debt collection	Communication tactics	You told them to stop contacting you, but they keep trying	I got a call from this company and I answered. No response. I call again and some talks to me about some loan I took out. I deny. He gives out my address talking about how they sent correspondence. They haven't. They say they will continue to call me. I never took out some loan with themXXXX is their number.	TX	None	5161060
1/20/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	Last XX/XX/XXXX, I found some wrong details on my credit report. I immediately wrote to the credit bureaus to correct and have these items removed or updated but until today, XX/XX/XXXX, these very same items are still on my account. It seems the credit bureaus have done nothing to address my request. I am writing to have the following items removed : XXXX : RISE XXXX I know for certain that this is violation of the law as mentioned in 15 U.S. Code 1666b. Timing of payments ( a ) Time to make payments, a creditor may not treat a payment on a credit card account under an open-end consumer credit plan as late for any purpose, unless the creditor has adopted reasonable procedures designed to ensure that each periodic statement including the information required by section 1637 ( b ) of this title is mailed or delivered to the consumer not later than 21 days before the payment due date. 15 U.S. Code 1681 n Civil liability for willful noncompliance ( a ) In general any person who willfully fails to comply with any requirement imposed under this subchapter with respect to any consumer is liable to that consumer in an amount equal to the sum of ( 1 ) ( A ) any actual damages sustained by the consumer as a result of the failure or damages of not less than {\$100.00} and not more than {\$1000.00} ; or ( B ) in the case of liability of a natural person for obtaining a consumer report under false pretenses or knowingly without a permissible purpose, actual damages sustained by the consumer as a result of the failure or {\$1000.00}, whichever is greater; Under 15 U.S. Code 1681e ( b ) and 15 U.S. Code 1681i ( 5 ) this account in violation not reporting 100 % accurate. Unauthorized/Erroneous Account RESULT OF The XXXX Data Breach Direct Violation of The FCRA Reporting falsely Under 15 U.S. Code 1681a ( 2 ) ( B ) Exclusions from a consumer Report This account is in violation any credit transaction supposed to be excluded from a consumer credit report. if a social security card was used in the transaction.	CA	None	5132215

1/12/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	I paid this debit in full once I was able. They they labeled it as paid off or bad debt and left it in collections at 0 valence. Then my credit score went down over 20 points because they made it look like ireopened the account like I missed a payment, only I didnt. The collection was only opened to be looked at so I could pay it off. I literally have the pay off letter in my hand as Im typing this note, with the account number, dates and everything. They left it in collections in all credit bureaus I believe except one maybe.	AL	Svcnbr	5103296
11/19/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	Loan was charged off on XX/XX/XXXX. On XX/XX/XXXX settlement agreement was signed. Payments were paid until agreement paid. Company. Did not adhere to agreement and was continuously inaccurately reporting account to XXXX stating that the were. Due to a recent complaint to CFPB complaint XXXX number. They changed the report to reflect late payments from XX/XX/XXXX until XX/XX/XXXX. Payments under a settlement contract are contracted payment amount. FromXXXX until XX/XX/XXXX payments were being made each month on time by settlement contract. Due to continued inaccurate payment reporting and failure to comply with settlement agreement on how to report this account should me removed. I have also been accrued monetary lost due the inaccurate credit reporting due its affect on my credit score due to inaccurate reporting.	TN	Older American, Svcnbr	4930690
11/18/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Difficulty submitting a dispute or getting information about a dispute over the phone	<p>I have submitted several disputes with XXXX with no resolution.</p> <p>The other 2 credit bureaus XXXX and XXXX updated my balance with the creditor promptly after I submitted the proof that my account balance was incorrect.</p> <p>I opened my dispute with XXXX in XX/XX/2021, XX/XX/2021 and again in XX/XX/2021. My dispute is to update that my accounts were paid in full and the balance should be listed as {\$0.00}.</p> <p>XXXX kept updating the account balance with outdated incorrect account balance information and kept updating/resetting my dispute resolution date whenever I updated my dispute with additional documentation provide by the creditors to help resolve the dispute.</p> <p>I continued to get the run around and continued delays in answering phones and they kept sending me back to the creditors to update my credit report.</p> <p>My creditors also kept saying XXXX has been provided with updates that my balances were {\$0.00}, but my credit report has never been updated to {\$0.00} balance.</p> <p>As a consumer, it is unfair that Im caught in the middle of the poor communication and being passed back and forth between the creditors and this credit bureau which has negatively impacted my life.</p> <p>My creditors in dispute were XXXX and Rise/XXXX</p> <p>I advised XXXX that their delay in updating my credit report with valid information was delaying my approval for a mortgage and negatively impact my life and the lives of my family.</p> <p>I am still waiting for these creditors to update my balance with XXXX, I would like to add again, that XXXX and XXXX are showing {\$0.00} balances with both of these creditors which is accurate.</p>	FL	None	4922230

10/26/2021	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>I have attempted to work with Rise on over 10 occasions to get my account back to current. I paid {\$540.00} in the middle of the worst of the pandemic to get caught back up and then was told by XXXX XXXX that I was reported for a late payment- which I am very careful about and had never been reported for late payments. Apparently, the days rollback 14 from the last due date, not 30 from your last payment. I was told 30 days, not 14, which can be heard on the recorded calls. When I asked about the recorded calls, I was told they dont have them anymore because they delete them after a certain amount of time.</p> <p>After leaving a review on XXXX with my concerns of their misinformation as well as false reporting, I received a generic response saying to call a specific phone number to speak with someone about my concerns. I did exactly that and was told they do not offer COVID relief to ANY ( stated in a very heavy voice ) of their customers. Their website states otherwise ( I will include a screenshot ) and I request they remove this immediately as its false advertising - misinformation. I asked if I could change my due date schedule as my repayment schedule went along with my pay dates, which no longer exist, and was told they will not even talk to me in that department until I pay another {\$540.00}. All of these are terrible business practices, but many of these things are verifiably illegal. I am ready to pursue a lawsuit if they are continuously unwilling to provide the help they say they have. I can not afford the constant credit bureau reports and I have done everything I can to get the extra money, but am living paycheck to paycheck after taking a {\$40000.00} pay cut due to COVID.</p>	IL	None	4846125
10/22/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	Account was charged off. Retained a debt management company to negotiate a settlement. Company signed agreement to report account a certain way after settlement paid. Charge off date is given XX/XX/2020 however this is date settlement was paid in full. Still includes on report a charge off of \$ XXXX however reports {\$1900.00} to IRS. As I was making payments monthly no payments are reflected on credit report. The company was named rise credit.	TN	Older American, Svcmb	4834535
10/19/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	XXXX account was opened in my name, however it was a result of identify theft. Reports have been filed and original company even verified it was fraud and removed the debt then continued to sell the debt to a debt collection agency and re add it to my report. Please tell them to cease trying collect on this account which is not mine and removed it from my report immediately	UT	None	4823139
10/18/2021	Debt collection	Took or threatened to take negative or legal action	Threatened or suggested your credit would be damaged	I got a call from a collection about this debt that I still dont know where it came from or how it got pend on me because this was not mine. But this collection agency wanted to settle for {\$3000.00} so I paid it 2yrs ago and it is still on my credit. Im really modified to get this off.	TN	None	4817715

10/8/2021	Payday loan, title loan, or personal loan	Getting the loan	None	<p>Someone fraudulently used my information to take out a {\$2000.00} loan through Rise Credit. They used my social security number but then used other fake information to take out the loan. I didn't find out about it until my credit score dropped 150 points and started to investigate it. I have talked to Rise Credit already and they said I needed to file a report with you as well.</p> <p>It still has not been removed off of my credit report and I am getting very frustrated with it.</p> <p>The debt has now been sold to XXXX and I have attached their letter that they just sent to me.</p>	WI	None	4794974
10/7/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	HAVE BEEN TRYING TO RESOLVE THIS CREDIT REPORTING INACCURATE INFORMATION WITH RISE CREDIT FOR A FEW WEEKS NOW. RISE REPORT MY PAID IN FULL ACCOUNT AS 30DAYS DELIQUENT. I DID CONTACT RISE AND T.HEY HAD A REP NAME XXXX WORKING ON MY ACCOUNT TO ENSURE THE INACCURATE CREDIT INFORMATION WAS CORRECTED TO REFLECT THE ACCOUNT PAID IN FULL ACTUALLY THE ACCOUNT WAS PAID COMPLETELY. HOWEVER IT HAS BEEN A BACK IN FORTH ISSUE WITH RISE THE INACCURATE REPORTING TO CREDIT BUREAU CAUSED MY SCORE TO DROP 30 POINTS WITH ONE AGENCY AND XXXX POINTS WITH ANOTHER. WELL TODAY XX/XX/XXXX RISE REPORTED TO THE CREDIT BUREAU THE ACCOUNT CLOSED THEY DID NOT REPORT THE ACCOUNT WAS PAID IN FULL BY ME. IT APPEARS LIKE RISE CLOSED THE ACCOUNT AND THAT IS TOTALLY NOT TRUE. I MADE EVERY PAYMENT WITH RISE ON TIME AND ALL PAYMENTS WERE MADE. I PAID THE ACCOUNT OFF AND THAT INFORMATION SHOULD BE STATED ON MY CREDIT REPORT ACCOUNT PAID IN FULL. THIS IS BEEN A CHALLENGING ISSUE TO GET RESOLVED	IL	None	4790033
9/25/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Old information reappears or never goes away	<p>XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX showing my collectoin after agreeing to remove it after payment...</p> <p>it keeps reappearing has been settled...</p>	CA	None	4753872
f	Credit reporting, credit repair services, or other personal	Problem with a credit reporting company's investigation into an	Their investigation did not fix an error on your report	<p>? = Data Point is QUESTIONABLE in its reporting I = Data Point is INCONSISTENTLY reported across displayed bureaus, an infraction of the 5th point of XXXX XXXX Five points of compliance!</p> <p>M = Data Point is MISSING and or is DEFICIENTLY reported as compared to what is most likely information that SHOULD OF BEEN adequately reported!</p> <p>U = Data Point is else wise UNPROVEN, as reported! Undocumented claims can NOT be assumed valid nor compliantly reported!</p>	MD	None	4615421

	consumer reports	existing problem		RISE XXXX XXXX XXXX Account # : XXXX I U? Account Type : Installment I U?			
				Account Type - Detail : Unsecured loan I U?			
				Bureau Code : Individual I U? Account Status : Derogatory I U? Monthly Payment : I U? Date Opened : I U?			
				Balance : I U?			
				No. of Months ( terms ) : I U?			
				High Credit : I U?			
				Credit Limit : I U?			
				Past Due : I U?			
				Payment Status : I U?			
				Last Reported : I U?			
				Comments : I U?			
				Date Last Active : I U?			
				Date of Last Payment : I U?			
				Two-Year payment history Month XXXX			
7/29/2021	Credit reporting, credit repair services,	Problem with a credit reporting company's	Investigation took more than 30 days	I have filed a dispute in regards to the incorrect items on my credit report. It has been well over 30 days and I haven't received any investigation results.	IL	None	4586348

	or other personal consumer reports	investigation into an existing problem					
7/13/2021	Payday loan, title loan, or personal loan	Was approved for a loan, but didn't receive the money	None	Had my credit pulled and saw a Rise credit loan on my credit report. Did not apply for the loan or receive funds for the loan.	UT	None	4540083
7/2/2021	Payday loan, title loan, or personal loan	Incorrect information on your report	Account status incorrect	This account is paid. In full. Never received anything from a collections company as it states on my credit report Collections/ Charge off. I took out a {\$800.00} loan for XXXX and paid it off. I was not notified about collections or anything. And even sent emails to apply again for another loan so I am confused here. Not sure why this negative remark is on my report. And this is the only thing stopping me from A mortgage is a old loan in 2016 for {\$800.00} when I was a single mom to help with XXXX and paid back this loan with tons of interest all to get a negative remark. Pretty frustrating.	OH	None	4511394
5/19/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	On XX/XX/2021 there was an inquiry that appeared on my XXXX credit report that I did not initiate. The company name on the report was XXXX RISE. I contacted the Company directly and they confirmed that someone had fraudulently used my name, address and SS number to electronically open an account. I was instructed to file a claim with the FTC ( Report Number : XXXX ) and to send copy of my ID for them to begin an investigation.	MI	None	4408494
5/6/2021	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I signed up for a loan pre-COVID and have made regular payments on-time to Rise Credit. When the pandemic happened, I lost my second job and reached out to Rise for additional help. They deferred a few payments but the annual interest is 220.68 %, which I recognize I agreed to when I signed the loan agreement. However, when I contacted them recently to come up with a resolution they told me that they can't refinance because the system is automatic and will offer me to refinance when the system allow it to. I currently owe {\$4000.00} ( principal {\$2400.00} ) When I told them I would pay {\$1000.00} off per month to help bring the balance down, they said I could but that it could go back to the \$ XXXX amount, which seems odd to me because I'm paying the balance down.	CA	None	4358046
5/3/2021	Debt collection	Communication tactics	Frequent or	Every single day XXXX XXXX calls me at least twice a day, sometimes more. I worked in collections and know it is a FDCPA violation to call more than once per day, especially leaving multiple messages per day.	TN	None	4347196

			repeated calls				
4/24/2021	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>I applied for a loan online, I've made the payments on time every pay period. My loan amount was {\$1200.00} I've made over 14 payments on {\$160.00} and my balance is still {\$980.00}.</p> <p>I was told I would make 12 payments and my loan would be paid off, but its not. I've paid back the loan and more and still no where near close to paying this loan off.</p> <p>I don't read well so I had the agent to explain my loan documents. If I would have known that I would have to pay 4-5 times that amount I would have declined.</p> <p>I'm not trying to no pay what I owe, because I have paid that and more and no where near done. I need help they took advantage of me.</p>	MO	Svcnbr	4321863
4/22/2021	Debt collection	Written notification about debt	Didn't receive notice of right to dispute	The debt is with rise credit which I paid and when I try to dispute it with equifax they send me a notice stating that information has already changed. It hasn't its closed and killing my credit score	SC	None	4319719
4/18/2021	Debt collection	False statements or representation	Attempted to collect wrong amount	The debt I have with this company rise credit was taken online over 2yrs ago. The amount of XXXX is not the amount owed. These are interest rates that theyve added on to collect more money. They continue to call and send me letters about this debt which theyve also sold my information to debt collection agency. This is violating my Hipaa rights as a consumer.	SC	None	4307866
4/13/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Old information reappears or never goes away	Installment RISE LOAN ( Account number ) XXXX ( Amount XXXX {\$3600.00} CCompany Rise credit or Rise Loan LOAN defaulted XXXX possibly XXXX XX/XX/XXXX and STILL remains on my credit report	CA	None	4291842
4/13/2021	Payday loan, title loan, or	Incorrect information on your report	Information belongs to	Rise/ECS has account opened on XXXX for a unsecured loan in the amount of {\$2500.00} using my identity fraudulently. The account in question was charged off on XX/XX/2021 totaling {\$4400.00}. Dropping my credit score 60 points or more. I sent a certified letter to " Rise/ECS on XX/XX/2021 informing them I was a victim of identity theft and requesting verification of the initial contract, and that this account is inaccurate.	NM	None	4291894

	personal loan		someone else	The certified letter was received on XXXX XXXX. I also sent certified letters to the 3 credit bureaus XXXX XXXX XXXX on XX/XX/2021. I received a follow up email on XX/XX/2021 stating : Please Note Rise Credit is the original creditor for my Rise Loan and is not required by the Fair Debt Collections Practices Act ( FDCPA ) to validate debt for any Rise/ECS accounts. Since, then I sent another certified letter to Rise/ECS on XX/XX/2021 it was signed for on XX/XX/2021. Follow up letter was received on XX/XX/2021 dated XX/XX/2021 stating the following : Thank you for notifying us of your concerns regarding an account opened in your name at XXXX. We reviewed the documentation you sent us and our investigation results dated XX/XX/2021 determined that this account was not opened fraudulently. I also advised the 3 credit bureaus XXXX XXXX XXXX XX/XX/2021 to delete this account from my credit reports because it was fraudulently and inaccurate. XXXX is actively requesting Rise/ECS to remove this inaccurate information from my credit reports. Also, XXXX has removed all Rise/ECS inquiries from my credit report. Along with providing freeze protection on my XXXX credit file without hesitation.			
4/12/2021	Payday loan, title loan, or personal loan	Incorrect information on your report	Account information incorrect	On XX/XX/XXXX I took out a loan with Rise Credit in the amount of {\$2000.00} # XXXX and made my payments on time per loan agreement. On XX/XX/XXXX I paid off the loan in full and received a paid in full email conformation. As of XX/XX/XXXX, my credit report is still showing that the last payment was made XX/XX/XXXX, and a balance owed of {\$1500.00}. I've called and spoke to a representative with Rise Credit several time requesting that my credit report be updated. The only thing that Rise could offer is a paid in full letter. It appears to other creditors that I'm not paying down the loan and would hurt me getting approved for other credit loans.	IL	None	4289988
4/9/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	RISE CREDIT OF SOUTH CAROLINA {\$1500.00} has been attempting to collect a debt that is NOT MINE. I have not received supporting documentation proving this debt is mine, and they still keep attempting to report said debt to my credit, causing more damage and they keep attempting to collect on debt that has extends past the legal status of limitations	SC	Svcmb	4286783
4/7/2021	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I have been reaching out to this company via email and phone for a few months requesting an accurate payoff. They keep giving me an amount that I disagree with and they will not tell me how they are reaching the amount of {\$870.00}. Per a phone call, I was told it did not include accrued interest, but that is all they would say. I have requested numerous times for a reasonable payoff but they are not interested in discussing this. Every email I send, they only respond with " please give us a call. " Those phone calls go nowhere. I have asked for written confirmation by responding to, and answering my emails. Monday, XXXX XXXX I called them, per their email response and I asked to speak with someone that could assist me in getting this resolved. The representative gave me their disputes division email address, in which I have emailed three times and I have not received a response from them. I have also requested they remove the charge-off from my credit reports because I have been trying to resolve this and pay it off since before they reported it as a bad debt. I have also pointed out that they have reported to the credit agencies the incorrect original balance. The original balance, and the amount they deposited into my bank account was for {\$800.00} on XX/XX/XXXX. They are reporting it as {\$1000.00}. I have made a total of {\$210.00} payment against the {\$800.00}. I can understand interest. However, unless they are willing to justify the {\$870.00}	TX	None	4277341



				payoff, I disputed that. Per the XXXX phone call, the representative suggested I log into my account to review the contract. I told her that my login information is not working, and she did not assist in correcting that so I could log in. My last email dated XX/XX/XXXX, I have requested a copy of the signed contract and correction to my credit reports, along with a reasonable payoff amount and breakdown of how they are coming up with the {\$870.00}. Trying to get an accurate payoff and/or explanation of a payoff higher than the loan itself should not be this difficult. I have consistently acknowledged this debt and I have consistently been trying to get it resolved and paid off. I need this information corrected on my credit reports, as it is preventing me from taking out a mortgage. I need the original balance corrected to {\$800.00} XXXX that is all I received from them XXXX and the charge-off removed. I do not agree with being reported as a bad debt since I had been in contact with them consistently since before they reported it.			
4/5/2021	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I got a loan for the amount of {\$2000.00} XX/XX/XXXX. I was in need of cash because I had just XXXX XXXX XXXX. Covid hit my job pretty bad. Every time we got a case we were sent home without pay. This has caused me to call and discuss the issues with RISE CREDIT.COM and see what options that I had. They informed me that the payment could be deferred but they would keep accruing interest. I have been making payments of XXXX every two weeks now because the loan is now XXXX way more the original amount of the loan. I was affected by covid really bad and this company would not assist. I now have a loan that is impossible to pay of because of the interest. I reached out to them to ask them if some of the interest could be waived so that I am able to afford to pay it back. They would not work with me and only told me the payments would get higher. I am crying right now because Covid was out of my hands and I tried reaching out to them and nothing was working. I just want them to excuse some of the interest because if that wasn't so high I would have paid this loan off. I have already paid the XXXX off plus some but the loan amount is not going down. I reach out to them and plead my case but they will not assist and state that covid is not their problem either. Even when I didn't have the cash I tried to make payments and when my job closed I called them and they just added more on. I even tried to refinance the loan so that it can be made more affordable and they still would not help. Please assist with anything that you can do anything.	SC	None	4273288
3/31/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I am writing to the CFPB once again about Rise. I was promised that once my charged-off account was reversed I would only owe the amount of interest accumulated before the charging off and also the principal. However, once the charge-off was reversed the interest began accumulating once again. This was contrary to what was promised to me. The account information online also does not contain any of the documents made between Rise and I, and the information provided is not accurate regarding amount owed.	CA	None	4260904
3/30/2021	Credit reporting, credit repair services, or other personal	Incorrect information on your report	Information belongs to someone else	Never heard of this company or requested any amount	TX	None	4257772

	consumer reports						
3/25/2021	Payday loan, title loan, or personal loan	Received a loan you didn't apply for	None	Received a phone call today from rise never opened a rise account they were calling to collect payment I informed them that it wasnt my account that I would be falling filing a fraud with a police report they would not give me account number or an address that they had listed for me but yet they wanted money for me	UT	None	4244868
3/12/2021	Payday loan, title loan, or personal loan	Loan payment wasn't credited to your account	None	I made a payment to XXXX for my Rise account on XX/XX/XXXX for XXXX. On XX/XX/21 I emailed Rise a copy of my bank statement that shows the payment and my account still has a XXXX balance. I have called them 4 times since then and they always tell me they are going to contact that department and it should be updated in 3 days. On XX/XX/21 I paid off the balance on this account.	WI	None	4209438
3/11/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	Rise Credit is reporting a loan on my credit that is not mine. I recently checked my credit and noticed a loan that I never opened. I contacted the police and filed a report because this account was open fraudulently & the case number is XXXX. I had contacted Rise to let them know that I did not open this account and someone was trying to steal my identity. They assured me that they would rid of the loan but they have not. This is not mine and it needs to be removed from my credit file. I have filed a report with Identity Theft as well. This needs to be removed immediately.	UT	None	4202139
3/8/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	In early 2019 I was a victim of ongoing identity theft in which unknown individuals or individual obtained my personal information and my bank information. With this information they obtained multiple online personal loans and took the funds from my bank account as well. Each time I resolve the issue with one " Debt Purchaser " they sell the debt to another party. This has been ongoing through disputes since 2019 and I am now taking legal action as well against the original lender and the collection/Debt Purchaser that now owns the debt to have the debt quit being sold to the next buyer after I prove its not my debt.	AL	None	4192271
3/5/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I entered into a contract with Rise with an interest rate over 100 %. About a month or two after the first payment, the XXXX of California passed a law that was codified as CA Fin Code 22750 that states no person has any right to collect or receive any principal, charged or recompense in connection with the transaction. ( rates in excess of 36 % ) I have tried to resolve this with the company but have had no success. In an attempt to collect their debt they are citing an amount of interest and principal that violates this law on all three credit bureaus.	CA	Older American	4185338
3/5/2021	Credit reporting,	Incorrect information	Information belongs	XX/XX/XXXX XXXX was opened XX/XX/XXXX was last reported balance over XXXX \$ Called company RiSE Credit today XX/XX/XXXX they said to file report with ftc.	MO	None	4187106

	credit repair services, or other personal consumer reports	n on your report	to someone else				
3/2/2021	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>My payment was due on XX/XX/XXXX. I schedule payment for XX/XX/XXXX to save a few dollars on interest but the online system wouldnt allow me to payoff for the XXXX or XXXX of XXXX. After reaching out to customer service. A supervisor stated I couldnt change the payment date or cancel regular payment to payoff earlier because it was sent to the bank to be ach on XX/XX/XXXX. Three days before due date to hit account on Monday XX/XX/XXXX. The supervisor explained he was going to reversed the second payment to equal up to my actual payoff of XXXX to be scheduled on XX/XX/XXXX. However on Monday XX/XX/XXXX. I have a remaining bal of XXXX and was told by the representative that the higher ups wouldnt accept the second payment that on my account and I was responsible for the remaining payment. I have paid XXXX this loan. If the company wouldnt submitted the payment 3 days earlier I couldve paid the payoff on before or before the date due. Interest is adding daily on the balance that supposed to been XXXX.</p> <p>I have talk to several representative and I am being told the pay off wasnt accepted that the supervisor submitted due to the fact the ( supervisor ) quote me the incorrect amount.</p>	MS	None	4178832
2/16/2021	Debt collection	Attempts to collect debt not owed	Debt is not yours	I don't remember that I had an account with these collectors/creditors. I've asked multiple times to send proof of ownership but they haven't complied to my request yet.	TX	None	4141643
2/10/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	I emailed and called Rise Credit XXXX to get them to remove the 30 day delinquency from an already paid off account, they initially saw that they made a mistake and said they would get me their dispute team to their dispute team trying to tell me everything was correct when it was and still is not reporting correctly. I tried to give them a chance to correct their mistake but I wouldnt	MO	None	4131315
1/15/2021	Debt collection	Attempts to collect debt not owed	Debt is not yours	I contacted RISE via chat on XX/XX/XXXX to try to get an item removed from my credit report. The lady I spoke with said they did not have an account for me and they should not be reporting anything on my credit report but when I pulled my credit report today I saw RISE reporting on my credit.	TX	None	4070084

12/30/2020	Payday loan, title loan, or personal loan	Incorrect information on your report	Account information incorrect	To Whom It May Concern : I paid my balance off in full the Rise Credit company on XX/XX/2020. The credit report update made for XXXX is not reflecting my balance being paid in full. It is only reflecting the payments I made in XXXX. In speaking with Rise Customer Service, they stated that their system reports payments made in the previous month not the payments in the current month even if it is paid in full. I disputed the balance with the credit bureau, but Rise Credit is responding saying the balance is correct. Since my payment was made in full on XX/XX/2020, I believe that Rise Credit should have reported to the credit bureaus that my balance is XXXX. Rise Credit reporting that my balance is {\$3900.00} after my payment was made is incorrect on my credit report and I would like it to be resolved by updating the credit bureaus with the correct balance of XXXX. See attached payment in full documents and screenshots.	DE	None	4039141
12/16/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	Due to the misinformation given by web administrators, the payment options were incorrect. Payment options given were not sufficient to cover payment. Company agreed to withdraw one payment every 14days on loan agreement. Web administrator should have been able to give proper payment arrangements. This account is paid in full, however the company continues to report delinquent accounts status.	CA	None	4015728
11/25/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	This is my second dispute notice and as I was going over my credit report once again I noticed an account that does not belong to me. The accounts need to be deleted from my credit report immediately. This affecting my ability to buy a home. This is an act of fraud and I am a victim of fraud. This is a notice of dispute pursuant to the Fair Credit reporting Act ( FRCA ), section 623, subsection ( 8 ) ( D ). The Following Account listed below : RISE/XXXX # XXXX	OH	None	3975444
11/23/2020	Payday loan, title loan, or personal loan	Problem when making payments	None	Do to the covid 19 pandemic, i was furloughed from my job for a few months, that resulted in me being late on 1 payment. I made the payment up, after checking my credit report i found they were reporting me late, i made the payment before it was 30 day 's late. I wrote a letter to the ceo of the company Mr XXXX XXXX, i explained to him what happen and that i was trying to purchase a new home next year, and that this one late could hurt my credit score. He forwarded it to XXXX XXXX She works in the Executive department, she said she could not remove the late.	CA	None	3969951
11/6/2020	Credit reporting, credit repair	Improper use of your report	Credit inquiries on your report that	Company was paid in full in XX/XX/XXXX, however they are currently reporting to the credit bureaus negatively. I tried to dispute with credit bureaus XX/XX/XXXX in writing and contacted Rise in XX/XX/XXXX to remove inquiry with no success.	WI	None	3939326

	services, or other personal consumer reports		you don't recognize				
10/26/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I applied for a Rise payday loan, the interest is way over 100 % and I can not seem to pay this off. I've contacted the company and asked for covid relief several times they deferred payments during covid. However started up again on the wrong date. Another payment was taken and I called back on XX/XX/XXXX to tell them to change back to correct dates which are always fridays and I still needed covid relief/deferred payments. At that point i did not receive anymore payment emails as before. I thought I was under this relief deferral program until i called back today XX/XX/XXXX. I was told the account was in collections 25 days past due and the reason i had not gotten any emails/calls is because someone put my account in cease and assist. However they could not tell me who did this or why they had this noted on the account and advised me they did not know where it came from. I asked if I can qualify to defer the account or just payoff ( told no ) or if I could attempt to just pay off with and additional {\$1000.00}. I was told no and i needed to keep make payments by this friday XX/XX/XXXX or they would start reporting negativity to the credit bureaus after 30 days. I live in California and is this even legal to charge this much interest and report negatively to the credit bureaus. I would like this company looked into.. because they do not seem legitimate to charge such outrageous interest. I borrowed {\$2600.00}, paid back {\$2500.00} ( 11 payments of {\$220.00} ). My balance is still showing {\$3900.00}. Honestly I don't even know the real interest rate. In California not sure what loop hole these people or using to get away with this. I paid this company every other week on time until the furlough and tried to work with them. My account is in this negative status ( collections ) do to they're customer service representative mistakes, not me. I was unaware because no contact was made to me. The supervisor XXXX told me all he could do is remove the cease and assist because they did not know where it came from on XX/XX/XXXX. However it was a mistake on their end with the customer service rep who advised me on XX/XX/XXXX my account was going to be in the deferral status if I made one payment. Which I did so. I've learned today it's not and they tried to submit a payment on the wrong date again which was declined.	CA	None	3919838
10/26/2020	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	Rise XXXX XXXX Amount - XXXX This is not mine someone use my credit to get cash out so it must be off my credit.	TX	Older American	3920060
10/18/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	RISE charged off my account, but an agreement was reached between RISE CREDIT and I, that if I paid a certain amount they would reverse it. I paid that amount but they did not fix it on my credit report.	NV	None	3905653

10/16/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I went to check my balance today and the history and it turns out all the payments have gone to interest, nothing is being applied to principle, when I asked XXXX if they could at least change the pay dates since i'm negative every time they run the payment he said no, i was told i could adjust it prior if it was to the point where it was hurting me financially and it has been, with everything going on with covid my checks are a lot less and I have asked for help prior and was told they still could not do anything. I asked if we could lower the payment because they offered that prior and now I am told that they will not. The loan was for XXXX i've paid over {\$4500.00} i was told i have another year from today to finish paying off the loan leaving it at almost XXXX in total. {\$10000.00} in interest is a lot and for the company to not work with you when you have been making payments.	UT	None	3902816
10/8/2020	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	On XX/XX/2020 I disputed this debt. I have never signed a contract. I do not know who this company is. I have not done business with this company. I do not owe this company.	WI	None	3888185
9/30/2020	Payday loan, title loan, or personal loan	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	<p>I initially discovered this account on my credit report months ago. I wrote a letter to RISE on XX/XX/2020 asking them to investigate as to whether this account was actually mine as I have no knowledge of it. I had a previous loan with them that I fully paid, but this one, I do NOT recall at all. From the date of that letter to XX/XX/2020 I received absolutely nothing from RISE meaning ( as I would learn ) they had chosen to ignore my request for a proper investigation completely.. The time from the first letter sent in XXXX to discovering it still appeared on my reporting in XXXX obviously took them WELL BEYOND the required period for such a response. After all, with the lack of response, I had assumed they had investigated and removed an obviously inaccurate report. But when reviewing my credit report and still finding it this month. I wrote a second time asking them again to actually fully investigate the situation and provide me with the actual account information, dates, fees, charges, compliance with FACT ACT guidelines, and of course confirm in notarized form that the report was 100 % accurate or DELETE it. Instead, today I received not a mailed letter as requested with ANY of the information Required or Requested. Instead they sent me a short " email " stating they could find no errors in their reporting. NO DETAILS, NO ACCOUNT INFORMATION, NOTHING WHATSOEVER.</p> <p>Clearly this does NOT come close to meeting the bare minimum possible requirements of an investigation. It supplies me with nothing to prove the debt and attempts to just ignore my requests in direct violation of Federal Statues. And by sending me such a blatantly dismissive E-Mail, RISE is NOT in compliance with any Federal Requirement concerning this alleged debt and must by Federal Requirements DELETE it immediately and ensure this file is permanently closed.</p>	TX	None	3874432
9/25/2020	Payday loan, title	Problem with a	Their investigation	Hello, I did call and spend about an hour on the phone with customer service, and the billing department. They were of no help at all. Please send this email to someone who can help me and understands what a	TX	None	3865928

	loan, or personal loan	credit reporting company's investigation into an existing problem	on did not fix an error on your report	<p>payment arrangement is, and also send to a manager.</p> <p>We have been long time, good customers. Always have paid on time. As soon as we started struggling financially, because of Covid, we reached out and made payments arrangements on the account. These arrangement were to keep the loan in good standing while I waited to go back to work. We had to do this several times, because the auto drafted payments werent being drafted. So I would log in and make a payment arrangement and a payment. We were diligent about this, because of our credit. Then I received another email saying that there was another program available to me, so I then signed up for that as well and paid the {\$71.00} to enroll in. Soon after that with zero notice the account was charged off and 6 30 day lates were added to my credit report! All of this while our entire country is falling apart and people are fighting to keep their head above water. We were so careful to make sure we had the payment arrangements in place so this would not happen. This reporting should not have happened because of the payments arrangements were made and there was no notice. It caused our refinance on our home to fall through and is now causing many more financial hardships. Please remove the charge off and all of the 30 day lates.</p> <p>The account was charged off and paid, my balance now shows negative balance on the companies website Please someone do something about this. This is not fair or good business Thank you</p>			
9/23/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	This account was purchased by another lender now its reporting twice on my two of my reports	SC	None	3861959
9/22/2020	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I am a victim of identity theft and this debt does not belong to me. Please see the identity theft report and legal affidavit attached.	SC	Svcmb	3858594
9/21/2020	Payday loan, title loan, or personal loan	Incorrect information on your report	Account status incorrect	<p>This company RISE is showing up on my credit report. I have never done business with company, never had a loan or any interaction.</p> <p>I have disputed this with the credit reporting agencies and written to the company personally asking them to validate the debt or provide other information. I have received nothing from them. I have called a been left on terminal hold.</p>	GA	None	3857166
9/16/2020	Payday loan, title loan, or	Problem when	None	I filed a complaint on XXXX regarding funds that were removed from my account after the company had agreed to a {\$45.00}, then a {\$96.00} short term relief agreement. I then contacted the company after nearly {\$500.00} had been removed from my account. I requested my payment which would have been due on	KS	None	3848277

	personal loan	making payments		XX/XX/2020 to be pushed back 2 weeks in order to allow me time to contact the company to settle the original matter, which they emailed me they would. I then cancelled my ACH debt agreement on XX/XX/2020 to allow me more control over the situation until the matter could be settled. I received an email from the company within hours of me stopping my ACH debt revocation stating they were going to refund me {\$450.00}. They then sent me an email stating I immediately owed {\$360.00} which was due on XX/XX/2020 that was presented to my bank and returned. I have contacted my bank and this is a lie. The aforementioned amount was never presented to my bank, in addition they had already agreed, which I have email proof, to delay the payment to XX/XX/2020. I am tired of being lied to continuously by this company. They now no longer have lending privileges in my state. I have already repaid this loan back double the amount I originally borrowed.			
9/2/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I called on XX/XX/XXXX, prior to my loan payment and discussed that I have been affected by a recent COVID outbreak in our area which has reduced my income. They agreed to reduce my payments to XXXX for 4 payments. On XX/XX/XXXX, my acct was debited for XXXX. I then called again and spoke with the company on XX/XX/XXXX and was then told they did not know why the agreement was cancelled by the original person I spoke with. They agreed to an arrangement of XXXX for four consecutive payments and informed that they would not try to re-process the previous payment. On XX/XX/XXXX, they presented a withdrawal from my my bank for XXXX and XXXX. Which created an over draft on my account costing me an additional XXXX in fees. I have again reached out to them and my call gets placed on hold for greater than 35 minutes and then the call is disconnected. This is the worst experience I have ever had. I have never been late on a payment to them. I called ahead of my payment being due both times and was assured over the phone that they would start the financial hardship payments, which the blatantly lied after a verbal agreement was reached. I want they " recorded " conversations to be reviewed.	KS	None	3826759
9/2/2020	Debt collection	Attempts to collect debt not owed	Debt was paid	This company has extremely high interest fees and should be illegal. I quickly found myself in a situation I couldn't afford so the account was charged off. I was called within a couple of months with a settlement offer of less than {\$600.00} which I accepted. The company offered to delete the charged-off account from my credit history if I accepted and paid the debt that day which I did. I am still showing the debit is unpaid on my history as well as that I still owe the full balance. This company not only takes part in predatory lending, but they also take part in predatory collecting of debts. Please delete this from my credit history ASAP.	AL	None	3826741
8/13/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, TX XXXX XXXX XX/XX/XXXX Rise Credit Dear Sir/Madam, Re : Original Creditor- Rise Credit Im writing this letter to open a negotiation on the debt for the account number provided above. After a period of financial hardship, I am currently working to address several unpaid debts Ive acquired. However, I still have limited resources and may only be able to pay back some of what I owe. With that in mind, I would like to propose to settle this debt for {\$200.00}. In return, I request that your company remove any late payments or charge-offs related to this account on my credit report. If your company is willing to accept this offer, please prepare a settlement agreement, sign it and send it to me. Once I receive my signed copy of our agreement, I will pay the amount listed above as agreed.	TX	None	3793844



				Sincerely, XXXX XXXX XXXX			
8/11/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	During the past year, I have made repeated attempts to XXXX and the other reporting agencies, to report inaccurate balance reporting by Rise CREDIT LLC, where I have shown, that my account was up to {\$3500.00} lower than you were reporting. However, you persisted to fraudulently report inaccurate balances, even when you were advised by the reporting agencies, that my balance was much less. Your actions were/are an on-going criminal-enterprise, with reckless disregard " for my personal finances, happiness and peace of mind, where you continue to violate my rights, with malice aforethought, causing me hardship, stress, and financial cost, and legal hardships, with reckless disregard for my well-being and enjoyment of life. Please be aware, that I intend to pursue all legal remedies available to me, for this continued pain, distress, suffering, and mental anguish, caused by all parties, including, XXXX.	GA	Svcmb	3789536
8/9/2020	Payday loan, title loan, or personal loan	Loan payment wasn't credited to your account	None	<p>In XX/XX/XXXX I applied for and received a loan from rise credit for {\$1500.00}. Shortly after receiving this loan I noticed the fees/interest/charges that would result in me having to pay the company back over {\$3000.00}. I contacted the company to cancel my loan request and for them to take back their funding. At this time they scammed and lied to me explaining if I made my payments on time that my pay back amount wouldn't be anywhere near \$ XXXX that was " worse case scenario " if I paid late/missed payments etc.</p> <p>This company is PREDATORY LENDING at its finest, in addition their representatives provide false information leading consumers to believe we are actually getting a great deal. After making my first payment of {\$190.00} every two weeks, I realized what was explained to me was not accurate AT ALL and at this point, it was too late to cancel the loan agreement. I called several times and sent multiple letters attempting to work out a FAIR and reasonable payment arrangement to which I was met with nothing but hostility and refusal. This company scammed me over a {\$1500.00} loan and has been reporting to my credit in the amount of {\$3600.00} IN ADDITION to this Rise Credit/XXXX XXXX was also trying to double dip and reporting two accounts on my credit report that I NEVER had using the creditor name of XXXX XXXX XXXX XXXX.in the amount of {\$2500.00}. This fraudulent account was opened on XX/XX/XXXX conveniently weeks after my account with RISE was closed on XX/XX/XXXX with only a {\$20.00} difference in loan amounts I have sent all of this information to RISE/XXXX XXXX XXXX XXXX XXXX XXXX, I did not receive a response, however shortly after XXXX XXXX XXXX XXXX was removed from my credit report as if they knew I was on to them, how long would this have negatively affected my credit had I not caught on to what they were doing. ( See attachment with screen clipping from credit report showing BOTH accounts. )</p>	OH	None	3786500
8/6/2020	Debt collection	Attempts to collect debt not owed	Debt was paid	<p>Rise credit lending is a predatory lending Company. They have destroyed my credit for years now. XX/XX/XXXX I was given a {\$2200.00} loan with an interest rate over % 100. I paid them over {\$7000.00} in less than one year. Last payment made was {\$2000.00} XX/XX/XXXX under the advisement that the balance would be paid in full.</p> <p>Yet they held onto my loan for another full year with a small balance and accruing interest all the while.</p>	MO	None	3781807

				<p>XX/XX/XXXX they then sold it to a collection agency which has given me another 7 years of a derogatory mark. I have been writing letters and explaining to both companies for years. FINALLY the collection agency agreed with me that what they did was illegal. Collection agency removed themselves from my credit report ( thank god ) Rise on the other hand refuses to remove themselves.</p> <p>Also The information/dates/payments etc reported on my credit is false/wrong/illegal. discrepancies all Across the board &amp; Completely wrong information. It updates daily and I have had no choice but have them linger.</p>			
7/28/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	<p>I contacted the company ( RISE ) to dispute the information they are reporting to Transunion Credit Bureau. I asked for the documentation of the debt being mine and a record of the payment history for the account with them.</p> <p>I did not receive any items indicating the account status or my ownership.</p> <p>The company also did not notify Transunion within 30 days that I was disputing the information on their credit report.</p> <p>This is a direct violation of FCRA 611, 602 AND 603. The company ( RISE ) did not notify Transunion of the item being disputed thus having the credit report indicate the item was being disputed by the consumer.</p>	CA	None	3768121
7/21/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>Someone got a {\$5000.00} loan under my name with company/bank called RISE ( which is somehow related to XXXX ).</p> <p>This is hurting my credit really bad. My score is down close to 200 points ( so far ), other banks are closing my credit cards or lines of credit, I am not able to get a loan ( not even the COVID 19 disaster recovery loan ).</p> <p>I've called this bank more than 10 times and sent emails. Their response is always that the person in charge is not available or the fraud department is close ( no matter at what time I call ). I am only able to talk to customer support reps who are not capable of doing anything about it.</p> <p>I've tried disputing the case with the credit bureaus/agencies and the only thing they do is call the bank ( RISE ) to confirm the loan and nothing else.</p> <p>Please HELP!</p>	FL	None	3756118
7/10/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>Due to COVID 19 I am not receiving a paycheck and my account is currently overdrawn. I have explained this to them however they will not offer any assistance and have reported me to the credit bureaus. They continue to try withdrawing different payment amounts. The last one that was returned to them from my bank was {\$56.00}. I would like for them to help me since this is a hardship situation and also remove the report to the credit bureaus.</p>	TX	None	3739037

6/17/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	The balance shown is wrong on my XXXX credit file is wrong. The account is also paid in full but shows i have a balance of {\$1300.00}. They FAILED to report my good payments for the months of XXXX, as the last update was generated on XX/XX/2020. I called them to dispute it but no action was taken.	TX	None	3703537
6/16/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I had been borrowing money since XXXX and was aware that the interest was like XXXX but I borrowed and accepted it so I paid. Last XX/XX/XXXX my mom had a XXXX XXXX and sad to say I had to borrow again despite a promise to myself not be rob again with a consent. Payment has been debited to my account struggling until the pandemic came. I called every credit card and to the other companies I have loans and made arrangements and successfully they were able to accommodate me and was kind enough to follow what the government was saying regarding postponement except RiseCredit. RiseCredit if I remember mentioned having a {\$10.00} interest but did not understand that it was daily until I was told by XXXX ( Customer representative ) today XX/XX/XXXX in the evening. She said that I agreed during my conversation last XXXX. I did not understand what was the conversation regarding charging me daily because attached if I am still paying the same amount every two weeks I will not ask for a favor during the pandemic difficulty. I am very sad and furious that I borrowed {\$4000.00} and after 9 payments it is even increasing. I need money because I am financially drained. I do not understand all the math that person has been telling me last XXXX but whatever the case maybe it is very unfair to do this to someone who already has a hardship with money. I feel like I am going to kill myself for company like them. Please help me stop this to victimize another people who need help desperately. When you need help and they tell you a lot of things and you are already in trouble yo9u would say yes even if you did not understand. they should not be tolerated to operate this way changing 4, 000 % interest and what they say is " You agreed "!!! I hope you can help me. If this organization can't help me I will seek a lawyer or won't stop until they are being stopped.	IL	None	3702251
6/16/2020	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	RISE has reported an account in collection to the XXXX credit bureau. I have contacted them numerous times by mail requesting validation of this account. They did not provide any details about their authority to collect this debt, a copy of the last billing statement sent to me by the original creditor, or provide a copy of the written agreement that created my original requirement to pay. Under the Fair Debt Collection Practices Act ( FDCPA ), I am requesting you to provide me with a validation of the debt. Please note this is a statement that your claim is disputed and validation is demanded. ( 15 USC 1692g Sec. 809 ( b ) ) I do hereby request that your office provide me with complete documentation to verify that I owe the said debt and have any legal obligation to pay you. Please provide me with the following : Agreement with the creditor that authorizes you to collect on this alleged debt The agreement bearing my signature stating that I have agreed to assume the debt Valid copies of the debt agreement stating the amount of the debt and interest	DC	None	3700809

				charges Proof that the Statute of Limitations has not expired Complete payment history on this account along with an accounting of all additional charges being assessed Show me that you are licensed to collect in my state ; and Your license numbers and Registered Agent. If your office fails to reply to this debt validation within 30 days from the date of your receipt, all instances related to this account must be immediately deleted and completely removed from my credit file. Moreover, all future attempts to collect on the said debt must be ceased.			
6/14/2020	Debt collection	Took or threatened to take negative or legal action	Threatened or suggested your credit would be damaged	They called my work several times after being told no to do so. I work in XXXX XXXX XXXX, those phone calls are not allowed. I was told to not have them call again or else.They called relatives and friends to find out my location. I have elderly parents who get 2 to 3 calls a week from them.The amount owed is double the loan amount according to them. During a call to they suggested legal action was going to be taken, such as a court case with my local magistrate. They also left messages on voice mails stating that I was a debtor. I received several calls on Sunday, throughout the day, and from non business related numbers. I have disputed the debt with credit agencies and through their website. I have never gotten any accounting statement of the amount of the alleged debt.	SC	Svcnbr	3698656
6/12/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Was not notified of investigation status or results	Rise is not reporting correct information nor providing documentation of my payment history to the 3 major credit bureaus. I have never been late with payments. I have disputed several time with no results.	TX	None	3695173
5/13/2020	Payday loan, title loan, or personal loan	Loan payment wasn't credited to your account	None	I have been harassed by the company. Mr. XXXX had contacted me and also went on some type of XXXX system and found names and numbers of family members I havent spoke to in years and called them about my debt. He has continued to harass myself and family members. He says I owe over {\$4000.00} and I told him thats not true. I paid that loan. He threatened to have the sheriff department to come to my home and arrest me and then sue me.	AL	Svcnbr	3649354
5/1/2020	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	When I looked at my online account balance on XXXX, it stated it was - {\$200.00} ( meaning I over paid and was due a refund ). However, when I called to inquire about my overpayments, they told me I still owed {\$150.00} on the loan. They claim to have no record of what I saw on my end, I sent the company a screenshot and explained that it was fraudulent behavior to have differing account balances due, they said I was looking at the wrong balance and should have been looking at another page. From my understating the account balance should accurately report the balance a consumer owes consistently on all pages, formats etc. There should not be differing balances due, that is in direct violation of the fair credit reporting act.	IL	None	3633393

				Desired Resolution : Refund Desired Outcome : Account settled and reported as paid in full as agreed and a refund of {\$200.00}.			
4/17/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	I have disputed account on my credit report held by : XXXX XXXX RISE CREDIT on several different occasions. Credit bureaus keeps sending back verification without information as to who they got information from within debt collection agency. They state they will not reinvestigate conflicting information on my credit report I disputed reporting information XX/XX/2019 and XX/XX/2019 Account is being double reported against laws FCRA. There is also conflicting reporting of balance owed. Account was also changed from paid in full to charge off status in XX/XX/2019. I was never sent a re-insertion letter from this status change.	CA	Svcnbr	3611180
4/15/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	Please CFPB can you send the following documents to Rise Credit. Thank you!	CA	None	3607863
3/31/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	Rise is reporting identity theft and fraud. Additionally I filed bankruptcy before this fraudulent account was even reported and Im being hit with a double sword. Reporting of identity theft as well as reporting and updating after bankruptcy. Ive contacted the company. I have provided all documents. They havent removed. Instead they continue to ask for different items to delay action. I submitted the ID theft Affidavit. They wanted the email showing it was submitted online. I submitted police report. They wanted the police to name them specifically. Police here dont do that. They wanted ID copy. I submitted Military ID and they refused to accept it and wanted a state ID not a federal one. Everything is games and avoidance while damaging my credit and name.	TX	Svcnbr	3586494
3/30/2020	Credit reporting, credit repair services, or other personal	Incorrect information on your report	Information belongs to someone else	A loan from Rise appeared on my credit that I did not take out. I never filled out an application with them. I never received funds from them. I reported it when I noticed it. My credit report shows it was opened on XX/XX/2018 and was charged off a few months later. It is now with the collection agency XXXX as of XX/XX/2018. I have disputed this charge on my credit report several times. I have called Rise and reported it has fraud. They told me to send in info proving it was fraud. I filed a report with the FTC and sent a copy to Rise as they asked. They have denied all my claims of fraud because they said that a check was mailed to my home address. They claim that the check was cashed. I told them I never got a check nor did I cash a check. I told them I never applied for a loan. I have asked them to prove to me the account is mine by	AL	None	3585617

	consumer reports			sending me the contract or promissory note as well as a copy of the check I was said to cash. I asked for all information about the loan. They have failed to provide me with any information about said loan but still report the account negatively on my credit as well as the collection agency is still presuming me for the loan.			
3/23/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	On XX/XX/2019 I called and asked if there was a way to lower my payments due to hours being cut at my job and then the owner of job site is considering closing for some weeks because of the current corona virus situation. I was told I couldnt lower my payments because I didnt qualify because my account is a credit line. I was then offered to to do an extension which means on the next due date of the loan payment I would be paying double ( My loan due dates are the XXXX and XXXX of every month ). I thought this was outrageous. The representative was very understanding of the situation and she did go to her supervisor to see if I could qualify for further assistance but I got denied. I am a customer who hasnt had any issues with paying but I was calling to try to get help and to let them know my situation but the company wouldnt try to work with me.	TN	None	3576964
3/20/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I obtained a loan for {\$2600.00} because I was desperately in need. The loan originated in XX/XX/2019. The interest rate of the loan is 219.08 %. To this date, I have paid {\$2300.00} and still have a balance of {\$920.00}. Because of the coronavirus, I had work reduced and I reached out to the company to request interest deferment. They refused to assist me with my request. They only offered loan payment extension which do not help because the interest keeps accumulating. I would like to see the CFBP reach out to them and ask what their procedure is for these difficult times.	CA	None	3573476
2/28/2020	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	My wallet was stolen. My license, checks and debit card was in there. I have tried several times disputing the item on my report but they refused to remove this,	None	None	3548601
1/22/2020	Debt collection	False statements or representation	Attempted to collect wrong amount	They have 2 entries on my Credit report for same debt, one from Rise, and the other the collections agency XXXX XXXX they sold too, I disputed but somehow they are saying its accurate its not only 1 entry should say I owe the money either Rise, or XXXX not both.  Thanks	OH	None	3504886
1/19/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	On XX/XX/XXXX, I obtained a {\$3500.00} loan from Rise Credit through their website, Risecredit.com. I was invited to apply for a larger loan after paying off a smaller loan from them in full. The terms of the loan were confusing, in that I was told I would be able to pay it off sooner and that the payoff would reflect monthly payments being applied both to principal and interest. The loan agreement also stated that my interest rate would not exceed 25 %. Specifically, Rise stated it was acting as a " CSO " ( whatever that means, they were taking my payments and structured the loan so I don't understand this ). The loan agreement stated that Rise was charging me a fee for " helping you to obtain from an independent third-party lender ( the Lender ) an installment loan with an annual rate of interest not to exceed 25 %. " My monthly payments were {\$590.00}. I made a first payment on XX/XX/XXXX, and a final payment on XX/XX/XXXX. I made a total of 9 payments, totalling {\$5300.00}. When I saw the payoff after my last payment in XXXX, Rise claimed I still	OH	None	3501991

			<p>owed {\$3500.00}. The interest rate was much higher than the maximum rate of 25 % as promised in the loan agreement. Also, Rise did not apply any of my payments toward the principal. At the rate I was going, I was never going to pay it off, not even in the time period described. I believe Rise breached the loan agreement based on the above and misrepresented and/or provided loan documents that contained conflicting terms on what the loan was going to cost me..</p> <p>Under the terms of the agreement, I was required to pay Rise via ACH authorization. In the loan paperwork, it states that I have the right to revoke that ACH authorization. So, in XX/XX/XXXX, I contacted my bank and instructed them to stop payment.</p> <p>Today, XX/XX/XXXX, I received a call from the XXXX County Clerk of Courts located in XXXX Ohio, indicating that they were planning to serve me with papers that included an affidavit for fraudulent conduct. He gave me an affidavit number, stated that it was being filed by " XXXX XXXX XXXX, " and gave me a telephone number XXXX XXXX XXXX XXXX stating if I called them, they could order the paperwork revoked. The telephone I attempted the clerk gave me was for an out-of-state XXXX number. I immediately called the XXXX number. A woman answered " Law office. " She did not identify the name of the office. I asked to speak to an attorney. She told me that she handles calls for several attorneys. She would not give me any names and asked for the affidavit number. I gave her an affidavit number and she connected me with a woman who identified herself as " XXXX. " XXXX is not an attorney. She stated the attorney was out of the office. She refused to tell me the name of the attorney. She then told me that " they " filed a criminal complaint against me for revoking the ACH authorization. She stated I broke the law because what I did was like " writing a bad check. " She then said that I need to give her my telephone number and that the attorney would call me in 30 minutes. She said that she had authority to call the clerk and have the actions " temporarily dismissed " but that I would have to pay the attorney {\$4500.00} PLUS his attorney fees. In 30 minutes. I asked her for more information. She mentioned that an " arbitration was in process. " I asked her what she meant by " in process. " She then told me " Since you are such a smarty pants, forget it " and said words to the effect that she was going to let them come get me and that I'll need to figure it out on my own. She then hung up on me. I still don't know who this attorney is or what the name of the office is. I was terrified that criminal charges were being filed against me. I believe I had every right to revoke the ACH authority. In fact, it states in the loan agreement that " This ACH authorization is a payment mechanism only and does not give us collection rights greater than those otherwise contained in this Contract. This ACH Authorization does not constitute and is not intended to constitute a security interest under Ohio law. " Yet they have threatened me with criminal prosecution, as if I stole something from them. They don't have a security interest in my bank!</p> <p>I was so terrified that I went to the Rise website today. My account is still active. In fact, when I signed in, I was immediately greeted with a message on the homescreen that Rise was giving me a payment offer to settle the account. I clicked on the link and was given the option to either pay {\$2800.00} within one week (</p>			
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				<p>much better than {\$4500.00} plus attorney fees in 30 minutes, but I don't have that much money ), or do 4 monthly installment payments of {\$880.00}. I accepted the payment offer of {\$880.00} and now have the first payment scheduled to be charged on my debit card on the XXXX.</p> <p>I am so upset and stressed. I do not believe I should have to pay them any more money, but I don't want to deal with criminal charges. I feel that Rise coerced me into a payment plan on a debt that I dispute. What's even worse, and a slap in the face, is this ACH language in the repayment confirmation that Rise sent me by email tonight : " This ACH/Debit Card Authorization is subject to the following provisions : ( 1 ) Right to stop payment and procedure for doing so. If you have told us in advance to take payments out of your Bank Account by ACH or Debit Card, you can stop any of these payments. Here 's how : Call us at XXXX XXXX XXXX XXXX or login to My Account prior to XXXX XXXX. central time the day before the payment is scheduled to be made. You may also contact your bank. " So, right there, Rise acknowledges that I can contact my bank to stop the payments. Yet, they have threatened me with criminal prosecution for doing before.</p> <p>Rise has abused the ACH procedures to their benefit, in what I now see was a fraudulent, unconscionable manner.</p>			
1/17/2020	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>My wife and I each have a personal loan Rise Credit XXXX XXXX, LLC D/B/A XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX Texas XXXX. Both of our loans were one month behind and we received a letter from Rise saying that if we paid two months immediately, they would credit my account for one payment as a bonus and two months on my wife 's account as a bonus. When we paid the amount they requested they refused to give us the credit they promised and are threatening us with action if we don't pay the amount they promised to credit our account. Their phone number is XXXX.</p>	GA	None	3500800
1/12/2020	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>THIS COMPLAINT AGAINST XXXX AND RISE/XXXX demands CFPB attention for prosecution.RISE /XXXX in XXXX told the CFPB that the Supreme Court decision in XX/XX/2018in California did not apply to them.An untrue statement since the decision ( attached ) applies to all consumer loans over {\$2500.00} originated in California XXXX</p> <p>The Supreme Court says this RISE LOAN, ACCT XXXX Appearing on XX/XX/XXXXis " unconscionable " as to it's rate of interest ( about 160 per cent APR ) and violates CALIFORNIAS UNFAIR COMPETITION LAW contained in CALIFORNIAS BUSINESS AND PROFESSIONS CODE.Another false statement of Rise in their attached CFPB response says that the loan was a refinance not a new origination.Although I had paid off a RISE loan 6 months before this was a new origination, {\$3500.00} at {\$260.00} bi -weekly repayments for 15 months ... ( calculates to over 160 % APR, the SUPREME COURT SAID THAT 96 % AND 135 % APRS WERE UNCONSCIONABLE IN THE DE LA TORE VRS CASHCALL INC. case decided by them.</p> <p>THIS SUPREME COURT DECIDED THAT RISE BUSINESS AND BUSINESS PLAN OF UNCONCIONABLE RATES IS ILLEGAL UNENFORCEABLE, PROSECUTABLE IN CALIFORNIA.</p> <p>A CLASS ACTION CASE AGAINST RISE IS LIKELY COMING SOON ENTIRELY BASED ON THE SUPREME COURT DECISION OF XXXX XXXX XXXX LAW OR THE PRINCIPLE OF XXXX IS NOW OVER.</p>	CA	None	3493814



				MY LOAN SHOULD BE DELETED AS UNCOLLECTABLE IN ANY COURT OF LAW, DUE TO UNCONSCIONABLE INTEREST RATE AND OTHER RISE BUSINESS TACTICS. EXPERIAN IN THIS CASE CAN NOT EXEMPT THEMSELVES AS MERELY A REPOSITORY.EXPERIAN MUST ACT TO DELETE THIS LOAN DETERMINED BY THE HIGHEST COURT IN CALIFORNIA AS " UNCONSCIONABLE " DUE TO ITS INTEREST RATE, AND THEREFOR EXPERIAN CAN NOT BE USED AS A COLLECTION TOOL OF XXXX RISE WANTS TO SUE, GO AHEAD, " BE MY GUEST " THE CROSS-ACTION WOULD BE WONDERFUL FOR ME ( \$ \$ \$ \$ XXXX ".			
1/10/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I received a loan of {\$4000.00} to be paid back @ {\$250.00} every 2 weeks. Instead of the loan going down after XXXX payments my loan amount went up to {\$4500.00} I was informed that they charge a " Per Diem " fee of anywhere from {\$16.00} to {\$20.00} per day till the loan is paid off. My APR was set at 148.03 %. I was also told some people are charged up to 299 % APR fee. Is this legal? I believe this company is offering predatory loans.If I pay them according to the way they are charging me the loan pay back is {\$11000.00}.  Please Help before they ruin my credit!	CA	Svcnbr	3491904
12/24/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	Rise Credit issues a short term loan to my sibling who took it out in my name. When I found out about it I attempted to resolve it but the rate was insanely high and they wanted a payment that was astronomical every other week instead of monthly as they stated to me after I found out. The account was unattainable and went to collections. I was able to settle the debt through the XXXX XXXX XXXX and they assured me in exchange for the settlement it would reflect paid in full and the Rise would be deleted from my credit report. being naive and wanting this resolved quickly I took them at their word that both companies ( Rise and XXXX ) would be deleted from my credit report. That still has not happened and when I dispute it through the creditors with the information I do have they state that it has to stay on my credit because it was purchased by another lender. I've reached out to both companies and they refuse to help me understand why I was misinformed by their representative and What benefit they have to keep trying to smear me and they just hang out.	CA	Svcnbr	3476965
12/15/2019	Debt collection	Took or threatened to take negative or legal action	Threatened or suggested your credit would be damaged	RISE/XXXX initiated a loan with me in XX/XX/2018.The loan interest rate exceeds 150 per cent APR. The CALIFORNIA SUPREME COURT RULED IN XXXX OF 2018 that this loan 's interest rate was " unconscionable " violates California 's UCL ; Bus.and Professions Code 22302.The court ruled that this lenders unconscionable interest rate along with other behavior displayed by Rise made the loan UNENFORCEABLE. AN UNENFORCEABLE LOAN CAN NOT BE DISPLAYED ON A CREDIT REPORT AS THAT DISPLAY IS " AN ATTEMPT TO COLLECT A DEBT " .THIS LOAN, IF NOT DELETED BY ALL CREDIT BUREAUS CAN SUBJECT BOTH BUREAUS AND THE FURNISHER TO CIVIL DAMAGES IN CA SUPERIOR COURT SHOULD SUIT BE BROUGHT BY ME.	CA	None	3468574

12/11/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	I paid off the loan in full XX/XX/2019. The company refuses to update my credit report. I have asked several times by email and they either dont respond or tell me it can take 45 days or longer. When I disputed the balance due and last payment made in my credit report with the 3credit reporting agencies I was told that Rise Credit insisted I had a large balance and that my last payment was in XXXX rather than indicate the loan had been paid in full.	FL	None	3464606
11/28/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	My name is XXXX XXXX SSN : XXXX and my complaint is against Rise Credit, account open XXXX XXXX date closed XXXX XXXX, due to fraud activity with a balance of {\$3800.00}. Back on mid 2015 I was a victim of identity theft, product of this issue fraudulent accounts started to open under my name. My personal information was compromised and as a result my account with your company was fraudulently opened. I did not authorize ; neither did I benefit anything from this fraudulent account that was included in my reports. This complaint is a direct confirmation that I want this account deleted. In accordance with the Fair Credit Reporting Act, please stop all collection proceedings. I have enclosed copies of My FTC report made back on 2015 that RISE has ignored for 4 years and the Federal Trade Commissions notice to Furnishers of Information. It explains your responsibilities under the Fair Credit Reporting Act ( FCRA ). The FCRA requires that debt collectors give an identity theft victim documents related to an account if the victim asks. I request that your stop collection activity and remove this account from my credit reports. I demand an immediate deletion letter from this the mentioned company. If I have to take this case to a federal court because of RISE negligence and unfair business practices believe me, Im ready to pull the trigger with that lawsuit. If the mentioned company provides me a deletion letter no legal action will be taken against RISE or whoever their mother company is. Im also including on this complaint XXXX XXXX XXXX XXXX because in the report in RISE information the address they have is from the mentioned company. An Im also including XXXX because its the only credit bureau which it is reflected on and Im pretty sure they will do a serious investigation regarding the matter. Thank you!	CA	None	3453082
11/24/2019	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	THIS COMPLAINT IS IN REGARD TO INACCURATE INFORMATION EXISTING ON MY XXXX/XXXX XXXX CREDIT REPORT. THIS COMPLAINT IS AGAINST RISE AT THIS TIME. This is a complaint arising under Sections 5 ( a ), 5 ( m ), 13 ( b ), and 16 ( a ) of the Federal Trade Commission Act ( FTC Act ), 15 U.S.C. 45 ( a ), 45 ( m ) ( 1 ) ( A ), 53 ( b ), and 56 ( a ) ; the Fair Credit Reporting Act ( FCRA, 15 U.S.C. 1681-1681x ; and the Fair Debt Collection Practices Act ( FDCPA ), 15 U.S.C. 1692-1692p, to obtain monetary civil penalties, a permanent injunction, restitution, disgorgement, and other equitable relief for the Defendants violations of the FCRA, the FDCPA, and Section 5 of the FTC Act. RISE provides consumer personal credit reports to regional and national credit grantors, attempting to issue both commercial and consumer credit. RISE regularly furnishes consumer credit reports to Creditors	TX	Svcnbr	3448630

			<p>electronically. RISE is an entity who regularly and in the ordinary course of business furnishes information to one or more Creditors about its transactions or experiences with its consumers.</p> <p>RISE routinely receives complaints from consumers who claim they do not owe the debt or that an account is invalid or incorrect. In numerous instances, I have notified RISE at the address specified for such disputes that RISE is reporting inaccurate information concerning my consumer credit. As a victim of identity theft I expect the information in my consumer report to be accurate and my disputes taken seriously.</p> <p>RISE has continued to report inaccurate information to the Creditors even after receiving such notice and accompanying proof. In numerous instances, I have disputed the information appearing on my consumer credit report in writing to RISE. RISE receives most notices of disputes from a consumer in electronic format, through automated consumer dispute verification ( ACDV ) forms provided on RISE S website.</p> <p>Pursuant to Section 623 ( b ) ( 1 ) of the FCRA, RISE, as a furnisher of information to the Creditors, is required to conduct an investigation of the disputed information upon receipt of a notice of dispute from a Consumer. For certain types of disputes, such as those where the consumer claims the account is not his or hers or belongs to someone with a similar name, it is RISE s policy and practice only to compare the name, social security number, date of birth, and address in RISE s computer database with the information provided on ACDV forms. Where three of the four items match, RISE will report to the Consumer that it has verified the information it furnished as accurate. It is RISE s policy that only after the consumer has alleged the same type of account inaccuracy more than four times will the matter become assigned to a supervisor to do further investigation. Because RISE collects accounts that are often old, information in its computer files may not be accurate for a variety of reasons, including incorrect updating of addresses, errors in recording names and information, and problems with the original Creditors records.</p> <p>In disputes involving identity theft or fraud allegations, RISE s policies provide that if the existing account codes and notes in its records do not contain any reference to a prior claim of fraud, RISE will verify the previously reported information without conducting any investigation prior to such verification. In numerous instances, despite written or oral notification from consumers disputing the accuracy or completeness of alleged debts, RISE continued to furnish the information to the Creditors without communicating that the information was disputed by the consumer. Section 623 ( a ) of the FCRA describes the duties of furnishers to provide accurate information to Creditors. Section 623 ( a ) ( 1 ) ( B ) prohibits furnishers from providing information relating to a consumer to any Creditor if i. the person has been notified by the consumer, at the address specified by the person for such notices, that specific information is inaccurate ; and ii. the information is, in fact, inaccurate. In numerous instances, I have contacted RISE at the address specified by RISE to dispute information furnished by RISE to a Creditor and to notify RISE that the information is inaccurate.</p> <p>In numerous instances, I have also provided information such as the consumers drivers license, social security number, and/or proof of residence to confirm my identity. The acts and practices alleged above constitute violations of Section 623 ( a ) ( 1 ) ( B ) of the FCRA, 15 U.S.C. 1681s-2 ( a ) ( 1 ) ( B ). Pursuant to Section 621 ( a ) ( 1 ) of the FCRA, 15 U.S.C. 1681s ( a ) ( 1 ), the acts and practices alleged above also</p>			
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				<p>constitute unfair or deceptive acts or practices in violation of Section 5 ( a ) of the FTC Act, 15 U.S.C. 45 ( a ).</p> <p>Under Sections 13 ( b ) and 19 of the FTC Act, 15 U.S.C. 53 ( b ) and 57b, I am able to recover all equitable and ancillary relief as it may deem appropriate in the enforcement of the FCRA, the FDCPA, and the FTC Act, including the ability to order rescission or reformation of contracts, restitution, the refund of monies paid, and disgorgement to deprive a wrongdoer of ill-gotten gain.</p> <p>Section 621 of the FCRA, 15 U.S.C. 1681s, authorizes a Court to award monetary civil penalties of not more than {\$2500.00} per violation for each violation of Sections 623 ( a ) ( 3 ) and 623 ( b ) of the FCRA.</p> <p>I want RISE to remove these inaccurate items.</p>			
11/21/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>This company refuses to update my credit report in a timely manner. The account with them was paid off in full, early. Yet they still report a revolving balance and open account. I have submitted disputes and they verify that their information is accurate. I have no open account with Rise, nor do I owe them any money.</p>	TX	Svcnbr	3446607
11/20/2019	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>I am a victim of identity theft and this debt does not belong to me. Please see the identity theft report and legal affidavit attached.</p>	SC	Svcnbr	3443960
11/6/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>I have borrowed {\$3100.00} from Rise Credit but have paid back to date {\$8600.00}. However, my balance showing on their web page is still {\$1400.00} as of today XX/XX/XXXX. I sent them an e-mail about this today but I don't expect them to budge as they never have before.</p> <p>After I made the first few payments to Rise I asked what their interest rate was since my payments were going up each month and they quoted 198 percent. If that is so, how could I still owe them {\$1400.00}. That interest rate is extremely high. Rise did not inform me of this interest rate at the beginning of the loan.</p> <p>As a widow since XXXX with XXXX children to raise and educate, this has had a terrible impact on my finances.</p> <p>Can you please help.</p>	TN	Older American	3430071
11/5/2019	Credit reporting, credit	Incorrect information	Public record information	<p>I filed Chapter XXXX bankruptcy in XX/XX/2018. Last week, the company RISE listed late payments on my account. This account was part of my bankruptcy. It needs to be removed</p>	TX	None	3428429

	repair services, or other personal consumer reports	n on your report	n inaccurate				
10/27/2019	Debt collection	Written notification about debt	Didn't receive notice of right to dispute	Creditor informed me that I had time to pay debt, however, debt was immediately sold to a collection agency which has reported this account to my credit report as a collection account.	WI	None	3418814
10/25/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I applied and was declined for a loan - which wasn't a surprise. After being declined, I called customer service and asked for my account, including my banking information, to be closed/deleted from their files. I was told by the day manager XXXX that it was ILLEGAL for them to cancel my account. That is absurd. I do not owe them any payments - there is no reason for them to retain my bank account information. XXXX also told me they will be keeping my information for 25 months. When I said ok, you can't close my account can you please just remove my banking information, she again refused saying it was illegal for her to do so. Nowhere in the documents I saw or signed was there information saying a DECLINED account can't be canceled or that they will keep your information for 25 months. This is something that should be disclosed to consumers. I have also filed a complaint with the XXXX.	TX	None	3417842
10/8/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	XXXX is reporting incorrectly a collection/charge-off on RISE account number XXXX. ( Please see page 2 of the attached credit report. ) In XXXX, 2015 I made a final payment of {\$2100.00}. This payment should have made this account report a {\$0.00} balance. The total amount of the loan was {\$2500.00}. I keep receiving bills for outstanding balances due that are non-existent. I make the payment required, only to discover that none of the payments are applied to this account. Every time I inquire about what the actual balance due and owing is, the amount goes up and up. I have paid over {\$11000.00} on a loan that I never even signed for. This account was opened fraudulently by my ex-husband however, I had no choice but to make the payments until I straightened this account out. I received no assistance from RISE and they refused to close this account. My ex husband e-signed my signature without my consent. I did not authorize and/or approve for this account to be opened. When I discovered that there was an account in my name, I immediately contacted RISE and let them know I did NOT open this account. I requested copies of the alleged documents that I signed and discovered from the Disclosure Agreement that this fraudulent loan that was taken out was charging 274.21 % interest. According to their calculations, the original loan amount of {\$2200.00} would cost over {\$8700.00} in finance charges. After making all of the scheduled payments the total cost of the loan would exceed {\$11000.00}. This is PREDATORY LENDING to say the least!!! The Federal Loan cap on credit cards is a maximum of 28 %! I was forced to make the minimum payments due until we could come to some resolve of this fraudulent account. I was never able to make any headway with	MO	None	3398963

				the representative and as time marched on, the account grew larger and larger. I would pay it off, only to have a statement arrive and see that the balance due was more each month. This incorrect reporting is seriously harming my credit score and this account needs to be removed from my credit report. I have contacted the bureau to remove this however, I have not been successful.			
10/7/2019	Payday loan, title loan, or personal loan	Incorrect information on your report	Information belongs to someone else	<p>Apparently the credit bureau called XXXX Was notified and refuse to respect the fact that this account called rice? That I do not know about has been opened under my identity at the Bureau of motor vehicles can get proof that Ive had 1 drivers license replacement which is one replacement of a drivers license due to my drivers license debit card and checks being took from my home from previous relatives living in my home I have reported this MASSIVE TIMES! Relative is now in XXXX for stealing my credit and personal information I reported this to all credit bureaus XXXX knew this received Identity theft report theres no reason why they smash still be on my report get it off it is identity Theft! I have reported it with police reports proper other documents as well please get with this credit bureau and get this rice mess off of my report rice refuse to respect the fact that his identity Theft apparently it was an online loan which is something that I would never do if Im going to borrow I always go in person where my identification can be shown.</p> <p>Apparently this company that had my information dont even know what my middle name is they have a middle initial in order to catch them under identity DEF ask them what my middle name is my ID has XXXX XXXX XXXX XXXX I never ever list my full middle name they probably got my middle name through the identity report of death for which I reported I reported an identity DEF several times happening to all credit bureau so I dont know why experience or experience whoever they are dont have this information on me reporting an identity Theft.</p> <p>Ive never dealt with these rice people and I never will because its an online company from what Ive researched and I dont know how they could have got my personal information but it was not me I have been told that my email is under a dark web which I have no clue what that is so who knows where my personal information has been going not to mention for the last 7 years I have had issues getting my mail due to moving you can not hold me responsible for who has my mail or who has been getting my mail I have also sent proof of documentation of that this is been going on for the longest and it still exist today I have no idea where my mail has been going most of this is at the fall of United States Postal Service I did report lost drivers license credit cards and checks get this stuff straight I am not the owner of this loan I demand it comes off! This rice company that I have no identity of knowing continues to harass me for a loan I am refusing to pay because I did not open it now Im with them I did not sit down personally face-to-face and open any loan with them Ive never spoken to these people Ive never even talk to these people I have no idea who they are they will not stick your identity death loan on me! Get it OFF MY REPORTS I AM REPORTING THE RISE COMPANY TO FBI &amp; Ohio Attorney General and Ohio Supreme Court that CFPB is allowing this company rise to harass me about a debt that I did not make Ive never talk to these people rise I dont know who they are! One of my recent creditors XXXX XXXX monitors my credit card they found out my personal information has been discovered on a dark web? Look at attached information I have no</p>	OH	None	3397689

				idea I dont know how these people got my personal information God knows who else has it not my fault get it off my report now!			
10/4/2019	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	I have a hard inquiry dated XX/XX/2018 from : XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, TX XXXX I never applied for credit with this company	SC	None	3395754
10/3/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	Tried to pay account the website would not let me pay my loan when logging in the rep said I had a day and deadline to pay it on the day of the deadline it after logging it the website would not allow me to make my final payment therefore therefore causing me to default on my loan I also tried calling the office and was unable to get a rep back to accept payment rise makes it difficult to get assistance to get anyone on the phone to pay and locks up their website on the date the payment is due causing the consumer to pay late fees and terminating account due to their system error	MS	Svcmb	3395381
9/9/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I have paid my loan on time every month and made the full payment as described in my contract for over a year now. Periodically, Rise Credit says they review accounts for possible refinancing without a credit check or any impact to your credit. I assume it's very similar to a credit card increase. Their criteria for being eligible states per their website ; " make at least the minimum payment due every month and on time " and they will notify you once you're eligible. It has taken me over a year for me to become eligible to refinance and on XX/XX/2019, I finally got a notification that I can refinance. Once I logged into my account, I was met with a pop up notification saying that I can now refinance and that my new loan amount is now {\$3500.00} which will add {\$1300.00} to my loan which would be deposited into my checking account. I read through all their notices and consents which I agreed to. I got to the last page where it had me sign, date and submit only for the website to bring me to a page that says I'm denied. So I was approved initially when I was offered refinancing and now denied 5 minutes later after I signed my documents? Why would I be denied when there is supposedly no credit check? I got an email from Rise saying that XXXX consumer reporting, a part of XXXX, helped them come to this decision. I called Rise to ask about this and they said I need to call XXXX. The Rise rep also said if something was inaccurate with XXXX, that I would have to wait again for Rise to flag my account as eligible again to refinance which could take another year. This is extremely false advertising and just a bad business practice by Rise plain and simple.	CA	None	3368198
9/5/2019	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I am a victim of identity theft and this debt does not belong to me. Please see the identity theft report and legal affidavit attached.	SC	Svcmb	3364370

9/4/2019	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I am a victim of identity theft and this debt does not belong to me. Please see the identity theft report and legal affidavit attached.	PA	Svcnbr	3362845
9/3/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	Rise charges a customary fee. According to my contract that fee is calculated at XXXX per day. I am being charged over {\$120.00} biweekly for the customary fee. As of today i have paid {\$1100.00} towards this loan and only {\$180.00} has been applied to the principle. When i call customer service i get no intelligent response only that because i live in Tennessee and Tennessee has lax loan shark laws Rise is allowed to charge me as they please. My contract also states the interest and commissary Fee are an equivalent of XXXX but i am being charged that as additional interest each statement. As of today i have paid over {\$750.00} for this customary fee.	TN	None	3361701
8/2/2019	Debt collection	Communication tactics	Frequent or repeated calls	Rise has contacted me 122 times since XX/XX/2019. It is ridiculous since they get payment from me every two weeks. They harassment has to stop. They need to remove me from the auto dial list immediately. When I reject a number they call back from another trunk number.	GA	None	3327778
7/31/2019	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	XX/XX/2018 this hard inquiry showed up on my credit that i have no responsibility of i filed to have it removed and no response i need to have it removed because it is hurting my credit	TX	None	3324882
7/29/2019	Money transfer, virtual currency, or money service	Confusing or misleading advertising or marketing	None	In July 18, we borrowed 3500.00 from Rise Credit. The company was suppose to contact me (XXXX XXXX) with details of loan. They have not obtain the signature and went ahead and deposited the money into my account. After paying between \$400-\$500 for 12 months. I tried contacting them (7-19) to see when loan was going to be paid off, and they said after paying almost \$5000 nothing has been paid toward the balance - due to it being a line of credit. We didnt ask for line of credit we asked for a small loan.	KS	Older American	3321938
7/28/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I received a pre approved loan application from Rise credit in the month of XX/XX/XXXX. I applied for the loan in XXXX of XXXX. I was approved for the amount of {\$4000.00}. I set up the payment process online which was already selected for me since I am paid bi-weekly. My payments are {\$260.00} every two weeks. I noticed that my balance has not gone down. The balance shows that I still owe {\$3800.00}. I called and emailed this company and stated that I have been on time with my payments and should be close to paying it off. I was told over the phone that I owe {\$3800.00}. I said that is impossible when I have already made	CA	None	3321401



				XXXX payments. I asked if there was a glitch in their system and the representative told me when the loan is paid off you will know. I am very upset and this does not make any sense to me. I need assistance with making sure that my balance reflects all the payments that I have made. I will NEVER borrow money out of desperation again. Lesson learned			
7/11/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	Hello, this company has been on my credit report since 2015 and I have yet to receive any forms or letters regarding this account. I would the opportunity for reapplication and or this account removed.	TX	None	3303576
6/24/2019	Debt collection	Attempts to collect debt not owed	Debt is not yours	I would like to add to an existing complaint. Complaint No. # : XXXX. XXXX XXXX XXXX sent me a letter on XX/XX/2019 claiming they have conducted an investigation into my complaint stating that they can't substantiate the allegations brought against them specifically providing validation of my signature showing that I have some obligation to pay them a debt owed. They still have failed to provide any validation of my signature on any loan or debt obligation to XXXX XXXX XXXX. I am requesting validation, made pursuant to the Fair Debt Collections Practices Act and the Fair Credit Reporting Act, along with the corresponding local state laws. Please note I am requesting validation, that is competent evidence bearing my signature, showing that I have or had some contractual obligation to pay you.	GA	None	3285767
6/19/2019	Payday loan, title loan, or personal loan	Credit monitoring or identity theft protection services	Problem canceling credit monitoring or identify theft protection service	<p>I want to start by saying that I DID NOT open any account with this company called XXXX XXXX.</p> <p>I was checking my credit score on XX/XX/XXXX and I noticed there was a inquiry from a bank/company called XXXX XXXX. I called them and the customer service representative advise me to contact their fraud department. I contacted their fraud department and there was a recording stating that if I was calling to report identity theft I was supposed to create a report with the FTC ( Federal Trade Commission ) and send it to them. I filed the dispute through FTC.gov and also made a police report because this was the second time somebody used my information to get a loan. I sent the FTC report along with the police report. They reached back stating they needed the a screenshot of the confirmation email where it showed I filed the FTC report, which did not make sense because I had already sent them the report. I had deleted that email as I thought it was not important since I had the actual report so they had me filed another one complaint to the FTC and send them the screenshot of email confirmation.</p> <p>After two weeks of all this hassle they send me and email stating that they did not found any fraud. I of course called the next day asking why they had determined this and XXXX from the fraud department told that they had found that all mi information matched and that is why they decided that is was not fraud. I found this totally incoherent because that is the same reason that I filed the dispute, of course the information is going to match that is why I am contacting you in the first place to report that it is fraud because I DID NOT open that account. Furthermore, the company is basically telling me that I lied on the</p>	FL	Svcnbr	3279626

				<p>police report and the FTC report I submitted which, to my knowledge, is a federal crime.</p> <p>I proceeded asking him where the funds of the loan where transferred and he informed me that it was transfer to a XXXX XXXX XXXX ( XXXX, I believe ) in XXXX, Florida. I told him that was even worse because I have never lived in XXXX nor I have family there. He then told me that basically there is nothing they can do and I just find impossible that they are not accepting my despite even after filing a police report and a complaint with the FTC which was notarized, of course.</p>			
6/13/2019	Debt collection	Attempts to collect debt not owed	Debt is not yours	<p>XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX, XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX XXXX : XXXX XXXX # : XXXX ( On behalf of XXXX XXXX XXXX XXXX, XXXX XXXX XXXX Acct # : XXXX ) To Whom It May Concern : This letter is in regard to reference number : NCB File # : XXXX account number : XXXX, which you claim I owe {\$5200.00} to XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX. This is a formal letter that your claim is disputed.</p> <p>I am requesting validation, made pursuant to the Fair Debt Collections Practices Act and the Fair Credit Reporting Act, along with the corresponding local state laws. Please note I am requesting validation, that is competent evidence bearing my signature, showing that I have or had some contractual obligation to pay you.</p> <p>Please also be aware that any negative mark found on my credit reports ( including XXXX, XXXX and XXXX ) from your company or any company that you represent, for a debt that I dont owe, is a violation of the FCRA and FDCPA ; therefore, if you can not validate the debt, you must request that all credit reporting agencies delete the entry.</p> <p>Pending the outcome of my investigation of any evidence that you submit, you are instructed to take no action that could be detrimental to any of my credit reports.</p> <p>Failure to respond within 30 days of receipt of this certified letter may result in small claims legal action against your company at my local venue. I would be seeking a minimum of {\$1000.00} in damages per violation for : Defamation Negligent Enablement of Identity Fraud Violation of the Fair Debt Collection Practices Act ( Including but not limited to Section 807-8 ) Violation of the Fair Credit Reporting Act ( Including but not limited to Section 623-b ) Please Note : This is an attempt to correct your records, and any information received from you will be collected as evidence should any further action be necessary. This is a request for information only and is not a statement, election or waiver of status.</p> <p>I contacted this company by certified mail on XX/XX/2019 and I have not received any credible response showing my signature on any documents showing where I owe this debt. This company has filed a collection report with all three credit bureaus without validating my signature. Please force this company to validate my signature that I owe this debt. If they don't respond in 30 days, please make them remove all collection notices with all three credit bureaus.</p>	GA	None	3273548

6/11/2019	Debt collection	Communication tactics	Frequent or repeated calls	Keep calling my phone from different numbers throughout the day and night. ( XXXX ) XXXX XXXX, ( XXXX ) XXXX and ( XXXX ) XXXX. It is overwhelming because I am at work most of the day and phone keeps going off for nonbusiness calls. Calls everyday all day.	MS	None	3271346
6/5/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	SOMEONE OPEN UP A LOAN IN MY NAME ... PLEASE HELP ... I DONT HAVE DATES OR AMOUNT BECAUSE THEY ARE NOT MINE	TX	Older American	3265143
6/4/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I had a leak in my roof and needed extra cash fast. So I took out a loan from Rise on XXXX for a XXXX for 7 months at XXXX a month I took a beating on the interest but I needed the money. The last pay was gone but I've had trouble with my account so I ask could they take it out on the XXXX they said yes everything is set. I called on XXXX and told them my money was in there now and if they wanted to take it on the XXXX they could or wait til the XXXX. They said they would take it on the XXXX they didn't, they didn't on the XXXX so I called them and they say I got to send another authorisation for ach withdrawal because for some reason they can't do it without it. Trouble is now they say they can't withdraw the money til XXXX Now which includes late fees and interest which is no fault of my own. My bank said they have no reason to not be able to get the money. I'm trying to keep my credit going up and 100 % on time payments. Don't know what to do. Please can u help?	OH	Older American	3264342
5/18/2019	Debt collection	Attempts to collect debt not owed	Debt is not yours	I was notified by rise credit that I had taken out a loan and never paid. I informed them that I had not taken out a loan online and asked for proof. The company never sent proof that I opened this loan online and continue to pursue this debt along with reporting to the credit bureaus	TX	None	3246519
5/11/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I borrowed approx 5000.00 dollars from rise credit. I paid a lot of it back but then had problems paying. I contacted a pay day loan negotiator service XXXX XXXX XXXX XXXX. I paid them several thousand dollars to help negotiate with Rise Credit. There were trying to negotiate a settlement with Rise credit but was not able to so I stopped paying them too. I borrowed approx 5000 and rise has reported to credit bureau I owe them XXXX! I tried to dispute it via XXXX disputes process but it remains on my credit report. Charging a fee of of double I borrowed that is ridiculous!	OH	None	3239205
5/10/2019	Credit reporting, credit	Problem with a credit	Their investigation did not	The Risecco company opened XXXX. XXXX, 2017 continues to inaccurately report this account to the credit bureaus under my name. I have sent several certifies letter asking for removal with no corrections noted, as stated in my certified letter this account is being listed and reported as a duplicate as it is already a part of	IL	None	3238315

	repair services, or other personal consumer reports	reporting company's investigation into an existing problem	fix an error on your report	my public record and has been legally discharged and the company has agreed to remove, please refrain from continuing to report this account			
5/9/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	One XX/XX/19 Rise Credit sold my loan to XXXX XXXX XXXX. They no longer own the debt, or have the legal right to collect on it or report ownership of it to the credit bureaus. I disputed ownership of the account with XXXX and they certified on XXXX that they owned the account, the account was past due and that my claim that they didnt own the debt was false.	CA	None	3236958
5/7/2019	Debt collection	Communication tactics	You told them to stop contacting you, but they keep trying	Rise credit kept calling continually after I asked them to work with me. I called them on XX/XX/XXXX to inform them I lost my job and asked for help at least pushing my payments back for a few weeks until I got a new job. They refused to work with me and called non stop. I called in and verified myself with my social security number and asked to be placed on the do not call list after repeated daily calls. Today XX/XX/XXXX they started calling again. I have not agreed to be contacted by phone again. They have tried my bank account for 2 or 3 payments at a time when I had already asked them to hold off for now. I am aware I am in a contract and they have my account number and agreed to payments in advance, which is why I called them in advance and asked for help- but they told me they will do nothing except keep trying my bank account and calling everyday. I have had multiple returned payment fees because they kept trying 2 or 3 payments at a time and I eventually had to shut off the ACH function until I have the ability to pay the fees back to my bank and be able to use my account again. I emailed them today with a cease and desist request. I am not happy with the way they have been treating me. I also let them know I am reporting them. I will not stand to be treated this way.	UT	None	3234193
4/6/2019	Debt collection	Attempts to collect debt not owed	Debt is not yours	FCRA states information reporting has to be 100 % verifiable and 100 % accurate otherwise the information must be removed under federal law. XXXX has been reporting unverifiable and inaccurate information on my credit which has damaged my credit. I intend to litigate if they do not remove this file from my credit report. I request for them to provide the written contract and physical documentation to support the information they are reporting on my credit report via the CFPB portal. Do not send screenshots. Do not send medical statements. Send my actual signature on a contract. As this debt is Not mine.	TX	None	3203933
4/6/2019	Debt collection	Attempts to collect	Debt is not yours	FCRA states information reporting has to be 100 % verifiable and 100 % accurate otherwise the information must be removed under federal law. GLA has been reporting unverifiable and inaccurate information on my credit which has damaged my credit. I intend to litigate if they do not remove this file from my credit report. I	TX	None	3203835

		debt not owed		request for them to provide the written contract and physical documentation to support the information they are reporting on my credit report via the CFPB portal. Do not send screenshots. Do not send medical statements. Send my actual signature on a contract. As this debt is Not mine.			
4/5/2019	Debt collection	Attempts to collect debt not owed	Debt is not yours	<p>I received a mail correspondence stating that i have been " approved " for the total amount of {\$2500.00} credit line from RISE CREDIT, the approval came with a verification number.</p> <p>When i entered the information online with the approval number, i was congratulated for the approval amount of {\$2500.00}, and the last step was to enter my personal Checking account number and Routing number in which i did. I waited 3 to 4 days to see the money in my account, after i was promised that the money would be in my account the next day after registering my approval. So on the 4th day i called the RISE CREDIT COMPANY and the REPRESENTATIVE on the phone had told me " " o no Ms XXXX you actually did not get approved for the amount, we are sorry is there anything else i can help you with? " ". Had let the representative know that i received a confirmation code for the approved amount of {\$2500.00} credit line and when i registered my information the RISE CREDIT SITE had CONGRATULATED ME for the {\$2500.00} approval, and i have yet to receive the money, so how would it be that you are telling me i did not get approved?.</p> <p>The RISE CREDIT REP had stated " I am really sorry but i don't know why or how you saw that congratulations for the credit approval, because i do not see that, i see that your application has been denied, so you will not be receiving the {\$2500.00} ". I told the RISE CREDIT REP, " okay thank you for your time, that was so not okay on the RISE CREDIT company to give me an approval then tell me I'm not approved ". That was the end of the conversation. Since the time of me reregistering my approval and speaking with the RISE CREDIT REP, i started to get charged for twice a month for 4 months and one of the 4 months is was charged 3 times. I did not realize what was happening when i saw the amount of {\$230.00} taken out of my checking account, because i had been mistaking it for XXXX XXXX ( first credit line i opened in XX/XX/XXXX ) I confirmed that it was not XXXX XXXX line who was collecting the amount of {\$230.00}, that it was actually RISE CREDIT collecting {\$230.00}, as if i was paying back the {\$2500.00} RISE CREDIT COMPANY for Lending me the money, the only thing is RISE CREDIT NEVER GAVE ME THE {\$2500.00} credit. I went to my bank ( XXXX ) sat with the XXXX rep and asked for my BANK STATEMENTS dating back to XX/XX/XXXX to CURRENT ( XX/XX/XXXX ). In my bank statements i discovered, and CONFIRMED that RISE CREDIT NEVER GAVE/TRANSFER/WIRE ME/MY CHECKING ACCOUNT, THE CREDIT LINE OF {\$2500.00}, and that had been just taking money out of my account. Now i have gone into over draft situations and really tight on money situations DUE to RISE CREDIT collecting money from me/my checking account that i NEVER OWED THEM. When i received emails from RISE CREDIT stating that they would match me/my current balance that i apparently was being accused of owing to THE RISE CREDIT COMPANY, the company attempted to have me pay them a certain amount to just call off the debt that i NEVER OWED THEM. I called the company and i was transferred multiple times, until finally the last person whom seemed to be the rep who would be the one to somehow get this resolved, THE RISE CREDIT COMPANY rep had ask me if she can put me on hold again for a moment, and once i said yes, the rep</p>	DE	None	3202489

				HUNG UP on me, and i never herd from them again. In fact i have herd from them they still send me PRE-APPROVAL MAIL for the same amount of {\$2500.00}, AND MOST IMPORTANTLY RISE CREDIT HAS IMPACTED MY CREDIT SCORE!!! SIGNIFICANTLY, its to the point where i am ready to sue 100 % because it has now affected my personal life, my credit score, and i am in desperate need of a new vehicle, because i was recently in a huge auto collision where my vehicle has been totaled. I CAN NOT GET AN AUTO LOAN DUE TO THE Delinquencies RISE CREDIT HAS SENT OVER TO MY CREDIT SCORE FOR REFUSING TO PAY AMOUNT THAT IS NOT OWED TO THE RISE CREDIT COMPANY. I Have been highly ashamed of the pass TWO DEALERSHIPS WHO HAVE ran my credit score and SEEN the RISE CREDIT DELINQUENCIES and for that reason i have been DENIED TWO AUTO LOANS. This has gone completely WAYY TO FARR my personal life has been REALLY HARD BECAUSE OF THIS.			
3/27/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I wrote the company and told them this inquiry is not mine and I was a victim of ID theft. They told me to supply a police report, which I did. Once I did they would not accept it because it did not list them as a creditor -- they are NOT a creditor - it's an inquiry I am trying to remove and there is NO PLACE for a CREDITOR on the police report. I told them this is what they asked for and this is what they got. They refuse to proceed further.	KS	Svcnbr	3192418
3/19/2019	Debt collection	Attempts to collect debt not owed	Debt was paid	On XX/XX/2019, I paid my debt with RISE off completely and received notification that this debt was paid in full.  I have called and e-mailed this company several times to report accurately to the credit bureau, however, they have failed to respond.  I was advised today that they do not report until the following month after the debt has been paid, which will place this over 45 days.  I have disputed this with the credit bureau as well and RISE has failed to respond.	TX	Svcnbr	3184580
3/14/2019	Payday loan, title loan, or personal loan	Incorrect information on your report	Account information incorrect	My loan balance was paid in full and should be reported to all 3 credit bureau 's.	SC	None	3180057
3/8/2019	Credit reporting, credit	Problem with a credit	Difficulty submitting a dispute	Hard inquiry with RISE was reported that is wrong and want removed. Inquiry : XX/XX/2018. I had a loan with them last year that was paid off in 2018. I would NEVER get another loan from them again as they charged me 134 %. I called about this and was left on hold for 40 minutes. They did nothing to address my	CA	None	3173463

	repair services, or other personal consumer reports	reporting company's investigation into an existing problem	or getting information about a dispute over the phone	complaint. Also I've had seven " pre approved emails from them this year XXXX alone and want them to stop. Although I unsubscribed from the email list and called to stop receiving " prescreened " offers of credit from them XXXX ( XXXX ) they still keep coming. This company is unethical with the percentages they charge and I did NOT look for another loan XX/XX/2018. I was busy casting a TV show and fully employed. RISE XXXX XXXX XXXX XXXX XXXX XXXX XXXX, TX XXXX ( XXXX ) XXXX			
2/23/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>In XXXX of 2017 I applied for a {\$2500.00} loan and was approved with Rise. I was aware of the high interest rate of 238.90 %, but at the time I needed some financial assistance and this was my only option. The payments are due approximately every 2 weeks. Since then I have made approximately 32 payments of {\$230.00}, which sadly comes out to about {\$7500.00}. I called today to pay off the loan and was shocked at the amount they gave me, {\$3300.00}. If I paid that amount, the total amount paid is {\$10000.00}, which is more than the term of my loan agreement. It appears that all the payments I have made has only been going to interest and I have not been applied towards the principal.</p> <p>I was reading up on New Mexico 's laws in reference to loans of {\$2500.00} or less and I just do not see how this company is able to make me pay more than what is in my loan agreement. I am not able to retain a lawyer to look into this, so this is the route I am having to take. I would greatly appreciate any and all help/information you could give me.</p> <p>Sincerely, XXXX XXXX</p>	NM	None	3160986
2/22/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	RISE Credit fraudulently pulled my XXXX credit report on XX/XX/18, and opened a fraudulent account in my name. After months of disputes with RISE, and after filing a police report, they agreed to remove the account AND HARD INQUIRY from my XXXX credit report. The account finally was removed, but the hard inquiry remained. I have called to dispute with XXXX and was told they have not received a directive from RISE to remove the inquiry. I spoke with RISE and they told me they had, in fact, requested the removal of the inquiry from XXXX, and for good measure, sent another directive for them to remove the inquiry on XX/XX/2018, but XXXX is still reporting this fraudulent hard inquiry on my credit report and their customer service is of no help to me in this situation.	CA	None	3160312
2/17/2019	Debt collection	Attempts to collect debt not owed	Debt was already discharged in bankruptcy and is no longer owed	I filed for Chapter XXXX Bankruptcy in XX/XX/2018. A Rise Credit loan ( loan # XXXX ) in the amount of {\$4000.00} was included in my petition. In spite of the Automatic Stay, Rise Credit is continuing to collect this debt : On my XXXX credit file Rise Credit is continuing to report this loan as ( 1 ) Current Status : " delinquent, " and ( 2 ) Description Remarks : " Bad Debt/Placed for Collection. " I have now disputed this account TWICE with XXXX, but Rise Credit keeps verifying their reporting as accurate, in violation of the automatic stay afforded debtors in Bankruptcy Code 11 U.S. Code 362.	CA	None	3154761

				I am requesting that Rise Credit update the account language and descriptors on my XXXX file to read : " paid as agreed " or " unrated " AND " Chapter XXXX Bankruptcy. " Thank you.			
2/15/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>I had setup a payment plan for 3 final payments, after that my debit card info was compromised, this happened in the 2 week of XXXX, about 2 weeks later I got a new debit card, and I received an email on XX/XX/XXXX about making my payment on the XXXX of {\$7.00} ... before I could update the account they charged it off without warning.</p> <p>I even had to reset my password to even login.</p> <p>I will be calling them tomorrow XX/XX/19 and raising absolute XXXX, I will record the phone call.</p>	OH	None	3153166
2/7/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	A fraudulent account/loan was opened in my name by a fraudster with the company called " XXXX ". The loan is now being reported 30 days late. I contacted the company XXXX, and they said they would email me documents to support the fraud claim, but they never sent the email. When I asked where the proceeds to the loan were sent, they said XXXX Bank, which I never have heard of. This is a fraudulent account, and it needs to be removed from my credit report now.	UT	None	3145841
2/3/2019	Payday loan, title loan, or personal loan	Problem with additional add-on products or services	None	<p>Letter sent to Rise Credit on XX/XX/XXXX, which is the 2nd attempt to fix this problem : Attn : Customer Support XXXX XXXX XXXX XXXX XXXX, TX XXXX Phone ( XXXX ) XXXX Fax ( XXXX ) XXXX Re : Loan # XXXX ; amount {\$1900.00} Facts of Concern : 1. This is not a case of theft or fraud, because there is no evidence in my credit file or problems with any creditors that would indicate that either my identify or credentials have been compromised or breached.</p> <p>2. I never applied for a loan in the amount shown above ( {\$1900.00} ) at any time.</p> <p>3. I will provide Rise Credit with any documentation upon request that is needed to expedite resolution of this matter.</p> <p>4. I have been paying on Loan # XXXX ( unknowingly ) which was [ erroneously ] assigned to me by Rise Credit since XX/XX/XXXX.</p> <p>5. Rise Credit knows that Money Movement between accounts of interest [ points of exit and entry ] is easy to track and trace.</p> <p>6. The funds were never deposited into any of my bank accounts.</p> <p>7. Rise Credit can not provide me with a 'Consumer Loan Agreement ' for funds that I requested and verified by any form of signature in XX/XX/XXXX..</p> <p>8. Rise Credit owes me a full refund of all principal and interest payments that I made on [ Loan # XXXX ; amount {\$1900.00} ] immediately.</p> <p>9. Rise Credit should remove any and all negative statements ( i.e. Lates, Write-off ... etc ) that they have</p>	SC	None	3141419



				<p>sent to any of the 3 Credit Bureaus Associated with Loan # XXXX immediately.</p> <p>10. Upper Level Management ( High Pay Grade ) needs to conduct an investigation of this complaint to determine the cause of this significant Accounting Error ( i.e.Ethical/Moral misconduct of a Rise Credit Employee/Employees versus an unintentional Data Entry Error by any Rise Credit Employee/Employees ).</p> <p>Please be advised that I am forwarding a copy of this correspondence to both my attorneys and to the Consumer Financial Protection Bureau today.</p> <p>Your expeditious attention to resolving this credit dispute shall be greatly appreciated.</p> <p>Sincerely, XXXX XXXX XXXX</p>			
2/3/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>First off I am not very good on computers nor dealing with online situations. My sister is helping me file this complaint with you.</p> <p>XX/XX/XXXX - I applied for a loan through Rise Credit for {\$2000.00}. My son actually found the website for Rise and completed 95 % of the Rise Application for me but I was sitting with him while completed the online application.</p> <p>Once submitted, Rise came back and said would let me know if I was approved for the loan.</p> <p>I then forgot all about it and several days later when reviewing my checking account I found that they had already placed {\$2000.00} into my account.I was not sent nor given the details of the loan ie ... the interest rate of 238.36 % for the loan until after the money was placed into my account. I would have rejected/not accepted the loan if I had realized it was a 238.36 % interest rate. They set up ACH installment payments of {\$410.00} a month which I can not afford. I did not give the loan much thought until after XXXX and I had used all of the money for XXXX and bills. On XX/XX/XXXX the first payment was pulled from my checking account {\$410.00}. I thought the payment would be {\$220.00} for the month at most. I did not realize it was {\$220.00} biweekly if I chose a biweekly payment. When they took {\$410.00} out of my checking, I called them to discuss the loan and terms of loan repayment. They said the best they could do is split the payment in half and have me pay twice a month.</p> <p>I am on Social Security XXXX ( Fixed income ) with limited resources. I would NEVER have agreed to a 238.36 % interest rate nor payments of {\$410.00} a month. I can't afford this. I can't believe that this is legal- this is more like loan sharking and preying on people who are not able to defend themselves. I am more than willing to pay the {\$2000.00} back at a reasonable interest rate and reasonable monthly payments of {\$200.00} a month ( ie ... a credit card rate for people with limited resources perhaps 25-28 %? ) not 238.36 % how can this even be legal?</p> <p>I need your help.</p>	WI	None	3141291
1/29/2019	Payday loan, title loan, or	Problem with the payoff	None	<p>The Inquiry was made on XX/XX/2017. The amount was {\$5000.00}. The interest is at 58.81 % and i was going through a tough time. I have paid all the interest on the loan and cant get a logical reasoning on why there is not a settlement option or even a refinance option. The only answer that i receive is that " Everything</p>	GA	None	3136593

	personal loan	process at the end of the loan		is automated and the system lets us know when you have those options " I need to speak with someone who can make those decisions. I have about {\$3700.00} dollars in interest and still have a balance of almost {\$4000.00} left on the loan.			
1/24/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>I had a loan with RISE. I became delinquent on this loan. At the exact 60 day mark, RISE made the decision to charge off the entire account.</p> <p>On XX/XX/1999, the FRB, FDIC, and OCC issued the Uniform Retail Credit Classification and Account Management Policy, which established a charge-off policy for open-end credit at 180 days and closed-end credit at 120 days delinquency.</p> <p>I contacted them both before and after the loan was charged off and offered to pay off my loan balance, but also requested that they remove the charge off, as nowhere in my contract or their company terms and conditions did it state that they would not follow the federal guidelines. They replied that they have a " 60 day policy. " When I called and spoke to an agent, the agent indicated that he could find no documentation stating this " 60 day " policy, nor had I signed any documents agreeing to those terms.</p> <p>Upon speaking with an attorney, I was informed that the law outlining bad debt as well as the presumption of uncollectibility states that after reasonable and customary attempts to collect a bill, AND the debt remains unpaid for more than 120 days, THEN the debt may be deemed uncollectible and charged off.</p> <p>I offered to pay off my debt ( either a settled amount or original full amount ) in both email and over the phone, and yet despite my emails and calls, RISE decided to sell off the debt to a debt collector, thus adding insult and injury to an already unjust situation. They were uncooperative, unhelpful, and if their decision to sell off my account during the middle of our dispute is any indication, they're vindictive too. What reasonable creditor doesn't want to be repaid their money and would choose to sell it off instead?</p>	ID	Svcmb	3132893
1/22/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>My husband lost his job. He was told to go home from the Social Security worker he talked to and they filed for his XXXX. He was denied. He is currently on SS retirement but when his XXXX was denied, he was told to re-file. This has severely cut into our income and I am unable to currently make the payments to Rise that they demand. I have tried talking to several representatives but no one can seem to help me. I have done a couple of deferrals and of all things, they have added so much interest back to the loan at this point, I do not know how I will ever pay it off. I thought maybe I could do an early payoff using my tax refund, but I can not even get close to paying it off now because of the added interest. If this is an installment loan, and I pay it off before the maturity, I should be not have to pay the total interest on the loan. I am trying to figure this out but they are going to affect my credit and make it impossible to pay them. I am willing to pay them a reduced amount every month, but no one will even discuss this with me.</p>	AL	Older American	3130646
1/18/2019	Payday loan, title	Charged fees or	None	I had a prior loan with this company and refinanced it, on XX/XX/XXXX i refinanced my current loan, they automatically take the payments out of my bank every other week, ( on my payday ) While i was vacationing	UT	None	3128129

	loan, or personal loan	interest you didn't expect		i had my bank account compromised, i called Rise and informed them of this and told them one payment would not clear but all subsequent payments would be fine, they then continued to take 6 payments and applied all to interest due to the one missed payment, but did not explain this missed payment would do this to my account, finally in XXXX i got a supervisor that credit one payment as interest only but I still do not feel taking over 600.00 in interest only payments due to the misfortune of my bank being compromised was fair to me nor did they explain to me this would be the case, they did not offer me options like a deferment to prevent this until 6 months after the fact. the payments that did not include any principle payment were dated XXXX, XXXX, XXXX, XXXX, XXXX, XXXX as shown on my invoice attached.			
1/8/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	RISE on XX/XX/XXXX reported an account and address that is not mine. I was told to complete an identity theft report to RISE and they would delete this fraudulent information from my XXXX credit file but they haven't.	AL	None	3119861
1/6/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I applied online and I was approved for {\$800.00}. I have started to pay back the loan on a biweekly basis in the amount of {\$140.00} I can not afford this payment. As well by the time I done I will have paid {\$1400.00} for a {\$800.00} loan. I think the finance charges are absurd! Please review my loan for accuracy. Also, confirm that they are licensed in the State of Texas. I want this loan voided and fees adjusted. I want the initial payments refunded.	TX	None	3117748
1/6/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	Rise should be taken completely off of my credit reports, because the debt was sold to a creditor and has been paid.	AL	None	3117874
1/2/2019	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	XXXX XXXX XXXX has already been reported more than once, I continue to receive fraudulent calls from this company at my place of business. They are calling me multiple times a day on my business line. I never gave this company my employment phone line. Which I use strictly for business purposes. Not only are they harassing me at my job, but they are impeding my work. I use my work for to make outbound calls to make a living. This company has resorted to calling the receptionist harassing them, calling my extension. Calling my parents, this is all hours of the day. The company had already been advised I never opened any	TX	None	3114817

				accounts with this company. This was a result of identity theft. I didnt authorize any accounts through them. They already have been sent an identity theft affidavit. They chose to ignore all my law enforcement documentation. Instead attempted to state they sent me documentation that once again never got sent. This account is identity theft. The account they are claiming received the money was also closed due to identity theft. Clearly this is fraud, the harassment on my business line prevents me from completing my job. They are not authorized to contact me or my employer any further.			
12/27/2018	Payday loan, title loan, or personal loan	Getting the loan	None	<p>I received a pre-approved offer from this bank which lied about the APR. They told me what the rate would be, and it is way higher than Illinois ' 26 % APR. I never authorized the hard inquiry and did not accept any loan from them. They have been spamming my email and I had to block them.</p> <p>I have called Rise and they said there was nothing they could do. I would like them to remove their hard inquiry from my report since they were dishonest about the rates and did do a credit check before telling me their rates.</p> <p>Thank you</p>	IL	None	3110647
12/5/2018	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Was not notified of investigation status or results	As I am working to clear up things that are on my credit I came across XXXX XXXX From XX/XX/XXXX in the amount of XXXX.I sent certified letters to them XX/XX/XXXX, XX/XX/XXXX, and XXXX XXXX, showing me proof this debt is mine. To date I have not received any thing from them at all regarding this business matter.	TX	None	3092375
12/5/2018	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>I didn't apply for a loan with Rise Credit nor spent any of their money. I have reported to them that this a fraudulent account and isn't mines!</p> <p>I phoned XXXX Credit Reporting Agents starting XX/XX/XXXX when I received an alert from XXXX that someone applied for an credit card in my name on the above date and letting them know it wasn't me. I was talked to very rude and nasty and was told that anyone has the right to pull my credit report if they pleased to offer me credit. I then stated to the reps that I spoke to after calling 30 yes thirty different times back to back which I called from my cell phone which I can prove with the phone recorders. I told them I am a victim of fraud and they have the police report case # XXXX dated XX/XX/XXXX with the XXXX Police Department and my information was exposed with XXXX Credit Union and my email address is on Dark Web. I did not apply for an account and who ever has, it fraud and I told them I filed a complaint with the Federal Trade Commission Identity Theft. I was then told by XXXX supervisor 's and reps there was nothing I could do but wait for two years for it to be removed. I replied It wasn't I who tried to get credit and it drop my credit score</p>	AL	Svcmb	3091636

				and that's not fair to me and it was fraud. I continue calling back trying to get help and wasn't able to. All I've received from XXXX was rudeness talk to nasty with no concern nor caring!			
11/19/2018	Payday loan, title loan, or personal loan	Problem when making payments	None	I have made all payments within the allotted time period. The company made an error processing a payment and has reported me late on my credit. When i have reached out to fix this issue, CS has been very rude and unhelpful	CA	Svcmb	3078067
11/12/2018	Payday loan, title loan, or personal loan	Problem when making payments	None	The debt collector for Rise has contacted my ex husband on several occasions inquiring my whereabouts and how they were going to send someone out to my residence to pick me up. I have not stayed with my ex husband for over 12 years and they tell him all the details concerning the loan such as the company it was borrowed from and the amount that was borrowed. He has told him on numerous occasions to stop calling him concerning me. His name is nowhere on the account and I don't appreciate them contacting him about my finances. The name of the collection is XXXX XXXX.	SC	None	3072279
11/12/2018	Payday loan, title loan, or personal loan	Getting the loan	None	XX/XX/2018 I applied for a {\$2500.00} loan and I put in my bank account info, .because that account was where I wanted to funds to go. The problem is I have 3 bank accounts. It was unclear when applying what the bank verification was trying to attempt. The verification was to see my deposits and transactions so I was declined because the account I used for the application is where I deposit checks i get in the mail ect. My income check auto deposits to a Credit Union in a different state than where I live. I wanted to deposit in an account where I could withdraw without paying fees My intent was to use the money for some small home repairs completed, some folks prefer to be paid in cash, That was my thinking.  When I called to try to redo the bank info to point to the account where my income is deposited I was told I could re-apply in 45 days. That doesn't help. .	MS	None	3072145
11/2/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	More interest than told	KS	None	3063930
11/2/2018	Debt collection	False statements or representation	Attempted to collect wrong amount	RISE is reporting on my credit report in the amount of {\$0.00} for account number XXXX. Its stopping me from obtaining credit in my name. This is a fraudulent account.  * There is no balance because you claim to have charged off the account and it is a FACT that there is insurance on each account to protect the creditor against asset loss. Did you receive monies from an insurance claim that paid off the alleged account balance?	MO	None	3064358

				<p>* Did they even fund the account or did you?</p> <p>* Did you take tax credits?</p> <p>* Are you the creditor or really just the servicer?</p> <p>* Did you disclose that you were charging me for the insurance premium to protect against asset loss?</p> <p>* Did you get your approval in writing agreeing to the amount of the premium as require by law?</p> <p>* Did you get the insurance payoff prior to charging off the account?</p> <p>* Is the contract creating the account even valid since they lacked full disclosure and equal risk?</p> <p>* Did you even have a certified copy of the original contract bearing both my signature and your authorized representative 's signature?</p> <p>* Can you provide a full accounting showing every charge, every payment, every fee, every interest charge, every credit -including the insurance claim monies received, and any other amount along with the date each event occurred? *This does not mean you get to send me monthly billing statements. You need a full history document ).</p> <p>You need to respond point by point on each issue raised and provide documentation for everything you claim. Plus, verification requires a sworn affidavit, so that's how you need to respond.</p>			
10/23/2018	Debt collection	Communication tactics	Called before 8am or after 9pm	XXXX XXXX bought my installment loan from risecredit. I am the process of selling my home. When my home sells. I will pay off the amount that I borrowed not any interest or late payments. I just would like to notify XXXX that I will pay this off once my house sells.	AL	Svcmb	3052615
10/17/2018	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	I paid my outstanding balance in full as of XX/XX/18 and contacted Rise XX/XX/XXXX after viewing my credit report. The XXXX report indicated I owed the company {\$850.00} and had not been reported for over five consecutive months. I submitted a dispute to the company via their complaint process and was assured the balance would be updated and reported as satisfied by XX/XX/XXXX. I also submitted a dispute via XXXX. On XX/XX/XXXX I received notice from XXXX the dispute was complete and reviewed my credit report. The update submitted by Rise indicates I now owe {\$360.00} which is also inaccurate as the balance has been completely satisfied. I contacted Rise on XX/XX/XXXX and was told I would have to resubmit a dispute as re-submission is their sole escalation process. I made very clear my dissatisfaction with their service and told them I would not resubmit a claim to a process that is clearly broken based on their prior actions. I further informed them that their lack of due diligence failed to make me whole and they were in clear violation of FCRA. I also made clear my next course of action would be to file a complaint via the CFPB.	DE	None	3049366
10/10/2018	Credit reporting, credit repair services,	Incorrect information on your report	Information belongs to someone else	XXXX is reporting on my credit report for an account that isn't mine! It was fraud and I have a police report etc .... It was previously reporting on my credit under a collection company, XXXX XXXX XXXX, and that was removed ... Now this company is reporting and it is not mine! Its even paid but NOT MINE! YOu will not be able to provide proof with my signature because I have never done business with them. THis is fraudulent & XXXX is the only bureau reporting it with this company. Its erroneous!	UT	None	3042515

	or other personal consumer reports						
10/8/2018	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	<p>I received an unsolicited hard inquiries to my XXXX credit report. I communicated with the company, explaining that I did not solicit said reports. Instead it was my brother, XXXX XXXX XXXX, who at the time was refinancing his credit options. Still, because my father 's home address was listed as one of my previous addresses, my credit was inquired for, along with my sibling 's.</p> <p>I had then erased my father 's home address from my credit report and am surprised to still find the unsolicited hard inquiries degrading my credit score.</p> <p>I have done no business with the following company, nor do I intend to, and am disappointed to still find their data in my credit reports.</p> <p>XX/XX/2017 XXXX XXXX XXXX, TX XXXX ( XXXX ) XXXX I should not be held accountable for any other persons credit actions, save for my own. I request the information to be erased from my credit report.</p>	PR	None	3039984
10/4/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>This company is practicing a Predatory Landing in order to get their customer a loan. All my attempts to resolve my issue and asking them not to report my late payments to credit agencies were not heard.</p>	CA	None	3037008
10/1/2018	Payday loan, title loan, or personal loan	Incorrect information on your report	Account information incorrect	<p>I paid my Rise account in full on XX/XX/2018. I've since contacted the company numerous times as the loan is still showing as open and active on my credit report. I have yet to receive a response.</p> <p>In addition, the account has not been reported to the credit union as current in XX/XX/XXXX or XX/XX/2018.</p> <p>It reported in XX/XX/XXXX and XX/XX/XXXX, but stopped thereafter.</p> <p>This account should be updated to reflect on time payments in XX/XX/XXXX and XX/XX/XXXX, and should also reflect paid-in-full and closed.</p>	OH	None	3033323
9/13/2018	Credit reporting, credit repair services, or other	Incorrect information on your report	Information belongs to someone else	<p>XXXX client, XXXX XXXX is a victim of identity theft. He reviewed a consumer credit report and found an inquiry related to a cash advance loan that was applied for XX/XX/2018 using his information without his consent with Rise credit services. An official dispute of this information was mailed, certified with return receipt ( XXXX XXXX XXXX XXXX XXXX ) to Rise ; this dispute information was received and signed for XX/XX/2018. An additional dispute was faxed XX/XX/2018 to Rise. Rise has an obligation to conduct an</p>	MO	None	3018118

	personal consumer reports			investigation of this issue once the dispute is received and as of this date, per the original mail received Rise has failed to do so. This action is a violation of the FCRA and my clients federal consumer rights.			
8/28/2018	Debt collection	False statements or representation	Indicated you were committing crime by not paying debt	<p>RISE Account # : XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX ( Original Creditor : XXXX XXXX XXXX ) XXXX XXXX ( Original Creditor : XXXX XXXX XXXX XXXX ) XXXX XXXX ( Original Creditor : XXXX XXXX XXXX XXXX XXXX ) XXXX I am unaware of the above listed accounts. Please validate this information with the creditors and provide me with copies of any documentation associated with these accounts, bearing my signature. In the absence of any such documentation bearing my signature, I formally request that this information be immediately deleted from the credit file you maintain under my Social Security number. Please note that you have 30 days to complete this investigation, as per the Fair Credit Reporting Act section 623 ( a ) ( 3 ), and I am keeping careful record of your actions. Failure to respond satisfactorily within 30 days of receipt of this certified letter will result in a small claims action against your company. I will be seeking {\$5000.00} in damages for : 1. ) Defamation 2. ) Negligent Enablement of Identity Fraud 3. ) Violation of the Fair Credit Reporting Act You will be required to appear in a court venue local to me, in order to formally defend yourself.</p> <p>P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action.</p> <p>Thank you for your time and help in this matter.</p>	WI	None	3004267
8/27/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information is missing that should be on the report	<p>On XX/XX/XXXX I sent a letter to Rise disputing a negative account I found on my credit report. On XX/XX/XXXX XXXX XXXX signed for this letter at the post office. On XX/XX/XXXX they sent me a letter stating my letter was irrelevant and they were dismissing my dispute. I checked my credit report on XX/XX/XXXX and Rise never marked my account disputed.</p> <p>On XX/XX/XXXX I sent a second letter to Rise disputing the negative account listed on my credit report. On XX/XX/XXXX Rise sent me an email of " proof " of this account being legitimate, although they did not send me an original signature like I asked. I checked my credit report on XX/XX/XXXX and Rise still never marked my account disputed.</p> <p>On XX/XX/XXXX I send a third an final request to Rise disputing this negative account on my credit report. On XX/XX/XXXX XXXX XXXX signed for this letter. I checked my credit report XX/XX/XXXX and the account is still not disputed.</p> <p>Under the current law, the company had to mark this negative account on my report as disputed and they have refused to do so the three months.</p>	MO	None	3002776



8/24/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	On XX/XX/XXXX, this company named Rise signed for an letter that I sent certified with a return receipt asking for proof that an amount they say I owed in the amount of {\$650.00} that i found on my credit report. I do not owe this to this company and I'm asking for help in getting proof that RISE has a contract bearing my signature, which I know it does not. I am still waiting for the contract with them as of XX/XX/XXXX. The only thing they sent was a letter saying my claim was frivolous. If they have a contract they can send it the same way they sent me a letter saying it was frivolous. This is an account from XXXX that I know nothing of.	TX	None	3000804
8/22/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I reviewed my credit report on XX/XX/18 and I seen an inquiry from a company called XXXX XXXX XXXX a finance company address XXXX XXXX XXXX XXXX XXXX XXXX Texas XXXX and its showing as an inquiry and I never applied for any credit from this company because I am in bankruptcy so how they showing an inquiry from me has me as a lost, please remove this inquiry and all of this other negative information because I have never applied for any credit with them.	IL	None	2998815
8/22/2018	Debt collection	False statements or representation	Attempted to collect wrong amount	I got a payday loan a few weeks ago for the amount of {\$1500.00}. I was told that if I pay off the loan then whatever the CSO fee balance would have been would be eliminated. I was told this twice on the phone by a customer service representative before I even applied for the loan. I paid off the loan today - the website along with a customer service representative 's confirmation indicated that the balance was approximately {\$1400.00} if I wanted to pay the loan entirely off. I paid this entire balance off. However, once I did this, the place on the website where it showed that all I had to do was pay this to pay off the loan was no longer showing this. Furthermore, there is another place on the website where the balance is in the 2,000 's still showing the balance with the CSO fees. They also still have the same remaining payments scheduled from my account that were scheduled before I made this payment. It is unclear what the payday loan company is trying to do. I feel like they are trying to collect more than what they promised. I have attached evidence of where it states that all I had to was pay {\$1400.00} to pay the loan in addition to a record of a payment for this same approximate amount. Furthermore, I have attached the page showing the higher incorrect balance. They are trying to intentionally confuse me so they can collect a higher amount - this is how it feels like. All I want to do is move forward and not pay more than we agreed on. This is worse than if a thief broke into my home.	OH	None	2998427
8/4/2018	Credit reporting, credit repair	Incorrect information on your report	Account status incorrect	I contacted RISE on XX/XX/XXXX by certified mail. I requested verification of the account XXXX. It is being reported incorrectly as included in bankruptcy when I have never been in bankruptcy. I received a response XX/XX/XXXX stating " With the information provided on your earlier letter, we have not been able to confirm that we have the correct account identified " They asked for the following : First and	CA	None	2982466

	services, or other personal consumer reports			<p>last name with the last 4 digits of my social security number ( which I included ), my entire birth date and the zip code of my home address and complete home number with area code.</p> <p>All these items were included which is why I was able to receive their letter!</p> <p>I sent another letter XX/XX/XXXX same as the first letter with no response. I also placed a phone call to the following number XXXX on XX/XX/XXXX leaving a message which has not been returned as of XX/XX/XXXX.</p>			
8/4/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I have contacted them so many times in order to help me with lower interest rate and payment plan. They keep refusing. I do not know what to do? XXXX XXXX? I can not pay it.	CA	Svcnbr	2983009
7/25/2018	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Was not notified of investigation status or results	<p>XXXX 's client XXXX XXXX is a victim of identity theft. His information was used without his consent to apply for a cash advance loan with XXXX XXXX. The loan was obtained on or around XX/XX/XXXX, the amount of the loan is {\$3500.00} dollars. An official dispute of this loan was faxed to XXXX XXXX by this office XX/XX/XXXX. Rise contact my client XX/XX/XXXX stating no police report was sent to the concerning the dispute of the loan. This office then faxed again to XXXX XXXX the complete official dispute documents XX/XX/XXXX. Then XX/XX/XXXX my client stated " XXXX XXXX " from XXXX XXXX ( his phone number XXXX ext XXXX ) stated the fax was never received and the dispute was never made. My client then faxed his dispute documents himself to XXXX XXXX and it was confirmed the dispute was received.</p> <p>As of this date XXXX XXXX has not confirmed the status of the investigation of the fraudulent account and the status of the dispute. This action is a violation of the FCRA since their action has gone beyond the 45 business day dispute time frame from the first fax of the dispute received XX/XX/XXXX and again XX/XX/XXXX.</p>	TN	None	2972699
7/20/2018	Debt collection	Threatened to contact someone or share information improperly	Talked to a third-party about your debt	<p>I spoke to XXXX a debt collector working on behalf of Rise Credit. I spoke to XXXX first on XX/XX/XXXX. We agreed on a settlement amount of {\$3300.00} from the balance of {\$4700.00}. The arrangement was to pay {\$220.00} a month for 15 months. At that time I asked if around income tax I could possibly settle for less. I was advised yes. I have attached bank statements.</p> <p>I called again in XX/XX/XXXX to request a lower settlement. I was treated rudely by Mr. XXXX XXXX, he called me a liar. I complained to the supervisor. The supervisor said there was no notes on the account to proof what I was saying. He asked me the amount I was offering I said {\$2000.00}, he laughed. I hanged up. I kept getting several calls. I asked to stop calling but they didnt stop. I received a call from XXXX with XXXX and she treated me with respect so I listened to what she had to say. I advised her that as soon as I get my income tax I would be able to pay {\$2500.00}. She said she would try and get it approved. I spoke to her again around XXXX and I advised her due to health issues and income tax not being enough I would not be able to settle for {\$2500.00}. I also explained the arrangement I had back in XXXX but she said that cancelled itself off. I told her I didnt understand because the money I paid where did it go. She didnt have an</p>	MO	None	2968553

				<p>answer but said I could pay what I can afford and she would note it down. I agreed to pay then \$ XXXX monthly for 18 months. I had always requested to get documentation and they said they have sent it. I did receive emails but couldnt open them, it was just a blank page. I did advised them of this but nothing was resolved. I had fraud activity on my personal checking account and, on XX/XX/XXXX, I called XXXX, Mr XXXX, to advise them, so they wouldnt attempt to withdraw. I advised XXXX, Mr. XXXX that I would call him with new bank info as soon as I can. I decided to review the invoice of that month, and it stated I still owed {\$4700.00}. I was puzzled. I called and left message in regards to this and decided not to pay until I received document stating the settlement amount. He called me on XX/XX/XXXX, I advised him I did have a new bank information but would not make payment until I received the proof of settlement. I kept getting emails with blank documents.</p> <p>On XX/XX/XXXX, Mr XXXX called a number, my daughters number. I do not have listed or have I approved to be called, I had never had any calls to that number. Mr XXXX called that number and started the conversation with you know who I am, read disclosure, then said we talked yesterday, My daughter kept telling him she didnt know who he was and that they had not spoken. Mr XXXX proceeded in advising her of the account giving her specific details : company they are representing, amount owed, and amount settlement, amount of payments, and that I still owed for XXXX. My daughter kept saying to him she had no clue about this. Then he asked the number called, she then said so you have the same name as XXXX, She let him know that she was not me and hanged up. This created a problem at my home and information was shared because my daughter was very upset at how Mr XXXX treated her.</p>			
7/17/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	<p>I disagree with the reply since my request to have a copy of the transcript of the telephone conversation on XX/XX/2018 regarding the settlement that they have reviewed was not furnished. Last response i got is that my complaint was duplicate, this is a followup complain since my request for the call was not provided.</p>	CA	None	2965416
7/17/2018	Payday loan, title loan, or personal loan	Was approved for a loan, but didn't receive the money	None	<p>As of XX/XX/2018 Rise Credit has already waived the loan, however my credit report shows Rise Credit 30days past due which brought my score down 30 points.</p>	CA	None	2965298
7/12/2018	Payday loan, title loan, or	Struggling to pay your loan	None	<p>Got a loan for {\$2500.00} with expectation of paying off early. Have made several large payments on loan including a payment of {\$1900.00}. Expressed to the company I needed the principal balance paid down to pay the loan off because of unexpected things that came up and need to be free of loan. They put the</p>	WI	None	2961344

	personal loan			<p>{ \$1900.00 } toward interest and said the interest on the loan was fully paid. The { \$1900.00 } along with { \$880.00 } ( extra and over payments ) along with regular payments equaling { \$1800.00 } you would think would bring the balance down, but no. There is still a balance of { \$1300.00 } and that balance keeps going up. I have already paid { \$4600.00 } on this loan. I know the longer I have the loan that number will go up, which is why I am desperately trying to pay it off early.</p> <p>How is it the interest is paid in full but we are still getting charged for interest.</p> <p>Also, I received a letter stating if I bring my account current ( I missed a couple payments last month ) then they will also credit a payment to my account to help. The letter was addressed to me personally, but I was told it didnt apply to me. They used the large payments to cover those missed payments. How are they using that { \$1900.00 } to cover missed payments when it should have already been applied to my account. So they sent me a false letter. Its as if they are purposely keeping me from paying this horrendous loan off. And why when I pay on the principle on the loan, the balance is not going down to where it should be? My wife has also called and made several payments ( which includes the { \$1900.00 } payment ) on my behalf. Now they are refusing to take payments. I once again gave them permission to talk to her about my account And make payments. They still refuse. Why is it she could make payments before and can not make payments now.</p> <p>This company is making it impossible to pay off this loan. As with any other loan, when I make over and extra payments the balance goes down and I can pay it off, but with this company, it will not work. I cant keep doing these almost { \$500.00 } payments every month and this loan should have been paid off by now or at least under { \$500.00 }. Definitely not { \$1300.00 } and rising daily.</p> <p>I also have recording of my wifes conversation with the company refusing to take a payment after I gave them permission. Also, if they can not take a payment from her, then what do we do about the money/payments she made previously? Do they credit those payments back to us? ( They did however, take them from her without me, using my credit card ).</p> <p>These types of loans should be illegal!!!! These companies should not be allowed to do this!!!</p>			
7/12/2018	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>I am literally copy and pasting my last complaint because Rise is saying that they can't respond to the last complaint received since there was an " unauthorized third party " involved. There is no unauthorized third party as I have given the representative who filed this complaint on my behalf my power of attorney. Regardless, I am now sending this complaint to you myself directly so there is no more shenanigans or excuses. Furthermore, this is exactly the ridiculous tactics being used by XXXX XXXX to not fix this account after 3 years. It is fraud. They have my police report and affidavit, and now this complaint. If they don't fix this I will now include this in my lawsuit.</p> <p>I have been attempting to fight a fraudulent account on my credit report for 3 years. I have been the victim of identity theft and have been able to obtain assistance in clearing my good name and credit from 99 % of the accounts that were opened fraudulently. The only thing I have been unable to get rid of is an account for</p>	CA	None	2961433

				<p>XXXX XXXX which shows up on my credit report as Rise. I have submitted police reports and filed fraud affidavits which have been notarized to show that I am not the responsible party for this account. I have been doing this since 2015. My wife has also spoken with the company on my behalf since I am a truck driver and I am rarely home. To this day they have not done anything about the account and they continue to credit report it even though no other creditor has held me responsible for the fraudulent accounts. Not only have they not done anything about it, but today I had my wife go visit my representative who assisted me with my fraud case a few years ago and had him look into this case. He and my wife called XXXX XXXX directly and spoke with a man named XXXX XXXX. My representative asked if there was anyway he could assist or speed up this process since XXXX XXXX didn't seem to be doing what they were supposed to. Ultimately, the representative named XXXX said that they had in fact received the fraud notification in 2015 and that they were going to "escalate" this matter. why would it take them 3 years to escalate the matter when they had already received my police report along with fraud affidavit? On top of that, my wife had been speaking with them several times over the years and they did nothing? Am I supposed to believe that only now they are going to do something about it when they have been promising the same thing for years? It gets even worse. When they really didn't want to speak with my representative anymore and just said that they were escalating the matter, my representative asked when they had starting working on the fraud. They responded since 2015. My representative then informed XXXX XXXX XXXX that because they have done nothing in 3 years that I would no longer simply accept nor believe that regurgitated response and that I would file a complaint to the regulatory agencies because of this and would more than likely also sue them. XXXX XXXX then said something that shocked my wife, representative, and later myself when I heard it. XXXX XXXX said that the complaint and lawsuit is probably the best idea and that I should do it. In case that's not clear, a XXXX XXXX representative actually acknowledged and agreed that their own company should be sued because of this situation and encouraged me to do it! If that doesn't show their guilt or willful negligence then I don't know what does. I am now filing this complaint in hopes that you can assist me in getting XXXX XXXX to remove this fraudulent account from my credit report. This has cost me thousands of dollars in equity, interest, and investment opportunities as I have been trying to buy a home all this time. My credit is otherwise spotless and the only thing preventing me from buying a home is that my loan officers say that I need to pay for this fraudulent loan so I can proceed with the loan. But why should I have to pay thousands of dollars for something I didn't sign for, borrow, use, or have anything to do with? In the last three years prices of mortgages have skyrocketed, Interest rates have increased, inventory in my area is extremely low and has many buyers competing for the same home. What I was able to buy for {\$200000.00} in 2015 now costs about {\$270000.00}. This hast cost me irreparable harm and I am about to take this matter to court if XXXX XXXX does not remove this from my credit report after this complaint has been filed.</p>			
7/7/2018	Credit reporting, credit repair	Improper use of your report	Credit inquiries on your report that	<p>Rise Credit obtained unauthorized copy of my credit report and hit my credit report with hard inquiry which affected my credit score tremendously.</p>	CA	Svcnbr	2956532

	services, or other personal consumer reports		you don't recognize				
7/4/2018	Debt collection	Attempts to collect debt not owed	Debt is not yours	XXXX XXXX XXXX , XXXX. has listed an alleged debt on my three credit reports which I have no firsthand knowledge of and no contract in existence proving the debt reported is legally valid. No solicitation of service was ever performed and no request for the services this organization provides was ever requested by me. I have sent four certified letters on XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX ( receipt attached ) and XX/XX/XXXX ( receipt attached ) requesting verification that the alleged debt ( {\$4400.00} ) is mine, including any documents bearing my signature agreeing to this alleged debt. XXXX XXXX XXXX , XXXX. has responded to the letters from XX/XX/XXXX XX/XX/XXXX with printouts of a bill and itemized documents ; however, they have just responded with a letter only to the request for signature validation on XX/XX/XXXX letter which also informed them that according to FTC opinion letter from XXXX XXXX XXXX, a printout of a bill or itemized document does not constitute verification. I have yet to receive any verifiable contract or document bearing my signature. I am requesting that since they can not provide indisputable proof bearing my signature of the alleged debt, that this account, including the Original Creditor ( RISE ) be removed from all three credit reports and that this collection agency cease and desist from trying to collect from me.	CA	None	2953216
6/28/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	On XX/XX/2018 I sent via certified mail ( tracking number XXXX XXXX XXXX XXXX XXXX ) a correspondence to RISE ( www.risecredit.com ) in regards to a falsely reported item/account being reported to the credit bureau ( s ). This correspondence was received on XX/XX/2018 per the above referenced tracking number and signed for by XXXX XXXX. As of XX/XX/2018 I have not received any response from RISE, which is a grave dishonor on their part. This corporation is in violation of 15 U.S. Code 1692g, by falsely reporting items/accounts to the credit bureaus without first lawfully verifying, validating and confirming that what they're reporting is in fact correct and not false. The credit bureau ( s ) have also falsely continued report the false item/account on my credit report. I am also filing a police report as one the final steps before pursuing litigation and suing all of the pertinent parties involved i.e RISE and credit bureau ( s ).	CA	None	2949517
6/26/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	They just want money, money, money ... they do not care if you are struggling with payments. They do not care. They are arrogant and disrespectful people. All my attempts to contact them and asking them to set up a payment plan ended up asking for more money from me. I am not sure if they are XXXX or not but I am getting angry for not being heard. I will dispute any negative information on my credit reports as i was not aware that they report to them.	CA	None	2946742
6/24/2018	Credit reporting, credit repair services,	Improper use of your report	Credit inquiries on your report that	On XX/XX/2018 RISE credit did an unauthorized hard inquiry on my XXXX report. I have never applied for credit from RISE.	CA	None	2944595

	or other personal consumer reports		you don't recognize				
6/22/2018	Payday loan, title loan, or personal loan	Can't contact lender or servicer	None	I tried logging into the account to updated the information and to see what the balance was to see if it is matching up to what is being reported on my credit report. But I received this message.	TX	None	2943807
6/22/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	On XX/XX/17 I needed to pay for a major repair on my vehicle and had to refinance an existing loan I had with Rise credit to an amount of {\$2500.00}. Since that date I have been making regular payments twice a month of {\$230.00} and it has all been interest. I have made 21 payments, so over {\$4000.00} in interest and my principal balance has not gone down at all. I am at a loss of what to do, because I was in a tight spot but had I known id be living this nightmare I never would have taken out this loan.	ND	None	2942998
6/14/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I had to take this loan to help out my family. I am struggling paying off right now, interest rate and every two week almost {\$300.00}. I need easy payment plan and remove them from my credit report cause they are illegally put my information in there.	CA	None	2935816
6/14/2018	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Problem with personal statement of dispute	In reference with CFPB Case # XXXX company reply.  I do not agree to Rise decision as since it was clearly indicated that i called on XX/XX/2017 which i was recalled that if i pay the offer of {\$1600.00} there will be no late payment on the account which i accepted and settled the account. I would like to have a copy of the transcript of the call recording made on this day. If they could not provide the recording i would like to have the late payment removed on my credit report. Since the verbal promise was not acknowledged.	CA	None	2936751
6/6/2018	Payday loan, title loan, or personal loan	Incorrect information on your report	Information belongs to someone else	from : RISE SR Complaints <XXXX> via XXXX to : XXXX date : Wed, XX/XX/XXXX at XXXX XXXX subject : RISE [ XXXX ] mailed-by : XXXX signed-by : XXXX security : Standard encryption ( TLS ) Learn more : Important according to XXXX XXXX . RISE [ XXXX ] Inbox x RISE SR Complaints XXXX via XXXX AttachmentsXX/XX/XXXX to me Dear XXXX, Thank you for your recent letter.  Your application was specifically declined for the following reason ( s ) : 1. Elevated risk evidence associated with application device.	MS	None	2929069

				<p>We appreciate your interest in RISE, and regret that we were unable to approve your application.</p> <p>Thank You, RISE Service Recovery Team XXXX www.risecredit.com XXXX Rise Service Recovery Team is available Monday through Friday, XXXX XXXX to XXXX XXXX EST CONFIDENTIALITY NOTE : Privileged and Confidential. This e-mail, and any attachments thereto, is intended only for use by the addressee ( s ) named herein and may contain privileged and/or confidential information. If you have received this e-mail in error, please notify me immediately by a return e-mail and delete this e-mail. You are hereby notified that any dissemination, distribution or copying of this e-mail and/or any attachments thereto, is strictly prohibited.</p> <p>from : RISE Customer Support &lt;XXXX&gt; to : XXXX date : Wed, XX/XX/XXXX at XXXX XXXX subject : RISE Customer Support [ XXXX ] mailed-by : XXXX signed-by : XXXX security : Standard encryption ( TLS ) Learn more : Important according to XXXX XXXX .</p> <p>RISE Customer Support [ XXXX ] Inbox x RISE Customer Support AttachmentsXXXX XXXX ( 23 minutes ago ) to me Dear XXXX, Thank you for your recent email.</p> <p>So you can have more details of the reasons why this decision was for you please send a letter to the address below. Under the Fair Credit Reporting Act, you have the right to make a written request to Customer Support, no later than 60 days after you receive this notice, for disclosure of the nature of this information.</p> <p>XXXX XXXX XXXX XXXX, XXXX D/B/A RISE XXXX XXXX XXXX, XXXX XXXX XXXX XXXX, XXXXs XXXX Please let us know if there is any other information we can provide you at this time.</p> <p>Thank You, RISE Customer Support Team XXXX www.risecredit.com XXXX XXXX - FAX Customer Support is available Monday through Friday, XXXX XXXX to XXXX XXXX ET, Saturday and Sunday XXXX XXXX to XXXX XXXX ET CONFIDENTIALITY NOTE : Privileged and Confidential. This e-mail, and any attachments thereto, is intended only for use by the addressee ( s ) named herein and may contain privileged and/or confidential information. If you have received this e-mail in error, please notify me immediately by a return e-mail and delete this e-mail. You are hereby notified that any dissemination, distribution or copying of this e-mail and/or any attachments thereto, is strictly prohibited.</p> <p>-- -- -Original Message -- -- - Sent : XX/XX/XXXX XXXX XXXX To : XXXX Subject : Fwd : RISE : Status of Your Recent Application Attachments area XXXX XXXX &lt;XXXX&gt; XXXX XXXX ( 11 minutes ago ) to RISE I have already done this. All I get is a letter saying re apply after so many days, well time has passed, it will never end unless you all clarify and validate my identity in the system so I can get approved. This is the</p>			
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				<p>second time I have been denied for the same reason. Unless you all take action to prevent this from happening i will keep applying and have to keep writing letters to the FCRA over and over again, what I will do is open a big dispute with them in why I am not receiving a resolution from your company clarifying this up.</p> <p>~XXXX XXXX XXXX~ ~XXXX BLESS! ~ XXXX Click here to Reply or Forward 1.11 GB ( 7 % ) of 15 GB used Manage Terms - Privacy Last account activity : 40 minutes ago Details This is a copy of the transcript between Rise Credit &amp; myself as I am back in forth with this company trying to figure out why I can not proceed with my loan application. I am constantly getting the red flag that my account and application is associated with fraud activity or i am not who I am, both in which cases is not true I am who i am, and I am not withholding any information on my application that is false or misleading in any kind of way. My application is 100 % legit. I also contacted the company the first time I got declined and all they told me was to write a letter to the FCRA which i just get a letter to reapply. This has happened twice, and Im not getting anywhere.</p>			
6/5/2018	Payday loan, title loan, or personal loan	Incorrect information on your report	Public record information inaccurate	Rise claims that I inquired them. They are payday loans and that is against my religious values. I never inquired as they claimed. Perhaps once when I didn't know what they were but not more than once. They claim I do it all the time. This feels like a way to destroy my credit report so that I have to rely on them, which is very disheartening.	OH	None	2926454
6/4/2018	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Problem with personal statement of dispute	XX/XX/XXXX account was settled in full. I called Rise on XX/XX/XXXX, to ask for the balance since I will be settling the account in full and early and made a commitment to pay it on XX/XX/XXXX without late fees and they agreed. Lately, I was checking my credit score and found they have reported that I have a late payment in XX/XX/XXXX which is not agreed during the call. I called Rise and inform disputed that I should not have a late payment, one of the rep agreed and will get back to me. Waited for a month and didn't get an update. I called them again and the rep told me it was valid but don't have the proof to send me how he validated the missed payment. I need help to have this removed from my report with XXXX as it was not accurate reporting.	CA	None	2925338
5/29/2018	Payday loan, title loan, or personal loan	Can't stop withdrawals from your bank account	None	An email and phone call were both placed to Rise Credit Customer Service to stop ACH withdrawals. I actually spoke with the customer service rep about the loan being settled ( paid in full ) since I've paid what I have borrowed but nonetheless the ACH withdrawals were supposed to be stopped and I got confirmation via Phone and E-mail that they were but yet I got a notif that my checking acct was overdrawn due to a ACH withdrawal from Rise credit.	OH	None	2921084
5/23/2018	Credit reporting, credit repair services,	Incorrect information on your report	Account status incorrect	A personal loan account appeared on my credit that was obtained fraudulently by my then fiance. This loan should have never been issued and was NOT authorized by myself. Rise should require more identification to issue loans. Second of all, they have never reported correctly in regards to balance, status, and payment information. They are reporting a 30 day late in 2017. Please remove this entire fraudulent account off of my credit report.	TX	None	2915931

	or other personal consumer reports						
5/18/2018	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	There are a ton of soft inquiries from this company and I mean a lot and I have never ok 'd them to do this. I always get advertisement that are annoying but to see close to 20 different times they've checked my credit report is appalling! Is this legal? I feel so violated honestly. Should I contact an attorney? This can not possibly be legal. I am going to possibly contact an attorney and there's an investigative news crew here that I'm sure would look into this too. I know this can not be legal. I'm livid!	OH	None	2910454
5/15/2018	Payday loan, title loan, or personal loan	Problem with a credit reporting company's investigation into an existing problem	Problem with personal statement of dispute	Creditor has been unable to provide proof of application proving account belongs to me. Account has appears twice on 2 credit bureaus.	GA	None	2906987
5/11/2018	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	XX/XX/2018, unpermissible provisions in pulling my credit It is your responsibility to ensure your permissible purpose in accordance to the fair credit reporting act before reviewing a consumers credit	CA	None	2902777
5/10/2018	Credit reporting, credit repair services, or other	Improper use of your report	Credit inquiries on your report that you don't recognize	This letter is your formal notice to cease your unauthorized hard inquiries into my credit report and, a formal demand that you immediately contact the credit reporting agencies and credit bureaus, where your organization has made inquiries into my credit history, to have your illegal inquiries removed. Be advised that I will be checking my reports to ensure you have had the following unauthorized inquiries removed : RISE XX/XX/2016 XX/XX/2016	CA	None	2903099

	personal consumer reports						
4/22/2018	Payday loan, title loan, or personal loan	Getting the loan	None	<p>Rise credit use questionable verification process to deny my application for a loan. I had previous loan with Rise credit and my payment history was excellent and I paid off the loan completely early. Rise credit have constantly soliciting me for more loans through emails and letters sent to my home.</p> <p>I provided several documents of very sensitive and confidential information regarding my banking accounts. They now claim the documents could not be verifiable and manipulated. But Rise credit didn't report to the police and they advise I reapply to them in 45 days. I don't understand why would they want me to reapply if this was a Fraudulent account?</p> <p>I asked to speak to Management and that did no good. If Rise credit can't determine if an applicant is legit then I am concerned that they have my confidential information.</p>	ND	Svcnbr	2883733
4/19/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	XXXX XXXX is reporting an inaccurate late on my credit report.	TX	None	2879391
4/14/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I call Customer Support and Try to make a payment to the principal only, the customer support agent say it was not possible and the Manager she call to verify, they told is only possible to pay the principal if I pay Interest and the rest will go in the loan payment, I have used other loan companies in the past and I also have a car loan and I'm able to pay to the Principal without any problems, So basically I cant reduce my loan principal in full without being charged a fee because I already make a payment before my due date and my due date is not yet coming	CA	None	2875438
4/13/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	When I took out the loan I did not understand the terms that I would be paying almost 600 monthly and that the payments were biweekly if this were made clear I would have never taken out this loan.	CA	None	2874618
4/4/2018	Payday loan, title	Charged fees or	None	Rise credit s based in XXXX XXXX Texas, They did not reveal the apr @ the time of the paper work plus they are charging av rate of 125 % apr and XXXX a day percent on a loan I did not know that at the time of	AL	Svcnbr	2863700

	loan, or personal loan	interest you didn't expect		the loan they are charging my account over a 1000.00 a month with nothing going toward the principle of the loan. I am a XXXX XXXX XXXX XXXX vet and have a lot of medical issues. now they want to send me to collections isn't this predatory lending			
4/3/2018	Debt collection	False statements or representation	Impersonated attorney, law enforcement, or government official	XXXX XXXX XXXX has called me in attempt to collect a debt for Rise Credit. Rise has not contacted me at all regarding debt. I just started receiving phone calls from XXXX XXXX XXXX on XX/XX/18 stating that I owe ~ {\$2900.00}. I have received several phone calls since then. XXXX XXXX XXXX are illegally trying to collect funds from me because they are not licensed in Missouri to collect.	MO	None	2863390
3/28/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I have fallen on hard times and called your office yesterday to try to work out some arrangement that I could afford and was not offered any assistance. I borrowed {\$1200.00} and have paid back {\$1100.00}, however due to the interest rate being so high you have me owing a balance of over {\$1000.00} still. I was told when I took this loan that after a period of time I would be able to refinance the loan and lower my payments. This was not true, I have attempted to refinance and the APR is the same 291 %. I would like to cancel my account and come to an agreement that works for both of us. I am a single mother and paying {\$160.00} every time I get paid equaling to {\$260.00} per month is unbearable. I have also mad large payments over the past few months hoping this would decrease the balance and it has not.  Kindest regards, XXXX XXXX XXXX	WI	None	2858004
3/16/2018	Debt collection	Took or threatened to take negative or legal action	Threatened or suggested your credit would be damaged	To Whom It May Concern, In XXXX of the spring time I took out a payday Loan online. I made all my payments and was Late once and paid off loan in XX/XX/XXXX for XXXX and XX/XX/XXXX I paid additional XXXX to settle all interest and XXXX XXXX XXXX are owned by same company.	NV	None	2845790
3/5/2018	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	There are hard inquiries on my credit report that I did not make. I have bad credit already and I know that applying for things aren't in my best interest. I need these inquiries that I did not make to be removed off my credit report.	CA	None	2833412

2/26/2018	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Problem with personal statement of dispute	I called XXXX on XX/XX/ in regards of an account on my credit report that was reporting accurately. They told me to send in proof of payment. In which I faxed to them the letter from the creditor stating the account had been paid. I received a letter from XXXX dated XX/XX/ stating that the information they are reported is accurate. I sent Transunion the paid in full letter and they still wont update my credit report and thats all I wanted them todo.	OH	None	2825726
2/26/2018	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	Dont reganized inquiries	CA	None	2825792
2/23/2018	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	I had an account that was past due because I was XXXX from the military and I was unable to make the payments on time and I tried to set up a payment plan to resolve the debt and in the midst of moving and getting my family settled after service I lost track of and was unaware of the debt being sold off and was required or notified that the balance was excessively higher than the balance before my transition from military service and I have noticed now that the balance is {\$3400.00} and alot higher than it was when I last made a payment.	NC	Svcmb	2824215
2/21/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	MY NAME IS XXXX XXXX XX/XX/XXXX I PAID OFF LOAN # XXXX WITH XXXX XXXX. I OPENED IT UP XX/XX/XXXX. I HAVE PAID BI WEEKLY PAYMENTS OF XXXX WITH XXXX XXXX STARTING ON XX/XX/XXXX. WHEN PAYING LOAN OFF I OWED MORE THAN I BORROWED ALL MONEY WAS GOING TO UP FRONT INTEREST AND FEES. MY PAY OFF WAS XXXX. AND I WAS TOLD THAT THE LOAN CHARGED {\$17.00} PER DAY FROM YOUR LAST PAYMENT TO YOUR NEW PAY DATE ( EXAMPLE XX/XX/XXXX TO XX/XX/XXXX ) I ONLY BORROWED XXXX AND PAID THEM {\$2600.00} IN PAYMENTS AND STILL HAD TO PAY {\$2300.00}. PLEASE HELP ME WITH THIS ISSUE AND UNFAIR CHARGES.	AL	None	2821271
2/16/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I took out a cash line of credit loan from Rise on XX/XX/XXXX. The loan agreement stated that I would pay off my {\$3500.00} loan ( this was the limit I could borrow, I used all of it ). The interest rate on my loan agreement was 148.999 %. I received my report of my first complaint to you and by your numbers it looked like the full amount I would owe them, fees and everything was 148.999 % interest. I think they are charging more than that.	TN	Svcmb	2816269

				<p>The loan agreement 's loan terms and conditions were extremely difficult to understand especially because they are disclosed in a manner that makes it impossible to determine my actual amount owed. The statement they provide does not show the principal owed.</p> <p>I have been trying to get some answers about my loan. They will not answer the questions in writing despite a specific request to do so as a reasonable accommodation. I am a XXXX veteran and I have XXXX XXXX and need to have things written down so I can understand them. It takes me longer to do it. I have written them a certified letter in which I asked that we communicate only by written word. They have ignored my requests. They refuse to answer the following questions.</p> <p>1. Why are my payments not reducing my principal balance? My statement for month 1 states that my balance is {\$3800.00}. It said I owed {\$430.00}. I paid it. The next month my bill was {\$540.00} and I paid it. After that payment was applied ( ? ) my total balance owed was {\$3800.00}. So I asked them why my balance was only reduced by {\$3.00} even though I had paid them almost {\$1000.00} Today I asked them to explain why my customary fee increased by {\$88.00} in the second billing period even though it was only 2 days more than the first billing period. No answer. Month 1 the fee was {\$270.00}, Month 2 fee was {\$360.00}.</p> <p>I asked them what my payoff amount would be on XX/XX/XXXX. The answer was {\$4100.00}.</p> <p>I asked them how they determined that amount and they said they can't put it in an email so I needed to call. I reminded them I need things in writing and they ignored that.</p> <p>I asked them about the way they determine my " average daily rate. " no answer I was corresponding with Rise customer accounts services this afternoon. They informed me that my next payment was due XX/XX/XXXX in the amount of {\$540.00}.</p> <p>This evening I received another email which states that my XX/XX/XXXX payment will be {\$490.00}.</p> <p>I have calculated my loan payments should be {\$430.00} per month to pay off my loan over 12 months. That is at the 148.999 % interest.</p> <p>I calculated it XXXX XXXX divided by XXXX is {\$430.00}.</p> <p>So I want to know why my second payment was {\$540.00}? Also why is my payment {\$490.00} for XX/XX/XXXX?</p> <p>Also I want to know why I would need to pay them {\$4100.00} to pay it off early?</p> <p>They will not answer my questions and they are not allowing me access to the website to see my information. It is impossible to load and even if you are signed in it still doesn't load the account information most of the time. I tried to get logged in several times because of the issue with loading and finally received notice that I was blocked and I should try again later. The website isn't accessible most of the time. please help me. This can not be right.</p>			
2/12/2018	Payday loan, title loan, or	Charged fees or interest	None	<p>I took only {\$5000.00} short term loan and started paying regularly. I was not very sure that I would end up paying over 110 % interest rate over the years and I have been paying {\$570.00} a month for past 22 months and as per their system I still owe them {\$4000.00} Here are the details as per their table : Loan</p>	CA	None	2812217

	personal loan	you didn't expect		<p>started on XX/XX/XXXX First 16 months {\$570.00} paid every month : Total = {\$9100.00} Interest and financed charged paid = {\$7000.00} Only adjusted towards principle amount = {\$1800.00} They never highlight interest rate but using <math>I = Prt</math> formula it is 105.96 % which is over ten fold of average standard bank loan rate for unsecured loan 6-9 %.</p> <p>Then I got into the debt trap. On XX/XX/XXXX they called me and promised me to lower my interest rate to single digit since I have been marinating a steady monthly payments for 16 months. They refinanced the loan and gave me only {\$1300.00}. They have been directly taking {\$510.00} since XX/XX/XXXX.</p> <p>Here is the details of the refinanced amount : Loan refinanced {\$1300.00} 5 months {\$510.00} paid every month : Total = {\$3100.00} Interest and financed charged paid = {\$2100.00} Only adjusted towards principle amount = {\$480.00} They never highlight interest rate but using <math>I = Prt</math> formula it is 381.3449 % year which is over thirty fold of average standard bank loan rate for unsecured loan 6-9 % Does XXXX. XXXX of America know how ordinary gullible citizens are duped into this debt trap? THIS IS OUTRAGEOUS. EVERY LAW MAKER SHOULD BE INFORMED ABOUT THIS. I AM GOING TO SEND THIS ENTIRE STATEMENT TO EVERY CONGRESSMAN, SENATORS AND ALSO TO THE PRESIDENT AND VICE PRESIDENT OF THE UNITED STATES OF AMERICA.</p> <p>Their sales person was a sweet talker and lied to me on loan terms and interest rate. He said that if I made regular payments for 3 months they would bring down the interest rate to single digit. I never missed a payment for 22 months and to my dismay I found that they increased the rate substantially and despite numerous requests they did not change the interest rate and payment terms.</p> <p>As of XX/XX/XXXX, I paid total for {\$12000.00} and interest alone {\$9100.00} for an initial loan of {\$5000.00}, which is 100.0339 % but got into this debt trap by their false and misleading sales tactics. I am a XXXX year old XXXX patience and self employed. For me buying metformine for my XXXX is important in order to live. With this outrageous monthly payments I will not have any money left for my medication. Their debt trap will lead me to slow death as my medication is extremely important to me. The burden of never ending debt sugar level has increased significantly. Please help I am going to take it as my personal crusade to send details of my debt trap to every senator, congressman and the President and the Vice president of my country, This is what the reality check of America and how its citizen live everyday life.</p>			
2/6/2018	Credit reporting, credit repair services, or other	Improper use of your report	Reporting company used your report improperly	<p>I opened a user account at risecredit.com when I contemplated seeking a loan in XX/XX/2016. At the time, I was working at a company called XXXX XXXX XXXX, and included this information in the application I started. I ultimately decided not to pursue the loan, and closed the site.</p> <p>In XX/XX/XXXX of this year, a mistake in payroll left me scrambling, so I remembered Rise and ultimately decided to pursue a loan. I had changed employers, so I put in the correct information on my application that</p>	MO	None	2804926

	personal consumer reports			<p>I worked for XXXX, had gotten a substantial raise, and looked for a phone number on XXXX to be used to verify my employment. I had also moved to a new address, since I bought a house, and updated that information as well.</p> <p>I checked everything over for accuracy and submitted the application. Immediately I was called to verify my identity because of a fraud alert. I did so successfully. Then, I was asked to verify my bank account via an online company, which again, I did so successfully.</p> <p>Several days passed, and I started receiving emails for further documentation, such as my driver 's license, XXXX, paystubs, electric bills, bank statements, mortgage statements, and more. I provided this information multiple times, daily receiving emails that they were still missing the information. I decided to give them a call, and the CSR I spoke with informed me that the information on the application did not match the information I was giving them, other than the XXXX ( which had been from the year prior from XXXX ). I was quite confused, and said that I had updated my address and employer to the new one in their application, and the CSR apologized for the system error and said he would fix it and I'd hear back on an approval in the next 48 hours.</p> <p>Instead I received an email informing me that they were unable to verify the information I gave them because of a lack of documentation. So, I called again. The CSR was incredibly rude and said that I falsified information on my application, which is why I was denied. I informed him that I did no such thing, and that I had properly updated to my current information, which included a {\$2000.00} a month increase in pay rate, so the idea that I wouldn't have is outrageous, especially given the fact that it doesn't pre-fill information on the application from their database. Oddly enough, my address in my account is listed correctly, so I *know* the application was saved properly with my new information.</p> <p>I continued to follow up, continuing being told I could apply again in 6 months. I don't even want the loan at this point, I just want the inquiry removed from my report. It was not used to evaluate my credit worthiness, and their system fraudulently altered my application with past data that I didn't even have access to.</p> <p>They've refused to remove the inquiry on their own.</p>			
2/4/2018	Payday loan, title loan, or personal loan	Incorrect information on your report	Account status incorrect	<p>XXXX XXXX SSN XXXX I took out a loan with RiseCredit on XX/XX/XXXX. From XX/XX/XXXX to XX/XX/XXXX My payments were automatically drafted from my bank account on the XX/XX/XXXX and last day of the month. In XX/XX/XXXX, I entered into an agreement with XXXX XXXX XXXX, so they could negotiate lower payments and interest on my debts while I made one monthly payment. XXXX made an offer of {\$200.00} per month for my account and on XX/XX/XXXX RiseCredit countered with an offer of XXXX per month for 12 months ( see attachment Rise Credit_Offer_Agreement_XXXX ), and on XX/XX/XXXX RiseCredit returned the accepted written proposal to XXXX XXXX XXXX ( see attachment</p>	KS	None	2803057



				<p>Rise Credit_Accepted notice_XXXX XXXX ).</p> <p>My XX/XX/XXXX, XX/XX/XXXX, and XX/XX/XXXX payments have been made as agreed upon ( see attachments Rise Confirmation of XX/XX/XXXX Payment, Rise Confirmation of XX/XX/XXXX Payment, and Rise Confirmation of XX/XX/XXXX Payment ).</p> <p>On XX/XX/XXXX, I found that RiseCredit had begun reporting my payment as more than 30 days past due on my credit ( see attachment Credit Reporting ). This caused my previously rising score to drop significantly ( see attachment Credit Score Impact ). I contacted RiseCredit on XX/XX/XXXX at XXXX XXXX ( XXXX ) believing there had been a misunderstanding. I spoke with someone in the special handling department, and I was advised that all of my payments are being made as agreed, but they report to the credit bureaus based on my original agreement and due dates from when I took out the loan.</p> <p>As a matter of law, a new contract supersedes a prior contract. RiseCredit has no right to report my payments based on a previous agreement that no longer has effect. I have never let my payments come late on this loan, and they should not be reporting them as such. I understand and agree that the account will ultimately be reported as settled, but I do not believe that an account is past due just because a company agreed to accept a different payment plan and dates. I would like this past due payment removed from my credit as it has made a drastic impact.</p>			
2/2/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Old information reappears or never goes away	<p>My report shows there has been fraudulent activity on my report from different creditors and i dont know how to fix it or how it got there</p>	TX	None	2801632
2/2/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>Recently my family have been faced with unavoidable documented finacial hardships. My Wife " XXXX XXXX " and I, informed Rise of our finicial hardship. We ask Rise to work with us and informed Rise of our goal to avoid Chapter XXXX bankruptcy and pay our finacial obligations. In order to avoid chapter XXXX bankruptcy we would need Risecredit to work out new repayment terms. We were unable to to Pay the Current 199 % rate on our loan and we were unable to Pay {\$260.00} twice a month, which were deducted out of my bank account every pay day.</p> <p>I asked Rise credit for a copy of my loan agreement, and let Rise credit know my loan documents were taken off line and I did not have a copy of my loan agreement.</p> <p>I also let RiseCredit know I felt their lending falls within the guidelines predatory lending ... Do to the</p>	CA	Svcnbr	2802315

				<p>following at the time I applied for the loan ...</p> <p>My credit score was XXXX I am a Veteran in process of being a XXXX Veteran and they applied an excessive interest rate of 199 %.</p> <p>Rise has also threatened to sue me and refused to work with me.</p> <p>I have not been provided a copy of my loan agreement I have not recieved a default letter by mail nor e-mail</p> <p>Rise responded by, stating my account would be refered to an attorney and I would be sued for the remaining amount I owed on my loan.</p> <p>Rise refused to work with us in regards to our documented finacial hardship.</p> <p>Rise is refusing to work out an affordable repayment plan so I can avoid Chapter XXXX Bankrupsy by lowering my interestrate and montly payments.</p> <p>I feel taken advantage of by RiseCredit I feel RiseCredit took advantage of a Veteran who had a credit score of XXXX when I was provided a 199 % on my loan and with excessive payments {\$260.00} twice monthly equals {\$530.00} monthly.</p> <p>I will add I was never sent a default letter my email nor by mail, RiseCredit is forcing me into Chapter XXXX bankruptcy by refusing work out a repayment plan.</p>			
1/27/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	<p>Aut9mated accounts original creditors name 05 XXXX XXXX XXXX XX/XX/XXXX Amount : {\$1700.00}</p> <p>Actions taken attempted to contact business multiple times for resolution this business has re located from original place of business and contact is not unavailable to reach.</p> <p>over 5years and 11 months this company still reports to my credit with no way to contact this company, for the request of removal from my credit report.</p> <p>XXXX ( unsecured loan ) 15 month term Dates : XX/XX/XXXX- XX/XX/XXXX as shown on my credit report. Last payment was XX/XX/XXXX. as shown. This company states my balance was XXXX shown 30-59 days late.</p> <p>Then another balance also shown high balance {\$1500.00}.</p> <p>This company states opened account XX/XX/XXXX ( 7 months ) In the account details it states shown times late 30/60/90 days shown 0 days.</p> <p>This account is being resolved through debt consolidation company representing me before any late dates accrued. I also have documentation proving this account had direct with drawl from my bank account to prevent late payments accruing, XXXX XXXX Open XX/XX/XXXX Amount is {\$1100.00} with high balance shown as \$ XXXX monthly payments {\$110.00} this company is stating 60-89 days late.</p> <p>This is also involved with a debt consolidation company representing me before any negative activity was done with this company as well as payments and balance owed.</p> <p>This company is reporting to my credit as late when they are negotiating a settlement with the debt consolidation company.</p>	ID	None	2795524

				I have not defaulted to make payments prior before the consolidation was set in place this is incorrect info reported and is affecting my credit poorly as a resolution is in place.			
1/24/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I do n't believe my " customary fee " was fairly explained ( legal? ) in the documents I e-signed. My principle was supposed to be reduced but of a XXXX payment, only XXXX was applied.	TN	Svcmb	2792387
1/23/2018	Debt collection	False statements or representation	Attempted to collect wrong amount	onXX/XX/XXXX i spoke with someone at rise and agreed to remove all negative info from my credit report. a verbal agreement was made on a recorded line that once i showed receipt of payment the item would be removed. onXX/XX/XXXX i recieved an email saying that everything is correct. they are now refusing to stand by the agreement made on a recorded line.	NY	None	2790908
1/10/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I owe a debt to XXXX XXXX XXXX in the amount of {\$3300.00}. I was contacted in writing by XXXX XXXX XXXX in XX/XX/XXXX in an attempt to collect this debt on behalf of Rise. I wrote a letter dated XX/XX/XXXX explaining that I had an open Chapter XXXX case that I was converting to a Chapter XXXX but was willing to make a settlement for 20 % of the amount owed. I mailed the letter to XXXX XXXX XXXX at XXXX XXXX XXXX XXXX XXXX, KS XXXX. I never received a response from this company agreeing to the settlement or stating that payment was due in full. On XX/XX/XXXX at XXXX XXXX I received a call at my place of employment from XXXX XXXX with Rise at XXXX and XXXX. When I first answered the call she did not tell me what the call was in reference to she only stated that she spoke to me back in XX/XX/XXXX { which is a lie } XX/XX/XXXX was the first time I spoke to this woman. and asked if I had a pen and some paper. I asked her was this in reference to a patient and she said no this is regarding your debt with Rise. I Said to her do not call me on my job but contact me in writing. She started screaming in the phone WE DID WRITE YOU, PAY YOUR BILLS, PAY YOUR BILLS WHILE YOU STILL HAVE A JOB, ARE YOU GOING TO PAY YOUR BILLS? ARE YOU GOING TO PAY THIS {\$3300.00} THAT YOU OWE? She was screaming so loud and she would not let me speak, finally she stopped and I asked her for her name again and she screamed MY NAME IS PAY YOUR BILLS. I calmly stated I have your name XXXX XXXX and hung up the phone. I have have struggled with medical illnesses from XXXX { twice }, XXXX, XXXX, XXXX and and car repairs since XX/XX/XXXX and offered to pay what I was able to pay If they plan to sue me that is fine but I do not appreciate being talked to with such disrespect and rudeness.I would appreciate if they not contact me again about this debt.	AL	None	2777916
12/28/2017	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	On XXXX/XXXX/2015, I took out a loan from Rise Credit for {\$5000.00} because I was faced with a financial hardship. That hardship included vehicle almost getting repossessed, hard time paying rent, and etc., because I did n't have any other outlet to borrow money from. Even though the money provided a temporary relief at that moment, I have been struggling to pay the loan. It seems like they know when I get into a difficulty because they would offer a refinance option which basically gives you the principal that is paid down from the amount borrowed. This option makes the situation worse because every time they offered it, I	GA	None	2765664

				basically had to start over and to make matters worse, they do n't even try to lower the interest rate. In another desperate need for help, I reached out to them for a refinance and they told me that you only get three refinances and that they could n't do anything until the loan is paid in full.			
12/27/2017	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I received a mail out stating that I was pre-approved for credit and to go online and apply. I did so and entered into a line of credit agreement in the amount of {\$2500.00}. Not payment schedule was mentioned or disclosed at the time I took out the loan. First payment of {\$77.00} was automatically withdrawn from my checking account. The payments are bi-weekly and the second one jumped to {\$240.00}. My gross income is XXXX per month. I have XXXX child and simply can not afford this high of a payment. My father called on XXXX XXXX, 2017 and tried to get the company to lower the payment. They said that they could do whatever they wanted to and refused to address my concerns. The APR on this loan was 199 %. I feel this company is operating on an unfair and deceitful basis.	KS	None	2764858
12/26/2017	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	XXXX XXXX XXXX CALLS DAILY TRYING TO COLLECT ON A LOAN I DID NOT AGREE. RISE HAD ALL MY CURRENT INFORMATION FOR A PREVIOUS LOAN THAT I HAD AND PAID OFF WITH THEM. I HAVE ASK THE COMPANY TO SHOW ME WHERE I AGREED WITH SIGNATURE TO THE NEW LOAN TERMS. THEY HAVE SENT ME ONLINE CONTRACT DOCUMENTS. I NO LONGER HAVE THE ACCOUNT THEY CLAIM THEY SENT THE MONEY TO. I AM UNSURE HOW I WOULD EVEN BE ABLE TO RECIEVE THE FUNDS. THEY HAVE TWO DIFFERENT ACCOUNT NUMBERS REPORTING ON MY CREDIT FOR THE SAME AMOUNT BUT DIFFERENT REASONS. ACCT # XXXX SHOWS A HIGH BALANCE OF {\$2000.00} AND A PAYMENT STATUS AS LATE. ACCT # XXXX SHOWS A PAYEMNT STATUS AS LATE AND CHARGED OFF AS BAD DEBT WITH A BALANCE OF {\$2000.00}. AS ANYONE IT IS AGAINST THE LAW TO HAVE TWO ACCOUNTS REPORTING TO THE CREDIT AGENGIES FOR ONE ACCOUNT.	TX	None	2764402
12/23/2017	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	To Whom It May Concern : Be advised this not a refusal to pay, but a notice that your claim is disputed and validation is requested. Under the Fair Debt Collection Practices Act ( FDCPA ), I have the right to request validation of the debt you say I owe to you. I am requesting proof that I am indeed the party you are asking to pay this allege debt, and there is some contractual obligation that is binding on me to pay this debt. Also, be advised this is my second attempt to request for validation. This is NOT a request for " verification " or proof of mailing address, but a request for VALIDATION made pursuant to 15 USC 1692g Sec. 809 ( b ) of the FDCPA. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.  At this time, I will also form you that if your offices have or continue to report invalidated information to any of three major credit bureaus ( XXXX, XXXX, and XXXX XXXX ), this action might constitute fraud under both federal and state laws. Due to this fact, if any negative marks is found or continues to report on any of credit reports by your company or the company you represent, I will not hesitate in bring legal action against you and your client for the following : Violation of the Fair Debt Collection Practices Act and Defamation of Character.  I am sure your legal staff will agree that non-compliance with this request could put your company in serious	NC	Svcnbr	2763463

			<p>legal trouble with the FTC and other state or federal agencies.</p> <p>If your offices are able to provide the proper documentation as requested in the following declaration, I will require 30 days to investigate this information and during such time all collection activity must cease and desist. Also, during the validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with legal counsel for suit. This includes any listing of any information to a credit-reporting repository that could be inaccurate or invalidated. If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.</p> <p>It would be advisable that you and your client assure that your records are in order before I am forced to take legal action.</p> <p>CREDITOR/DEBT COLLECTOR DECLARATION Agreement your client that grants you the authority to collect on this alleged debt.</p> <p>Agreement that bears the signature of the alleged debtor wherein he/she agreed to pay the creditor ( RISE )</p> <p>Any insurance claims been made by any creditor regarding this account.</p> <p>Name and address of alleged creditor.</p> <p>Alleged account number.</p> <p>Address on file for alleged debtor.</p> <p>Account of alleged debt.</p> <p>Date of the original charge off or delinquency.</p> <p>Date this alleged debt became payable.</p> <p>Verification that this debt was assigned or sold to collector.</p> <p>Complete accounting of alleged debt.</p> <p>Commission for debt collector if collection efforts are successful.</p> <p>Please provide the name and address of the bonding agent for RISE in case legal action becomes necessary. Your claim can not and WILL NOT be considered if any portion of the above is completed and return with copies of all requested documents. This is a request for VALIDATION made pursuant to the Fair Debt Collection Practices Act. Please allow 30 days for process after I receive this information back.</p> <p>Best Regards</p>			
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12/19/2017	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I was a victim of Identity Theft this summer. There was a loan taken out in my name on XXXX XXXX, 2017. This was the first incident and it took me a minute to realize it until I started receiving debt collector calls about it. The loan itself has been taken care of because the person pleaded guilty and the debt collection company removed the open account. However, XXXX XXXX XXXX absolutely refuses to take the inquiry off of my XXXX Report and denies that it is fraud. Ive had about 10 inquiries total added to my report in the past few months so I am not okay with them ignoring my case like this. The person is in XXXX!	AL	None	2760213
12/18/2017	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	XXXX XXXX XXXX have been reporting and attempting to collect a debt that is not mine. They claim it is from some company called RISE, when I look them up it is some type of loan place. I have never one time done business with that company nor did I ever sign anything. I do have a common name & have had my identity stolen. My credit is very good and I pride myself in having good credit. This account that is NOT mine I have been fighting this collection company for so long trying to get them to prove to me that it is mine. They have yet to prove it and it was affecting my business & financing that I was forced to pay the debt recently. I demand they prove it is mine still! I have an attorney and will pursue legal action due to their practices.	UT	None	2758635
12/7/2017	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I am complaining about Rise Credit. During the application process they leave the consumer in the dark. I was not in any way aware of the cost of fees and interest I would be paying. I would of never consolidated my credit cards. Their interest is 198 % charging me XXXX dollars a day for a XXXX loan. I have made 2 payments of XXXX my loan amount has gone up XXXX in 2 weeks, even with the 2 payments. There is no way out of this loan. It is robbery. It is taking advantage of people in need of finances under extreme stress and desperation. This company needs to be shut down. My mother was able to loan me the money to get out from this. If I didnt have her help I would of ended up paying XXXX by the end of the loan. This should be illegle to charge that much interest to the consumer. Rise needs to be put out of business.	CA	None	2748662
12/5/2017	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	Tried contacting company to set up a payment arrangement and receive a settlement offer but the company said they couldnt ' find me in the system but yet they are still reporting on my credit reports.	TX	None	2746307
12/5/2017	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I contacted RISE Credit after finding a loan on my credit report. I contacted the company and asked for all of the information regarding the debt including the paperwork and I never received any information. The company continues to call me and my family members NUMEROUS times and will not remove the information from my credit report. I 've sent numerous letters via priority mail with receipt requested asking for debt validation and the company does not respond, however, they continue to report negatively.	TX	None	2745582

11/28/2017	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>I took out a loan with Rise credit for XXXX when and submitting the paperwork - it stated the estimated payment would be XXXX every two weeks. I have now been told that the payments are fluctuating because that first payment was only one day of fees. That was not disclosed and is completely unfair. I cant possibly afford fluctuating payments like this!</p> <p>I attempted to talk to there customer service department and there collection department, they only explained the payments fluctuate. What I want is to pay the XXXX every two weeks without compounding interest.</p> <p>From what rise is charging on a XXXX loan I would pay back close to XXXX - I need help and if I pay the XXXX every two weeks I will never get out of the hole the are putting me in.</p> <p>This company is robbing people!</p>	TN	None	2739440
11/28/2017	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>On XX/XX/XXXX at XXXX XXXX, I received an fraud email from Rise. The emailed stated that an unauthorized party had access my account and that they recommended that I change my password. On that same day, I changed by password but the website would not allow me to login. I contacted Rise 's fraud department and spoke with a rep. When I explained to her about the email received, she seem to not have a clue what I was talking about. She took down my information and stated that she would call me back. Never heard from her again. I attempted to login in again on yesterday but could not. I contacted the customer service department. The rep I spoke with onXX/XX/XXXX at XXXX XXXX told me that it could have been my internet browser and that is why I could not login. I have an XXXX so she told me to clear out my history but that did not work. She then goes on to say I should try different computers and browsers. None of this work. So I called back again at XXXX XXXX and spoke to someone in the fraud department. I think her name was XXXX. I explained to her again about the email regarding fraud and not being able to access my account. She could not figure it out and told me that she would call me back with more info. I advised her that I refuse to make another payment until I can fully access my account and that they can explain to me about the fraud email.</p>	SC	None	2740322
11/28/2017	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>SIR IN MID XX/XX/XXXX I TOOK OUT A ON-LINE LOAN FOR XXXX DOLLARS.I WAS UNDER THE IMPRESSION THAT I HAD 48 MONTHS AT {\$290.00} PER MONTH, THIS WAS NOT THE CASE AT ALL, IT WAS {\$290.00} BI-WEEKLY.AFTER SEVERAL WEEKS PASTED THEY AGAIN TOOK {\$290.00} FROM MY BANK ACCOUNT.I THEN CALLED RISE AND TOLD THEM THEY HAD MADE A MISTAKE AND THEY TOLD ME IT WAS I WHO MADE A MISTAKE.I EXPLAINED TO THEM THAT I WOULD LOOSE EVERYTHING IF IT CONTINUED, THEY DID NOT RESPOND.APPROX.3 WEEKS WENT BY AND I APPLIED FOR ANOTHER LOAN TO PAY OFF RISE, AND SENT THEM A CHECK FOR THE LOAN AMOUNT OF {\$3500.00} IN WHICH THEY RECEIVED AND APPLIED TO MY ACCOUNT.I THEN CALLED RISE TO MAKE SURE THEY APPLIED THE XXXX PROPERLY AND THEY TOLD ME THE ACCOUNT WAS STILL BEHIND, THEY SAID I STILL OWED XXXX DOLLARS BECAUSE THE CHECK DID NOT GET THERE IN TIME.SO NOT THEY CONTINUE TO ADD EVERY TWO WEEKS {\$250.00} TO THE XXXX.</p>	ID	None	2739687

				NOW ITS UP TO {\$850.00} AND THEY SAID ANOTHER {\$250.00} AND THEY WILL CONTINUE TO DO SO.			
11/27/2017	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	XXXX XXXX is showing as a negative on my XXXX Account and it has been paid in full. The Loan is number XXXX. I would like to have this removed from my credit report.  thanks, XXXX XXXX	GA	None	2738955
11/19/2017	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	I contacted this creditor to provide proof this is my account. I had another account which was paid in full and closed on XX/XX/XXXX. And this account is showing opened on XX/XX/XXXX. I have asked for proof of this being my account and have not recieved anything. They have sent one reply asking for my personal information that I have provided in my initial letter. Still have not received proof.	CA	None	2733315
11/8/2017	Payday loan, title loan, or personal loan	Incorrect information on your report	Account status incorrect	On Friday, XXXX XXXX, XXXX, while reviewing my XXXX credit report, I noticed that 2 loans that I had taken with Rise Credit were incorrectly reported as open. The two loans, opened on XXXX/XXXX/XXXX and XXXX/XXXX/XXXX, were paid in full, as agreed, on XXXX/XXXX/XXXX and XXXX/XXXX/XXXX respectively.  It was then made clear that Rise stopped reporting the loan information once they were paid.  I therefore followed up on XXXX/XXXX/XXXX with Rise 's internal disputes team at the suggestion of the customer service agent. He suggested a 2 day turnaround. I still have not heard from Rise, nor have they acknowledged my complaint.  Therefore, today, XXXX XXXX, XXXX, I have disputed the information with XXXX, as well as filed this complaint with the CFPB.	IL	None	2724090
10/25/2017	Credit reporting, credit repair	Improper use of your report	Credit inquiries on your report that	XXXX XXXX told me someone checked my credit score without my consent and it looks like someone is trying to open an new account on rise and i have not authorized to set up an new account	OH	None	2712458



	services, or other personal consumer reports		you don't recognize				
10/23/2017	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	On XXXX/XXXX/XXXX, I requested a free quote from Rise for a personal loan. I provided my information. I was notified by XXXX that Rise had requested my credit report without my knowledge. I called into Rise Customer Service and informed them to disregard my pending application and to remove the inquiry on my credit report since I did not approve this request. I was informed a soft check would be done before I accepted any offer, then a hard check would be done. I received a letter from Rise calling me XXXX XXXX and that I accepted a hard check and submitted an application. I am not XXXX XXXX. Rise has incorrectly pulled my credit file with another name from the information they received. Remove this inquiry from my credit report since I did not authorize this hard check. Rise has failed to correct this error. This is a violation under the Fair Credit Reporting Act.	CA	None	2710077
10/21/2017	Debt collection	Attempts to collect debt not owed	Debt is not yours	The debt not mine even so contacted them I think they are using wrong dates	WI	Svcmb	2708518
10/18/2017	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Problem with personal statement of dispute	<p>In Regards to Complaint XXXX about XXXX XXXX.</p> <p>I have read the response of the company and disagree. They state " In addition, on XX/XX/XXXX, we responded to XXXX XXXX correspondence with information about this loan, and provided a copy of the Loan Agreement. " I have seen no communication from them after repeated letters sent asking for : I am requesting validation, made pursuant to the Fair Debt Collection Practices Act and the Fair Credit Reporting Act, along with the corresponding local state laws. Please note that I am requesting validation ; that is competent evidence bearing my signature, showing that I have ( or ever had ) some contractual obligation to pay you. If they can not prove that they have sent this validation ( by way of certified documentation ) per my request they are in violation of the Fair Credit Reporting Act. Furthermore given that the time has lapsed from the date of the original request they have to delete this line from my XXXX report As they are in violation my next step will result in small claims court seeking legal remedies.</p> <p>Original Complaint.</p> <p>I have sent repeated letters to XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, TX XXXX asking that they validate the debt that they are showing on my XXXX Credit Report. I have sent two letters and have proof of delivery for both. It has been well over 60 days and I have not seen a response. XX/XX/XXXX XXXX</p>	TX	None	2705104

				XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX TX XXXX XX/XX/XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX TX XXXX			
10/15/2017	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	I have sent repeated letters to XXXX/Rise XXXX XXXX XXXX XXXX XXXX XXXX, TX XXXX asking that they validate the debt that they are showing on my XXXX Credit Report. I have sent two letters and have proof of delivery for both. It has been well over 60 days and I have not seen a response.  XX/XX/XXXX XXXX XXXX/RISE XXXX XXXX XXXX XXXX XXXX XXXX TX XXXX XX/XX/XXXX XXXX XXXX/RISE XXXX XXXX XXXX XXXX XXXX XXXX XXXX TX XXXX	TX	None	2702600
10/13/2017	Payday loan, title loan, or personal loan	Getting the loan	None	I'm putting this in writing so that it is on the record to go with the complaint the I have filed with the Consumer Financial Protection Bureau and the XXXX XXXX XXXX. I called the toll free number and spoke with some in your office, stated that I want my account closed and all information that I provided digitally shredded. I was told by your employee that they could not do this, that it was against the Fair Credit Act to do so. This is not true. So I have filed a complaint with the above agencies and I may also file a legal complaint in Federal court. I do not trust your company with my data and with all the data breaches there have been, for have information that there is no reason for you to still have as I will never do business with your company. Also make sure that I'm put on the DO NOT CALL, MAIL, or EMAIL list. You need to digitally shred my banking information as you DO NOT have any legal right to have this information. Also you are put on notice that if ANY breach is made at a later date, that you will be fully responsible for anything from this breach. And that you will be liable both civilly and criminally, as you choice to keep this information. Sincerely, XXXX XXXX	UT	None	2701390
10/12/2017	Payday loan, title loan, or personal loan	Problem with additional add-on products or services	None	I never received any loan from this company I sent over afadavivt they claim.it went to account ending in XXXX I never received any account number like this in my life they are not being to helpful in resolve this matter.	CA	Svcmb	2700467
10/9/2017	Payday loan, title loan, or personal loan	Getting the loan	None	Hello, On XXXX/XXXX/XXXX, I requested a free quote from Rise for a personal loan thru their website. I provided my information but did not know a hard credit check would be needed in order to obtain a free quote. I was notified by XXXX that Rise had requested my credit report. I called into Rise Customer Service and informed them I did not know that I would recieve a hard check on my credit report since a soft check is normally the process for a quote. I then emailed Rise Customer Support and informed them to disreagr my pending application and to remove the inquiry on my credit report since I did not approve this request. I have not heard from them.	CA	None	2696943

				Please advise Rise to remove this hard check from my credit report and remove this pending application.			
10/9/2017	Debt collection	Communication tactics	Frequent or repeated calls	on XX/XX/XXXX They contacted me 3 times and on the third time I asked them to not call me repeatedly while I was working. The individual told me that they had no control over the calls and that it was automated and they can only leave me a message on the 3rd time they call. I have asked multiple times they call me after XXXX and still they call me any time between XXXX and XXXX multiple times a day.	TX	None	2697108
10/6/2017	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	I have contacted this company in writing 6 times. Twice its been corrected and as is today it has been changed again. This is a direct violation of protections under bankruptcy which has been discharged. Im furious. They keep changing the status to charged off and making sure that the information marks as derogatory. The ONLY acceptable reporting is closed and paid per the law.	TX	Svcnbr	2695051
10/6/2017	Payday loan, title loan, or personal loan	Getting a line of credit	None	<p>On XXXX/XXXX/XXXX I tried to finish my application for a credit line from XXXX financial when they requested verification of my documentation.</p> <p>The concern I have is that they have requested my personal bank statement which shows my account number and name and date to verify my account.</p> <p>Prior to this they also requested my personal bank ID # ( separate from account # which is used for logging into my bank account information and my personal password to my account.</p> <p>I sent them the top of my bank statement and they would not accept it because I did n't include the entire statement.</p> <p>When I phoned XXXX they stated they needed this information to verify my account which is simply not true which my bank informed me. I told them that the rest of my bank statement is my personal banking transactions with private parties which they do not need access to for this verification. They insisted that they do.</p> <p>They will deny the credit line if I do not provide my entire bank statement which I feel is unacceptable to obtain credit. They do not inform you of this process until after you have completed the application and I feel it is wrong and misleading.</p>	WI	Svcnbr	2695173
10/5/2017	Payday loan, title loan, or personal loan	Can't stop withdrawals from your bank account	None	Receive a loan from Rise Credit online. Ran into further financial troubles and the bank account the payments were drafted from was closed by the bank. I have opened another account at a different bank and Rise has somehow found that information and continued to make unauthorized automatic withdrawals from this new back account causing overdrafts and new financial issues. I HAVE NOT provided Rise with this bank account information nor authorized them to perform automatic funds transfers from the account.	MO	None	2693204

10/1/2017	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	Disputed several time to credit bureaus of account was a result of identity theft and provided a police report. I also contacted the collection agency to notify them of the inaccuracy of this account and received no response or help.	SC	None	2689872
9/19/2017	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>I am a senior citizen and I took out two loans with Rise Credit. The first one I paid off then a few months later I took out another loan. With the most recent loan the contract stipulated that my payments were due every XXXX of every month. During the course of my loan, I missed the XX/XX/XXXXdate and the XX/XX/XXXX due date, this was considered 30 days late. My financial hardship continued and I sought to avoid a 60 day past due status, therefore I was able to gather {\$410.00} on XX/XX/XXXX the day my account was due. I knew that a consumer becomes delinquent after missing a single monthly payment. However, delinquency is not generally reported to the major credit bureaus until two consecutive payments have been missed and furthermore reporting to the credit bureaus occurs every due date/billing cycle and characterized as 30-60-90-120 in conjunction with due dates and not the literal days in a calendar.</p> <p>That is why I was surprised that when I called to make the {\$410.00} on XX/XX/XXXX, the day my payment was due, Rise had already charged-off my account. My delinquency began when I missed the XX/XX/XXXX payment and even I paid on XX/XX/XXXX my account was charged off. Billing cycles by all financial standards as far as credit bureau reporting are concerned are concerned with due dates and a 30-60-90 threshold.</p> <p>Upon speaking to Rise to address my concern they stated that their policy is to charge off accounts once they become 60 calendar days past due. I have never in my life knew of a non payday loan, financial institution that allows its installment loans to charge off accounts once it reaches 60 days past due. It seems that Rise has devised a financial model to charge-off accounts prematurely to maximize profits with high interest rates in conjunction with high payments then shortly thereafter selling charged off accounts to collection agencies.</p> <p>The contract that I signed does not state anything about their charge-off policy in light of the fact that it is reasonable and overwhelmingly normative in the financial industry to charge off accounts once the reach 120 days past due. Rise deceptively choses to charge off accounts once they reach 60 calendar days, and as a result harms consumers credit who are most vulnerable and attempting to rebuild their credit as I am. I managed to pay {\$410.00} on XX/XX/XXXX, all for nothing, all I gained from doing business with Rise is stress. Rise policy is not right, it is abusive, and I am sure other unsophisticated consumers are being harmed due to their intentional crafted financial model that might very well be violating financial statutes. If Rise is allowed to charge off accounts after 60 days past due, why not 30 days past due, what stops others from adopting such policy?</p>	CA	Older American	2679039

9/18/2017	Payday loan, title loan, or personal loan	Loan payment wasn't credited to your account	None	I called in to pay off my loan on XX/XX/17. The rep told me the balance and I explained I could n't make to the bank in time to payoff the loan in full because I was in XXXX when the hurricane Irma hit. He advised on XX/XX/XXXX to pay \$ XXXX and they will waive the other payment of {\$330.00} since I was in the hurricane area when the hurricane hit.	TX	None	2677438
9/13/2017	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	While applying for a home loan I noticed an erroronous note on my credit report related to XXXX XXXXXXXX. I have never had dealings with this Company and had previously never heard of them. Upon discussion with my parents they mentioned that a note was discovered on their credit report related to XXXX XXXX in the summer of 2015 and they got the Wisconsin Attorney General 's office involved to resolve. My father and I have the same name so it is possible that I have somehow gotten roped into this through that association.	OR	None	2671991
9/8/2017	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	Rise Credit is fraudulently reporting my account as a collection charge off to the credit bureaus. I have asked for proof from both the credit reporting bureaus and the furnisher of the reported information. Not only have my request been met with zero proof, the time frame far exceeded the FTC investigation times. I have asked that this item be removed from my report as it is not verified nor, factual. Nothing has been done regarding this matter ( disputed 6 months ago )	TX	None	2664512
9/6/2017	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I took out a loan with XXXX and notified them on XXXX that I wanted to pay the loan in full on XXXX. On that day they took out the amount of {\$3700.00} which was the pay off of the loan but they also took from my bank account a regular bi-weekly payment of {\$230.00} which was an overpayment. They 've admitted the mistake but wo n't refund the money back to me unless I provide them with my most recent 30 day bank statement. My last bank statment was dated XXXX so this would not show up on it. I sent them a transaction list from my account that clearly shows both payments and has the last XXXX digits of my bank account showing on it. They claim this is n't proof of the additional payment even though it clearly shows it is. They should be able to see on their end as well as when I pull up my account is also shows the additional payment. They know they took the payment. I should n't have to wait to get money back that they took that was n't owed to them.	OH	None	2659151
8/31/2017	Credit reporting, credit	Improper use of your report	Credit inquiries on your	I reviewed my credit report and noticed my credit was pulled by Rise. I never used this company for any services or applied for a loan with this company.	TX	None	2655659

	repair services, or other personal consumer reports		report that you don't recognize				
8/22/2017	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	In XXXX XXXX, I took out a {\$3500.00} loan with RISE Credit online. I found out about this website from a mailing promotion that I received sometime before XXXX in XXXX. It said the interest rates were low, you could apply right away, and you could receive the money right away. The application and all emails from RISE Credit have been in XXXX, and XXXX is my first language. Payments were going to be about {\$560.00} a month. On XXXX XXXX, a payment was made and I was happy to think the loan was paid off, especially because I had recently lost my job. I went online to see what I owed, and I had to create an account to get the information. I found out the balance was still {\$3300.00}. I called RISE Credit to see why I still owed so much money. I was told by RISE Credit on the phone that I would pay about {\$10000.00} in total for the loan. When you look at the account online, you can only see three payments right away under Account Overview. Also, under Payments, you only see payments due for four more months, so it seems like you only have four more months to pay. This is misleading and confusing. I did not receive any notice when I applied for this loan about what the interest rate would be and that it would be so high. I only found out some of this information when I opened an account online last month. The interest rate is not easy to find online, either. I thought it was 299 % because it has a page for loans in my state, which gives examples of the interest rate. When I had a legal aid lawyer help me look up the loan, she was able to find the Loan Agreement, but it was not easy to find in my account. I did make a payment on XXXX XXXX, but I had to have my bank put a stop on any payments for this loan. If I had seen the interest rate and total payments due, I would not have taken out this loan.	WI	None	2645141
8/7/2017	Debt collection	Attempts to collect debt not owed	Debt is not yours	This complaint is a response in regards to a correspondence received from RISE ( dated XXXX/XXXX/XXXX, received XXXX/XXXX/XXXX ) in regards to an alleged debt. I received a correspondence from RISE requesting a photo ID and Notarized ID Theft Affidavit. I am not certain what prompted RISE to contact me with this request, but there is a CLOSED account ( truncated number on report XXXX ) listed on my credit file ( s ) that I recently disputed that states this item/account was closed on XXXX XXXX, XXXX as a paid in full charge off. If RISE is claiming that there is an outstanding debt to collect ; the debt will need to be verified. I agree to discharge any debt that can be properly and lawfully verified. What is specifically being requested as valid verification of the alleged debt is numbered and listed below. 1. A legally binding contract signed by both parties, which would include myself ( XXXX XXXX ) and an authorized representative ( an actual living human being ) of RISE which would reflect that two living people actually had an understanding amongst each other and made a binding agreement ( contract ). To be clear ; the wet ink signature document is being requested and is the only acceptable document. Copies of documents can be forged so a copy of a document may possibly be a forgery, therefore I will not accept any	CA	None	2642698

				<p>document as valid except for the wet ink signature document or a notarized affidavit that confirms that the original wet ink signature document is in possession and can readily be produced in case this issue has to go through a litigious process.</p> <p>2. If there was an actual loan provided by RISE and there is actually a valid debt that can be verified, I am also requesting the actual accounting that reflects that RISE or any other relevant party actually loaned their own pre-existing money or assets ( including money or assets the Bank may have sourced from another institution )?</p> <p>3. If RISE is unable to produce any of the above requested items, this alleged debt has not been lawfully verified. If RISE declines to properly address the above mentioned requests and ignores this correspondence completely or the questions posed in this correspondence, their ( RISE ) SILENCE IS A QUIESCENCE and this will in fact reflect that RISE is in agreement that a loan was never provided and that there is no lawfully binding contract that reflects a loan was provided, therefore RISE must cease and desist any further collection activities and also cease and desist reporting to the credit bureau ( s ). Any correspondence that is sent by RISE also needs to be signed by an authorized representative of RISE to be valid. Any correspondence that is not signed by an actual living human which may state something like Sincerely, RISE, Thank you, RISE or, Yours Truly, RISE etc ... is unacceptable. RISE is a CORPORATION and not a living human being, so RISE can not send nor sign documents, this can only be accomplished by and through living human beings, so the only acceptable correspondences sent by RISE must be signed by an actual authorized representative ( living human being ) of the CORPORATION known as RISE.</p>			
7/15/2017	Payday loan, title loan, or personal loan	Problem with a credit reporting company's investigation into an existing problem	Was not notified of investigation status or results	Sent dispute to company and never received a response back. Letter was sent certified.	LA	None	2575525
6/23/2017	Debt collection	Threatened to contact someone or share information improperly	Contacted your employer	<p>I originally had a high-interest personal loan with Rise Credit, and, after repeated attempts to get Rise to work with me on their " automatic draft " dates so that my account with not get hit on a week other than my pay week, I cancelled my auto draft with them and started calling in. I repeatedly asked for them to modify the date of draft and they would not, so I stopped paying them and told them that I would resume my payments when they acknowledged my complaint and updated my records. Rather than do so, they sold my loan to XXXX XXXX XXXX. I received multiple calls from XXXX XXXX XXXX and on XXXX XXXX, XXXX, spoke with one of their representatives, XXXX XXXX XXXX, about making payments. This call was taken on my personal phone after business hours. XXXX then drew up an arrangement and e-mailed it to me ; however, I did not find it originally as it had gone into my spam box. XXXX has since ( i.e., XXXX XXXX,</p>	MO	None	2557378

				XXXX ), called me multiple times nearly every day, even though I have repeatedly told him I do not take personal calls during the day. He then rang me through my employer 's number on Monday, XXXX XXXX, XXXX at XXXX XXXX I told him emphatically NOT to call me at work, and explained that I would be making my first payment the end of XXXX. XXXX called me again at my place of employment on XXXX XXXX, XXXX, and was told that I was attending the funeral of one of my co-workers. He again called today, XXXX XXXX, XXXX, at XXXX XXXX. and began asking for information regarding the name of my employer, my job position, etc., and I asked our Administrative Assistant to tell him again, not to call me on my work phone. I have now instructed everybody at work not to take his calls and I have advised his company that I have filed complaints with any agency that handles these types of situations. The specific information regarding XXXX XXXX and this organization is as follows : XXXX XXXX XXXX XXXX XXXX XXXX - XXXX XXXX XXXX XXXX XXXX, KS XXXX Toll Free : XXXX Fax : XXXX XXXX XXXX XXXX			
6/10/2017	Payday loan, title loan, or personal loan	Getting the loan	None	I received an e-mail indicating that I had applied for a loan through my e-mail when I had not applied for anything. I notified the company that this was a case of fraud and gave them my phone number to contact me. However, they insist that I provide an affidavit and my I.D . to cancel the application. I never applied for anything! Therefore, it is not my responsibility to provide my identification to a company that I am not associated with nor want to be associated with. This kind of practice is what perpetuates identity theft and clearly no one is monitoring how they are handling their fraud cases. I want the loan cancelled that was associated with my e-mail.	CA	None	2550631
6/9/2017	Debt collection	Communication tactics	Frequent or repeated calls	On multiple occasions, XXXX XXXX XXXX has called me at work. Once they left a voicemail and the other time I picked up. Our work lines are recorded and now our conversations are recorded in my system at work. Now I 'm stuck with the potential of losing my job if that conversation or voicemail is heard during quality testing. Every day I fear it 's my last day because those conversation are recorded and archived. The person was also very rude and would not allow me to exit the conversation.	CA	None	2541863
6/9/2017	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	I wrote to the company 3 times ( 2 times by email ( XX/XX/XXXX & XX/XX/XXXX ), they responded that they ca n't discuss via email ) So I sent an actual letter by mail on XX/XX/XXXX regarding a derogatory/collections item that I discovered on my credit report. <P/> This refers to my Rise account # XXXX , loan date XX/XX/XXXX 23 month term, that I believed, and also had received email confirmation that this was paid off on XX/XX/XXXX . <P/> My credit report shows a past due balance of {\$110.00}. I included a check for this amount to pay off my balance in full when I sent this letter as I did not know this was still outstanding. Then I asked them to remove this derogatory item for Rise off of my credit bureau report. Especially since this is the only derogatory item I have ever had on my report. <P/> This loan was paid off as of XX/XX/XXXX which was within 3 months of taking the loan out. The loan term was 23 months, so Im not sure how this small {\$110.00} balance could even be considered late, even if I do	IL	None	2542111



				<p>owe it, and could then be reported to collections, even if this was a misunderstanding, because the loan is not technically past due until the end of the loan term, which wouldnt be until XXXX or XX/XX/XXXX . I received no correspondence from them that anything was late, past due, or still owed. In fact, I receive emails from them all the time about getting another loan because of my outstanding payment history.</p> <p>&lt;P/&gt;</p> <p>After all of this, they have cashed my check for the {\$110.00}, but still have not removed the derogatory item from my credit report that was put there in error.</p>			
5/31/2017	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I borrowed {\$500.00} from the company that advertises regularly on television called RISE. I paid them back five m onthly at {\$160.00} / month. Now they want a further {\$750.00} in " interest " that was n't made clear to me at the beginning.</p>	MO	Older American	2540898
5/31/2017	Payday loan, title loan, or personal loan	Incorrect information on your report	Account status incorrect	<p>In XX/XX/XXXX I app lied for a {\$2600.00} loan through RISE Credit. When the loan went through, I realized the APR was absolut ely outrageous, so I followed their cancellation procedure and they took the loan back out of my account within 5 days. That was on XX/XX/XXXX . Then, two days later on XX/XX/XXXX t hey emailed me saying they had an ACH error and " accidentally debited my account TWICE " but would correct the debit. My bank declined the second debit as I notified them, and forwarded them the email they sent to me about the error. &lt;P/&gt; Since my bank declined the second attempted withdrawal, as it was an error and I did n't have an extra {\$2600.00} just sitting in my bank account RISE then placed a decline on the return of funds for the initial loan as though it was never returned. They started saying that I never returned the loan to begin with and that the transaction was declined!!! Only the second debit was declined. The initial loan was returned, the second attempted debit of XXXX \$ was declined. The second attempted Credit of XXXX was also declined. I then made phone call after phone call and email after email. I sent them my bank statement documentation, and thought the matter was settled. &lt;P/&gt; But ... .they kept sending me daily emails saying I needed to make my payment, my payment was late, my payment was delinquent, etc. etc. I called them over and over and each time a different rep told me something differe nt. One rep would say, " oh, your loan was cancelled-just disregard the emails-the y are automated ". They also kept calling me everyday. I was not comfortable with the answers they were giving me. I kept calling them trying to get this thing resolved, lots of verifying info, explaining the entire story, over and over, being transferred, disconnected, and calling back starting over confirming my personal data and explaining the story from beginning, over and over. I cant tell you how many times I was disconnected, it was enough to put someone like XXXX XXXX in the nut house. I did n't think I should be getting daily calls and emails if the loan had been properly cancelled. &lt;P/&gt; Last time I talked to someone named XXXX in XX/XX/XXXX I emailed her all the documentation she wanted, which was bank statements showing the transactions, after doing that I thought it was all taken care of. I told her to make sure I did n't get any more calls and emails I thought it was finally handled after two months of total chaos. &lt;P/&gt; Fast forward to XX/XX/XXXX and I see a " charge off " on my credit report for over {\$4800.00} from RISE. It went on the</p>	CA	None	2496604

				<p>report XX/XX/XXXX and lowered my score by XXXX points! XXXX had put me down under some sort of "do not contact" status so they stopped contacting me but did n't get the issue resolved! &lt;P/&gt; So, today I made more phone calls, and now I am waiting on another rep to help resolve this named XXXX . She was actually the first person I 've spoken to who showed some compassion for my dilemma since this is clearly an error on their part. ( Or maybe someone who works there pilfered this money and created this entire problem, knowing it would take months to figure out what exactly happened??? -I 'm starting to wonder if this was an inside job ). Errors like this are unheard of, an accidental debit of {\$2600.00}?!?! This error on my credit report is literally going to create a major hardship in my life as I happen to be applying for apartments and my credit score is critical. Which is why I happened to see this on my credit report today. &lt;P/&gt; Since it is now 9 months since I got the loan and returned it, all prior attempts at contacting RISE to rectify the situation have been in vain, I 'm concerned that I can trust this organization to correct their error once more. So, I 'm filing this report.</p>			
4/29/2017	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>I began taking out RISE loans in XXXX XXXX , XXXX for {\$500.00}. I thought it was just for an emergency because I was short at the end of the month. This continued for years until XXXX and the amounts that RISE offered kept increasing because I made all of my payments faithfully. The last loan I took was for XXXX in XXXX XXXX , XXXX and this one I simple could not keep up with the payments. I placed a stop payment. It was a vicious cycle of non responsible lending that I fell victim to.</p>	WI	None	2470790
4/27/2017	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>This online credit loan company needs to be shut down! They are taking advantage of consumers who are trying to rebuild their credit after a bankruptcy! They are given high interest loans ( 126 % ) interest rates! They can not be taking advantage of the XXXX XXXX and XXXX XXXX personnel who need money to pay for bills and financial hardships that arise! I will not pay this loan back in the amount of XXXX . If they lower the interest rates to 10-15 %, then I will pay have the loan back! This company is a modern day, moffia loan sharking company!</p>	CA	Svcmb	2468830
4/19/2017	Payday loan	Charged fees or interest I didn't expect	None	<p>To whom it may concern, I 'd like to make a complain abo ut RISE Credit. W e originally signed up for a {\$3000.00} with an interest rate of 208 %. I have been paying {\$520.00} every month and paid a total of {\$5500.00} and they want me to pay them until 2018. This has been a burden for me and my family. As an XXXX XXXX military member i have reached out to my chain of command regarding this issue. I have been advised by financial counselors that in accordance w ith Military Lending Act says that you ca n't be charged an interest rate higher than 36 % on most types of consumer loans and provides other significant rights. I am currently working with my loca l Judge Advocate General 's Office to g et some help with legal issues.</p>	AP	None	2442651
4/15/2017	Consumer Loan	Taking out the loan or lease	None	<p>My identity was stolen and someone took an installment loan out in my name for {\$640.00} with XXXX I reported it to all law-enforcement as well as the Delaware Attorney General the federal trade commission is in the company still will not remove it from my credit report rise credit is a scam given all the legal proof and documentation that they need they still refused to remove the identity theft from my credit report</p>	DE	None	2436868

4/15/2017	Debt collection	Communication tactics	Frequent or repeated calls	Repeated calls at all times of the day	CA	None	2436840
3/27/2017	Consumer Loan	Shopping for a loan or lease	None	I applied for a loan many times with Rise Credit and they never approved me. They tell me that I was declined with no reason and told me to write them a letter asking why I was denied. I believe I have been discriminated because of my race.	CA	None	2406497
3/22/2017	Credit reporting	Incorrect information on credit report	Information is not mine	I submitted a request for verification that I authorization this inquiry. I have not received a reply from the credit reporting agency nor the company who made the inquiry in the last 45 days.	TX	None	2399725
3/15/2017	Payday loan	Applied for loan/did not receive money	None	I was checking my credit report with XXXX, and I I seen an hard inquiry that was not done by me ... Rise is the name of the company, I have disputed this inquiry several times with this company and they still refused to take this inquiry off of my credit report. I have fax letters and also told them that I have identity theft on my report. They still have n't shown me proof of me signing anything in my own hand writing. I have applied for several jobs and was turn dwn because of this hard inquiry. All they say is that the hard inquiry is mines base on my name, and address ... I want this inquiry DELETED/REMOVED off my report ASAP. Thanks	SC	None	2386873
3/15/2017	Credit reporting	Incorrect information on credit report	Information is not mine	Refused to remove believe it 's an inquiry issue	SC	None	2388673
3/8/2017	Payday loan	Charged fees or interest I didn't expect	None	This company loaned XXXX and with all the interest fees it is charging over XXXX. I have defaulted on the loan and it was sold to a collection agency XXXX. I was able to dispute the loan with this company and have it erased from my credit report, now the original lender is trying to come and collect, once they sell the loan they no longer can collect on it.	MO	None	2378001
2/25/2017	Consumer Loan	Taking out the loan or lease	None	Rise Credit : XXXX, TX XXXX Part acct : XXXX We got a loan from Rise Credit for {\$5000.00} and payments have been made over {\$2000.00} approx. and yet the company does not allow access to my account information online or billing by mail, Why? I have asked XXXX for help and yet My balance does not seem to match what we have paid ; in total. Can you please investigate Rise Credit and XXXX for Fraud? XXXX ; XXXX, CA XXXX	CA	Older American, Svcmb	2361119
2/24/2017	Payday loan	Can't contact lender	None	The lender blocked my access to their website, making it extremely difficult and time consuming to make payments. I was using this loan as a short-term bridge ; I knew it was expensive, but when I borrowed money twice from them, I paid each loan back in a few months. In XX/XX/XXXX of last year, I was not able to log in. I contacted them and complained ; being able to log in	CA	None	2359262

				<p>to the website was critical for me to see and schedule my payments, and plan accordingly. Making the payments by phone was very time consuming and complicated, since I was making very large payments in order to pay the loan off quickly.</p> <p>The company ignored my complaint about the website. I used a different browser, and was able to access the website. I then took out another loan, and soon found that my access to the website in the alternate browser was blocked as well. I complained repeatedly, and got no response.</p> <p>In the meantime, for several months they were debiting automatically the minimum monthly payment, because I had no way of logging into the website, to see my payment schedule and organize my payoff. I continued to complain, repeatedly, and it was n't until I refused to make anymore payments that they finally attempted to fix the problem. However, these attempts were weak and ineffective ; it became obvious that they had no intention of repairing my online access.</p> <p>Now the account has been sent to collections, despite the fact that I did not receive any communication regarding payment due, interest charged, current balance, or any warning that it was going to collections. They simply stopped trying to repair my access, and stopped communicating with me.</p> <p>I have recordings of my conversations with them in which they acknowledge that I first complained about my access in XX/XX/XXXX, that my payment history clearly shows that I paid off multiple loans with large payments in short periods of time, and that those types of payments abruptly stopped when I complained again about access being blocked in the second browser.</p> <p>I also have a screen capture video of the login page, where I type my password and the page does n't go anywhere. I have multiple emails from them acknowledging this problem, and I also have them recorded on the phone admitting that this has happened to others.</p> <p>I believe that this was an intentional effort to make it difficult for people who used this loan like I did - as a very short term bridge - to make larger payments. They obviously prefer that borrowers make the minimum monthly payment for years and years. I find it very strange that the difficulty logging in was not only in one browser ( XXXX ) but two ( XXXX XXXX ), and that the problem only came about, in both browsers, several months into the loan - in my opinion, once they became aware that I was paying my loans off quickly.</p> <p>I do not dispute the principal that I borrowed, nor a certain amount of interest comparable to the payment schedule that I maintained in prior loans. However, I believe that blocking my access to the loan website via not one but two different browsers was an intentional obstacle put forth to make it more difficult for me to make larger payments and pay the loan off quickly. This is also evident in their refusal to resolve the issue.</p>			
2/13/2017	Debt collection	Cont'd attempts collect debt not owed	Debt is not mine	<p>XXXX XXXX XXXX , XXXX is attempting to collect a debt does not belong to me. They continue to send me information trying to verify debt i by a bank account number that is not mine, but also further no signature of mine on any documents. They continue to call and harass me about the debt, and I have asked them to discontinue calling me.</p>	SC	None	2342776

2/12/2017	Consumer Loan	Managing the loan or lease	None	I took out a loan for {\$3000.00} with Rise Credit ... they told me my payments would be {\$270.00} per month. Then they started taking {\$270.00} out of my checking acct. every two weeks! I have tried to contact them about this-no answer ... now they all ready charged off my account and I guess it will go to collection? they told me I would have to pay back over {\$9000.00} by the end of thils loan ... they need to be investigated as there are a lot of compaints by consumers online about this shady company. please help!	CA	None	2339819
2/9/2017	Debt collection	Disclosure verification of debt	Right to dispute notice not received	RISE has reported this account on my credit report in the amount of owing {\$700.00}.	TX	None	2334999
2/7/2017	Credit reporting	Incorrect information on credit report	Account terms	my credit was ran in order to obtain a loan however there was an issue with my documents and they had to be manually inputted and someone would contact me with a decision this lasted a couple of weeks causing my application to expire so in effect my credit was ran for no reason	TX	None	2331838
2/6/2017	Payday loan	Payment to acct not credited	None	I borrowed a XXXX from Rise and I had planned on paying it back sooner than I did and I did pay them off, however I had missed a few payments with no charge off. The minute I paid them off they charged me off and will not update my credit that the loan is paid off. I had another collector call regarding the matter and I sent them the copy of proof of payment so that was the end of them calling. However RISE WILL NOT UPDATE MY PAYMENT OR DELETE THE CHARGE OFF WHICH WAS DONE AFTER PAYMENT WAS MADE.	TX	Older American	2330948
1/25/2017	Consumer Loan	Problems when you are unable to pay	None	they are charging XXXX a day in interest and this was only mention in small print that a lot of people do n't see. They also do n't make it easy for me to pay, so the interests are adding up without any i can do. this is the biggest scam i never see.	CA	None	2310014
1/23/2017	Debt collection	Communication tactics	Frequent or repeated calls	I have a high interest installment loan through Rise. I pay {\$220.00} every 2 weeks with {\$16.00} of that going to the principal. I had a medical procedure done that kept me out of work for just a little more than a month. I did not receive a paycheck during that time. This has put me a few payments behind on my loan as they come due every 2 weeks. I am trying to get this all worked out so I can catch up with them over time as I just started back to work today. My issue is when I came back today I was told by my coworkers that this number called ( XXXX ) so many times a day that they turned off the phone in our office. I had spoke to them before and told them this was my work number and they are not to call me here. I started looking through the missed call option on our XXXX phone at work and counted at least XXXX calls from them over this weekend alone. This is unacceptable and causing big problems at work. I understand I owe them and I am behind on some payments. I am willing to work something out with them but calling my work to harass me and doing multiple attempt debits to my bank account that has no money in it racking up a ton of fees. This is not helping their cause as I have to pay my bank now instead of putting that money towards catching up on my loan. They tried withdrawing twice within a few minutes during XXXX attempt which racked up an	MO	None	2303749

				instant {\$70.00} more to my bank account fees like the money was going to instantly appear in there after the first attempt a few minutes earlier. I am trying to get a debt consolidation loan to just pay them off. I am contacting them today to see what we can do to catch up in a reasonable time and matter as I have just started back to work. This is my issue with them.			
1/12/2017	Payday loan	Charged bank acct wrong day or amt	None	I received a loan from RISE credit, illegal in New York state, for {\$3500.00} XX/XX/2016. After months of harassment and withdrawals from my account which caused me to incur overdraft fees, they sold my account to XXXX with a balance of {\$4600.00}.	NY	None	2284773
1/11/2017	Consumer Loan	Taking out the loan or lease	None	Contract agreement was for {\$180.00} per month for 45 months, however, Rise Credit began taking an unauthorized amount of {\$360.00} per month. Upon contacting the company regarding this matter I was informed these details were not mentioned on the initial contract pages. I feel that I am a victim of predatorial lending practices. I want this company investigated and exposed for their fraudulent an unfair lending practices. I am a XXXX veteran and can not afford this type of ripoff.	GA	Older American, Svcmb	2285662
1/5/2017	Credit reporting	Incorrect information on credit report	Information is not mine	INQUIRY WAS NOT REMOVED	CA	None	2275664
12/23/2016	Consumer Loan	Taking out the loan or lease	None	I did not ask for a loan from Rise Credit - They are claiming i have an open account with them and that they lent me money. I did not receive any money from them and the last XXXX digits of the account they claim to have sent the ACH Transfers do not match any account that i own. I have explained this to them and they will not move forward with trying to find out who the money was transferred to and they sent me to collections. They would not send me any proof of request for the loan. I believe they are a fraudulent company and my credit is now also being affected by their claims - i have been unable to resolve this with them directly and the collections company is continuing to pursue action even though i have explained that the account is fraudulent.	UT	None	2262645
12/17/2016	Consumer Loan	Taking out the loan or lease	None	When clicking on the Loan Cost and Terms, link over the course of a week keep getting a " We apologize for the inconvenience but we have encountered a system error. " When Requested a quote was not given the information requested	CA	None	2254319
12/9/2016	Payday loan	Can't stop charges to bank account	None	I am currently put of work and need the lender to stop drafting my checking account from my XXXX XXXX account in texas	TX	None	2243300
11/28/2016	Consumer Loan	Problems when you	None	I am XXXX years old and can not pay {\$570.00} per month for this transaction I did not know that the usury interest of 223 % would be so much ... .They want me to pay {\$10.00} XXXX in interest on a {\$3000.00} my social security check is XXXX ... .Please help me	CA	Older American	2224330

		are unable to pay					
11/23/2016	Consumer Loan	Shopping for a loan or lease	None	<p>I applied for a loan through Rise, and was denied, which is fine. I checked my credit report and saw that my credit report was checked without my permission. When submitting an online application on their website, a notice was never generated, asking me to allow them to pull my credit report. As a consumer, it is my right to allow or deny a hard inquiry from a finance company.</p> <p>When i contacted RISE on the phone, the representative could not tell me where on the website it asks for permission to check my credit.</p>	TX	None	2222220
11/9/2016	Payday loan	Payment to acct not credited	None	<p>I had a balance of {\$100.00} and I refinanced my loan. I noticed on the receipt it was showing a negative balance of XXXX. I called thwn and asked why it was showing a negative balance and the rep said it was a glitch in their computer system. When I refinanced they gave me the new loan minus the existing balance of {\$100.00}. I paid my loan off in full on XX/XX/2016. I recieved comformation my loan was paid off and then on XX/XX/2016 they said I owed XXXX due to a " returned payment " on XX/XX/&lt;YYYY&gt; That was the day I refinanced, so the returned payment was From the glitch of the XXXX that was showing on their system. I spoke to my bank and they said there was never a returned payment and this company was definitely paid. In addition, my bank provided me with trace numbers for all previous transactions. I have called this company everyday since XX/XX/2016 and today in XX/XX/2016 it is still showing I owe this money with additional interest, of course. When I talk to the supervisor just gives a carefully scripted response that it is " under review " despite the fact that I have provided them with all pertinent information. Im at a loss of what else to do bc it is impacting my credit because it is showing I have an outstanding balance of over {\$1000.00}</p>	CA	None	2202454
11/9/2016	Consumer Loan	Problems when you are unable to pay	None	<p>To : RISE Re : Complaint for Loan Number XXXX XX/XX/2016 To whom it may concern, I am a visually impaired person, with a monthly income of less than {\$900.00}. I can surely say that I had no idea that the monthly installment would not be applied to the principal loan amount. After my aid read to me just a few days ago that I was not paying off the loan all of the money was going to interest and only {\$19.00} was applies to the principal. Not to mention I clearly understand the terms of RISE loans. But I do not have that kind of money. I am requesting that you cease deducting {\$520.00} from my bank account effective XX/XX/2016. The loan amount to my understanding should have been paid in six month, according to my understanding.</p> <p>How I was able to allow a family member to utilize my information to obtain this loan? On the other hand I am not mentally or financially able to pay this overpriced loan on a fixed income. Abused my medical condition and scared I into this position, while she works for XXXX and promised to pay RISE it back in full. No response from her, since I paid all her bills with the loan.</p> <p>I have struggled for the last five moths giving RISE most of my income, and I can not make the rent, utilities, or food.</p>	CA	Svcnbr	2202311

11/3/2016	Debt collection	Cont'd attempts collect debt not owed	Debt resulted from identity theft	<p>RISE which I know nothing of received a notice from me asking for verification of this debt that they claim that I owe with them. I want the original signatures and documents relating to this particular debt amount. They never responded to my request sent to them for verification .The letter was delivered to them XXXX/XXXX/16 to their front desk.</p> <p>1st violation is they did not respond to this. FDCPA violation 2nd violation they never notified me of this debt in the beginning before it hit my credit reports. FDCPA violation as well as FCRA violation 3rd violation they verified with the credit bureaus of this fraudulent account and this is a violation of the FDCPA and FCRA.</p> <p>I have the attached delivery sent to them asking for verification and the response from the credit bureau stating that they contacted RISE and they verified the debt but they refuse to verify it with me. I will resort to legal grounds and take it further if I have to. I want this account deleted from my credit reports.</p>	SC	Svcnbr	2193201
10/29/2016	Payday loan	Charged fees or interest I didn't expect	None	<p>I received a loan of {\$3500.00} from Rise Credit 3 months ago during which time the company never advertised the loan as a payday loan. I had an installment agreement and the payments were scheduled to be automatically deducted from my bank account at the end of each month. I began to review my balance on my account after payments and noticed my balance actually increased by the end of each week. I recently contacted a representative at Rise Credit and was informed the " loan " accrues interest on a daily basis and that a majority of my monthly payments was actually being used to pay accrued interest. In other words, my balance will decrease at a very slow rate over a very long time period. I informed the representative none of this was ever stated to me when I applied for and was approved for the " loan ". His response was " well this is how a payday loan works ". I informed him I would have never accepted a loan with a daily accrual of interest. Is this loan legal in the State of Georgia? I am trying to figure out a way I can legally address this loan which is undoubtedly under what is best described as a shark tactic lending process.</p>	GA	Svcnbr	2185307
10/27/2016	Consumer Loan	Problems when you are unable to pay	None	<p>I took a loan with rise credit for XXXX and I was unable to make timely payments. I expected to pay it once I received my tax return. However, it went to collections and then a lawyer and they added so many penalties and fees. Now I owe XXXX for a XXXX loan. Now, they are garnishing 25 percent of my paycheck and I 'm already struggling as it is.</p>	CA	None	2181870
10/26/2016	Consumer Loan	Managing the loan or lease	None	<p>The lender processed unauthorized withdraws when loan was satisfied.They said they were crediting back. Then said they are sending a check. I believe they also pulled another credit inquiry when they said I was " late "</p>	TX	None	2179628
10/26/2016	Consumer Loan	Managing the loan or lease	None	<p>I am writing about the company Rise Credit. I recently changed my bank account but emailed them all my information so they can process my payment through there. My balance is {\$4000.00}. 1 payment got returned because they took it out from the old account. They charged me for it and i saw that my balance is {\$4300.00}. I emailed them my new account to process my payments there which they replied back to confirm they 've received it. But they said it was return again today XX/XX/2016. Now i saw that my balance is {\$4600.00} My initial balance was {\$2600.00} but they re-financed me knowing I still have an ongoing loan</p>	CA	None	2180232



				on them which California law say they they can not offer additional loan if there is still existing one but my mistake is that I took it. I already paid almost {\$4000.00} for my initial loan of {\$2600.00}. But nothing went to the principal balance. California law say that return check should be charge for {\$15.00} only but they charged me for {\$670.00} for it.			
10/14/2016	Consumer Loan	Taking out the loan or lease	None	I applied online for a loan with Rise Credit on Monday, XXXX XXXX, 2015. At the end of the application process, it stated that I needed to provide additional information and was given a list of additional documents that were needed. I provided the following documents : copy of driver 's license, social security, XXXX award letter and 2015 XXXX. After I submitted the documents, I kept getting emails from the company stating I needed to submit additional information. I had to submit my social security card twice, and the XXXX award letter. Then on Wednesday, XXXX XXXX, I received an email from the company that all my documents had been received and I would have a decision that day. As the end of the day approached and I had not received a decision, I contacted the company again to see what the status was. I was told that my documents were in the reviewer 's inbox and it would probably be the next day before a decision could be made. On Thursday and again today ( Friday ), I contacted the company for the status again and was told no decision had been made and that it would be another day. I was also told on Thursday that after 10 days the application would automatically be cancelled if no decision was rendered.	OH	None	2160905
10/4/2016	Consumer Loan	Managing the loan or lease	None	I have taken out a loan with Rise and tried on multiple occasions to pay extra towards the principal and each time they apply the extra monies incorrectly so that the principal amount does not go down and this allows them to charge additional interest I have made multiple phone calls to them and get nowhere the original amount of the loan was XXXX I have paid over XXXX todate and they say my payoff is over XXXX	OH	None	2145125
9/20/2016	Consumer Loan	Problems when you are unable to pay	None	I got a loan from Rise to pay off some debts that I had, after my bank denied me because of my credit score. Rise had been sending me fliers, letters, brochures all of which I would toss in the trash, after my bank denied me I thought about Rise and went to their web site after looking over their site and reading the information I decided to use a graph they had on the site that would help you estimate the amount you would have to pay based on the amount of the loan ( {\$4500.00} ) and the pay off time ( 18 months ) my payment is {\$530.00} a month so I thought to myself " thats a little steep " but as i stated before my credit is awful. I am a retiree from XXXX XXXX XXXX XXXX XXXX XXXX after 30 years and that is my only source of income, my retirement.I completed the on-line application after I calculated my monthly expenses and seen that I could make the \$ 533 monthly payments for 18 months with little sacrifice and have my debts i got the loan for consolidated. They approved the loan and deposited it into my bank account 2 days later.Here is the rub, I can not pay the loan back. I went to the web site to see if everything was in order, I used my sign-in information to log into my account and seen that the debit date from my bank account was accurate as well as the {\$530.00} amount to be debited but I noticed that the balance had increased from {\$4500.00} to {\$4600.00} and something close to {\$4700.00} then it dawned on me what I was dealing with " a predatory lender " my interest is so high until making the \$ 533 monthly payments will not even lower the principal ( {\$4500.00} ) instead it will keep rising, unless you can come up with the entire balance and pay it off its designed ( with the high interest ) so that not only can you not pay it off but that it will continue to rise and	CA	None	2121893

				THIS IS LEGAL? IN THIS COUNTRY? I have had loans and payday loans and paid then but nothing like this. I do want to pay the {\$4500.00} plus interest but its fixed so I ca n't pay it back. This was why I got the loan in the first place to consolidate some debts and after using the graph on their site figured out I could repay the debt comfortably at {\$530.00} for 18 months is there anything i could do? Again I do want to repay the loan and interest ... ..BUT I CA N'T. They can debit my account for the next 5 years and still not touch the principal and I 'm sure they would have received the loan 3 or 4 times over and i would still owe about ( a rough guestamate ) {\$15000.00} WOW and this is legal? I do not have any document for the loan every time I try to sign-in on their web site I ca n't			
9/15/2016	Consumer Loan	Managing the loan or lease	None	I have a " Personal Installment Loan " through Rise Credit. I was recently educated on the Military Lending Act through a local agency financial counselor.  Rise Credit 's interest rate on my current loan is outrageously high. Does the Military Lending Act not apply to them? I brought this up to them and that lenders have until XX/XX/XXXX to comply by lowering the interest rate to 36 % or under, and they said that the rule does not apply to them.	NM	Svcnbr	2114395
9/13/2016	Debt collection	Disclosure verification of debt	Not given enough info to verify debt	I noticed on my latest credit report a collection account from this company but as of XXXX XXXX I have n't received any communication or verification of this debt	TX	None	2110003
9/13/2016	Consumer Loan	Taking out the loan or lease	None	I attempted to secure a loan using Rise Credit. After waiting several days for a response, I called and they informed me that they were not able to continue to process my application because there is a fraud alert on my credit report and I must contact to credit bureaus in order to update the phone number or have the alert removed. I informed them that the alert was removed several months ago and there is no phone number to update. They then told me that they are getting an alert when they attempt to view my credit file. I did a conference wall with a representative from Rise Credit and the credit reporting company they said they used, XXXX. During the conference call, the representative from XXXX stated that there is no fraud alert or consumer statement on my file, and this was heard by the representative from Rise Credit. They informed me that the application would have to expire and then I could resubmit an application. The application expired on XXXX XXXX, XXXX and I resubmitted an application on XXXX XXXX, XXXX. I called the following day, XXXX/XXXX/XXXX and the representative told me the exact same thing, that an alert was on my file and I would need to update the phone number so they can call to verify, or have the alert removed. I then spoke with a gentleman named XXXX, who works in their verification department. I did a conference call with him to the credit reporting agency again. During the call, he heard the representative say that there is no fraud alert or consumer statement on my file. They have not attempted to access my credit report, or they would know there is no alert. The last time they accessed my credit file was XXXX XXXX, XXXX, and at that time there was a fraud alert on file, but it has since been removed. There lack of proper handling of my application has caused undo XXXX and time.	TX	None	2108949

9/13/2016	Debt collection	Disclosure verification of debt	Right to dispute notice not received	<p>I pulled my credit from XXXX and noticed they were on my credit report. I have never done business with this company and they never sent a right to dispute. I sent them a certified letter and and and they never responded.</p> <p>Please see the attached documents Thank you, XXXX XXXX</p>	TX	Svcmb	2107794
9/1/2016	Consumer Loan	Taking out the loan or lease	None	<p>The company Called rise. They sent me a pre-approved letter for a personal loan of {\$1000.00}. I get these letters all the time. But this time I got one when I really needed the loan and thought I would accept it. Because it would get me caught up on my bills this month. So I went to the web-site created the account. And applied how ever their web site changed my addressed state to Utah. And would n't let me change it. In the end the turned me down because of the Utah state that their website would n't let me change. They ran my credit. Yet again. The back of the letter says " pre-selected means we have reviewed your credit history and have selected you to guarantee an offer not to exceed the amount indicated on your letter. " My letter they are offering me {\$1000.00}.</p>	TX	None	2089929
8/28/2016	Debt collection	Improper contact or sharing of info	Contacted employer after asked not to	<p>This debt agency keep calling my telephone number 24/7 day and night harassing me and trying to threatening me about this debt. They went to far by calling my place of employment.</p>	SC	None	2084474
8/28/2016	Debt collection	Communication tactics	Frequent or repeated calls	<p>This debt agency keep calling my telephone number day and night harassing about this account. I stated to them that I was n't working and had lost my job in XX/XX/XXXX but it like they do n't care what I say and keep calling my telephone like I am going to do a magic trick to cough up some money.</p>	SC	None	2084352
8/14/2016	Debt collection	Improper contact or sharing of info	Contacted me after I asked not to	<p>On XXXX XXXX 2016 Rise Credit kept calling my number 6 times in one day after I have ask them to not to contact me by phone and they never left a message.</p>	TX	None	2062401
8/8/2016	Debt collection	Disclosure verification of debt	Right to dispute notice not received	<p>Name of Creditor : RISE Address : XXXX XXXX XXXX XXXX, XXXX XXXX : XXXX XXXX, TX XXXX XXXX : RISE Amount : {\$700.00} Dear Sir or Madam, I am disputing the validity of the debt referred to above. I am not aware of the account number and you have not informed me of the existence of this account.</p> <p>I am willing to pay this account IN FULL ( or a settlement percentage, whichever is feasible ) if you agree to immediately delete the account from the credit reporting agencies ( namely XXXX, XXXX and XXXX ) that you have reported to, and validated this account. My sole purpose is to get this item removed from my file. This letter should not be interpreted as recognition of the debt or acknowledgment of liability for the debt.</p>	TX	None	2050747

7/26/2016	Payday loan	Can't contact lender	None	Despite my repeated requests for them to desist, RISE Credit persistently email me with offers of loans which I do not want and for which I do not qualify. I am a XXXX XXXX, living in the XXXX and ineligible for a short-term US dollar loan from a company in Texas. Despite pointing this out to them, they persist in filling may inbox with daily offers of loans.	None	None	2031739
7/24/2016	Debt collection	Communication tactics	Frequent or repeated calls	I do owe a debt and am paying it down, however, " until the debt is paid, collection attempts must continue " is what I 'm told. It 's Sunday morning, XXXX XXXX and XXXX CDT. They have called 5X this morning already, on a Sunday, staring with the first call being a XXXX sharp.	TX	None	2027315
7/21/2016	Consumer Loan	Managing the loan or lease	None	getting debt collection calls at work and on my cell daily. They say that there is a claim against me and to call back. This is a pre-recorded message " robo call " getting them for months at my job looking to sue me for a loan I do n't have. I think Rise Credit has sold my personal information to a scammer since they are the only ones who have my information like cell phone, bank info, social Security number and cell phone and work phone.	CA	None	2022889
7/7/2016	Debt collection	Cont'd attempts collect debt not owed	Debt resulted from identity theft	Upon checking my credit report, I noticed an account by the name of rise reporting to XXXX concerning me. I called and spoke with a XXXX agent with my concerns and inform them this was n't my account. The agent replied to me that the account was in good standards and as I told him, I do n't care it was n't my account and to remove it. I 've been a victim of Identity theft and I 've filed a police report case number XXXX Officer XXXX with the XXXX, Alabama XXXX Police Department. number XXXX. I 've also sent a Certified Letter with a returned receipt that I have to XXXX XXXX and Rise also the other credit reporting agent concerning this Rise Account along with a police report and Identity Theft notarized affidavit.	AL	None	2003066
6/27/2016	Debt collection	Cont'd attempts collect debt not owed	Debt is not mine	<p>I have sent several requests to RISE per the Fair Debt Collection Practices Act, 15 U.S. Code 1681, Fair Credit Reporting Act section 623 ( a ) ( 1b ) and section 623 ( b2 ) requesting the show me the documents required by law that they have to hold me responsible to this debt. Also according to the Fair Credit Reporting Act, Section 609 ( a ) ( 1 ) ( A ), you are required by federal law to verify - through the physical verification of the original signed consumer contract - any and all accounts you post on a credit report.</p> <p>At this time I am submitting this as so that the FTC will have on record that I have attempted on numerous occasions to have this company obey the law and they have refused to produce the documents they are required to have on file to continue to report this derogatory information. I have been given no original contract bearing my signature or documentation of any kind.</p> <p>It was advised that I try to have this issue resolved though the mediation of the CFPB before I filed suit in state court seeking remuneration for several things including but not limited to : Violation of the FCRA, Violation of the FDCPA, Defamation of character and Identity Theft as they have opened this account without my knowledge or consent. I have lost opportunities due to this illegally reported information remaining on my credit profiles.</p>	NC	None	1986232

6/13/2016	Payday loan	Can't contact lender	None	I went on the website of RISE loans and tried to see possibly about getting a small loan, well when I saw the interests rates and what my payments could be, I canceled out of the application, I did NOT submit the application and the company still pulled a hard copy of my Credit Report from XXXX agencies. I tried calling them time after time and no one would help. They kept telling me that I did complete the application and " sorry we can not take it off of your'e credit report ". I am so angry right now. I am trying so hard to " build my credit back up " and everytime you have a hard pull it counts against my credit score. I am getting nowhere with this company so I was told by the credit bureaus to contact you and you could possibly get a response or get it taken care of for me. Please help me. This is a joke and unfortunately I can not dispute a hard credit pull with the credit agencies. Thanks so much in advance if you can assist me.!	UT	None	1965916
6/10/2016	Consumer Loan	Managing the loan or lease	None	I took out an installment loan in XXXX XXXX, the loan was for \$ XXXX. To date I have paid well over {\$6900.00}, almost three times the principle. I still owe close to {\$3000.00}. Prior to accepting the loan I did read the " fine print " but it was not easy to understand. It was not explicitly stated that the monthly payments would be going to the interest and not to paying down the principle, making the loan impossible to pay off quickly. I called and spoke to a customer service agent on XXXX XXXX, XXXX ( the call was recorded ) and asked specifically for an amnesty on the remaining balance because I am having a hard time paying on this exorbitantly high interest loan for over 12 months. I also explained to her that to date I had paid almost three times the principle, she said " no. " The fine print on this loan document was written in legalese that the average lay person could not possibly understand. There are many more months left on this loan ; in the end, the total paid before it is satisfied will be over {\$9500.00}! Paying {\$7500.00} in interest for a {\$2500.00} loan is outrageous and should be illegal. Again, the " fine print " was not easy to understand and I did not understand EXACTLY how much this installment would cost me. I have paid off the principle three-times over and the rest should be forgiven.	CA	None	1962588
6/5/2016	Payday loan	Can't contact lender	None	missed second payment sent email and called trying to work deal they do n't call email or respond back can't make payment because I can't log on to account it won't work they keep changing terms on site	WI	Older American	1955065
5/27/2016	Consumer Loan	Shopping for a loan or lease	None	I wanted to take a loan to fix my car from an online source called rise credit. I knew that the Apr. is extremely high so I wanted to pay it back in 3 months instead of the 16 month schedule they offered. However, I still was being cautious and wanted to know what exactly would be due in total if it was only 3 months of interest. They explained that the interest will vary depending on the principle Balance and they would n't be able to determine how much would be left on the principle. I spoke to XXXX different agents and both gave me vague and round about answers and really were pushing me to take the loan " the interest will drop dramatically after the first payment " but would not give me an amount. I told them on a XXXX loan I wanted to pay XXXX in 2 weeks, what will be the principal Balance? Would not say. Said they can not look that up. I think it is unethical to refuse the payment Balance on a schedule that the consumer would like to utilize. I did not go through with the loan because I am not in a position to get in an unknown debt total. What is concerning to me is the many people out there who are in a desperate situation and get pushed into a loan	ND	None	1944849

				they can not afford thinking they can because they plan to pay it off fast but then end up in the black whole of debt. Rise Crdit needs to provide answers to questions about paying back loans.			
5/6/2016	Payday loan	Charged fees or interest I didn't expect	None	XXXX payments every month not XXXX! Impossible to pay off with rise credit. Have made numerous attempts to contact them regarding settlement and have been ignored. Payments were always processed a day before the due date. The loan Sharks should be outlawed. They claim interest rate goes down- not true at all	OH	None	1911019
5/6/2016	Payday loan	Charged fees or interest I didn't expect	None	Outrageous interest rates and unmanageable payments not ONCE a month but TWICE!! Their goal is to keep you in debt, the payments are so high you ca n't afford extra payments!!! They claim interest rate goes down but absolutely not true!!! XXXX for a XXXX loan for XXXX month all interest! Have made numerous attempts to settle and have been ignored!	OH	None	1912030
4/29/2016	Consumer Loan	Taking out the loan or lease	None	I took out a loan with rise credit in the amount of {\$2600.00}. I had made a payment in XXXX and was planning on making my payment when I had another paycheck coming in. After only 60 days Rise Credit underhandedly charged off my account and sold it to a debt collector. I tried calling them and emailing them to set up payments. They refused to take a payment under a non-charged off status. This company illegally and underhandedly sold my debt and collected a profit from selling this to another company by a difference of {\$1000.00}. They are doing this to everyone and it needs to stop, profiteering of America and making our debt structure unstable. This has now put a mark on my credit for SEVEN YEARS. They should not be allowed to do business. Their dispute department will not resolve anything and they seem to just want to do things there own way. That is not legal or ethical and I am very upset about this whole thing. I took this loan out and planned on paying it back this year. Now I have to deal with a charge off for SEVEN YEARS and a debt collector calling me. Why should RISE credit be in business and allowed to manipulate people in such a faction? I want answers.  Thank You	CA	None	1903009
4/19/2016	Consumer Loan	Taking out the loan or lease	None	I applied for a loan with Rise Credit on XXXX/XXXX/16 and was denied for the following reason : Fraudulentactivityassociatedwithapplication.  I called and spoke to a supervisor who was not helpful and was agreeing with the denial reason, there was no false or fraudulent information provided. This either gets resolved or i involve a lawyer with a class action lawsuit for discrimination, falsification, and defamation of character.	OH	None	1885211
4/16/2016	Consumer Loan	Managing the loan or lease	None	This is my third complaint against Elevate ( Rise Credit ). First, was a complaint regarding the violation of Alabama usury law and that consumer had paid in full. Second, Elevate knowingly placed a bogus 30-day late on my credit report and XXXX verified as accurate. In the meantime, consumer received notice from Elevate ( RiseCredit ) that account had been charged off and not paid in full. Third ( this complaint ), Elevate	AL	None	1882531

				has placed a bogus balance on my XXXX credit report in which XXXX verified, immediately, via phone dispute. Consumer demanded another dispute. This company keeps playing games with my credit report.			
4/12/2016	Consumer Loan	Problems when you are unable to pay	None	I have XXXX company 's rise and XXXX, XXXX that have been sold to another lender and a couple with late payments that is over 7 years old	SC	None	1875105
3/29/2016	Consumer Loan	Taking out the loan or lease	None	I submitted an application for a loan at rise credit on Friday the XXXX of XXXX was approved in regards to waiting proof of income in which I also submitted on Friday the XXXX of XXXX and again on Monday the XXXX of XXXX. I 'm filing this complaint against the company because they advertise if approved the money would be into my account as early as the next business day and today is the XXXX of XXXX and the money has not been deposited into my account yet nor have I had the opportunity to complete the final steps of my application. This, I believe is false advertisement. ( See attached documentation. )	IL	None	1855230
3/29/2016	Payday loan	Charged fees or interest I didn't expect	None	I signed an on line contract for a XXXX loan ( I live in the State of Illinois ) the loan is for XXXX payments in the amount of XXXX XXXXXXXXXX98.4 % interest rate. The loan started in XXXX XXXX XXXX and I have made 7 payments, sometimes paying before the due date and extra. The company has taken all of the payments except for approx. XXXX and has applied it to interest. I was not aware that this was illegal in Illinois and that the max pay day loan is for 6 mos. I tried to speak with them to change my contract per IL law and they refused. My last loan payment is due in XXXX XXXX please help me to void this illegal contract	IL	Svcmb	1855437
3/22/2016	Payday loan	Received a loan I didn't apply for	None	I believe Rise is a payday loan co and as I am checking my credit report I see Rise on my credit report and I have never applied for a payday loan at Rise. I have been having lots of problems with my ex-spouse which whom I divorced in 2006. I am more than certain he is the one applying without my consent.	TX	None	1844321
3/15/2016	Consumer Loan	Managing the loan or lease	None	Payment is processed the day before due date.	NM	None	1832893
3/11/2016	Consumer Loan	Shopping for a loan or lease	None	Rise Credit XXXX has put XXXX hard inquiries on my credit report. Firstly, this is more than anticipated, and secondly, I was under the impression that these would be soft pulls - the excessive hard pulls are having a huge impact on my credit score and are keeping me from refinancing my home. Please assist me in removing these.	TX	None	1828929
3/6/2016	Credit reporting	Incorrect information on credit report	Account status	Consumer is a victim of credit " parking " instigated by Elevate Credit ( Rise Credit ) and XXXX. Placed a bogus 30-day late on my XXXX credit report. Elevate Credit ( Rise Credit ) has a policy of parking false information on at least one of the consumer 's credit reports -- keeping a false balance or false information on a credit report. This is done to force consumers to pay off the erroneous balance in order to obtain other credit or to protect consumer 's credit score from the artificially lowered score which directly resulted from	AL	None	1816783

				<p>Elevate Credit 's ( Rise Credit ) intentional and malicious conduct.</p> <p>In parking or allowing the parking of an account, Elevate Credit ( Rise Credit ) is well aware that it is violating the obligations and duties under federal and state law to accurately report the account and the balance.</p> <p>Elevate Credit ( Rise Credit ) know that parking a balance will lead to false and defamatory information being published every time the consumer 's credit report is accessed. This is exactly the malicious and intentional design behind Elevate Credit 's ( Rise Credit ) actions with the goal to force consumer to pay on an account that is illegal.</p> <p>XXXX maliciously, willfully, intentionally, recklessly, and negligently failed to review Elevate Credit 's ( Rise Credit ) information provided in the disputes and to conduct a reasonable investigation on consumer 's disputes, which led to XXXX either failing to delete information found to be inaccurate, failing to replace the inaccurate information with accurate information, and reinserting the information without following the dictates of the FCRA.</p>			
3/1/2016	Consumer Loan	Problems when you are unable to pay	None	I applied for an installment loan through Rise credit when I was in a desperate financial situation and I am unable to pay back the loan in full.	OH	None	1810368
2/28/2016	Consumer Loan	Problems when you are unable to pay	None	Company mislead on the interest on a loan and payment terms. I called to get clarification and spoke to a manager who told me that there was n't anything she could do to rectify my problems. I tried mercilessly to get the problem resolved to no avail. I felt cheated and mislead.	AL	Svcmb	1807806
2/27/2016	Consumer Loan	Managing the loan or lease	None	I have a a few loans with RISE. Last month when I looked at my credit report I had XXXX inquiry from this company now I have XXXX and they all are dated for different months in the same year. I understand that the company will pull my credit to approve the loan, but they can not place the inquires on the file 10mos after the loan has been paid off.	TX	None	1807622
2/19/2016	Consumer Loan	Managing the loan or lease	None	<p>applied for a loan not seeing the payments go down on paying on a XXXX dollars loan for almost a year. XXXX a month. Times XXXX {\$500.00} per month.</p> <p>currently interest rate is 198.15 %. military lending act only goes up for service member up to 36 % please any assistance would be appreciated.</p> <p>Thank you.</p>	CA	Svcmb	1793855
2/18/2016	Consumer Loan	Managing the loan or lease	None	<p>Something needs to be done about this dishonest company -- Elevate. Consumer has filed a previous complaint, but this company lies and deceives to the point where no consumer agency has figured this out.</p> <p>Company is reporting that I am 30 days late when the payment was due XXXX XXXX, XXXX with an extension to XXXX XXXX, XXXX -- due date every month is the XXXX with a 7-day extension option.</p> <p>According to a letter dated XXXX XXXX, XXXX from XXXX, XXXX is reporting a XXXX late. This is in retaliation of the complaint I have made with this agency and a state agency. Elevate is, knowingly,</p>	AL	None	1793087



				reporting incorrect information to XXXX in violation of Fair Credit Reporting Act. I have called Transunion several times to dispute the balance on this account, and now this bogus 30-day late.			
2/16/2016	Consumer Loan	Problems when you are unable to pay	None	Rise Loans, I borrowed from this company before and have paid in full all of my loans with them early if not on time. The last loan I took was XX/XX/2015, FOR XXXX, and lost my job XXXX with no income what so ever. They were unwilling to work with me in any way other than to satisfy my debt with them. as early as yesterday the loan was sent to a third party to collect., XXXX. out of Kansas I do n't know if there is any help for me as I got caught up in this whirlwind world of Payday and Instalment Loans! I am really trying to build myself back up but do n't know how too	OH	None	1789701
2/4/2016	Debt collection	Improper contact or sharing of info	Contacted employer after asked not to	Hi, I have asked to not be contacted at work because I am not allowed to receive personal phone calls or visits of any kind. The person I spoke with on the phone today stated that they would call my work even though I agreed to use their website to set up a payment plan.	OH	None	1774153
1/28/2016	Payday loan	Applied for loan/did not receive money	None	I was getting a mail information to get a loan, and I was applying for that, but I changed my mind due to high APR. i never received any money, but they were keep calling me at home and on my cellphones and every time i was trying to pick it up, it gets cut off. I find out that the person who was applying was using my name as an email XXXXXXXXXXXX which was not my email address.	CA	None	1761694
1/19/2016	Consumer Loan	Managing the loan or lease	None	I took a loan for XXXX and I've made over XXXX payments for each month, and I'm still owing XXXX after making payments totaling XXXX after 3 months. I've made XXXX payments since the middle of XXXX XXXX, XXXX. They have me schedule to pay the loan in XXXX XXXX, but since I'm sending extra they now have move the payoff day to XXXX XXXX instead of XXXX XXXX. With the payments I have schedule their going to earn over XXXX extra in fees and interest for a loan to be paid off in less then a year. The name of the company is Rise XXXX from of the Internet.	OH	None	1746565
1/17/2016	Payday loan	Charged fees or interest I didn't expect	None	This company agreed to settle this usury interest rate account for {\$1400.00}, I have paid XXXX XXXX XXXX, XXXX XXXX XXXX, and XXXX XXXX XXXX {\$500.00} on the settlement amount, my credit report says I owe them {\$4700.00} on a {\$3500.00} account, I paid them {\$2700.00} on this account before my income was dramatically reduced, I have sent them {\$500.00} on this settlement amount on this account XXXX. Please have them update my account as paid in full. I am a XXXX XXXX XXXX XXXX.	CA	Older American	1743911
1/7/2016	Consumer Loan	Taking out the loan or lease	None	Rise Credit has sent me special offers in the mail, so I decided to apply for the loan. When I applied I got the response and they said they denied it because of fraudulent activity in the application. I decided to check the phone numbers out and the address out and it does n't match up. The phone number associated with Rise is registered to a female in XXXX, FL. The address and the number I was given to call is listed in XXXX, SC. After searching there is no address listed in XXXX, SC for XXXX XXXX XXXX XXXX, XXXX. The fax number is a fax number listed to an address in XXXX XXXX, Tx. If you will notice closely the fax number is the same area code for the number listed in South Carolina. And the fax number for Texas the last digit is just XXXX numbers of the actual number in South Carolina.	TX	None	1729729

1/6/2016	Payday loan	Charged fees or interest I didn't expect	None	<p>The company deducts interest from partial principal payments when paying scheduled installment payments.</p> <p>The company does not have a means for consumers to make payments to principal balance only.</p> <p>The company does not honor its loan agreement. The loan agreement clearly states partial principal payments will not incurred interest ... .Please see attached loan agreement</p>	WI	Svcmb	1731097
1/3/2016	Debt collection	Communication tactics	Called after sent written cease of comm	I entered into a debt reduction program. Cease communication papers were filled out and sent on. I have also sent them messages with the phone number of the credit counseling firm. I asked that they call them instead of me. I am still getting at least 5 calls a day. Sometimes 8 to 10 calls.	MO	None	1724990
12/15/2015	Consumer Loan	Problems when you are unable to pay	None	<p>The loan was originally taken out with payments scheduled on alternating Fridays. My pay dates and then employers ( and consequently paydates ) changed and I fell behind. They told me they could not change the dates. I receive several calls a day from them. On XXXX I made a payment in the amount of {\$500.00}, which did not bring my account current. I told them I would not be able to make additional payments until XXXX but understood that I would receive calls daily as I was still past due. On XXXX I spoke with a representative and let them know that I could not make the payment until XXXX, but took the call, and again indicated that I knew they could and would call daily. I also explained that I had already received XXXX calls that day where there was no one on the other end of the phone when I answered. Today, XXXX/XXXX/15, I received a call this morning and asked the individual to reference the notes, he said he would, verified my information and we ended the call. Since then, I have received XXXX call where there was no one on the other end. Then, I received another call with a female representative asking me if I was going to make the payment with a debit card. I let her know that I felt the call was abusive and that I was going to report it. I was respectful, but expressed my dismay at the aggressiveness of the call. She still asked me if I wanted to set up a payment, and I explained I will need to see what my paycheck is on the XXXX. I understand that I owe them money and am doing everything I can to pay them back. My XXXX each ring of the phone and this is raising my XXXX level XXXX. Please help me.</p>	CA	None	1697742
11/21/2015	Debt collection	Communication tactics	Frequent or repeated calls	<p>This company is calling me 4-5 times per day. They have gotten me in trouble at my job for calling. I have explained to them the circumstances and that I would be unable to make a payment for the next two months. I explained that after two months, it'd be no problem. I have begged repeatedly for them to stop calling me. They have told me they have the legal right to call as many times per day as they want to if I do not pay them the money owed. My payment was due less than two weeks ago. I have spent a minimum of 30+ minutes a day explaining the situation over and over again. I literally do n't have anything to send them yet.</p>	OH	None	1666814
11/13/2015	Payday loan	Applied for loan/did not receive money	None	<p>I have gone on line to tried to get a loan from a company called Rise and the last time I tried to apply for a loan from this company the letter stated that fraud is on my record.I immediately called this company and was told that this information could n't be discussed over the telephone.I'm very concerned about this</p>	OH	None	1654202

				situation because in 2004 MY previousdriver license information was used fraudulately in this women opening a bank account in my name.This is my email account XXXXXXXXXXXXX			
11/2/2015	Consumer Loan	Managing the loan or lease	None	This loan was taken out in XXXX of 2015 from Rise Credit, in XXXX of 2015 I was given I/U ( individual unemployability ) from the VA. I called Rise Credit they said as long as I had some type of income this loan would continue. I have made XXXX payments on this loan and now I owe more than I originally took out. I have called XXXX times and given the same lie. That when the next payment came out my balance would be lower. That has n't happened yet. My payments are {\$530.00} per month, my original loan was for {\$2200.00}. I have paid back {\$2600.00}. I believe that is enough of payments although per contract I still have XXXX payments left of {\$530.00} which equals {\$5300.00} and that is n't including what I have paid already. This loan is predatory and given my XXXX status should be dismissed. If the government can forgive my student loans for fighting for my country I should be able to get a loan where I am not being taken advantage of. Please help me with this.	AL	Svcmb	1635399
10/28/2015	Payday loan	Charged fees or interest I didn't expect	None	I have had a loan with Rise Credit for over a year now, they meet every criteria of being a predatory lender. Each time I pay it off I am forced to take out another because the interest and fees of the last loan left me unable to pay my normal expenses. Out of a \$ XXXX monthly payment only about {\$50.00} goes to principal, I end up paying over triple the amount I originally received by the time the loan is paid off. Since this is an internet company I do n't think they are regulated and I believe they break Federal and Ohio Consumer Lending laws. I selected that I initiated contact but actually I received emails and mailers from them before ever taking out a loan.	OH	None	1629675
10/20/2015	Bank account or service	Account opening, closing, or management	None	I viewed my credit report and find a lender " Rise " on my report. My identity was compromised through XXXX. All Clear ( credit protection ) called to let me know " Rise " was inquiring about my credit. I called " Rise " and they said they are an on line company from Texas. I did not apply for a loan. The loan was denied due to some information not measuring up. This is a Hard Inquiry on my credit. I need to have it removed.	OH	None	1615045
10/19/2015	Debt collection	Communication tactics	Frequent or repeated calls	I tried to get them to work with me during an unexpected financial hardship. I explained to them the current situation and when it would be resolved by. I also have been making payments even though the company refuses to extend the term of the contract out and make the payments more manageable for me. I also told them I would call them in a few days and let them know if I would be able to make an extra payment. Even though I am doing everything I possibly can to make payments, I was told that my account would be charged off on XXXX XXXX. And my phone rings off the hook every hour non-stop, every day of the week. I could understand if I was n't paying or communicating with you. But I am doing XXXX ....	AL	None	1612825
10/5/2015	Debt collection	Communication tactics	Frequent or repeated calls	They call way too often, even after we advise them when we are going to pay them.	SC	Svcmb	1592619

9/29/2015	Consumer Loan	Managing the loan or lease	None	I have a loan from RISE credit. I have paid {\$4600.00} in 10 months and they have only applied {\$580.00} towards the principal balance so far. This feels like XXXX to me. Please help! thanks	CA	None	1584177
9/18/2015	Debt collection	False statements or representation	Attempted to collect wrong amount	My XXXX year old mother was solicited by a predatory lender, RISE for a personal loan. She agreed to a {\$1300.00} loan but was told the California law stated the minimum loan amount was {\$2600.00}. Her interest rate is 125 %, how is this legal? She is on a fixed income and RISE has set up an auto pay with her checking account with a monthly payment of {\$470.00}. No income documentation was required from RISE to determine her ability to repay the loan. How is this legal? This is elder abuse! Please shut this company down	CA	None	1570106
9/14/2015	Consumer Loan	Managing the loan or lease	None	Rise Credit Financial ( also known as XXXX XXXX, XXXX XXXX ) is refusing to work with me in extending payment plans and being deceitful in not explaining the interest rate up front. I was told originally that this was not a payday loan but an installment loan with low interest rates. I was not made aware of of the high interest rate of 98.71 % until after I signed the loan documents. My maturity date is XX/XX/XXXX with a total of {\$8200.00} to be paid in full once this loan matures. I currently pay \$ XXXX monthly on a {\$4000.00} loan. I have made five payments and my current principal is {\$3900.00}. This company is a scam, I would not recommenced this organization to anyone whether you are seeing a long or short term loan.	IL	None	1563037
8/21/2015	Consumer Loan	Shopping for a loan or lease	None	I received an advertisement in the mail about RISE loans. No where on the paperwork they sent me did it indicate how much interest is charged. The advertisement refers people to a web site : RISEcredit.com. There is no indication on that web site as to how much interest is charged. I had to call XXXX to find out the interest rates start at above 36 % and top out above 300 %. Is n't interest information required on these advertisements? This was an unsolicited loan offer, telling me I was " pre-selected ". Does that mean, low income or having a poor credit rating, making me vulnerable prey to a XXXX company? If interest rate info is not required on these ad 's, it needs to be required.	WI	None	1530398
8/18/2015	Consumer Loan	Managing the loan or lease	None	Applied for loan XXXX XXXX with Rise Credit. I had used this service in the past but needed to change my bank account number for the funds to be deposited in. Spoke with a representative who told me to proceed with my application then immediately email a voided check so they could update my info. The next day funds were not deposited into my account. I called Cust. Svc. and the rep informed me the prior rep gave me incorrect information and I would need to cancel my previous application so they could change my bank info. I sent a cancellation request in writing XXXX XXXX as per their policy and they informed me the loan was cancelled, my bank info was changed and i could reapply within XXXX business days. XXXX XXXX I logged into the Rise website and it showed the previous loan attempt had been canceled. There was no mention or information showing they withdrew the {\$310.00} from my bank account. I reapplied and funds were deposited to my bank XXXX XXXX in the amount of {\$310.00}. Upon checking my bank account I noticed Rise withdrew {\$310.00} on XXXX XXXX ( the amount of the previously canceled loan ). The only issue was they never deposited the original loan into my bank account. So now, I am missing {\$310.00} from my bank account that was not Rise 's to withdraw. I spoke with a rep XXXX XXXX who was unable to help me and told me they do not show in their system that they made the withdrawal on XXXX, yet my bank statement	TX	None	1523513

				shows otherwise. Due to their error I have now had returned transactions and have been penalized by my bank for insufficient fund charges. The rep on XXXX informed me they " had an issue ticket in the system " but there is no guaranteed date of resolving my issue.			
8/11/2015	Consumer Loan	Managing the loan or lease	None	I have an installment lending creditor who has failed to properly report information to my credit bureau. This has happen with the past XXXX loans I 've had ( XXXX of which have been paid off successfully ) I 've opened up disputes and they have failed to resolve. Even though they advertise on their website they report to credit bureaus. Also, I have a feeling that I may have been not given the best rate when I applied for another loan as my credit history was not correct and their paid off loans were not reflecting. I 've been trying to work with Rise for more than XXXX days and they have failed to resolve my issues	CA	None	1513996
8/2/2015	Debt collection	Communication tactics	Frequent or repeated calls	I have a company that has called me multiple times a day within hours of calls they are calling again. I have had days where this company has called me as many as XXXX times.	AL	None	1498393
7/28/2015	Consumer Loan	Taking out the loan or lease	None	RiseCredit forced a loan upon me, deposited the funds to my XXXX account, then reversed course the second they found out they were at fault. In so doing damaging my credit and credibility with my bank. I was a temporary resident of XXXX and become a full time resident at the time. Legally they were not allowed to complete this loan because XXXX does not permit those type entities to write business there. Im the victim here. The loan amount was for {\$800.00}. Risecredit accelerated the withdrawal of these funds from my account and continued to take action against me. My bank has an open dispute regarding this matter already. I did all I could to preserve my credit and it still happened. The enterprise RiseCredit should have its charter to business in XXXX or any other state Rejected and removed. The pray on the elderly, XXXX, and less fortunate. The last XXXX of which I am. I am facing bankruptcy, Eviction all at the same time. I hope you can address this concern ASAP. The subpoena of any documents from Them will have to be done by your legal department. My resources are very finite. I am risking being homeless as we speak. Family and friends some of have turned their back on my entirely and chose to look the other way. I have engaged in continuing my study for XXXX in the State of XXXX and will do everything in my power to both uphold and adhere to the law. My father put it best, do n't let these crooks get the better of you. And XXXX XXXX has many of them.	SC	Svcmb	1489617
7/27/2015	Consumer Loan	Problems when you are unable to pay	None	My loan does n't seem to drop, I always owe the same amount or more sometimes I really cant afford any longer but I do n't know what to do I figured I 'm almost paying XXXX dollars extra for a XXXX loan	CA	None	1488937
7/27/2015	Consumer Loan	Problems when you are unable to pay	None	I am currently in a financial hardship and I ca n't afford the bi-weekly payments. Even though they are getting paid, it is putting me in the negative and causing overdraft fees on my bank account. I asked to speak with someone about changing my payments. XXXX, the CSR, said, let me see what we can do. Then asked me what I was wanting. I asked him to change the payment from bi-weekly to monthly or to make the	AL	None	1489191

				<p>payment more manageable. My income has been reduced by {\$570.00} a month. Therefore every two weeks I am going in the negative. XXXX said they ca n't change my payment from every two weeks to monthly. He said all they can do is extendd my payment due day up to 7 days. That just charges more interest. The end result is to not go in default of the loan and to have more manageable payments until my situation clears up. However, if they refuse to work with me, then I will have no choice but to default on the loan. I have been a customer of Rise since XXXX/XXXX/2014, I have had XXXX refi 's, and have paid a total of {\$6000.00} in interest already from XXXX/XXXX/2014 to present day on a {\$5000.00} installment loan. All I ask is for the company to work with me. It can be a win win situation if they allow it to be. Unexpected life events happen unfortunately and I have no control over that. Also, if I would of known at the beginning that the payments goes towards the interest first and then the principle, I would of never agreed to the loan.</p>			
7/26/2015	Consumer Loan	Problems when you are unable to pay	None	<p># XXXXRise CreditXXXX XXXX XXXX XXXX, TX XXXX My name is XXXX XXXX and I need help in dealing with Rise Credit. I am a single mother who is living 138 % below the poverty level. I have had my share of credit problems and have owed more than I make for quite some time.</p> <p>I was misled by Rise Credit to believe that they were unlike other predatory loan companies. By the time I understood what I had signed, I had paid them thousands of dollars in interest. I have recently become temporarily unemployed and called them to ask for help during my time of financial hardship. They refused any solution and my account is headed to collections now.</p> <p>In the last sixty days I have paid over XXXX dollars in interest and the total paid is far over the amount I initially borrowed from Rise. The interest is around XXXX percent. This is robbery and all of the necessities I have for myself and my children are suffering because of it. If I were to steal from someone like Rise has stolen from me it would be considered robbery.</p> <p>How is it that they can do this? I am asking for help for not only my family, but for all of the families targeted by these predatory loans meant to target those living in poverty and struggling to live paycheck to paycheck. Thank you so much for any assistance.</p>	CA	None	1487339
7/21/2015	Payday loan	Received a loan I didn't apply for	None	<p>I have multiple loan services sending me emails and and phone calls that I never received money for. They also have my social security number, that I never gave them.</p>	OH	None	1478581
7/9/2015	Debt collection	Cont'd attempts collect debt not owed	Debt resulted from identity theft	<p>RISE Credit of XXXX XXXX, TX ; fraudulently opened an internet account in my name. I did not apply for, nor did I participate in the proceeds of this fraudulently obtained loan. In seeming violation of Federal CIP standards, RISE Credit did not obtain a picture ID nor the copy of any complete, official ID document before they made the loan. This incomplete investigation has now resulted in the fraudulent loan in my name. The driver 's license number they did obtain was not my license number and they failed to obtain the issue date and the expiration date thereof anyway. For all I know, they may have absconded with these funds themselves and are foisting this loan off on me to cover their financing of XXXX or XXXX.</p> <p>RISE Credit did not attempt to contact me in writing, concerning this account before they started their " blind " robo-calls. The email account RISE Credit stated was given in support of this credit application was not my</p>	AL	None	1459197

				<p>email address and they failed to validate this information prior to disbursing the funds they claim were given to me. RISE Credit evidently relied solely on personal information freely available to anybody through a XXXX or similar search. I had my husband spend over an hour tonight speaking with RISE Credit on my behalf and am now being forced to take time away from my professional practice to " defend " myself against a fraudulent account opened in my name because of their shoddy CIP practices and incomplete investigation.</p> <p>This situation is causing me great angst and anguish, not to mention lost billing from my professional occupation as I now take time to comply with all their unreasonable demands. RISE Credit seems to exhibit an overly cavalier approach to the federally mandated Customer Identification Protocols. I demanded that they close that loan, remove my good name and insure the credit reporting agencies have removed the disreputable name of RISE Credit from my record lest other legitimate entities find that squalid moniker on my good credit record. They have been placed on official notice that this account was obtained by fraudulent means.</p> <p>In support of performing the onerous tasks they demand be undertaken by an innocent fraud victim before they acknowledge the obvious, I have requested they immediately remit copies of all credit application data, credit reports obtained, proof of all identification attempts made, all checking account information where the loan funds were disbursed, and all records of their contact with the real applicant. I also requested they provide and explain the relationship of the agents or proxies used to obtain my credit information without my consent or any proof of permissible use, in direct violation of the Fair Credit Reporting act.</p>			
7/2/2015	Debt collection	False statements or representation	Attempted to collect wrong amount	<p>My Bottomline figure on my loan amounted owed is going up instead of down why? I am paying triple time and these folks are cashing in quicker then my Bottomline figure should be going down even quicker. That figure is going up.</p> <p>I seen well before I decided to step into these people offers something is a miss.</p> <p>First off this debtor stated they gain 200 % profit on that money.</p> <p>Second if this is allowed, why do you folks allow such practice?</p> <p>Finally, I will also suspect a change of hands in finance institutions as a form of power gain.</p> <p>This means my credit is out in the open for any type of predator/power grasp to push out to happen.</p> <p>This means you folks are not doing your job to protect the consumers and citizens of this country.</p> <p>You need to wake up to these groups on the move. I stepped into this so you can kick thier dirty thieving XXXX.</p> <p>Why should anyone need to complain to get action? Signing a contract does not have anything to do with fair business practices.</p> <p>NO WONDER THIS COUNTRY IS IN BANKRUPT MODE. YOU ALL NEED TO BE FIRED.</p> <p>Fix the problem XXXX</p>	WI	None	1451036
6/23/2015	Payday loan	Charged fees or interest I	None	<p>Took out loan through Rise XXXX was advertised as a loan to help boost credit and get back to responsible borrowing. Used as consolidation - took out XXXX XX/XX/2014, now it is showing as owing XXXX I</p>	SC	None	1435154

		didn't expect		contacted lender multiple times asking for reduced payments, and payment arrangements, with no response. It is now charged off and with a collection agency.			
6/14/2015	Debt collection	Improper contact or sharing of info	Contacted employer after asked not to	Rise Credit, which is the company I acquired this loan from has been harassing me for almost three weeks now. I took out a small loan of \$XXXX, after the interest the total payoff is almost \$XXXX I have only missed XXXX payment, after almost XXXX on time payments and ever since the missed payment they have been calling me non stop, almost XXXX times a day between my personal phone and work phone, which they were told they are not allowed to call. My work has logs of the number calling, they call about XXXX an hour and when we pick up they don't say anything and hang up.	WI	None	1420361
6/9/2015	Consumer Loan	Problems when you are unable to pay	None	My personal checking account I had linked to my Rise Credit account for XXXX payments was " Hacked " into online and Rise Credit failed to/would n't update my new banking information so I could make payments and ultimately " charged " the account off when I was fully in contact with them and ultimately paid the full balance to include interest. Due to this my credit score dropped over XXXX points and this was 100 % unnecessary	WI	None	1413488
6/5/2015	Consumer Loan	Taking out the loan or lease	None	They were suppose to put {\$190.00} in my account, instead they took XXXX out. Its been a week, the conferenced call my and it has been XXXX days and they ca n't tell me when they will put the money back in. When I told them I was going to report them they said that they will note it. Now they are going to charge me interest on something I do n't have. They say they will cover my nsf fees, but that does n't help the stress of explaining to my creditors what happened. This has been a very XXXX situation and they do n't care.	WI	None	1407636
5/5/2015	Consumer Loan	Managing the loan or lease	None	I needed monies for vacation and applied for what I thought was a simple {\$2600.00} loan from a Company that claimed to help those with less than perfect credit a way to reestablish their credit through taking a loan out with their company. Apparently I did not understand their requirements for payback as they are charging me over {\$6000.00} interest on a simple loan for only {\$2600.00} ... ..they charge me approx. {\$500.00} every month and they will continue to charge me for XXXX payments. I took out the loan XX/XX/XXXX and the payments are scheduled thru XX/XX/XXXX. In total I will have payed back {\$8.00}, XXXX ... ..this is extreme and I have been told by many of my friends and family that this is illegal and that I should not pay it. Please help me straighten out this mess I have gotten myself into..i did not foresee such an impact on my monthly income for so long ... ..that {\$500.00} is supposed to be the monies I have left over after bills and survive/live on after all my other bills. They have access to my bank account and they automatically take it out every month on the XXXX. I do not know how to stop this maddness. How can they charge me over {\$8000.00} for a {\$2600.00} loan? Is this legal? I 've been told by many to stop the payments, switch my banking institute, deny them access to my account ... .. just simply NOT to pay it. I just wanted a simple pay back with reasonable interest short term loan and now I 'm stuck with this overzealous monthly payment and it 's scheduled " according to their pay schedule " to go on thru XX/XX/XXXX-that 's a month shy of two years to pay back a simple loan of less than \$ 3,000-for over {\$8.00}, 600 ... ..something 's not right ... .. it 's not fair and it should n't be legal. Of the near {\$500.00} payment each month, a mere {\$62.00} goes toward the principal balance ... ..ridiculous .... Please advise. Thank you, XXXX	CA	None	1361463



4/22/2015	Debt collection	Communication tactics	Frequent or repeated calls	Debt collector calls me XXXX after another XXXX another and call my work phone to continuously. I can't take personal calls at work so I pick up and hang up right away. I'm afraid of this continues im going to get fired.	WI	None	1342064
4/3/2015	Payday loan	Charged fees or interest I didn't expect	None	I PAID {\$99.00} MONEY ORDER ONXXXX. {\$98.00} WAS TAKEN OUT OF MY ACCOUNT ON XXXX XXXX. {\$98.00} WAS TAKEN OUT OF MY ACCOUNTXXXX XXXX AND XXXX XXXX. {\$98.00} WAS TAKEN OUT OF MY ACCOUNT XX/XX/XXXX. MY ACCOUNT # WITH RISE XXXX. RISE HAS PUT SOMETHING ON MY ACCOUNT WHERE I CAN NOT WRITE CHECKS OR CONDUCT ANY FINANCIAL BUSINESS.	MO	None	1314856
4/2/2015	Debt collection	Communication tactics	Frequent or repeated calls	My mother received a call asking for me. As she lives with me, she gave me the phone. The person I spoke to advised they were calling about a loan that had been turned over to them. As I had no knowledge of this, I asked them to send me information they in fact own the debt in question and I will handle it then. The agent said they had sent me XXXX letters, to which I responded I had n't received anything from them. The person then said they were going to mark my account as 'refused to pay '. I advised them I never said I had refused to pay ; I just wanted verification.	CA	None	1312468
4/2/2015	Debt collection	Communication tactics	Frequent or repeated calls	They keep calling me all day long every hour or XXXX for the last XXXX or XXXX weeks. They have called my job and I have told them not allowed to have personal calls. Have also emailed XXXX and tried to make arrangements still continue to call me. And they have called a couple of my friends more than once that may have been listed as references on application. I feel like I am being harrassed and no wmy friends are being harrassed too.	DE	None	1313833
3/31/2015	Consumer Loan	Managing the loan or lease	None	XXXX XXXX XXXX XXXX, SC XXXX CreditRE : Letter of Intent to SueTo Whom It May Concern : This letter serves as the formal notice of my intent to file a lawsuit against XXXX XXXX XXXX for {\$20000.00} as a result of violations of FDCA 813. Civil liability [ 15 USC 1692k ], FCRA [ Title 15 United States Code Section 1681 ], TCPA [ 47 U.S.C. 227 ]. In XXXX I contacted Rise Credit in regards to a fraudulent inquiry on my credit at which time I advised your company of the fraud and requested the inquiry removed. I received no response no justification via permissible purpose. I the realized in the months following your company listed a loan on my credit again I mailed your company copies of FTC Id Theft Affidavit, XXXX XXXX CID Memo, and a letter of dispute and requested validation documents so I can attempt to find out who is continuing to use my ID. I have now sent those documents to your company XXXX. Neither time were my issues addressed or responded to. Your failure to update the credit bureaus have caused me financial harm i.e. increased APR percentages on my loans/credit cards as well as being out right denied for lines of credit. Also your negligence in responding to said correspondence constitutes Willful Negligence as required under FCRA. A combination of all of the above constitutes actual damages. If you wish to resolve this matter without court action, a check or money order for {\$6000.00} must be received by myself at the address listed above in addition to removing the account from all XXXX major credit bureaus within 14 days. If I do not hear from your company, I will initiate a lawsuit. I believe that is a	SC	Svcmb	1310028

				fair and reasonable settlement considering a previous lawsuit I filed the business incurred legal fees alone in excess of {\$5000.00} prior to agreeing to settlement. I can be reached by email at XXXXXXXXXXXX or XXXX : XXXX XXXX XXXX South Carolina XXXX XXXX XXXX XXXX XXXX of Suit Other Statutes - Other Statutory ActionsCause 15:1692 Fair Debt Collection ActCase # XXXX XXXX XXXX, XX/XX/XXXXYour prompt attention is appreciated, XXXX XXXX			
3/23/2015	Debt collection	Improper contact or sharing of info	Contacted employer after asked not to	Screaming at my Manager and sharing informationCalled them names and Hangup every time, Calling my family members and asking for me saying is about credit debt	CA	None	1296393

### Exhibit C: CFPB Complaints with Narratives Against Opportunity Financial Through March 2, 2023

Date received	Product	Issue	Sub-issue	Consumer complaint narrative	State	Tags	Compl- aint ID
1/2/2023	Credit card or prepaid card	Closing your account	Can't close your account	On XX/XX/2022, I began the debt consolidation process with a company. On XX/XX/2022, I emailed XXXX requesting to freeze card and close the account. XXXX replied on XX/XX/2022 stating they could close the account, but XXXX never closed the account and it is still accruing interest to date and reporting negatively on my credit report. The debt consolidation company can not begin negotiations until the account is closed for collection. XXXX is the only creditor who has not complied with my request for account closure.	NM	None	6387777
12/31/2022	Debt collection	Attempts to collect debt not owed	Debt was paid	OPPORTUNITY FINANCIAL XXXX XXXX XXXX XXXX XXXX XXXX XXXX, IL XXXX ( XXXX ) XXXX {\$0.00} Highest Balance \$ 1200 XXXX payment {\$0.00} Opened XXXX. XXXX, XXXX ( XXXX yrs, XXXX mos ) Term XXXX months Payment History Last payment XXXX XXXX, XXXX Current Payment Status In XXXX Worst Payment Status No Info Account Details Account status Derogatory Type Unsecured loan Responsibility Individual Remarks Payment after XXXX XXXX XXXX profit and loss Consumer Complaint Paid through collections, and the debt is still reporting as collections.	MS	Svcmb	6383391
12/27/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	n accordance with the Fair Credit Reporting act XXXX Account # XXXX, has violated my rights.  15 U.S.C 1681 section 602 A. States I have the right to privacy.  15 U.S.C 1681 Section 604 A Section 2 : It also states a consumer reporting agency can not furnish a account without my written instructions	SC	None	6361339
11/8/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	XXXX Opploans was sent a debt validation letter on XX/XX/22 and an employee at the corporation signed for this delivery on XX/XX/22. They have not sent anything since then, and the company has not responded to any of my letters after me asking for debt validation which includes a WET SIGNATURE, they were given 30 days to have this REMOVED from my report and it is still currently reporting to all three credit bureaus NO PERMISSIBLE PURPOSE WAS GIVEN FOR THIS CORPORATION TO REPORT ANYTHING ON MY CONSUMER REPORT. THIS IS ILLEGAL AND IS IDENTITY THEFT! I have also filed a report with the FTC and XXXX Certified Tracking # XXXX They are violating my rights under 15 USC 1681 s-2-Responsibilities of furnishers of information to consumer reporting agencies 15 USC 1681 section 602 A-states I have the right to privacy 15 USC 1681a Section 2-Definitions ; rules of construction/Exclusions 15 USC 1681b-Permissible purposes of consumer reports	MS	Svcmb	6180434
10/26/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	This irritates me! I've already spent months sending disputes and filing complaints, but I'm not seeing any results from them. This is causing me a lot of pain and stress.	IL	None	6132427

10/21/2022	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	Final terms of loan were deemed to be predatory lending at 158 % APR and in violation of California usury law AB XXXX. Account was paid in full and closed and listed as re-financed by the lender without my approval and is now appearing on my credit report twice. one showing paid and the other showing written off hurting my credit. I have attached supporting docs and intend to report to the California XXXX XXXX, the FTC and file a lawsuit if not resolved immediately and all reporting on my credit reports deleted. They continue to willfully report and verify the debt to the credit bureaus when I dispute. This is predatory lending at its core.	CA	Svcmb	6114890
10/18/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>Notice to agent is notice to principal, notice to principal is notice to agent I have been deceived and misled about the use of my credit they have misinformed me and after checking the fictitious contract they created I have spotted and seen that it states very clearly that the security originally is more as the car has been paid in full the moment I gave them access to my credit to my credit 15 usc 1602 ( 1 ) credit card means any card, plate, coupon book or other credit device existing for the purpose of obtaining money, property, labor, or services on credit. I gave them my credit card and it entered me into a consumer credit transaction and that created a finance charge in pursuant to 15 usc 1605 ( a ) Except as otherwise provided in this section, the amount of the finance charge in connection with any consumer credit transaction shall be determined as the sum of all charges, payable directly or indirectly by the person to whom the credit is extended, and imposed directly or indirectly by the creditor as an incident to the extension of credit. The finance charge does not include charges of a type payable in a comparable cash transaction.</p> <p>In Pursuant to 15 USC 1681a ( 2 ) ( B ) Anything with my credit card which defined in TILA is my SSN should be excluded from my consumer report.</p> <p>In Pursuant to 15 usc 1681a ( 2 ) Exclusions. Except as provided in paragraph ( 3 ), the term consumer report does not include. ( i ) report containing information solely as to transactions or experiences between the consumer and the person making the report Furthermore they used misleading means to attempt to collect an alleged debt, In pursuant to to 15 usc 1692e ( 4 ) The representation or implication that nonpayment of any debt will result in the arrest or imprisonment of any person or the seizure, garnishment, attachment, or sale of any property or wages of any person unless such action is lawful and the debt collector or creditor intends to take such action.</p> <p>This is hurting my lively hood and I cant apply for anything. This has affected my mental space and stressed me beyond measures that it has caused my mental health to get to it's lowest point. I am demanding that the account with XXXX, XXXX XXXX and Opportunity Financial be deleted from my consumer report XXXX XXXX, Beneficiary ALL RIGHTS RESERVED</p>	NV	None	6098786
10/17/2022	Credit card or	Incorrect information	Information belongs to	They charged an account that was not authorized and put it as pass due and didnt know it was still open when I called it said ot was close	PA	None	6096890

	prepaid card	n on your report	someone else				
10/14/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I am XXXX XXXX. I am the living person, I am XXXX. I am submitting this complaint. No XXXX party involved. No Authorization needed. THERE ARE A FEW ACCOUNTS OPEN WITHOUT MY KNOWLEDGE. MY PURSE was stolen or misplaced WHICH HAD ALL MY INFORMATION IN IT i was not able to locate it during the months i was sick fighting for my life During the time I was fighting XXXX I was I REPLACED ITEMS THAT WAS LOST IN MY WALLET I DID REPLACE MY ID AND SSN CARD. I ALWAYS USE MY XXXX XXXX FOR MAIL SINCE ITS MORE SECURE THEN THE APARTMENT MAILBOX NOW IM SEEING DIFFERENT ADDRESS THAT IM HAVE NO IDEA ABOUT ON MY CREDIT AND NOW I FOUND OUT THRU MAIL I HAVE CREDITORS ASKING FOR MONEY AN THREATENING ME AND FAMILY MEMBERS. I DID HAVE AN INCIDENT WITH MY CELL PHONE SIM CARD KEEP GETTING DEACTIVATED I HAD TO KEEP GOING TO THE STORE AND GET A NEW SIM CARD EVENTUALLY A NEW PHONE TOO BUT THE IS ALL I CAN THINK. MY IDENTITY WAS STOLEN AND I NEED TO FIX IT	NC	Svcmb	6087248
10/11/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I have disputed this debt with your company several times because you are charging me an interest rate of 158.82 % far exceeding the permissible interest allowed in Missouri. Each time you failed to mark the credit report as disputed as required by the FCRA, and you have never provided a Date of First Delinquency or account-level documentation which means you could not have conducted an investigation. Per your Arbitration agreement, the claimant must give the other party written notice of the claim/dispute, which I did, per certified mail. Per the XXXX you received my complaint at the address on the arbitration agreement. You had 30 days to respond Per your agreement however, you failed to respond. I filed for arbitration with XXXX per your arbitration agreement per case number XXXX. It was sent to your Register Agent. Your registered agent received it per XXXX. On XX/XX/2022, I was notified by the XXXX XXXX XXXX XXXX XXXX ) that Opportunity Financial LLC Opploans failed to comply with the policies regarding consumer claims as set forth in the Consumer Due Process Protocol and the Consumer Arbitration Rules. How is it, that you have an arbitration clause in your contract and will not honor it? This is in my opinion a Breach of Contract and Fraud on your part, and I plan on letting the world know about this. This also proves my complaint is valid by your refusal to participate in the arbitration. You have your customers waive to have juries to resolve claims, have courts or other small claims resolve claims, bring claims as a private attorney, and have claims decided in a class action. Since I waived those rights, you must abide by your arbitration agreement. Your negligence is ruining my credit rating and I request this be removed from my account since you violated your own arbitration agreement.	MO	None	6072744
10/8/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	Opp loans have been adding an additional {\$200.00} to my payoff balance every month. Just when I think I close to paying the loan off it gets bigger. I called and inquired about it and then asked them to fix it. I was told that the loan accrued {\$200.00} every month and I told them it should not be so and to pay me my money back. Of course they refused because this company is now full of lying thieves committing highway robbery on customers which is against the law.  They also lied about a deferment on my account with different reps giving me different information. I was told a	GA	None	6061572

				payment was due for the month of XXXX and then I received an email saying I missed a payment. I asked them which is, they can't make up their minds and are XXXX XXXX XXXX			
10/5/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Old information reappears or never goes away	<p>OPPORTUNITY FINANCIAL XXXX Address XXXX XXXX XXXXXXXXXX XXXX XXXX XXXXXXXXXX XXXX XXXX IL XXXX Phone ( XXXX ) XXXX Date Opened XX/XX/2018 Responsibility Individual Account Account Type Installment Account Loan Type UNSECURED Date Updated XX/XX/2018 Payment Received {\$270.00} Last Payment Made XX/XX/2018 High Balance {\$800.00} Pay Status Paid, Closed ; was Paid as agreed Terms {\$0.00} per month, paid Weekly for 9 months Date Closed XX/XX/2018 Remarks ACCT CLOSED DUE TO REFINANCE ; CLOSED</p>	SC	None	6055399
10/2/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>RE : Investigation Request to Delete Credit Account Ending XXXX To whom it may concern : This letter is being sent to you in response to dispute requests to Opportunity Financial for FCRA violations. This is not an admittance that I owe the stated debt amount nor agree with the Open Date but rather exercising my right to challenge questionable information found on my personal credit reports.</p> <p>The Fair Credit Reporting Act ( FCRA ) is designed to protect the privacy of consumer report information and to guarantee that information supplied by consumer reporting agencies ( CRAs ) is as accurate as possible.</p> <p>If a creditor reports information about consumers to a CRA, they have legal obligations under the FCRA's Furnisher Rule. Responsibilities include : 1. Furnishing information that is accurate and complete, and 2. Investigating consumer disputes about the accuracy of information creditors provide.</p> <p>3. The Federal Trade Commission, the Consumer Financial Protection Bureau, and the federal banking agencies have each published a Furnisher Rule.</p> <p>When creditors provide information to a CRA, they have obligations under the FCRA to ensure the accuracy of the information they furnish. As a rule, it is illegal to report information that they know or believe is inaccurate. They have " reasonable cause to believe " that information is inaccurate if they have knowledge that would lead a reasonable person to doubt the accuracy of the information.</p> <p>Guidelines for Policies and Procedures : 1. Creditors must establish and implement written policies and procedures regarding the accuracy and integrity of information they furnish to a CRA.</p> <p>2. Their policies and procedures must establish internal controls for the accuracy and integrity of information.</p>	SC	None	6040602

			<p>Information should be substantiated when it is furnished.</p> <p>3. If a creditor furnishes information to a CRA on a regular basis and determine that any information they provided is inaccurate or incomplete, they must promptly notify the CRA and provide corrections or additions. They can only furnish the correct information to the CRA. FCRA 623 ( a ) ( 2 ) ( B ) The FCRA requires that if they furnish any information to a CRA, they must include any of the following items that are applicable : If a CRA notifies the creditor that a consumer disputes information they provided, creditor must : 1. investigate the dispute and review all relevant information provided by the CRA about the dispute ; 2. report their findings to the CRA ; 3. provide corrected information to every CRA that received the information if their investigation shows the information is incomplete or inaccurate ; and 4. modify the information, delete it, or permanently block its reporting if the information turns out to be inaccurate or incomplete or can not be verified. FCRA 623 ( b ) ( 1 ) Creditors must investigate a consumers dispute if it relates to : 1. the terms of a credit account or other debt with the creditor.</p> <p>2. the consumer 's performance or other conduct concerning an account or other relationship with the creditor or</p> <p>3. any other information in a consumer report about an account or relationship with creditor that affects the consumer 's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or lifestyle. Furnisher Rule 660.4 ( a ) Creditor must : 1. conduct a reasonable investigation 2. review all relevant information provided by the consumer 3. notify each CRA to which you provided inaccurate information if the investigation finds the information was inaccurate. Furnisher Rule 660.4 ( e ) In accordance with the Fair Credit Reporting Act Section 611 ( 15 U.S.C. 1681I ), I am practicing my right to challenge questionable information that I have found on my personal credit report.</p> <p>1. Reporting false information to the credit bureaus has already resulted in defamation of my character and is negatively impacting my ability to get the best credit rates which I can prove in the court of law.</p> <p>2. A legal complaint was filed by Opportunity Financial in XXXX and dismissed in XXXX since the current creditor can not validate the correct Loan Origination Date and Outstanding Balance of the said loan ; therefore, this account can not be legally verified and needs to be removed from my credit report. See attached documentation.</p> <p>3. Opportunity Financial is reporting incorrectly and have been falsely verified by Opportunity Financial via CRA disputes. Reason for Dispute : Incorrect balances ( { \$5000.00 } ) and Original Open Date can not be verified due to variances in Loan Origination Dates : XX/XX/XXXX vs. XX/XX/XXXX ( See attached document with varying Loan Origination Dates ) 4. Leaving false information on my credit reports or parking an account is considered continued collection activity on an invalidated account and is an FCRA violation. Leaving or parking this false information on my credit reports is currently preventing me from getting the best rates on credit approvals.</p>			
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9/25/2022	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>The loan was for {\$2000.00}. On XX/XX/XXXX I made the last payment of {\$370.00} for a total of {\$2900.00} payback.</p> <p>I then received notification from Opp Loans that I refinanced the loan, and that I owed them {\$1800.00}, and they wanted another payment.</p> <p>I telephoned Opp Loans and explained to their representative that I did not request additional funds that someone in your organization set up this fraud. I asked to see the documents I signed, and they couldn't provide me any.</p> <p>Opp Loans stated that the money was deposited into my bank account. When I asked the name of the bank, they told me the banks name which I did not know. I told them, I did not have any account with that bank. Opp Loans has never produced one shred of evidence I refinanced that loan.</p> <p>At the request of their representative, I filed a complaint with their fraud department. I was then notified this was a closed issue.</p> <p>When I received a copy of my credit report from XXXX, there was an entry that I am over 90 days late on my payments from Opp Loans. My credit report had been over 700 points, even with a bankruptcy bank in XXXX. Now my credit rating is reported as poor.</p>	AZ	Older American, Svcmb	6017663
9/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>A personal loan shows to have been taken out without the permission or my acknowledgment. The account does not belong to me. This is a violation of my US Constitutional Rights.</p>	FL	None	6002791



9/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	I paid in full my loan amount. They are arguing I didn't pay. I paid XXXX on a XXXX dollar loan in less than 4 months from getting the loan with opploans	FL	None	6004907
9/20/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	Identity theft accounts not open by me.	MI	None	6001330
9/19/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I took out a loan XX/XX/XXXX for {\$2700.00}. I did not realize the interest rate was 160 % interest. I have made a {\$230.00} every two weeks since XX/XX/XXXX ( 6 payments ) which total {\$1100.00} and ONLY {\$160.00} of that {\$1100.00} has gone towards the principal amount of {\$2700.00}. After 6 payments ( {\$1100.00} total ), I still have a pay off balance of {\$2500.00}! Please help me!! This is criminal according to the XXXX XXXX Laws with a 36 % max interest rate of personal contracted loans under {\$5000.00}.	NC	None	5993680
9/14/2022	Credit card or prepaid card	Getting a credit card	Application denied	<p>I, XXXX XXXX, in good faith, according to the Consumer Credit Protection Act was exercising my rights when I came to you to extend my credit by filling out a credit application on XX/XX/2022, the result being I was denied and discriminated against. This action has caused harm to my personal, family and household purposes 1002.2 ( 3 ) ( h ).</p> <p>If you, OppLoans adhere and abide by the rules of ECOA, you should be aware that you are in violation of federal law pursuant to The Equal Credit Opportunity Act and The Consumer Credit Protection Act for denying me my own credit. Your company has discriminated against me by not extending my credit that I legally have the right to. I have been treated less favorably than other applicants pursuant to 1002.2 ( 3 ) ( n ). You should be aware that your reasons for denial and discrimination per ECOA are unlawful and illegal.</p> <p>I am aware that you, OppLoans, are liable for failing to comply with federal law. Pursuant to 12 CFR1002.16 ( b ) ( 1 ), it states that any creditor that fails to comply with a requirement imposed by the Act or this part is subject to civil liability for actual and punitive damages in individual or class actions. Pursuant to sections 702 ( g ) and 704 ( b ), ( c ), and ( d ) of the Act, violations of the Act or this part also constitute violations of other Federal laws.</p>	GA	None	5979804

				Liability for punitive damages can apply only to nongovernmental entities and is limited to {\$10000.00} in individual actions and the lesser of {\$500000.00} or 1 percent of the creditors net worth in class actions.			
9/9/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>Im submitting a complaint to you today to inform you I was the victim of identity theft. I researched on how to remove the fraudulent account in my report and found that I need to visit FEDERAL TRADE COMMISSION or <a href="https://www.ftc.gov">https : //www.ftc.gov</a> to file a report and Per FCRA section 605b Credit Reporting Agencies are required to remove/block any account listed on an id theft report.</p> <p>This is not a duplicate nor is this complaint being filed by a third party, I am filing this complaint myself. Please see this complaint is processed to the letter of the law. Please find the ATTACHED documents to assist in the blocking of the erroneous information which is being posted to my report.</p> <p>Here is the list of account/item which do not belong to me or were opened without my permission.  XXXXXXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX  XXXXXXXXXXXXXXXX Date Opened : XX/XX/2019 Balance : {\$5900.00} According to FCRA Section 605B ( a ) the CREDIT REPORTING AGENCIES shall block any information in the file of a consumer that the consumer identifies as information that resulted from an alleged identity theft, not later than 4 business days after the date of receipt.</p>	CA	None	5961676
9/5/2022	Credit reporting, credit repair services, or other personal consumer reports	Fraud or scam	None	<p>Delete Late payments from Opp Loans from, XX/XX/2022, XX/XX/2022, XX/XX/2022 and XX/XX/2022 your company is in clear violation of the law under 15 USC 1681b-Permissible purpose of the consumer reports the law Clearly states . ( b ) in Genral subjects to subsection ( c ) any consumer reporting agency may furnish a consumer report the following circumstance and no other. ( 2 ) in accordance with the written instruction of the consumer whom it relates. did I give you written instructions on my credit report? ( A ) Subject to section 1681s-3 of this title any ( i ) reports containing information solely as to transactions or experiences between the consumer and the person making the report. Delete the above late payments from my credit report. failure to respond satisfactorily with deletion of the above referenced account and send out a free copy of my credit report after changes have been made will result in legal actions being taken against your company, for which will be seeking {\$1000.00} per violation for : 1.Defamation of Character ( per se ) 2.Negligent Enablement of identity fraud 3.Fair debt collection practices act 15 USC1692g violations 4.fair reporting act 15USC 1681 violations for willful noncompliance- 616. Civil liability for willful noncompliance 15USC 1681n Best regards, XXXX XXXX</p>	FL	None	5950726
8/31/2022	Credit reporting, credit repair services, or other personal	Improper use of your report	Reporting company used your report improperly	<p>On XX/XX/XXXX I mailed to Opp Loans in order to resolve an issue with an inaccurate account that was being reported on my credit report. They received my request by certified mail on XX/XX/XXXX and has yet to reply to my request.</p> <p>15 U.S. Code 1681s2 - Responsibilities of furnishers of information to consumer reporting agencies ( a ) Duty of furnishers of information to provide accurate information ( 1 ) Prohibition ( A ) Reporting information with actual knowledge of errors A person shall not furnish any information rate relating to a consumer to any consumer reporting agency reporting agency if the person knows or has reasonable cause to believe that the information is inaccurate According to the IRS the Lender must file form 1099-C and send a send you a copy if the amount of</p>	MS	None	5934524

	consumer reports			<p>the debt canceled is {\$600.00} or more and the lender is a financial institution, credit Union , federal government agency or other agency entity at discussed earlier in XXXX XXXX.</p> <p>The IRS clearly defines a charge off, canceled debt as gross or ordinary income income does not get reported on a consumer report as this is my person information.</p> <p>15 U.S. Code 6801 - Protection of nonpublic personal information ( a ) Privacy obligation policy It is the policy of the Congress that each financial institution has an affirmative and continuing obligation to respect the privacy of its customers and to protect the security and confidentiality of those customers nonpublic personal information.</p> <p>On XX/XX/XXXX the account was written off and charged off and I never received a copy of the XXXX.</p> <p>This situation has been embarrassing and hamulating as you try to improve your lively hood and to have a company ignore you and violating your rights.</p>			
8/29/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	<p>Opportunity Financial XX/XX/2022 amount {\$850.00} is unknow account on my credit report. Try to contact this company but they keep put me on hold. I can't get no phone representative to speak with me about to account..</p>	TN	None	5929610
8/28/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	<p>Missed payments and late payments were errorounlsy reported</p>	OH	None	5922059
8/23/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	<p>In accordance with the fair credit Reporting act XXXX Account # XXXX, has violated my rights.</p> <p>15 USC 1681 Section 602 States I have the right to privacy.</p> <p>15 USC 1681 Section 604 A Section 2 : It also states a consumer reporting agency can not furnish a account without my written instructions.</p> <p>15 USC 1666B : A creditor may not treat a payment on a credit card account under an open end consumer credit plan as late for any purpose.</p>	TX	Svcnbr	5909226

8/5/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	I feel like I'm being taken advantage of being ignored of my disputes. It is clearly stated on XXXX that failure to examine an item within 30 days is cause to instantly remove it off my credit report. Since it has been over 60 days, these entries should be deleted immediately. I demand that these accounts be deleted immediately, or I will sue you for the stress you have caused me.	IL	None	5849641
8/1/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	I received a collection from Opportunity Financial and I do not owe this debt. I have disputed this in the past as well.	AL	None	5832706
7/25/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	<p>NEW UPDATE NEW INFORMATION XX/XX/22 XXXX XXXX XXXX XXXX XXXX XXXX FL XXXX Opportunity Financial LLC XXXX XXXX XXXX XXXX XXXX XXXX IL XXXX Notice Request for bookkeeping GAPP ( Generally Accepted Accounting Principles ) Notice to CEO, XXXX, XXXX and XXXX XXXX XXXX XXXX XXXX XXXX.</p> <p>I conditionally accept your offer upon bona fide claim through sufficient evidence by producing or providing or presenting material facts to prove your claim. Under penalty of perjury or in Good Faith, I am requesting your bookkeeping GAAP ( Generally Accepted Accounting Principles ) which Banks are required to adhere to so that I can verify and validate your claim. Failure to comply under law leads me to believe you may be committing Fraud and False Claim pursuant to 31 USC 3729 ( a ) ( 1 ) ( A ) ( B ) ( C ) ( D ) ( G ). Please note the attached statement or promissory note provided is not sufficient evidence to support your claim and you have violated my rights under Federal law.</p> <p>I have the right to obtain Clear, Complete and Accurate information. I also have the right to ask questions and you have a duty to answer them.</p> <p>XXXX. Is it true when a bank accepts bullion, coin, currency, checks, drafts, promissory notes, or any other similar instruments ( hereinafter instruments ) from consumers and deposits or records the instruments as assets? If you disagree, please produce, or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true it ( banks ) must record offsetting liabilities that match the assets that it accepted from consumers? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true the liabilities represent the amounts that the bank owes the customers, funds accepted from customers? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p>	FL	None	5805289

			<p>XXXX. Is it true that most of the funds advanced to borrowers ( assets of the banks ) are created by the banks themselves and are not merely transferred from one set of depositors to another set of borrowers? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Do you have express written consent to maintain my personal and private records or my financial information in your data base? If yes, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Are you participating in FRAUD, Extortion and Dishonor? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that I a man extended his credit to Bank and bank extended the credit back to I a man? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that lawful money only included gold, silver, and currency notes redeemable for gold or silver on demand? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that an exchanged of reciprocal credits involving money of account and not money of exchange ; and that no lawful money was or probably ever would be disbursed by either side in the covered transactions? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that the bank created funds for the consumers transaction account without the consumers permission, authorization, consent, or knowledge and delivered the credit on its own books representing those funds to the consumer, meanwhile alleging that the bank lent the consumer money? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that the banks create new money by depositing IOUs, Promissory notes, offset by bank liabilities called checking account balances? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that when the banks grants loans they create new money? If you disagree, under penalty of</p>			
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			<p>perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that the banks bookkeeping entries tend to prove that banks accept cash, checks, drafts, and promissory notes/credit agreements ( assets ) as money deposited to create credit or checkbook money that are bank liabilities, which shows that, absent any right of setoff, banks owe money to persons who deposit money and Cash ( money of exchange ) is money, and credit or promissory notes ( money of account ) become money when banks deposit promissory notes with the intent of treating them like deposits of cash? See, 12 U.S.C. Section 1813 ( 1 ) ( 1 ) - ( definition of deposit under Federal Deposit Insurance Act ). If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that the newly issued credit or money is similar or equivalent to a promissory note, which may be treated as a deposit of money when received by the lending bank? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that when banks make loans is to accept promissory notes in exchange for credits to the borrowers transaction accounts? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that a consumer credit application was converted into a loan? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true that ( Bank name ) in fact never lent any of its own pre-existing money, credit, or assets as consideration to purchase the Note or credit agreement from I a man? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>Notice : Further attempts to collect on an account already agreed to setoff settled and close leads me to believe you may be committing FRAUD and shall incur a penalty and/or criminal liability of a XXXX XXXX dollars ( { \$100000.00 } ).</p> <p>Best regards, XXXX XXXX a man.</p>			
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7/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>I have filed a XXXX report about my situation already and my issue with this company/account was not resolved. I am filing this report about an open account with Opportunity Financial as they are in violation of the FCRA. In pursuant to 15 USC 1692c, ( c ) Ceasing communication If a consumer notifies a debt collector in writing that the consumer refuses to pay a debt or that the consumer wishes the debt collector to cease further communication with the consumer, the debt collector shall not communicate further with the consumer with respect to such debt, except ( 1 ) to advise the consumer that the debt collectors further efforts are being terminated ; ( 2 ) to notify the consumer that the debt collector or creditor may invoke specified remedies which are ordinarily invoked by such debt collector or creditor; or ( 3 ) where applicable, to notify the consumer that the debt collector or creditor intends to invoke a specified remedy.</p> <p>If such notice from the consumer is made by mail, notification shall be complete upon receipt. Also in pursuant to 15 USC 1692g, I am the original creditor and only I am able to validate a debt. I demand that this account is updated to payed as agreed and that the company ceases all further communication that isn't by mail and to desist the alleged debt. If there is no changes in the next 30 days I will be taking further legal actions.</p>	NV	None	5797670
6/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I am a victim of identity theft. I have tried to work this out with the creditors but they have been unhelpful. Now Im reaching out to you for help.	MO	None	5691716
6/17/2022	Credit reporting, credit repair services, or other personal consumer reports	Credit monitoring or identity theft protection services	Billing dispute for services	<p>In accordance with the Fair Credit Reporting act XXXX Account # XXXX, has violated my rights. 15 U.S.C 1681 section 602 A. States   have the right to privacy.</p> <p>15 U.S.C 1681 Section 604 A Section 2 : It also states a consumer reporting agency can not furnish a account without my wilten instructions 15 U.S.C-1666b A Creditor May not treat a payment on a credit card account under an open end consumer credit plan as late for any reason</p>	IN	None	5682888
6/7/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>OPPLOANS offered me a loan and are charging {\$150.00} every 2 weeks to pay back, which I think is a payday loan? I also obtained a loan from XXXX XXXX for a couple of XXXX dollars less than OPPLOANS and they are only charging me {\$47.00} bi-weekly. How can OPPLOANS charge so much when the other company charges almost 3 times LESS?</p>	FL	None	5640748

6/5/2022	Payday loan, title loan, or personal loan	Incorrect information on your report	Public record information inaccurate	I called Opploans that this current was filed under my XXXXXXXX XXXX bankruptcy, I was told that problem would be resolved and changed off my credit report. I recently called to check status of this I was informed that nothing has been done. This why I am filing a complaint opploan had time to change the status on my credit report.	IN	None	5635263
5/24/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	someone took a loan for a car out in my name and never paid on this car its showing unpaid and a reflection of XXXX \$ i need this removed i am military and during this time i was gone and deployed this needs to be removed i also taken my own steps but this is still here on my report credit acceptance will not help me	IL	Svcmb	5597070
4/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	In accordance with the Fair Credit Reporting act. The List of accounts below has violated my federally protected consumer rights to privacy and confidentiality under 15 USC 1681. List the account name here with the account # ( Do not list over 5 accounts and 6 inquiries ) - XXXX XXXX XXXX # Account # has violated my rights.  15 USC 1681 Section 602 A States I have the right to privacy 15 USC 1681 Section 604 A Section 2 : It also states a consumer reporting agency can not furnish a account without written consent.	AL	None	5481188
3/22/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	No information given regarding account. Violates federal 15 USC 1692gf also no medical release given and eligible to collect on debt per Section 1681 ( XXXX ). The bureaus have it reporting different pricing and multiple inaccuracies. I never authorized or given permission for this to be reporting	VA	None	5352519
3/18/2022	Payday loan, title loan, or personal loan	Received a loan you didn't apply for	None	I am a victim of identify theft and I have receive several emails from this company regarding a loan that I did not take out. My credit file is frozen and there is a fraud alert place with all credit bureaus. This company only option to notify them of fraud is by email and I have yet to hear anything back from them. I did not apply for any loans through OppLoans and need this to stop immediately.	MD	None	5340543
3/9/2022	Payday loan, title loan, or	Getting a line of credit	None	I received a pre-approval offer for a loan up to {\$4000.00} in the mail. I applied for the {\$4000.00} loan and was denied. I called a spoke with a manager by the name of XXXX. She was nice to talk to, she listened, empathized and assured a return phone call and/or voicemail. I did not receive that call back. I called back again and spoke with a manager named XXXX. She was not nice. She was very passive-aggressive. I explained to XXXX that her	MI	None	5303241



	personal loan			company has violated the law. 15 USC 1691 states that it is unlawful for ANY creditor to discriminate against ANY applicant with respect to ANY credit transaction. Opploans has discriminated against me based completely or partly on a communication from a consumer reporting agency. Pursuant to 15 USC 1681 congress has found that the banking system is dependent upon fairness & accuracy. I have not been afforded fairness by Opploans. I am the consumer & original creditor. I can not be denied an extension of my own credit. The adverse action taken against me has caused me & my family XXXX XXXX. As a result of this XXXX XXXX I am unable to eat tonight.			
2/22/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	This company is reporting false information on my consumer report without proper validation and verification of this debt. I've never received a notice of attempt to collect upon this debt, however this account has been charged off and sent to collections on my behalf. I have no record of correspondence with this company and I have never received notice of Opportunity Financial claiming my obligation to pay this debt. Upon asking for their permissible purpose to claim I owe this debt, there were no factual findings produced. I've disputed this with all major credit bureaus and it's come back as " verified " but nobody has shown me anything further than a " verification " status. I've asked for proof of this debt, some type of clarification of this alleged debt and the company its owed too and all I've been given is non-compliance. I have no recollection of dealing with this company and they have produced nothing showing that I am in relation of this. The information attached to this debt is inconsistent and inaccurate. I've asked for deletion of this account on my consumer reports as its erroneous and damaging, it remains. I've asked for verification of this debt and they're still pursuing this although it's been deemed unverifiable ; even going as far to close this account, re-open it and close it again on my consumer reports, severely dropping my score and creditworthiness. This gross act of misjustice is unlawful. I was never even contacted about this matter until it appeared on my credit and has been there apparently for years now before I pulled my reports in pursuit of a safe home.	NV	None	5247810
2/14/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	<p>OPPORTUNITY FINANCIAL LLC have failed to provide consumer with an authenticated record of accounting to validate and verify alleged debt. This is my FINAL NOTICE to provide me my request for accounting. I have the right to an authenticated record of accounting which should be readily available to you as the custodian of records and/or the collective entity.</p> <p>Please note that this authenticated record must include ALL tax filings ( including ALL 1099 's, 1096 's and 1098 's ) ANY and ALL trades and/or investments and/or interests associated with this account of which I am alleged to be a party.</p> <p>I have a right to this information, as its directly associated with the reporting activities associated with my financial record.</p> <p>Failure to act and/or comply will result in legal actions under Federal Laws</p>	FL	None	5217723
2/2/2022	Debt collection	Took or threatene	Threatened or	They furnished a report without my permission. Which is a violation to pursuant to 15 usc 1681b ( 2 ). They reported transactions from my credit card to my consumer report which is a violation to 15 usc 1681A ( 2 ) ( b ).	MO	None	5179357

		d to take negative or legal action	suggested your credit would be damaged	They committed fraud and obtained my information illegally. They tried to say I owe something when pursuant to 15 usc 1692g they don't have the permission to say I owe anything. Pursuant to 15 usc 1692a they can not invade my privacy and only I deem what is private to me.			
1/28/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	I open account with XXXX and then I read there fees and interest rate. I closed the account immediately and I never use or activated the card. Then they said me emai saying I owe then {\$99.00} fee. They told me they were going to take the fee off and never did. I told them I would see them in court. This wrong charging fees for no reason. Now it showed up on my credit report. I would like this to be removed from my credit report.	GA	None	5160841
1/22/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	On XX/XX/2021, my XXXX bank account was hacked. The scammers accessed several accounts and reversed payments from different merchants I paid in full. One of the payments that reversed was for a company called OPPlans. On XX/XX/XXXX, I called XXXX to change the {\$390.00} reversal claim because it was fraudulent. XX/XX/2021, I contacted an Oppsloans representative named XXXX XXXX in the customer complaints department. Because I was charged for two loans, I called the bank to stop paying for the other loan I was waiting to clear through Visa. Five Months passed, I continued to check my bank and my Opploans account to see if it had been credited in any of the two versions. I filed a complaint with the consumer protection bureau against XXXX in XXXX. XXXX investigated my complaint and revealed that Opploans had been credited the money over 45 days ago, but my Opploans account remained the same. I am a long-time customer of OPPlans, and I feel mistreated. I wonder if they treat other customers in similar situations the same way. The way I am being treated is unethical and immoral.	GA	None	5138610
1/19/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I have reached out to the company several times in the last year and a half providing information to them showing them the account was not mine. I've sent a police report, FTC report, my identification and a plethora of other documentation just to be told that information was not good enough. This has gone on for far too long. I have not received an original contract proving the debt belonged to me -- just a statement. Also, according to my credit report, each reporting agency has a different opening date. But if this information was accurate why are they all reporting the same thing? Reporting an error and even fixing an error is a violation with a fine of {\$1000.00}.	TN	None	5126404

1/15/2022	Debt collection	Communication tactics	Used obscene, profane, or other abusive language	<p>OPPOTUNITY FINANCIAL LLC have violated my consumer rights as a natural person Pursuant, but not limited to, the Fair Credit Reporting Act at [ 15 USC 1681 et seq. ] and the Fair Debt Collection Practices Act at [ 15 USC 1692 et seq. ], and the applicable portions of Truth in Lending ( Regulation -- - Z ), at 12 CFR part 226 et seq., Debt Collector ( XXXX ) are to complete and return this Debt Collection Disclosure Statement ", hereinafter " Statement, " with all required documentary and evidentiary proofs stipulated herein, in conjunction with the attached and incorporated herein " Offer to Perform Upon Validation of Debt " within twenty-one ( 21 ) days of receipt by Debt Collector. OPPORTUNITY FINANCIAL LLXXXX and its Agent XXXX XXXX have committed FRAUD providing False, deceptive forms or statement and misleading representaion pursuant to 15 USC 1692e.</p> <p>As a Federally protected consumer I have the right to request Documentary Evidence to validate and verify ANY and ALL claims against I, the consumer regarding ANY alleged debt by ANY Corporation and I, the consumer have the right to claim ANY injuries or damages as a result pursuant to 15 USC 1692k- Civil Liability and Criminal liability for willful and knowing violation pursuant to 15 USC 1611.</p> <p>OPPORTUNITY FINANCIAL LLC and its Agent XXXX XXXX also failed to provide answers to questions asked in previous cease and desist letter. OPPORTUNITY FINANCIAL LLC and its Agent XXXX XXXX will be held liable for unfair practices and Noncompliance pursuant to Federal and state laws.</p> <p>I hereby give you twenty- one ( 21 ) days to reply to this notice from the above date with a notice sent using recorded post and signed under full commercial liability and penalties of perjury, assuring and promising me XXXX XXXX XXXX XXXX all of the replies and details given to the above requests ( XXXX and XXXX of alleged debt ) are true and without deception, fraud or mischief.</p> <p>Your said failure to provide the aforementioned documentation within tweenty-one ( XXXX ) days, from the above date, to validate and verify the debt, will constitute your agreement to the following terms ; That the debt did not exist in the first place; OR It has already been paid in full ; AND That any damages suffer, you will be held culpable ; That any negative remarks made to a credit reference agency will be removed ; You will no longer pursue this matter any further.</p> <p>You agree to pay all fee schedules.</p> <p>NOTICE : I wish to deal with this matter in writing and I do not give your organization permission to contact me by telephone. Should you do so, I must warn you that the calls could constitute harassment ' pursuant to 15 USC 1692d and I may take action under Section 1 of the Protection from Harassment Act XXXX and the Administration of XXXX Act 1970 S.40, which makes it a Criminal Offence for a debt collector or a debt XXXX agent to make demands ( for money ), which are aimed at causing XXXX, XXXX or XXXX XXXX, because of their frequency or manner.</p>	FL	None	5113153
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1/13/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	I, Consumer is requesting XXXX XXXXOpploans XXXX Opportunity Financial LLC XXXX Documentary Evidence pursuant to the TRUTH AND LENDING ACT. Under the FDCPA Fair Debt Collection Practices Act it says you MUST have proof of verification on your records. I am requesting a copy of that verification, by the way here is the legal definition for verification as this is a legal matter ; " A declaration swearing that statements made in a document are true. Depending on the jurisdiction, verifications are either made under oath or in the presence of a notary public or similarly authorized person. Verifications are traditionally attached to the end of all pleadings that are required to be sworn. Also called affidavit of verification. " I am requesting verification of alleged debt under penalty of perjury which means that you swear and attest that the information or documents provided to me the consumer is true and correct. I need to see those Documentary Evidence information to validate this alleged debt you are claiming I owe.	FL	None	5104774
1/4/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	I disputed the account and ask that they validate this account, and they fail to respond to the action. The law states they have 30 days to do so if not or over the 30 days this account must be removed from the credit file and in this case, they fail to respond to the matter. It has been over 30 days with no response, and I did not open or authorize this account, and I therefore request that it be closed immediately. By the federal law requirement this account must be removed because you do not have proof or any evidence to support this matter and failure to respond	GA	None	5068678
1/4/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	I disputed the account and ask that they validate this account, and they fail to respond to the action. The law states they have 30 days to do so if not or over the 30 days this account must be removed from the credit file and in this case, they fail to respond to the matter. It has been over 30 days with no response, and I did not open or authorize this account, and I therefore request that it be closed immediately. By the federal law requirement this account must be removed because you do not have proof or any evidence to support this matter and failure to respond.	GA	None	5068690
12/28/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	Disputed many times company will not provide documents to prove account belongs to me but still reports negative on all credit reports which has ruined my credit.	SC	None	5048183
12/25/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	On XX/XX/2021, I entered into a contract with OppLoans for a {\$1700.00} loan. I was not aware of the 159.49 % APR until after I had received the paperwork and deposit. I didnt see it. See attached. I am happy to pay the {\$1700.00} that they sent me but I will not send that money in interest. They have scammed me and not told me everything up front.	FL	None	5040230

12/3/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	I checked my report and noticed a late report from OppLoans. I suffered from XXXX and was out of work for a few weeks. I also had a short stay in the hospital around the time the bill is normally due. Due to my illness I totally forgot to pay the bill. However as soon as I remembered, I took care of it. My bill had not ever been late prior.	FL	None	4970593
11/23/2021	Debt collection	Written notification about debt	Didn't receive notice of right to dispute	I, the consumer, trying to exercise my rights to validate a debt and Opps Loans debt collector is not responding. They are violating my rights.	TX	None	4941312
11/8/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>OPPLOANS has not updated Balance since XX/XX/2021 on XXXX, XXXX, and XXXX Credit reports.</p> <p>The balance was confirmed paid in full : Last Payment Date : XXXX XXXX XXXX Last Payment Amount : {\$490.00} Balance : {\$0.00} Hi XXXX!</p> <p>Congratulations! With your most recent payment on XXXX XXXX XXXX, your above referenced account is now considered paid off.</p> <p>We sincerely appreciate your business and hope to work with you again in the near future. Should you ever need a new installment loan, please do not hesitate to call ( XXXX ) XXXX or by logging in to your account to apply.</p>	MO	None	4888329
11/5/2021	Credit card or prepaid card	Getting a credit card	Application denied	The company opploans is sending approval notices back to back to my home address implying that I can secure a personal loan up to {\$4000.00} with a pre-approved status with a offer code and expiration date, it is a apply online asking for routing and account information and a fast funding option.	WI	None	4877553
10/6/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an	Their investigation did not fix an error on your report	I'm not swayed that Bureaus efficiently pleased the principles of the Fair Credit Reporting My name is XXXX XXXX XXXX, and I am sending this request myself to address the inaccuracies on my Credit Reports. I'm not swayed that Bureaus efficiently pleased the principles of the Fair Credit Reporting Act in completing their investigation. The Bureaus are reporting inaccurate information on OPPITY FIN. Per FCRA, reporting must be 100 % accurate or the information must be deleted.	IL	None	4781742

		existing problem					
9/25/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Old information reappears or never goes away	Opportunity financial was paid the rest of the money owed still reporting derogatory the debt was paid with what balance was said and they tried to bill me for another {\$300.00} which i paid after countell late reporting on my credit..	CA	None	4753883
9/22/2021	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	Upon pulling my consumer financial report I discover that there is information that is deemed to be fraudulently reporting from this company. On XX/XX/2021 I sent certified mailing informing them of these fraudulent actions. I have discovered that this debt collector Pursuant to 15 USC 1692 ( a ) have violated my privacy completely. I did not provide this debt collector with direct consent that they could contact me via mail or any other communication which is required pursuant to 15 USC 1692c ( a ). When looking at the amount owed on my consumer credit report pursuant to 15 USC 1692e ( 2 ) ( a ) the character and the amount is misleading to the amount, reporting on my report is of a positive balance which is a misrepresentation. This company also seems to have committed identity theft due to myself never doing business with them about this matter and purchasing my information concerning me as a consumer in order to collect on a debt pursuant to 15 USC 1692e ( 10 ). I notice that this company is also showing on my consumer report as a charge of which is also a violation pursuant to 15 USC 1692e ( 12 ) and has damaged my reputation and have also hindered me to obtain certain jobs. I have attached documentation that I have sent to this company concerning this matter certified mail # XXXX	SC	None	4746057
9/6/2021	Credit card or prepaid card	Getting a credit card	Application denied	Couldnt get my loan request fixed	AR	Older American	4696767
8/27/2021	Payday loan, title loan, or personal loan	Money was taken from your bank account on the wrong day or for	None	On XXXX XXXX my account was debited {\$150.00} and caused my bank account to be overdrawn. Then the following day on XXXX XXXX my account was debited for the same amount {\$150.00}.	IL	None	4669607

		the wrong amount					
8/3/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I am a victim of identity theft and I have submitted a notarized affidavit which serves as a legal document to my identity theft. I am also a victim of the XXXX breach and opted out of the settlement because I have suffered extreme losses due to the breach and the identity theft. I need the fraud accounts that are in my letter that is attached removed permanently from my file as I have also contacted the creditors as well. This is extreme in violation of my fair credit reporting act rights and I will seek legal recourse. I have also attached the printout of me being affected by the XXXX breach as well.	SC	Svcnbr	4598449
7/31/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	XX/XX/XXXX this account is reporting OPEN, Negative & /or showing a balance after being included in bankruptcy XX/XX/XXXX which was discharged XXXX & closed XX/XX/XXXX	IL	None	4593848
7/27/2021	Payday loan, title loan, or personal loan	Getting the loan	None	on XX/XX/2021 and email was received stating my payment will be taken out on XX/XX/2021. However, I had never heard of this company, I tried to contact the company via phone numbers on the website and email and the calls could not go through. I reached out via XXXX and XXXX. As I never heard of this company or applied for a loan through any of the sub-companies they have listed. I have asked for my information to be removed or how to go about it. They will not answer and when they do they do not offer help. I did not give permission to a company i have no clue who they are to offer me loans or to even have my personal information. I want it removed.	FL	None	4578538
7/27/2021	Payday loan, title loan, or personal loan	Getting the loan	None	I visited the site, but I do not have a loan with OppLoans. Yet, I received correspondence about a payment coming forth on XX/XX/2021. When I attempted to call and question the matter, the line is always busy.	MI	None	4578532
6/23/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	Someone stole my identity and opened many accounts without my permission or authority.	CA	None	4485418

6/10/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	To whom this may concern : I have a loan through opp loans. I have used this loan company before and just refinanced recently. I am just curious how they can charge such a high interest in wi, when other states prohibit opp loans to charge 130 % interest rate and get away with it. I understand when I took out the loan, of the high interest rate. I just think that someone should look into the WI laws. Thank you for your time	WI	None	4449044
6/8/2021	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	Account/inquiry reporting on XXXX XXXX that is not mine	FL	None	4442121
6/6/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I was approved for a pay day loan from OppsLoan in XXXX of this year for {\$700.00}. I have already paid off this amount, but they inflated the total balance due, and keep calling me daily, and some times multiple times a day repeatedly. I feel that this is harassment, and should stop immediately.	TX	None	4435294
5/15/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	Opportunity Financial , LLC has failed to accurately report my account for several years and it continues to cause me financial damages. XXXX XXXX agreed to report the account " Paid in full " and did not honor that. The account is reflecting negatively on my report and showing a comment " SETTLED-LESS THAN FULL BLNC ; CLOSED " Please see the actual snippet from the email below : On Fri, XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX wrote : Hello XXXX XXXX, I'm glad you were able to make payment arrangements to pay off your loan in full. If all payments are booked as agreed on ; there is no further action required on your part. Our credit team will automatically report loan paid in full to credit bureau after your final payment. Should you default on any payment as agreed, we are required by law to report all delinquencies. I hope this clears your concern.  XXXX	IL	None	4379373
4/26/2021	Credit reporting, credit repair services, or other personal	Problem with a credit reporting company's investigation into	Investigation took more than 30 days	I am filing this complaint due to no response from the creditors after previous request for investigation and validation. This issue is stressing me out, adding to the pressure that this pandemic is already has in me. The following accounts I am listing here XXXX XXXX XXXXXXXX XXXX XXXX XXXX, OPPITY FIN XXXX, XXXX XXXX XXXX XXXX	MO	None	4328112



	consumer reports	an existing problem					
3/12/2021	Debt collection	Attempts to collect debt not owed	Debt was paid	A while back, I had a loan with Opportunity Finance that went into collections. But several months back I contacted them and arranged a settlement to resolve the account that they agreed to. This arrangement was made and fully funded in XXXX of 2020. Despite that, Opportunity continues to report that there is an outstanding balance on this loan. I've disputed the account several times with the credit bureaus, and even called Opportunity Finance and asked them to fix this ; but this account still shows as unresolved on my credit report.	NC	None	4208605
2/26/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	This loan was charged off at {\$3300.00} ( approximately ) in XXXX. When I hired XXXX XXXX in XXXX to challenge this item on my credit reports, Opportunity Financial changed the amount and retaliated against me by increasing the amount due on my credit reports to over {\$5100.00} with no justification. Opportunity Financial has a legal obligation to accurately report the past due debt. Likewise, the creditors have an obligation to report accurate information which has been wrong now for more than 3 years.	CA	None	4169454
12/17/2020	Debt collection	Attempts to collect debt not owed	Debt was already discharged in bankruptcy and is no longer owed	I have the same collections but submitted on different times why is it showing up twice on my credit report and closed account. I have disputed it but its not being removed if the company has sold my debt it is no longer mine. XXXX XXXX is on my credit report 3 times and XXXX XXXX is closed and opportunity financial is on here 3 times for one loan.	IL	None	4016376
12/4/2020	Credit card or prepaid card	Struggling to pay your bill	Credit card company won't work with you while you're going through financial hardship	Hi, I was graciously accepted to open up a line of credit with your business. I made sure to always make my monthly payments on time. Unfortunately due to COVID-19, I fell on hard times and was late making a payment in XXXX 2020. I am asking for a goodwill credit bureau update to remove this late reporting. As soon as I was able, I brought my account current and even paid off my installment loan. I am in the process of trying to qualify for a home loan to provide a future and solid foundation for my children and this late payment is negatively impacting my credit score. Please know I am NOT disputing the reporting but only asking if I can be granted a goodwill credit bureau update.	VA	None	3991382
9/27/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	In XX/XX/2018, while in the XXXX XXXX XXXX at XXXX XXXX Hospital in XXXX XXXX, attending my extremely ill daughter ; this company continued to call me and offer to help me with a loan. The NEVER, explained that I would pay 4 times what I borrowed. After paying them well over and above what I borrowed, I called to ask why my balance is so high? Their response was I am not paying down my balance only parts of interest. I stopped	CA	None	3868380

				paying by changing my bank account. Now, I want this company to remove this monthly statement of late payment to them when the account is closed. For two years they are waiti g for a month 's payment			
9/22/2020	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>In XXXX 2020, it came to my attention that I have a couple fraudulent collections on my credit report. 1st account : {\$3300.00} 2nd account : {\$6500.00} I immediately filed a police report XXXX XXXX 2020, afterwards I filed a complaint with the Federal Trade Commission, and XXXX XXXX XXXX</p> <p>At that time I hired a credit repair organization, assuming they may have more tools at their despoil than I did.</p> <p>I reached out to account holder number 1.</p> <p>I was told to send all my complaints to their fraud department. I did so, on XXXX XXXX 2020. Almost immediately, the agency came back, without a proper investigation, stated the allege debt belonged to me. This was done without acknowledging I had to file a police report, and a ID theft report with the FTC.</p> <p>Not once, had the agency provided proof or verification in their claim.</p> <p>I have requested on multiple occasions : XXXX, XXXX, and present of a copy of this loan agreement that they are standing by. I asked them to provide verification of my actual signature, a copy of my government identification, evidence that I in fact sent all this to the company, in requests of a " loan. " To date, I haven't received anything to that effect. I have not received any for of communication, not through email, phone, or USPS stating the allege debt was in default and or in collections. There has been virtually no communication.</p>	SC	Svcnbr	3857892
9/21/2020	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I am a victim of identity theft and this debt does not belong to me. Please see the identity theft report and legal affidavit attached.	SC	Svcnbr	3857687
7/1/2020	Payday loan, title loan, or personal loan	Problem with a credit reporting company' s investigat ion into an existing problem	Problem with personal statement of dispute	<p>On XX/XX/2020 I pulled my credit report and saw that Opportunity Financial , LLC is showing a loan charged off with a past due amount for loan # XXXX.</p> <p>I wrote a letter and enclosed a check stating that if they cashed this check they would, show account paid in full, and remove account from ALL credit reporting agencies, cease all collection attempts and agree not to sell or transfer loan to an outside agency.</p> <p>I have attached my credit report dated XX/XX/2020, a copy of my check that stated the above information dated XX/XX/2020, a copy of the cancelled check dated XX/XX/2020 and a copy of my credit report dated XX/XX/2020 showing they have dishonored this contract.</p>	MO	None	3724389
6/18/2020	Credit reporting, credit	Problem with a credit	Their investigatio n did not fix	Opp loans has failed to provide verification of the charge off listed under my name. The account is inaccurate and even after several disputes they have not verified ownership or accuracy of the charge off.	NV	None	3705400

	repair services, or other personal consumer reports	reporting company's investigation into an existing problem	an error on your report				
6/3/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I recently had a new Approved with OopsLoan acct # App-XXXX {\$2700.00} Amount of finance and total payments {\$4700.00} Annual rebate is 169.86 % Company located in XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX II XXXX Is that legal to charge Over 160 % on a personal loan in California? I used this company 3x and felt that they were overcharging me on The interest rate I am a residence of Ca any max set rate for state for CA? Thanks you! XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX	CA	None	3681432
6/1/2020	Payday loan, title loan, or personal loan	Loan payment wasn't credited to your account	None	My wife and I called Opploans on the evening of XX/XX/XXXX. She settled her past due account with them for XXXX. She immediately received an email confirming the settlement payoff. Since the pay off she is still receiving calls from the collections department on this account. While on that call we also attempted to take care of the loan I had with them as well and they said I could pay if off for XXXX due to Covid 19 hardship. So we gave them the debit information again and initially their system declined the charge. So we used another card and they debited XXXX from that account. After they received the funds they stated that they had no record and didnt get the money, so we immediately sent them a screen shot of the transaction. We were on the phone for over a hour with them and at the end of the call they stated that it was a system glitch, they were forwarding it to a manager and would call us back within 24 hours. We didnt receive a call so we called them, no one could answer the questions and keep saying they will escalate it. Our bank confirms that the funds were paid. We have called Opploans every day since that date and to date nothing has been resolved.	VA	Svcmbrr	3677616
5/23/2020	Debt collection	Written notification about debt	Didn't receive notice of right to dispute	I checked my credit report, and saw an account for XXXX/OPPLOAN in the amount of {\$1400.00}. At the time the account became delinquent, I lost my job and eventually became homeless. I was living from one family member to another for a few years working side gigs. Now that I'm stable and gainfully employed, I'd love to settle with {\$500.00}.	FL	None	3666363
5/14/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	California passed the Fair Access to Credit Act on XX/XX/XXXX. The cap on interest rates in California is 36 %. I took out my loan XX/XX/XXXX. My interest rate is 159.22 %. Opps loans refuse to update the contract. I am grossly being overcharged. I am requesting that this get looked into.	CA	None	3652625

5/6/2020	Payday loan, title loan, or personal loan	Problem when making payments	None	On XX/XX/2020 at XXXX XXXX, I was sent an email by opp loans that said my loan was late. I promptly called them and told them that I have either paid early or let the system take the payment on time. I have always called prior to making an early payment without a problem. I talked to XXXX the supervisor as she was working from home and she said the system didn't record my payment and some employees recorded an arrangement for late payment on my account without my permission which is false and I want this investigated promptly.	MI	None	3640555
5/2/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I obtained a small personal loan through Opp Loans online, and the process was questionable. They required the log in information for my bank, and after the loan was " approved " and I changed my password, they required additional information, which included access to my bank accounts again.</p> <p>After making about 10 payments or so, I had some financial difficulty around XX/XX/2020, as many others. I emailed and called, spoke to " XXXX " and she said she would waive interest and any fees, and push my next payment out to XX/XX/2020 with their " Borrower Assistance Program ".</p> <p>On XX/XX/2020, I used online bill pay through my bank to send a check to Opp Loans for {\$300.00}, more than 2x the amount of my previously scheduled payments. I did this early so they would receive it before XX/XX/XXXX. They never posted the payment to my account. It was received by them ( and stamped ) on XX/XX/2020, and cashed/cleared my account XX/XX/2020. I have emailed many times, and called, and they insist that I never paid. In addition, they charged interest an additional fees to my account, going against the arrangements made under their " Borrower Assistance Program ".</p> <p>Today is XX/XX/2020. When I called Opp Loans and spoke to one of their reps, he claimed that he did not receive my email which had 2 screenshots showing the {\$300.00} was taken from my account, and claimed that the payment was never received. When I told him I would go to the police department to file a report for fraud, he got angry, kept cutting me off while I spoke, and yelled that he could transfer me to the payments department. Someone at Opp Loans has my payment. They already ripped me off with a 160 % APR, so I am repaying almost double the loan amount. Even when I provided the reference # and check # from the bank, they ignored my emails. Two hours after mentioning that I would file a police report, Opp Loans reported false information to XXXX about my current balance in retaliation.</p>	FL	None	3634327
4/16/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I took out this loan in XX/XX/XXXX for {\$1500.00}. I have been drafted biweekly since for about {\$150.00}. I called today, XX/XX/XXXX around XXXX XXXX est, and inquired why are they still taking auto payments? I feel that I've paid more than what I borrowed. The agent, name unknown, but it was a female, says I missed 8 payments and they are charging me daily interest. She said repeatedly I only owe 3 more payments. I asked that they discontinue auto pay and move their expectation of payment on XXXX. She says she did as I requested and an email would come to me confirming. I asked her to note my account that I would pay the {\$340.00} she stated I still owed by XX/XX/XXXX. She then explained I needed to call before paying because of daily interest. In her previous explanation she said interest was charged because I missed payments. So now at this point in the convo, I am confused, if you moved the payment for XXXX and I pay balance owed by XX/XX/XXXX, why	FL	None	3609340

				would I need to call for a new balance? That is when I expressed to her I am confused and begin asking close ended questions to ensure I was getting all the information. She was adamant in adding on narratives to simple yes or no questions. I kept saying if I owe 3 more payments and you would have drafted them biweekly thru XXXX, why would I need to call for balance? Then she said she told me I owed {"\$340.00"} " as of today. " Our whole convo was basis some tricky wording and this agent was intent on allowing me to remain confused about how to pay this off and be done. I truly feel her intent was to deceive me, and when I did not accept and hang up, she begin talking over me. She started speaking when I was speaking and I continued speaking and she then egregiously accused me of over talking her and hung up on me. I am speechless at her behavior and I find it abusive.			
4/5/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I was not aware of interest before agreed to loan. I have paid XXXX for a XXXX. I still owe almost XXXX	SC	None	3593553
3/22/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>Dear Lender, It has come to my attention that lenders must be licensed by the state of Florida in order to offer loans to its residents. Since your company has no license in my state, the loan contract I have with you is not valid. Further the laws governing usury in my state are as follows : Under Florida statutes, usury is defined as the charging ( whether paid or not ) of interest that exceeds 18 percent on loans, lines of credit, advances of money or any obligation of amounts up to {"\$500000.00"}, and that exceeds 25 percent for transactions involving amounts totaling more than {"\$500000.00"}.</p> <p>Your interest rates far exceed the upper limits of the statute.</p> <p>Although I am not legally required to do so, I am willing to repay the principal balance of this loan. To date, I received a deposit of {"\$1400.00"} on XX/XX/2019, and have had bi-weekly withdrawals of {"\$120.00"} debited from my account. This results in a principal balance due of {"\$1400.00"}. Which is an overpayment of {"\$97.00"}.</p> <p>I am also revoking authorization for ACH withdrawals and any wage assignment I may have signed. I have given a copy of these revocations to both my bank and my employer. Any future attempts to collect funds in this manner will be blocked.</p> <p>Please respond to this email with acknowledgment that my account has been satisfied in full.</p> <p>Sincerely, XXXX XXXX</p>	FL	None	3576006
3/22/2020	Payday loan, title loan, or personal loan	Getting the loan	None	I applied for a loan with XXXX who denied me then referred me to XXXX who took all info my then OppLoan popped up saying congratulations with the most outrageous option for a XXXX loan ever. The option was XXXX a month for 3 years at 160 % interest which would result in me paying that company back XXXX for a XXXX loan! I am sending screen shots of this. I did not complete the app because that is extreme predatory lending!	AZ	None	3575692

3/13/2020	Debt collection	Attempts to collect debt not owed	Debt was paid	I received a garnishment letter from my job for Opp loans for {\$1500.00} so XX/XX/20 I paid the entire loan off. My paychecks were still garnished on XX/XX/20 for {\$230.00} and XX/XX/20 for {\$230.00}. Even though they see the problem they keep giving me the run around about refunding my money. They haven't sent anything to my employer saying stop garnishment.	IL	None	3566125
3/13/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	In XXXX of 2019 I took out a XXXX as the website stated I would be charged the amount of XXXX \$ in 12 equal installments, well after XXXX \$ was paid in 5 installments all of a sudden the balance was still XXXX so they lied and misrepresented to get me to take out this loan and preyed on me. So I stopped paying them and now on my credit report I owe them the original XXXX \$ which I will never pay but would more than will to resume payments for exactly 7 more payments as was the original deal.	AZ	None	3565422
3/10/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I checked my credit to see a negative report from OPPLOANS/XXXX in the amount of {\$1600.00}. I lost my job and became XXXX and I had no way to keep up the payments. I am now working and would like to settle the debt for {\$800.00}.	FL	None	3560462
3/3/2020	Payday loan, title loan, or personal loan	Incorrect information on your report	Account information incorrect	This account has been paid off and closed but it is still showing on my credit report as high balance.	FL	None	3552790
2/29/2020	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I took out my first installment loan with opploans in XX/XX/XXXX. I paid on time and never missed a payment. In XX/XX/XXXX, opploans offered to refinance the loan. In reality, they did not refinance anything. They closed the original loan and gave me more money and a new payment plan essentially rolling over the loan. Illinois law does not allow a lender to roll over an installment loan if doing so would keep the person in debt for longer than six months. This is exactly what they did. I did not know that was illegal for them to do that at the time. I stopped paying on this loan and I attempted to settle this debt in XX/XX/XXXX ( via phone call ) as I could not afford this high interest debt for the extra time they rolled over the loan. Please note, they did email me a settlement offer in XX/XX/XXXX ; however, I did not notice the email until after the time had lapsed to accept or decline it. Now, the company has a third party law firm attempting to collect more than what I would have owed if I paid on time until this date. All I wanted to do was settle the debt and avoid dealing with this company ever again. Now, I will have to hire my own lawyer to fight the third party. The third party asked for {\$2700.00} to settle this loan when it was {\$1000.00} to settle less than two months ago. I attached the rolled over loan contract. It makes no mention of how they rolled over the prior loan into a new one. They did not give me {\$2100.00} in or around XX/XX/XXXX or after. They gave me {\$890.00}.	IL	Svcmb	3549280
2/27/2020	Debt collection	Took or threatened to take	Threatened to arrest you or take	Calling work repeatedly sometimes 3-4 times an hour up to 15 times a day during work. Repeatedly calling cell number from spoofed phone numbers ( if you try to call back the number is not a working number ). Did not receive postal mail confirmation of collection even though I asked for it over the phone.	MS	None	3547342

		negative or legal action	you to jail if you do not pay				
2/20/2020	Debt collection	Communication tactics	Called before 8am or after 9pm	I do in fact owe this debt. I am experiencing a financial hardship. However, i am experiencing phone calls after XXXX XXXX. daily. As well as calls multiple times throughout the day. This is unprofessional business practice. I have informed you to stop calling after hours. If this does not stop i will file a cease and desist.	FL	Svcmb	3538660
2/18/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>Please be advised that along with my THIRD WRITTEN REQUEST and FINAL WARNING that I fully intend to pursue litigation in accordance with the FCRA to enforce my rights and seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 regarding your continued willful and negligent noncompliance.</p> <p>Despite three ( 3 ) written requests, the unverified and FRAUDULENT items remain on my credit report in violation of Federal Law. I have provided you with a : 1. Identity Theft Affidavit 2. Identity Theft Police Report 3. Asked for Validation of the account with my original Signature as I did not sign for this loan.</p> <p>The law is very clear as to the Civil liability and the remedy available to me ( Section 616 &amp; 617 ) if you fail to comply with Federal Law. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.</p> <p>I demand the following accounts be deleted immediately. Attached are the proof ( s ) of fraud.</p>	CA	None	3535883
2/17/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	After losing my job and having a hard time making payments on the loan I received from Opploans ( which was 160 % apr ) they started calling me nearly every day and also calling my family members. It got even worse when they started calling me on Sundays at XXXX XXXX. Which is against the federal regulations of debt collection practices. I will be filing suit.	FL	None	3533867
1/3/2020	Payday loan, title loan, or personal loan	Incorrect information on your report	Account status incorrect	On XX/XX/XXXX I paid my loan off for opportunity financial opp loans for credit deletion. I explained in great detail I was needing this information updated to my credit file because i getting ready to close on a home. I was told the information would be updated on the XX/XX/XXXX electronically. I have spoken with the credit reporting agencies and it shows XX/XX/XXXX last update. I called and emailed opp loans back and the are refusing to update my account with the deletion.	AL	None	3484581
12/12/2019	Credit reporting, credit repair services,	Incorrect information on your report	Account information incorrect	I have been trying to pay Opploans and they are unresponsive to emails. They have reported to XXXX, XXXX, XXXX that my account is charged off. They have also reported the account multiple times on my reports.	CA	Svcmb	3466326

	or other personal consumer reports						
12/8/2019	Payday loan, title loan, or personal loan	Getting the loan	None	<p>I recently received a promotional offer ( see attachments ) from OPP Loans to apply for a loan. According to the offer, I'd already received a " pre-approved " status for a potential loan of {\$500.00} - {\$4000.00}. On XX/XX/2019, I went online to apply for a loan. After submitting my application, I received results showing that I qualified for a loan of {\$2000.00} ( according to the loan term agreement ).</p> <p>During the loan process, I provided income information ( a copy of my most recent pay stub ), confirmed my credit union information via my online account, and signed a loan term agreement for a {\$2000.00} loan. I also included child support as part of my income, but the application never requested proof of other income nor did they reach out to me for that information. I actually signed a loan term agreement at least twice due to a change of terms in the agreement ( appeared the initial payment date was updated since the first agreement was already showing a payment was due on XX/XX/19 ).</p> <p>On XX/XX/2019, I decided to reach out to the loan company around noon to see what was going on with the process and I was advised by a rep ( a male ) that my loan was under review and that I should hear something back by XXXX XXXX CST. However, I received an email just before XXXX XXXX CST stating my loan was denied. I was confused because I thought when I signed the loan term agreement showing the loan amount, that meant my loan was already approved. I contacted a rep ( a female ) with the company and she advised she wasn't able to provide why my loan was denied and that I would have to submit a request for that information. I told her how misleading the process was and she just kept apologizing and saying how she understood my frustration. I also received a denial email ( see attachments ).</p> <p>In summary, I applied for a loan based on the promotional offer that I received in the mail, but I was denied only after my personal financial information was already submitted and a loan term agreement / contract was signed. My question is why would I need to sign a loan term agreement and confirm my banking information if I wasn't approved for the loan? I feel as if this company 's loan process is very misleading. They shouldn't have provided a loan term agreement / contract for a loan that doesn't exist. How do I know they won't still try to deduct money from my bank account based on the signed loan term agreement? If you notice on one of the emails attached, they stated they would need this information " before funding your account " ; indicating my loan had been approved.</p>	AL	None	3461615
12/4/2019	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>This kind of account is placed as a charged off account, be sure to inform me precisely why there's a balance indicating on the document whetherit 's a charge off? The balance is in fact wrong, please make sure to reverseit to zero or remove the item fully. Please also producedocumentation toverify all the charges and credits in this supposed account that caused to theextremely high credit figure you might have displayed on my account. My</p>	SC	None	3458668



				demand to present these records is a standard information demand in accordance with myrights honored within the fair credit billing act. If you fail to give these detailsper my civil rights petition, please make sure you quickly remove this specificwrong posting.			
11/26/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	Please CFPB, send attached documents to Opportunity Financial and XXXX credit bureau. Thank you!	CA	None	3451600
11/12/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	Took out loan for XXXX in XX/XX/2018. Has taken XXXX per week out of my bank account and balance shows that I owe XXXX. Even with interest I have well overpaid this loan	MI	None	3436155
11/8/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I've been paying every Friday for the past 6 months ( {\$50.00} ) for a loan amount of {\$1100.00} and yet my current due balance is {\$1000.00}. I have records of every weekly payment. When I check the payment records tab only the last few payments show. There's no record on the website of all the other money I've paid. I have my bank statements though!	FL	None	3432735
11/2/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>On XX/XX/XXXX I entered into an agreement with this company that I owe {\$80.00} per month starting XX/XX/XXXX. I paid the following : XX/XX/XXXX : {\$5.00} XX/XX/XXXX : {\$5.00} XX/XX/XXXX {\$5.00} XX/XX/XXXX : {\$5.00} XX/XX/XXXX : {\$5.00} XX/XX/XXXX : {\$5.00} XX/XX/XXXX : {\$20.00} XX/XX/XXXX : {\$10.00} XX/XX/XXXX : {\$5.00} XX/XX/XXXX : {\$10.00} XX/XX/XXXX : {\$5.00} TOTAL : {\$80.00} I have actually paid {\$10.00} toward XX/XX/XXXX.</p> <p>I am NOT past due yet my account is marked as such and I am receiving emails stating that with no response.</p> <p>I have documentation from the Vice President of Compliance and President/CEO confirming the agreed upon arrangement of which I am in full compliance.</p>	SC	None	3426322

				This company previously charged off this loan with zero communication with me and I ended up proving I was in the right. This is another egregious error on OppLoans part.			
11/1/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	In 2017, I received an email from the company that stated back in 2017 that my balance was reduced due to a settlement with the State of Virginia. I paid the account in full right after that. I just applied for a loan which was declined due to a charged off account.	NV	None	3425191
10/18/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	My name is XXXX XXXX I called opploans on tuesday on the XX/XX/XXXX to schedule a partial payment of XXXX dollars for my loan. And when i checked my bank account online they charged me twice the full amount of the minimum and the partial payment. I have other bill payments scheduled today and their negligence will cause my bank to overdraft and my insurance company will cancel my insurance for returned payment. The only thing I want to happen is for them to put my money back to my card. My bills can not wait 1 week and they advised me to wait one week for the refund. I need your assistance regarding this matter. Thank	NV	None	3409961
10/17/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>I was never contacted by the company and told my account was in arrears. When I contacted Opportunity Financial on XX/XX/2019 and spoke with representative XXXX. I was told the last payment was XX/XX/2019 and my account was {\$400.00} past due. I attempted to make a payment on XX/XX/2019 and no longer had online access to the account. The representative XXXX told me my account was being written off and I would no longer have access.</p> <p>I have not received one call or email from the company providing me with a status of my account. I asked the XXXX why I was not contacted and he communicated I responded STOP to a text message in XX/XX/2019. This was from a prior account with OPPloans which was paid in full.</p> <p>During this same phone call, XXXX communicated to me the account would be taken out of charge off status and I would gain access. I no longer trust this company and feel the company is highly unethical.</p>	IL	None	3409467
10/16/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I emailed company on XX/XX/19 and then I also called and rescinded the wage assignment. I sent an email to the CEO office and also spoke to several representatives to try to reach a settlement for the principle amount of the loan. The amount when I asked for the settlement was XXXX. This would have had the company write off about 200 in interest only. There was a lost of income in my household. So to prevent a long term impact to my credit and finances, I asked to settle the account. I was informed that I had to be at least 61 days behind and that if I made a minimum payment of XXXX that I would stay in a positive balance. This did not make sense as this would also keep the account in a current status. This would also cause more interest to accrue over time. I wanted to settle the account, close the account and avoid negative impact on my credit, and more fees.	IL	None	3407914

				The company refused to work with stating the contract was enforceable. This would benefit the company to continue to accrue more interest and fees over a period of time and impact the consumer in a negative light.			
10/16/2019	Payday loan, title loan, or personal loan	Getting a line of credit	None	I recieved a PREAPPROVED letter inviting me to apply for a loan with a " code " on it to " verify " it was me applying for the loan. I applied for this with the assumption that I had been PREAPPROVED as indicated by the letter. As it turns out, I was denied and now I have a ding on my credit report. How is this allowed?	ID	None	3408084
10/14/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	I had a {\$280.00} balance left over from a {\$1200.00} installment loan and I noticed the next week my balance increased to {\$380.00}. I spoke with XXXX and the disputes manager and she left me know that I had been overcharged due to their systems error. She assured me that my account will be corrected within 48hrs, but it has now been two weeks and even though I've called at least 4 times they keep telling me the same thing and reporting false information the the credit bureau.	IL	None	3404867
10/14/2019	Payday loan, title loan, or personal loan	Getting the loan	None	I've been " approved " several times on not only XXXX XXXX but XXXX. Every time I " accept approval " and complete the application, it is declined. I receive an automated response with all the reasons for the decline decision and every time, I have contacted Opploans as their reasons do NOT apply to me and I have verified, SEVERAL times, that I meet ALL requirements in addition to receiving the offers that I'm already approved.  This is not fair, as I've been working VERY hard at improving and repairing my credit score from the damage that was done in 2008, and every time I believe I'll be able to get ahead, I am turned down.	FL	None	3405000
9/25/2019	Payday loan, title loan, or personal loan	Loan payment wasn't credited to your account	None	In XX/XX/XXXX, OppLoans agreed that I would repay {\$2000.00} at 0 % interest with payments of {\$80.00} per month. I established this arrangement via telephone, however, I now have a history documenting OppLoans refusal to put ANY communications in writing. Every time I request a written response from OppLoans, I receive an email stating : Thank you for contacting OppLoans. We appreciate your business. Please call us at ( XXXX ) XXXX to discuss your account options in greater detail. I always respond back that I will only communicate in writing and never receive any response. I have never received any mailings from OppLoans concerning my account.  OppLoans has now FRAUDULENTLY reported my account as Charged Off to the credit bureaus devastating my credit score. I have a child to send to college and this is negatively impacting my ability to apply for financial aid for him.  I abided by ALL agreements and NEVER strayed. OppLoans has REPEATEDLY NOT abided by what was agreed to.  I will break it down very simply.	SC	None	3386046

			<p>XX/XX/XXXX : Balance Due of {\$2000.00} ; established monthly payments of {\$80.00}.</p> <p>XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : Paid {\$99.00} more than satisfying {\$80.00} due ; paid an excess of {\$19.00} applied to XX/XX/XXXX payment.</p> <p>XX/XX/XXXX : {\$80.00} due XX/XX/XXXX: Paid {\$19.00} ; XX/XX/XXXX : Paid {\$99.00} when only {\$60.00} remained due on XX/XX/XXXX {\$80.00} payment ; excess of {\$39.00} applied to XX/XX/XXXX payment.</p> <p>XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : Paid {\$39.00} XX/XX/XXXX : Paid {\$25.00} XX/XX/XXXX : Paid {\$75.00} when only {\$15.00} remained due on XXXX payment ; excess of {\$59.00} applied toXX/XX/XXXX payment XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : Paid {\$89.00} ; excess of {\$9.00} applied to XX/XX/XXXX payment XX/XX/XXXX : {\$80.00} due XX/XX/XXXX: Paid {\$9.00} XX/XX/XXXX : Paid {\$99.00} when only {\$70.00} remained due on XX/XX/XXXX payment ; excess of {\$28.00} applied to XX/XX/XXXX payment.</p> <p>XX/XX/XXXX : XX/XX/XXXX : Paid {\$99.00} when only {\$80.00} was due ; excess of {\$19.00} applied to XX/XX/XXXX payment ( see explanation below ) I communicated all of this with OppLoans in writing and received no written statement that my calculations were incorrect or payment schedule was not up to date.</p> <p>In the midst of this, the government shutdown happened in XX/XX/XXXX/XX/XX/XXXX. I communicated with OppLoans via telephone as that is the only way they will communicate and they agreed to defer two payments. So, I now had additional relief. XX/XX/XXXX and XX/XX/XXXX were deferred per OppLoans telephone representative.</p> <p>XX/XX/XXXX : {\$0.00} due Due to government shutdown ; OppLoans deferred this payment. Confirmed with me via telephone.</p> <p>XX/XX/XXXX : {\$0.00} due Due to government shutdown ; OppLoans deferred this payment. Confirmed with me via telephone.</p> <p>XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : {\$19.00} paid XX/XX/XXXX : {\$100.00} paid when only {\$61.00} was due ; excess of {\$39.00} applied to XX/XX/XXXXpayment.</p> <p>XX/XX/XXXX : {\$80.00} due XX/XX/XXXX: {\$39.00} paid XX/XX/XXXX : {\$50.00} paid when only {\$41.00} was due ; excess of {\$9.00} applied to XX/XX/XXXX payment XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : {\$9.00} paid XX/XX/XXXX : {\$50.00} paid XX/XX/XXXX : {\$10.00} paid XX/XX/XXXX : {\$10.00} paid XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : {\$10.00} paid XX/XX/XXXX : {\$30.00} paidXX/XX/XXXX : {\$30.00} paid XX/XX/XXXX : {\$30.00} paid when only {\$10.00} remained ; excess of {\$20.00} applied to XX/XX/XXXX payment</p>			
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9/24/2019	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I am a victim of identity theft and this debt does not belong to me. Please see the identity theft report and legal affidavit attached.	SC	Svcnbr	3385224
9/23/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	Payday loan struggling to pay off and they helped by refinancing and now I have more to pay off.	MT	None	3383392
9/17/2019	Payday loan, title	Getting the loan	None	I applied for a short-term loan on or about XX/XX/XXXX. After going through the application process ( which included putting down my SSDI benefits - this was verified electronically from my bank by them ), I was	HI	None	3377716

	loan, or personal loan			<p>presented with a contract. After I read the contract, I SIGNED it. Then I was informed that I would be notified in 24hrs of their decision. I called on XX/XX/XXXX and was informed that my income was insufficient.</p> <p>1. They verified my bank account and SSDI deposits before the contract 2. I have a signed contract. It has the amount to be borrowed, the payment schedule and the interest, as well as a promissory note.</p> <p>3. Nowhere on that contract did it state that the loan was still under review, or that it was NOT the actual loan agreement.</p> <p>I would not have signed it otherwise ( They were told so ). I would not have signed it because I would be unsure if the terms would change.</p> <p>Again, I have a SIGNED contract with oppLoans - this after the did their checks I had applied for their loan several months previously, and was told that all that remained was my signature ( I refused - didn't like the terms ). They even emailed a copy of the contract ( unsigned ). This time they didn't do so. I took photos of the contract, however. I will try do send them. Notice that the signature date is the XX/XX/XXXX, but the document date is the XX/XX/XXXX ( didn't notice that before )</p>			
9/12/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	This company calls me 6 times or more a day. I informed them in XXXX, that I had lost my job and I would call them back when I start work again and get my finances back on track. They dont care they have been calling non stop. They have made it harder for my recovery.	AZ	None	3371847
9/10/2019	Payday loan, title loan, or personal loan	Improper use of your report	Reporting company used your report improperly	I originally took out a loan on XX/XX/19, XX/XX/19, XX/XX/19, XX/XX/19, XX/XX/19 and again on XX/XX/19 with Opportunity Financial , LLC. When applying for these loans Opportunity Financial, LLCs website states that they do not do credit checks with the three large credit Bureaus and that they do not report payments to any of the three large credit Bureaus. I pulled my credit report and they have indeed been reporting payments to the credit Bureaus showing all these accounts being opened and closed and opened and closed and some not closed that I have paid off. I also believe that the company is breaking consumer protection laws because they have allowed me to take out one loan within days or hours of paying off my previous loan causing a vicious debt cycle entrapping me with their high interest rates. If you look at my debt to income ratio I clearly can not afford this loan. I am XXXX.	NV	None	3369317
8/26/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I contacted this firm opp loans several times XX/XX/2019 and XX/XX/2019, as a consumer regarding the high interests rates being charged on my loan. I informed them that military spouses and familys ( my husband is XXXX XXXX ) that we are protected against high interest rates. They informed me that they needed proof to review my interest rate. They then informed me that spouse loans are not covered under the military lending act and was notified by their legal department. My current interest rate is 159 % on short term installment loan. Please assist	MI	Svcmb	3354050
8/25/2019	Payday loan, title loan, or	Can't contact lender or servicer	None	OPPLoans set up a loan account fraudulently set up by someone using my name online and my information. I didn't realize it was being deducted from my account as it is close to the payment that I pay for another loan. I've tried to contact the company for resolve but can not. it is therefore negatively affecting my credit.	FL	None	3353185

	personal loan						
7/25/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	Upon Discovery through my credit reports, discrepancies have been found due to inaccurate credit reporting done by Opp Loans, to XXXX, XXXX and XXXX. I discovered over 34 Errors. Which indicates that OPP Loans broke the law by violation of FCRA LAWS. In Pursuant to FCRA 611 ( 15 U.S.C. 1681I ) I have found Error and Are pursuant to recover damages in small Claims Court. I have suffered defamation of character personal/emotional injury having my finical freedom impacted by their willful noncompliance. My discovery of their errors on my credit reports were discovered by myself on XX/XX/2019. On XX/XX/2019. I sent to letter on Opp Loans via Certified US Mail, inquiring about the account reported to the Credit Bureaus. They responded XX/XX/2019 sending me a summary of the account and none of the information I requested for Validation. They have added a new line of credit while in dispute which is detrimental to character. They contacted me Via Phone XX/XX/2019 apologizing and admitting their mistakes, unfortunately my credit has already been challenged and they have not issued this apology in writing.	IN	None	3318860
7/23/2019	Debt collection	Communication tactics	Frequent or repeated calls	I have been a customer with this them since XXXX of this year. On XX/XX/XXXX I reached out to advise I was having financial issues, as my husband 's job did temporary layoffs/ work reduction. I spoke with a rep who advised me if I could make at least half payments it would keep my account from going into collections, which I have done. Since then they have reported me to the Credit Reporting Agencies and now I am getting collection calls every few hours. I have no choice but to make smaller payments right now. But my concern is, when I was in good standing my credit report was not updated to show good history but it is for negative, I don't think that is fair practice. Also, I did reach out as soon as I had a situation and now I am getting collections calls and letters, I got an email on Sunday advising me I had 30 days to validate this debt as mine. I know its mine, I made a payment as directed. pull the call where I called in, check the emails I have sent. I am trying to do the right thing ...	OH	None	3315522
7/17/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I refinanced a loan with the understanding that the finance charge would be lower but instead they increased the amount of the loan with higher finance charges.	IN	None	3309219
7/12/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I re-financed my original loan with the understanding that it would lower the interest rate. Instead I was given another loan with even higher interest.	IN	None	3304084
6/27/2019	Credit reporting, credit	Incorrect information	Account information incorrect	Im a victim of fraud and I want my financial freedom back. My complaint is against OPPORTUNITY FINANCIAL ACC # XXXX date open XX/XX/2016, status closed derogatory. I already tried disputing this with the company and they still have not remove fraudulent account from XXXX credit bureau, violating the FCRA in which the	CA	None	3289249

	repair services, or other personal consumer reports	n on your report		credit bureaus have to remove the fraudulent information. The FCRA requires credit bureaus to block the fraudulent information from my credit report as resulting from identity theft within 4 business days and to promptly notify the business that sent you that information. I want the mentioned account to be remove from my XXXX report as soon as possible due to the fact that it is a fraudulent account. Im attaching a Federal Trade Commission report, with letter sent to Opportunity Financial alerting them that this account has fraud charges. In the case that the account still remains in my report I will take legal action against Opportunity Financial. This is a clear violation to my financial rights and to the FCRA.			
6/21/2019	Debt collection	Attempts to collect debt not owed	Debt was paid	On XX/XX/XXXX I was in court and a judgement was entered in the amount of {\$1800.00} with payment to be sent to XXXX XXXX ( OPP Loans collections attorney ). Payments were to be {\$150.00} per month. On XX/XX/XXXX, a cashiers check # XXXX in the amount of {\$1800.00} was certified mailed to them using USPS - tracking number XXXX. I had called in XX/XX/XXXX to ensure the payment was posted. It had not been. On XX/XX/XXXX I received a release of judgement from XXXX XXXX. Upon reviewing my credit reports, I see that as of XX/XX/XXXX, OPP Loan still is reporting to the credit bureaus that I am making late payments and delinquent on this account.	IL	None	3283085
6/6/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	RE : Revocation of authorization for debits Company : OPP Loans To Whom It May Concern : Please stop taking automatic payments from my bank account for payments to my account with your company.. I am writing to inform you that I am revoking authorization for you to debit my account via electronic funds transfer : Send a mailing address so payments can be mailed. _ This revocation applies to any and all future debits.  Sincerely, XXXX XXXX XXXX	TX	None	3266416
5/30/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	one inaccurate and fraud account name ( opportunity finance ) has been reporting under my name under my XXXX credit reports, it is under loan accounts, i have never had a loan that i have not paid, this is inaccurate and fraud account reporting under my name, please have this inaccuracy removed from my XXXX credit file thank you	CA	None	3258968
5/14/2019	Credit reporting, credit repair services, or other personal	Incorrect information on your report	Information belongs to someone else	This account is illegally being reported on my credit report. On dates, XX/XX/19 and XX/XX/19, I formally disputed it directly with XXXX in regards to their illegal reporting, and their response was VERIFIED. On date, XX/XX/19, not only did I reach out the company directly with a letter after XXXX supposedly verified the account, in getting this issue resolved. I sent along with my Police Report and an affidavit but the address XXXX has listed on my credit file for this company came back UNDELIVERABLE from the United States Postal Service. I presented the documentation to XXXX and they still havent removed the fraudulent account. Therefore, I am now formally disputing directly with you in getting this fraudulent account remove immediately, please!	IL	None	3241349



	consumer reports						
3/26/2019	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	. I have a loan which is now settled with Opp Financial. I would like for Opp Loans to just reflect my credit report as such. Ive called in, file disputes and they keep updating my credit report as file remains, although it has a XXXX balance. As I paid on the loan amount, it never reflected in my credit report they just kept reporting it as past due {\$970.00}. I really just want them to update my credit report so I can move on from this! They blame the credit bureau for the delay in reporting but the credit bureaus say they submit the info as soon as they get it. I have the letter reflecting the {\$0.00} balance. I submitted to XXXX. Why do they respond that the account remains as is with {\$970.00} due. Opportunity Financial, please just update my file. Please!	IL	Svcnbr	3191401
3/25/2019	Debt collection	Threatened to contact someone or share information improperly	Contacted your employer	<p>Hi, I took a payday installment loan for the sake of building my credits and we entered into a contract with payment terms that they deduct installments from my checking account. I gave them all the information they wanted that included my account and routing number as per contract. Initially, they didn't deduct money as per scheduled payment and I called them 3 times asking them to take their money and they didn't. I paid through a debit card thereafter. I did pay again 3 times more and asked them to perform their responsibility to deduct their money as this is important for my credit building. I then told them I am not doing it through debit card anymore. Have to do their obligation as per contract, it doesn't say I have to use my debit card as a routing number was a condition for approval.</p> <p>This week I wondered that they contacted my employer and decided to garnish my wage. This is unfair to me as I wasn't informed and it is not my fault, I never refused to pay or change my account. They didn't do their responsibility to deduct money while I gave my account information ( confirmed today they still have ).</p> <p>This is unfair garnishment and punishment to me because of their fault ( or their systems ). My intention is to build my credits instead they are now destroying me more while I am innocent. Again they never gave me a chance to defend or give my position on this. I am still willing to service my loan and never refused to fulfill my obligations but I getting unfair punishment for this company failure to comply with the agreements.</p> <p>I urge your help to assist me to remove this unfair garnishment on me and let the company comply with their promises. I also ask you to judge this and make Opploans repair my damaged credits that were caused by this unfair transaction. I am not delinquent to this transaction.</p>	IL	None	3190625
3/24/2019	Payday loan, title loan, or	Charged fees or interest	None	I have tried to resolve this debt but was advised that this is now with their attorneys thats threatening wage garnishment and over {\$500.00} in fees. I just started hearing from this company that I got a loan from in XXXX a	IL	None	3189611

	personal loan	you didn't expect		couple of months ago and Im not left with any options and an enormous fee from lawyers. I also am requesting the account summary for the entire loan			
3/14/2019	Payday loan, title loan, or personal loan	Incorrect information on your report	Account information incorrect	My balance was paid in full and should be reported to all 3 credit bureau 's.	SC	None	3180066
3/13/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	Got a small installment loans. They raised their interest rates and added different fees resulting in me not being able to pay for it. This is now affecting my credit score because this is now closed and charged off in the amount of {\$1100.00}. I tried contacting them multiple times to fix this issue but did not get anywhere this this company.	NM	Svcmb	3178028
2/3/2019	Debt collection	Took or threatened to take negative or legal action	Sued you without properly notifying you of lawsuit	I was sued by a collection agency named XXXX XXXX for an installment loan I took out with another company named Opportunity Financial LLC. On XX/XX/XXXX we reached a settlement agreement. The agreement stated I would make 3 payments of {\$740.00} dollars beginning on XX/XX/XXXX in exchange no judgement would be filled and nothing would be put on my credit report and the debt would be paid in full. On XX/XX/XXXX I made the payment and faxed the signed agreement to XXXX XXXX and was told I did not have to go to court because they would have the judge sign the order and send me a copy. Instead XXXX XXXX took my payment and the signed agreement and still went to court on XX/XX/XXXX and filled a judgement for a higher amount and sent a garnishment on to my place of employment. I contacted XXXX XXXX and was told that a motion to dismiss would be filled. 3 weeks went by and they still did not fill a motion. So I filled a motion with the court to vacate the judgement. XXXX XXXX contacted me on XX/XX/XXXX trying to collect a second payment and threatening me saying if I didn't make the payment they would not dismiss the motion to vacate judgement even though that was the original settlement agreement in the beginning. XXXX XXXX and I made a settlement agreement. I kept my part of the settlement agreement and 2 days later they breached the agreement after taking my money and then threatened me after I filled my motion to get another payment.	IL	None	3141378
1/8/2019	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	Disputed with company on XX/XX/XXXX. The company received my written disputes on XX/XX/XXXX according to certified mail receipts. It is now XX/XX/XXXX and I have to receive requested verifiable proof. Under the FCRA 15 U.S.C. 1681i, it is my right to have all unverified accounts promptly deleted. The company has yet to provide me with a copy of the verifiable proof even though I have requested this proof multiple times from them.  According to the Fair Credit Reporting Act, 15 U.S.C. 1681g, Upon request the company is required to disclose to me all of the documents that are recorded and retained in my file at the time of this request concerning the accounts that are reporting in my credit report.	CA	None	3119939
12/20/2018	Payday loan, title	Charged fees or	None	I have been paying this loan for more than a year and the principal has not changed. I borrowed {\$2000.00} and have paid {\$4600.00} into this loan to date.	MD	None	3106431

	loan, or personal loan	interest you didn't expect		When I called about this, the company said I could increase my payments if I wanted to pay it off faster. The company keeps changing the amount deducted, reducing it so that no principle is paid, just interest fees.			
12/10/2018	Payday loan, title loan, or personal loan	Problem when making payments	None	My payments stop coming out as agreed by ACH debit on my account for no reason in accordance to their agreement. I never canceled or directed my institution to stop allowing the agreed ACH debits from my account which were to automatically withdrawn on my pay days of the XX/XX/XXXX and XX/XX/XXXX. I spoke to a rep who said there may have been a system error due to updates, etc. Payments continued and Then all of a sudden I have fraud on my XXXX XXXX XXXX account. Issue was resolved and payments were suppose to continue with my XXXX XXXX account due to previous issue of payments not coming out as agreed in accordance with the agreement. Auto payment was selected so you don't have to worry about the payments being made and it was encouraged that if you can make more payments it can pay down your principle faster according to XXXX XXXX. As I free up a little cash I assumed when I log in to make a payment it's just an extra payment being made. I made a couple payments recently with my debit card. I have had several issues with XXXX XXXX correctly taking my payments and I am met with attitude and unprofessional reps. Recently I get notified by XXXX that my account with XXXX XXXX is Delinquent 30/60/90 days. I have gave the rep my XXXX XXXX information back in XXXX. I never received a call, voice mail, email, or US Mail correspondence that I was past due let alone going into delinquent status. The last email received was in XXXX! Every account on my credit report has been in good standing for years without 1 late pay and this inaccurate reporting of my account dropped my credit score 60 points. I did everything I was suppose to do under the FCRA, yet XXXX XXXX never notified me or gave me a chance to rectify any issue. I can not fix or put attention to nothing I haven't been made aware of.	CA	Svcnbr	3095946
12/6/2018	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	In XX/XX/XXXX I certified mailed a dispute letter to XXXX XXXX to dispute a account that was showing up on my credit report. I have attached my initial letter, the copies of the signature card information from where their company had signed for my letter dictating all that I was disputing, and began the clock of 30 days to place disputed remarks of my dispute on my credit reports, respond to my letter which I can prove they received, and that they did not send any information verifying the debt to me that would prove and hold up the erroneous claim that I owed them to begin with, or have negative accounts with them. There are many violations that I will be submitting in a court of law, as well as laws that the company broke in not upholding the standards set before them from the FCRA, and the FDCPA. I have pulled my credit from all 3 credit bureaus and have attached the proof for you to examine that the credit reports are time stamped 31 days after they signed for my letters, and one of the major violations they totally neglected to do is mark my account as disputed on my report, and/ respond within the time frame with verifiable documents that would hold up in court that the debt was in fact my debt. I demand that they remove the debt reporting to my credit report immediately, and that you as well as the attorneys general offices, and XXXX hold them accountable for the noncompliance of these said violations and laws that have been broken. I want it removed, and it is my rights. My letter clearly explained what I would do if they did not respond accordingly. I have a well documented case and have all intentions of taking care of it legally if they do not comply.	VA	None	3093189

10/29/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I am furious! I have been battling XXXX for months now and thought I had reached resolution only to have XXXX not stand by its side of the resolution. I have a {\$2000.00} loan with XXXX and have been fighting with them to come to a settlement given their predatory nature. At the end of XX/XX/XXXX, I spoke to Mr. XXXX XXXX. He stated the best XXXX could do for me was make the loan a zero interest loan and require me to pay {\$100.00} per payday even though I stated that would be a hardship. I made the first {\$100.00} payment on XX/XX/XXXX ( a day earlier than it was due ) and mailed the XX/XX/XXXXpayment ( which they claim not to have received ). To date, I have paid {\$580.00}, therefore, my balance due should be {\$1400.00}. My Online account shows my balance as {\$1900.00}. This is 1000 % INCORRECT. I have reached out to XXXX MULTIPLE times to get that fixed with no response. My online account also shows that I owe {\$180.00} per payday which completely VIOLATES the agreement I entered into with Mr. XXXX. Despite my wanting all correspondence in writing, he refused and now I see why. On XX/XX/2018, XXXX threatened me with collections stating I am {\$270.00} past due. This is false information. XXXX is now lying about the status of my account. This is unacceptable business practice.	SC	None	3059663
10/27/2018	Payday loan, title loan, or personal loan	Getting the loan	None	This company has very suspect application processes. As part of the final step for getting a loan, I was asked to provide my online banking login credentials. They made providing my user name and password part of the application process.	WA	None	3057620
10/6/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I took out a high interest loan in XX/XX/2016. The loan was for {\$4000.00} My payments were to be {\$290.00} semi monthly. The payments were set up on my pay dates which are XX/XX/XXXX and the last day of the month. However, at some point the payments started changing to XX/XX/XXXX and XX/XX/XXXX of the month. So, at some point this past year and 1/2 every other payment started getting returned. I tried to resolve this earlier this year with no resolution. I also contacted the company by phone about 4 weeks ago and the customer service person wasn't able to help me again. Today I called at about XXXX and spoke to a customer service rep ( who incidentally said he spoke to me the last time ) and he still couldn't help me. He told me again that I had to call during business hours which was by XXXX XXXX PST. I calculated that I have paid {\$11000.00} towards this loan! Based on all the cleared payments on their system! When I try to view contract online, it says it's not available. The rep said he couldn't view it either. He said it appears that my loan was part of a " migration " from another part of the company. At this point, my current balance is {\$5100.00} and the principal balance is {\$3200.00}. Please help me.	CA	None	3039006
9/29/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	They are charging outrageous fees	MN	None	3032857

9/24/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>I XXXX XXXX took out the loan I am not disputing the loan I had a downfall in life and defaulted. I have received emails daily on call XXXX at XXXX for a customized settlement and I did not call until XX/XX/2018 when I received a " Notice of Intent to Assign Wages " I spoke to XXXX who refused to assist her only option was for me to pay {\$560.00} now and make the original monthly payments. I stated to her I do not have that money I really do not I need help she refused to offer me any solution. I currently have {\$100.00} in my checking account. I asked to speak to a supervisor and she refused to allow me to speak to a supervisor.</p> <p>with the notice of intent to assign wages the letter sates to send to XXXX XXXX XXXX XXXX XXXX but XXXX told me to send to XXXX XXXX XXXX XXXX XXXX so even their correspondence is inaccurate. I think this company has no intentions to help anyone who is struggling.</p>	IL	None	3027480
9/24/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I work as an XXXX XXXX XXXX XXXX for my daugther, who was in the Intensive care unit at XXXX XXXX XXXX in XXXX XXXX in XX/XX/XXXX. When my daughter is hospitalized I do not get paid. After being in the hospital for a month I signed an Opp loan for {\$2600.00}. From XX/XX/XXXX to XX/XX/XXXX I have paid them over {\$3600.00}. Today they tell me that I owe them {\$2800.00}. I just made a payment for {\$210.00} That I am placing a Stop payment on. I was never told the INTEREST RATE OF 160 % THAT IS ACTUALLY OVER 430 % APR.</p>	CA	None	3028087
9/23/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>This installment loan is appearing on all three of my credit bureau reports as a charged off, negative account. It shows that the account was opened on or around XX/XX/2018.</p> <p>This account belongs to my ex-spouse, whose name is also XXXX XXXX. I have disputed this item through the credit bureaus ; however, XXXX continues to falsely verify that this account belongs to me and refuses to remove it from my credit report.</p> <p>Moreover, this is a predatory lending institution that charges astronomical interest charges that accrue daily, and after looking at their terms and conditions, they have grossly misrepresented their product and are preying on unsuspecting victims with their hidden fees and deceptive advertising practices.</p> <p>I also continue to receive daily collection calls from XXXX, despite the fact that I have revoked my express consent to receive any communication from this organization. I have countless voicemails and receive up to 10 collection calls per day from XXXX, despite me telling them I want my number removed and that I revoke my express consent and that this account does not belong to me.</p>	MN	None	3027174
9/17/2018	Payday loan, title loan, or personal loan	Was approved for a loan, but didn't receive	None	<p>DO NOT APPLY FOR ANYTHING WITH THIS COMPANY!!! THEY ARE A SCAM AND WILL XXXX YOU OVER! THEY FALSEY APPROVED MY APPLICATION ONLY TO DENY MY APPLICATION AFTER A GUY CALLED FROM THIS NUMBER XXXX AND DIRECTED ME TO GO TO THIS XXXX XXXX AND CLICK ON 5 STARS AND WRITE SOMETHING NICE ABOUT A LADY NAMED XXXX. I DO NOT EVEN KNOW XXXX!!! WELL ONCE I DID EVERYTHING HE ASKED ME SAID AGAIN, THANK YOU AND CONGRATS AGAIN ON YOUR LOAN APPROVAL. WELL IT GETS POSTED THEN ALL OF A SUDDEN THEY SENT A EMAIL</p>	KY	None	3021233

		the money		STATING IT WAS NOT APPROVED!!! WOW!!! I WILL BE CONTACTING THE BBB AS WELL AS WELL AS THE CEO OF THIS SO-CALLED COMPANY			
9/10/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>I had a loan with this company for about {\$2000.00} now i went on short term with my job and didn't get paid called the company explained why i couldn't make payment. The young lady stated there was nothing i could do if i couldn't make payment. Months later i called back when i was able to make and set up forms of payment they stated if i couldn't make full amount of payment they couldn't except payment at all. i then stated i cant pay full amount but partial. Now they told me they sent account to attorney and then the sheriff came to my house serve me with someone else information and had a sticker on back pages with my information. I then showed up to court the attorney tried to attempt to make me give her the paper because they realize they serve wrong person than she stated if i disputed and wanted to see a judge the would charge me additional fees and they still charged me serving fee but truly was serving someone else, so not only do i have some one else info they want me to pay those fees and not dispute them to resubmit my actual information, the lawyer called her office hand wrote everything and ask could she email me because i didn't have my original loan documents she then stated i now owe about 4500 dollars. i then tried to work with her and explained after trying to catch up with everything from not getting paid i can pay XXXX dollars a month no more than XXXX a month, she stated i would need to pay amount below, i also added her information and what she stated. I really dont know what to do but i have arrangements with other companies after they knowingly understood my dilemma. Im upset that i have to pay all the fees and loan with no arrangement and still be a single mom and live. Now they are emailing and calling me saying they will garnish my bank account for 20 years and my check and so on. Im very afraid and dont want to be homeless or behind over 4500 dollars.</p> <p>Good afternoon XXXX, Unfortunately, that payment arrangement is too low. I can only set up a payment arrangement for 12 months at \$ XXXX/month. In the alternative if youd like to offer a lump sum settlement for less than the full amount owed to be paid in 30 days, youre welcome to do that and I will bring it back to my client for consideration.</p> <p>Thanks, XXXX XXXX Attorney XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX XXXX, IL XXXX XXXX. ( XXXX ) XXXX Fax. ( XXXX ) XXXX Email mailto : XXXX XXXX</p>	IL	None	3015405
7/24/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>Opp Loans, has failed to apply my loan payment in a timely fashion.</p> <ul style="list-style-type: none"> <li>-They have failed to notify me of the option to make payment on holiday, not including the most recent email I received asking me if I wanted to.</li> <li>-They are not calculating my interest correctly, they are counting the beginning and ending dates multiple times.</li> <li>- The fail to provide me with accurate information on my loan, interest, and days counted for that interest.</li> <li>- When I refinanced the loan, they failed to tell me that my first payment would not be applied to my interest or principal.</li> <li>- I've called several times on these issues with no result, and when asked for a supervisor or manager the line is disconnected or I'm refused.</li> </ul>	IL	None	2971329

5/3/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>Company offered {\$2800.00} loan to my husband at 24 % interest without disclosing " customary fee " which brings total to 160 % interest. Company says this fee is not interest " for the purpose of Tennessee law ".</p> <p>I asked about protection under the military lending act and they said they never heard of it. They said " the state regulates the interest amount ". If that is the case, why is their outrageous fee " Not interest for the purpose of Tennessee law "?</p> <p>Paid {\$460.00} this month. Principal balance dropped by {\$78.00}.</p> <p>Next payment due is {\$630.00} Company said payment will be different every month. How does an installment loan have a different payment every month? How can it ever be paid off if it accrues over {\$400.00} in interest per month?</p> <p>He was medically seperated from XXXX XXXX due to a XXXX XXXX XXXX causing XXXX XXXX XXXX XXXX XXXX, XXXX, and XXXX XXXX. He is XXXX XXXX XXXX and his only income is VA XXXX.</p> <p>This company is preying on people like XXXX.</p>	TN	Svcnbr	2895346
2/12/2018	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>I am being contacted everyday, with the exception of Sunday, for a month. The want the loan paid but, I am unemployed and a XXXX veteran. I have tried to explain this to the company. However, they continue to contact me. It's the same thing everyday.</p>	TN	Svcnbr	2812101
1/31/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>I was notified back XX/XX/2017 that XXXX XXXX was fraudulently opened in my name and reporting to my credit reports. I am a victim of Identity Theft and immediately put a fraud dispute in with a copy of my identity theft police report with all 3 credit bureaus '. XXXX is the only bureau that has yet to remove XXXX XXXX from my credit report due to fraud. According to XXXX, XXXX XXXX is verifying an account with my name, address, DOB and last 4 of SS. That is all information that could be used when one is a victim of Identity Theft. XXXX XXXX has been notified that this account is due to fraud and was never authorized by me to be opened. XXXX XXXX has failed to provide a contract with my SIGNED signature showing proof that I am the one that authorized this account to be opened. I have an open BBB complaint against XXXX and against XXXX XXXX. I have also filed a CFPB complaint against XXXX. I have sent another copy of my Identity Theft police report certified mail to XXXX XXXX along with a 609 letter. XXXX XXXX is inaccurately reporting a fraudulent account to my credit file &amp; because of this inaccurate information, I have been denied credit for a home as well as other credit that I'm trying to obtain. This account needs to be removed from my XXXX report immediately due to me not authorizing the account to ever be opened and it was done as a result of me being a victim of Identity Theft. XXXX XXXX is providing verification to XXXX that an account does exist using my name, address and DOB. However anyone can easily access that information on the internet and or phonebook. By law to validate this</p>	IL	None	2798613

				debt is actually mine, XXXX XXXX needs to provide an original contract with a signed signature by me. For the last 6 months, XXXX XXXX hasn't been able to provide an original contract with my SIGNED signature, therefore XXXX XXXX is in violation of FCRA section 609 ( a ) ( 1 ) ( A ). XXXX XXXX needs to immediately remove this fraudulent account from my XXXX credit report or I will pursue all legal matters if necessary to enforce my rights under the FCRA.			
12/20/2017	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>First of all I am a veteran so I cant get payday loans. Look me up. Also I have provided the police report number, told them to retrieve since they are the ones whom did this to me. Also where is my actual signature. Electronic signature I would never do that for a loan.</p> <p>2nd this person was awfully rude. Unbelievably rude.</p> <p>That is not my bank if you must know. I go to a well known bank which I wo n't be giving any information because I still do not know whom this company is.</p> <p>Because I do not know whom you are. The number you gave me was out of state. Now you are being incredibly rude to me.</p>	CA	Svcnbr	2760980
11/27/2017	Payday loan, title loan, or personal loan	Received a loan you didn't apply for	None	<p>I have not even received any money from this loan that they say I allegedly took out. I have emailed them. Then they said that they would update the information. Then I get another email with a guy being completely rude They have contacted me all through XX/XX/XXXX and up until XX/XX/XXXX,. I can not seem to find a website on these guys. They have a XXXX number which seems long distance.</p> <p>It is my wifes email and she only uses it for XXXX.. That is the funny thing about this. Please help. They put this on my credit and I am having problems getting it removed.</p>	CA	Svcnbr	2738916
9/6/2017	Payday loan, title loan, or personal loan	Getting the loan	None	This company wanted my bank acct. Info before loan amount or fees were discussed. They stated they were in good standing with the XXXX. Ok i put in my bank info.They approved me for XXXX. The last step said they needed to verify my bank account. They wanted my online banking login info. To make things worse the terms and conditions state all submitted info is property of opp loans.That is a huge red flag and they have my bank info now. There are ways to verify correct bank info. This should be fraud.	TX	None	2659046
6/2/2017	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	I paid off an account ( loan ) and once the account was reported to XXXX it was reported closed but 30 days late. the account was never late, I co ntacted Opportunity Loans ( Op p Loans ) and was told that there was a glitch in the system and that this would be corrected in a few days. I waited from a call from someone by the name of XXXX who I was told would call me back but I never received a call. I contacted the credit bureau and disputed this, the dispute came back as information remains the same due to the number that was provided on the credit report is not the number should be used for Payments. the number provided to the credit bureau is just the corporate main number. so I have included the final email stating the account is paid in full with the correct contact number located in the signature. The information is still being reported as 30 days late which is not correct.	IL	None	2533663



5/16/2017	Payday loan, title loan, or personal loan	Getting the loan	None	<p>I applied for loan back on XXXX XXXX 2017 I was told that I was denied due to my XXXX score being low. I then called and ask what is the score requirement to be approved. I was then told that your score XXXX score should be XXXX . Then I ask the rep what was my score showing in then say XXXX . So he then say I can contact the company XXXX to try in get my score up and then reapply within 30days. So I contact XXXX to start the process to get my score up. So today XXXX XXXX 2017 my XXXX score is XXXX . Which way pass the company requirement to get approve for a loan. So I reapply for a loan on today XXXX .17 I was today I was approved for XXXX . And the only thing I have to do was submit 3 months of bank statements. Once I submitted the bank statement I was told that I was denied. So I then ask why he rep told me that I would have write them a letter to get a statement of why I was denied. So then ask the rep what was my XXXX score she then state that my score was XXXX and the company requirement score is XXXX . So at this point I am XXXX because why would the company tell me I am approved at first. And then ask for all my personal information just tell me I am not approved This company is a scam!</p>	GA	None	2485782
3/24/2017	Consumer Loan	Problems when you are unable to pay	None	<p>I 've had a loan with Opp Loans ( Opportunity Financial ) for over two years, and had always made my payments on time, they raised my credit line from {\$1600.00} to {\$2200.00} because of my record.</p> <p>In XXXX 2016 I became unemployed, at first they worked with me for what I could afford, then they pressured me to try to make payments I could n't afford ( in XXXX of 2016 ). I tried to keep up, but ultimately I could n't any longer.</p> <p>Finally in XXXX of 2016, the collections manager ( XXXX ) said to me to log into the website and to make weekly payments of what I could afford, so there 's activity. He said as long as I made these weekly payments, no interest would accrue, I 've done this for 3 months now.</p> <p>I had a payment due XXXX XXXX, I forgot to make it, so I made it one day later on XXXX XXXX, I 've made another one today, XXXX XXXX.</p> <p>It seems their system does n't recognize my payments, as they added {\$230.00} of 'interest ' to my balance, and send me threatening emails and texts every other day.</p>	UT	None	2403819
1/31/2017	Consumer Loan	Problems when you are unable to pay	None	<p>I took a loan out with this company in XXXX of 2016. When I took out the loan I understood what the initial payment would be and was told that I would pay lower increments each month. However, I did not understand that the interest would decrease at the slow rate in which it is currently decreasing. Because last month was XXXX and personal and property taxes were due. I was unable to pay the minimum amount of XXXX. ( I have been paying an excess of XXXX a month on this XXXX loan since XXXX with the first payment being Over XXXX ) I therefore, contacted the company and agreed to pay {\$350.00} of the balance. I was told that the additional would be added to the balance of XXXX 's payment. Now, this month they are showing a minimum of XXXX. XXXX due and with the additional amount left from last month. I am having to pay {\$660.00} this month. I called the company to see if a lower payment could be negotiated and was told that an arrangement could not be made</p>	VA	None	2320847

				on an arrangement. I am totally frustrated with this loan company. I borrowed {\$3000.00} from this company in XXXX with 160 % interest rate, I am scheduled to make monthly payments for a year. I read an article about another payday loan company overcharging in interest rate for consumers of Virginia and realized at this point that I, too, am being overcharged in interest rates. The company I am referencing is Opportunity Financial, LLC. I am seeking assistance in getting lower monthly payments and adjustment to my interest rate.			
12/23/2016	Consumer Loan	Problems when you are unable to pay	None	<p>I had first taken out my loan with Opportunity Finance ( or XXXX ) in XXXX XXXX. I made all my payments, and received credit line increases. My income at the time my loan was approved was {\$70000.00} annually.</p> <p>In XXXX of XXXX, I became unemployed for 3 weeks. I was able to get temporary work ( temp job ) through a staffing agency. My income was then \$ XXXX/hr.</p> <p>I notified Opportunity Finance that I was unemployed, and they 'suspended ' my account for 1 month while I tried to get employment.</p> <p>After the 1 month, and my account was active again ; I told them my new salary, that I could n't afford the normal payments. They accepted what I could afford at the time, which was {\$25.00}.</p> <p>They continued to work with me, allowing me to make bi weekly payments of {\$25.00} while I was working the temp jobs. They did this for approximately 5 months.</p> <p>In XXXX of XXXX, they told me I could no longer make {\$25.00} payments, that I had to pay more. They gave me no reason for this. They said the minimum payment that I could do was bi weekly payments of {\$79.00}. I told them I could not afford that, they told me to bad, but they would accept bi weekly payments of {\$61.00}. I still could not afford these, but I tried.</p> <p>In XXXX of XXXX I became unemployed again. When I notified them, they 'suspended ' my account for one month again. I was able to get another temp job at the end of XXXX XXXX.</p> <p>In XXXX of XXXX, my account became active again. I called to set up payments I could afford, which was bi-weekly of {\$25.00}. They told me they could n't accept that, the minimum was {\$61.00} bi-weekly. I told them I could n't afford it, they said there was nothing they could do. So I did make a couple payments in XXXX and XXXX, but I could n't make anymore.</p> <p>At this time I asked them if my loan matured, and they said yes ( no longer accruing interest ). I asked them the balance, and they told me just over {\$2400.00}. I asked that all payments being made are reducing the principal balance, and they said yes. They said as long as I made payments, no interest would accrue. This did n't make sense to me, because I was under the impression it had matured.</p>	UT	None	2263027

				<p>Anyway, I could n't make any payments at the end of XXXX, beginning of XXXX. In XXXX, I received a threatening email saying it was the last time they would try contacting me ( they never contacted me before this ), and that if I did n't make a payment, they would take me to court.</p> <p>I could n't afford it, but I ca n't afford being sued either. So I set up a {\$61.00} payment for today, XXXX XXXX XXXX. I told them that my current temp job is ending today as well, can they 'suspend ' my account for one month while I look for employment. They said no. The collection manager 's name is XXXX, he said he could n't help me.</p>			
9/29/2016	Payday loan	Can't stop charges to bank account	None	I am seeking relief from a cah advance loan Opp loans phone number Opportunity Financial LLC in XXXX the interest rate is 160 % I am trying to work out a reasonable settlement but they will not work with me the website is www.oploan.com I donot have the money to pay them back my entir pay is going towards vash advances	VA	None	2137916
9/29/2016	Payday loan	Can't stop charges to bank account	None	I am seeking relief from a cah advance loan Opp loans phone number Opportunity Financial LLC in XXXX Il the interest rate is 160 % I am trying to work out a reasonable settlement but they will not work with me the website is www.oploan.com I donot have the money to pay them back my entir pay is going towards vash advances	VA	None	2139660
12/12/2015	Consumer Loan	Taking out the loan or lease	None	<p>My employer made a huge error with my paycheck and I needed funding to assist in a move to a condo. I applied for a loan with Opportunity Financial. Within minutes of completing the process that evening, I began to receive MULTIPLE phone calls from their offices, including into the next day while I was at work, teaching. This was very disruptive and during lunch, I called them and explained that the repetitive calls were unnecessary. As I did not yet have a paycheck stub to send, they closed out my loan application indicating that I could reapply at a later date. The next day, I received an email stating that my loan could not be approved due to 'adverse action ' ( I was told that my paperwork had been closed and not processed due to lack of employment documentation ).</p> <p>Once I received my paycheck stubs, I re-applied, attaching my payroll information. Again, the incessant phone calls began. I spoke with someone the next morning, inquiring about the reason for the XXXX phone calls that morning, the XXXX texts that morning, and the XXXX emails, all within a XXXX HOUR WINDOW. They indicated that they had approved my loan ; however, I informed the gentleman that I was speaking with that I had received an email stating that my loan had been denied. He said, " No, ma'am, I just got done speaking with the underwriters, everything is approved, I 'm looking at the paperwork right here! All you have to do is sign the paperwork and you 'll be all set, you 'll have access to the funds! " I attempted to use the link to sign the paperwork and access the funds but could not. I then received ANOTHER email of denial ( by now, I am pretty confused ), stating that my loan could not be approved. I phoned the company who now tells me that the reason it could not be approved was because I needed a month 's worth of paycheck stubs. The first time it was denied</p>	IL	None	1694746

				<p>was due to my credit report and the second time, it did not indicate the reason.</p> <p>I 'm not sure what this financial lending institution 's goal is : they are DESPERATE for customers it appears based on the insane amount of contact they make BEFORE XXXX even obtains a loan, but they are also very unorganized and unprofessional with regards to follow-up, documentation and correct information. It almost seems like they might get paid for processing applications but decline as many as possible to keep as much money as possible.</p> <p>The fact that I did not eventually receive the loan is of no consequence as my employer did correct the payroll issue and my financial standing will continue to improve. I am not bitter towards this company BECAUSE my loan was not approved. I am irritated ; however, that based on the confirmation of receipt of the loan that I obtained from the gentleman, I made arrangements to take a condo. Their business practices leave MUCH to be desired and are deplorable. Something just does not feel right about the manner in which they operate ... ..</p>			
12/4/2015	Consumer Loan	Shopping for a loan or lease	None	<p>Financial phishing!!! Was getting XXXX hang-up calls a day from XXXX, for several weeks, finally did a dial back and it was this company Opportunity Loans. Told them I was on the No Call List and wanted no further calls. Was told they were calling about my loan application and would need last XXXX of my SSN to pull ; advised I did n't have an application so my SSN would do them no good. Advised they could use my phone number to remove from their call list and any further representation that I had a loan application was fraudulent. Since that XXXX conversation I have received XXXX more hang up calls. I also received XXXX messages left from the same company on a toll free # XXXX, ignored the XXXX thinking it in error, the XXXX came in on XXXX, my conversation with the rep XXXX went much the same as my original conversation, with them insisting they needed SSN info to stop calls ; thus far I have not received further calls from this number- yet. I believe this particularly egregious phishing may have been triggered by my recent HARP process with my bank as I 've gotten a number of mail offers since then, but these folks just wo n't stop even after I told them I was a XXXX ( in credit &amp; collections, no less ) and I worry that given the list the calls are apparently are being generated from they may take XXXX of someone who is at their most vulnerable.</p>	MO	None	1683986
9/23/2015	Consumer Loan	Managing the loan or lease	None	<p>Bi Weekly payments of {\$180.00}, i notified them via certified mail that I had a change in income and could no longer afford the payments and to stop ACH withdrawal, they did stop the withdrawal, but are now saying the loan is 21 days past due when it is only 5 days past due and are threatening legal action. I also sent them a check and a promise to pay {\$20.00} a month until paid in full.</p>	OH	None	1577435

## Exhibit D: Examples of Better Business Bureau Complaints Against American First Finance, FinWise Bank, Rise Credit, and Opportunity Financial

The following reviews are a sample of customer complaints published on the Better Business Bureau website related to American First Finance, Rise Credit, and FinWise Bank.


Where possible, the headers link to the full set of complaints. However, in the case of American First Finance, there are so many complaints (866 in the last 3 years as of March 7, 2023) that the BBB has published only 25% of the complaints. Finwise Bank had 79 complaints in the last 3 years, many involving Rise and others involving other or unnamed partners. Rise had 109 complaints and Opportunity Financial had 181 in the same time period.

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[American First Finance, Inc. | Better Business Bureau® Profile \(bbb.org\)](#)




**Initial Complaint**  
11/07/2022

**Complaint Type:** Billing/Collection Issues  
**Status:** Answered 

I received a letter in the mail from AFF stating that I opted to use automatically recurring electronic fund transfers. I called them stating that I did not and that I did not know anything about this. The card listed is not one that I own. They told me to file a police report and send it to them. I told them file it about what. They would not tell me what I allegedly purchased.



**Initial Complaint**  
10/30/2022

**Complaint Type:** Billing/Collection Issues  
**Status:** Answered 

This place is down right crooked!!! 168.69% interest rate. Crooks!!! I'm a single mom who needed a new couch. I went to a local business to support them and they had American first finance for a financing company. My couch was 2473.31 and will have paid 8713.60 by the time it is paid off. Down right ridiculous.

**Initial Complaint**

10/24/2022

**Complaint Type:** Billing/Collection Issues**Status:** Answered ?

There is a false claim that 1117 days ago from today's date of 10/24/22, that I made a purchase of \$1300 on 10/03/19 which is totally untrue. I have not had business with the company since July of that same year which I fully paid off with proof in attached photo.

**Initial Complaint**

08/17/2022

**Complaint Type:** Billing/Collection Issues**Status:** Answered ?

Good afternoon. I paid on Monday at 8-15-22 for \$80.00. I noticed today that the payment did not post to my account. Today 8/16/22, I made another payment for \$80.00, and the payment is not applying to the account, so the account is 25 days past due. So when I reached out to the company about this, they said that no payments had not been made.

**Initial Complaint**

07/12/2022

**Complaint Type:** Problems with Product/Service**Status:** Answered ?

I paid this company \$750 to settle and close this account on today 7/11/2022 and they refuse to give me something in writing or email, showing the account was paid, this information was needed for business purposes. They told me that they could email something once the payment was made. I spoke with three different agents today to try and get something in writing and they refused.

**Initial Complaint**

07/11/2022

**Complaint Type:** Problems with Product/Service**Status:** Resolved ?

Good evening, On jun 6th i called to see what my remaining balance was. On Jun 16th I paid off my remaining balance. I had to be paid in full by Jun 19th. I had an additional payment come out of my account on Jun 30th. I spoke with someone for 30 mins to process a refund and close my account on June 30th. I was informed that the refund would take 3-5 business days. I did everything I was supposed to do as a customer and was still inconvenienced by the unwarranted deduction from my account. I need my refund as soon as possible.. I also need my paid in full letter to assure this does not happen again. The customer service number is no longer working and I can't afford another deduction from my account

**Initial Complaint**

07/08/2022

**Complaint Type:** Problems with Product/Service**Status:** Answered ?

I purchased from this company years ago and had payments coming out automatically. The payments stopped as it was paid in full. Years later, this company just starts taking payments out of my account EVERYDAY which was NEVER authorized by me at all. I called the company and was told that they had the right to do so. NO THEY DON'T. They were stealing money from me and started to do so out of nowhere. No explanation. Nothing came to me in the mail. EVERYDAY. Who would agree to that? I want my refund of \$188.93. They took money everyday beginning July 1, 2022 that I did not agree to. I had to close my bank account and change all of my information so that they could not steal from me anymore which is an inconvenience because I had to change all of my business such as direct deposit so I could afford groceries and pay for my daughter to go to school and put gas in the car. I am so angry at these thieves.

**Initial Complaint**

06/24/2022

**Complaint Type:** Problems with Product/Service**Status:** Resolved ?

I called them to make a total of 350.06 on June 3rd, which the payment of 185.96 was to come out. I was trying to pay the 185.96. They told me 7 to 10 days. So I waited and I called them back they told 7 to 10 business days so I said okay. So I checked my bank account on the 21st which it should have been in there and it wasn't so I called them back. They told me the refund was sent out on the 9th of June. So it was push to 23rd of June. So I waited two days checked the account no refund. So I called back to talk to the supervisor he told me that it would be at the end of the business day on the 23rd. So today is the 24th I checked the bank no refund.

**Initial Complaint**

06/06/2022

**Complaint Type:** Billing/Collection Issues**Status:** Answered ?

I got a loan through this company for \$3500.00 back in October of 2021. I had auto pay set up so the payment was never late. However, the auto pay never worked. I constantly had to fight to make a payment. Then when the auto pay did start working, they started taking money out of accounts that I had only authorized for a one time use. 6 months later I decided to get a payoff quote. They quoted me \$3600.00. After several hours on the phone talking to numerous people they finally agreed on a payoff of \$1200.00. They also gave me one month to pay it. I paid \$700.00 that night and \$500.00 2 weeks later. After one month and a day I called them because I didn't realize I'd already paid the \$1200.00. They figured out I paid it on time and called for a manager to close the account but instead they were requesting an additional \$400.00 even though I paid the \$1200.00 within a month like they said. The manager drops it down to \$200.00 and I paid it just so I could get the account closed. When I originally got the loan the interest rate was already high at 32%. But somewhere they changed it to 187%.



**Initial Complaint**

05/12/2022

**Complaint Type:** Billing/Collection Issues**Status:** Answered ?

I am constantly paying and the amount I owe constantly increases. Every time I make a payment, the balance goes up. Recently, it doubled! How? In addition, I received letters in the mail that the payments would be automatically taken from my bank account. American first never took the payments out and I received a 30 day late payment on my credit report! This is the worst and in my state, I've read that this is illegal to charge people in this way and that they are under investigation.

**Initial Complaint**

03/16/2022

**Complaint Type:** Problems with Product/Service**Status:** Answered ?

I never purchased a product, my transaction was canceled. However, despite contacting the company 4 times, they continue to take money from my checking account. I am fraudulently being charged! I have notified my bank and they refunded the last few times but I just looked today and see another pending charge for \$63, please fix this ASAP! I am paying for something that I never received.

**Initial Complaint**

01/12/2022

**Complaint Type:** Problems with Product/Service**Status:** Answered ?

The company took a payment out ahead of the scheduled date 1/14 they also charged me a late fee when I was not late . I've made pymts 7/6 159, 8/13 145, 9/14 145, 10/14 145, 11/15 145 12/14 145 1/8 145 1/9 15. Rosa a rep for the co. Said I didn't make a payment on time in Aug. I made a pymt date change in July from paying the 4th to the 14th of each month . I have already made a complaint before of this company. And they still are doing mal practices. Violating cfpb and fdcpa laws

**Initial Complaint**

12/29/2022

**Complaint Type:** Problems with Product/Service**Status:** Resolved ?

On May 12, 2022 FinWise Bank in partnership with EDLY has accessed my credit report from TransUnion. I have never contacted or seek to get any kind of financial product from the company nor have I heard of them before. I have never provided my personal information to any bank or other institution in order to get any financial product at the time nor did I authorize any current business I am dealing with to share my information with them. This was a clear unauthorize use of my credit hence a flagrant violation of my rights.

**Initial Complaint**

07/19/2022

**Complaint Type:** Billing/Collection Issues**Status:** Answered ?

This bank made a loan to someone in my name over the internet and sent money to a random account and is asking me for the money!!!!they have turned it over to a collection company called NCB \*\*\*\*\* services!! This is outrageous. NCB FILE #  
\*\*\*\*\*

**Initial Complaint**

07/03/2022

**Complaint Type:** Problems with Product/Service**Status:** Answered ?

This company is listed on my credit report. I have never sought to have them run my credit, nor do I know what company they are. I would like this removed from all 3 credit bureaus.

**Initial Complaint**

06/28/2022

**Complaint Type:** Billing/Collection Issues**Status:** Answered ?

The amortization schedule on their website beneath my account reflects a bouncing around application of how monthly interest & principal are applied upon receipt of monthly payments. The loan document provides a specific monthly payment & a specific duration of months for term of loan. All payments have been for the full monthly payment as outlined in the promissory note loan document & all payments have been paid on or before the due date on the promissory note. However the last two monthly payments, no portion of monthly payment was applied to principal, 100 percent of payment was applied to interest. I phoned the company and questioned the amortization schedule that is in documents online for my specific account and was told the schedule was correct. Again the amortization schedule bounces back and forth throughout duration of loan on principal /interest application amounts. Example: 03/16/2022 \$361.36 principal/\$911.92 interest-04/16/2022 \$273.04 principal/\$999.92 interest-05/16/2022 \$312.14 principal:\$960.82 interest-06/16/2022 \$288.19 principal/\$984.77 interest. The principal allocation should continually each month increase, while the interest allocation should decrease each month provided payment amt is made in full each month & timely. Furthermore on May 2022 & June 2022 zero of my payment was allocated to principal. I have two Loans with this company & both amortization schedules jockey up & down from month -to-month in principal & interest allocation & both accounts have months where zero allocation of principal was applied in a given month, 100 percent of payment was allocated to interest. I believe this company which is based out of UTAH is using ILLEGAL practices regarding the application of interest allocations & principal allocations.

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**Initial Complaint**

06/02/2022

**Complaint Type:** Billing/Collection Issues**Status:** Answered A small green circular icon containing a white question mark.

I have had a loan with Rise, which is a Finwise product for over 2 years. As of May 2nd, the account shows a zero balance but for some reason, my account was reported as 30 days past due on my credit report. This is surprising, since my last payment was made on April 29th, so even if I did still owe on the loan I am still well within 30 days of the next due date which would have been in May. All efforts to make contact regarding getting the erroneous information have so far not worked. To add to that, I just separated from the Army and am in the process of trying to buy a house. This issue severely affects my ability to do so.

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**Initial Complaint**

05/31/2022

**Complaint Type:** Billing/Collection Issues**Status:** Answered ?

This is a formal complaint against FINWISE RISE located in FORT WORTH, TX . This company has repeatedly violated my consumer rights under the Fair Credit Reporting Act and has caused me much unnecessary financial AND mental distress. For starters, they're reporting an erroneous & unverifiable account on my credit report and not to mention an account in which I've asked for proof of claim and in which they have not been able to provide, per the FCRA. Despite my efforts to resolve this unfortunate nightmare for several months now, FINWISE RISE has completely ignored my communications and legal submissions to remove this inaccurate information from my credit report. I am well aware of the many, many other complaints filed against this company for their illegal and unethical business. Yet, somehow, this company is still in business. This company's unprofessional & negligent behavior has caused lots of serious harm, not only to my ability to establish credit & good interest rates, but also to my character as a Professional and as an individual. Please help me, and the many other consumers just like me, to put a stop to the operation of these unethical & immoral business practices immediately. I sincerely appreciate your time and assistance in this matter and hope to hear from you very soon. As previously stated, this credit reporting agency is reporting erroneous, derogatory information about me to which is killing my credit & my Professional image. They've refused to send any proof of their claim because they have none since this account has never even existed. Therefore, my only wish is to have them permanently remove the inaccuracies that I've disputed from my credit file immediately.

**Initial Complaint**

05/23/2022

**Complaint Type:** Problems with Product/Service**Status:** Answered ?

I have a loan through RISE. I have attempted to change my payment account multiple times and the website doesnt let me. It advises me to call. When I call, after being on hold for minutes, it goes to a \*\*\*\*\* call. They are now threatening to send me to collections and have yet to try to actually help me. I have sent several emails with screen shots and nothing has been done besides sending me a collections threat. THIS IS A SCAM.

**Initial Complaint**

04/28/2022

**Complaint Type:** Problems with Product/Service**Status:** Answered 

I recieved a letter in the mail from FinWise Bank /Great American Finance and said I had been turned down for a loan but I have never applied for a loan with them. EVER!!! I never even heard of them. So I called them and talked to someone who just kept me holding on the phone and was making all these typing noises that seemed sketch. So when she would not respond I hung up. I am upset because the have a place that supposedly says why you are turned down and your credit score which both were blank. They obviously did not have any of my personal information to know my credit score. Something seems very odd and I hope me calling them and giving them the "Application number" they can't hack me some how. I do not even know if this business is legit? I do not know how to handle this since I tried to call the number and no satisfaction. I am concerned also if someone tried to take a loan out in my name? Or even a inquiry on my credit or something? I will look today to make sure there are no inquiries. Thank you

**Initial Complaint**

04/12/2022

**Complaint Type:** Billing/Collection Issues**Status:** Answered 

I started my account with \*\*\*\*\* on May of 2021, when I filled the application out it asked what are my pay dates. They are 7th & 22nd of each month. I asked them to makesure these are the days the payments are to be deducted from my checking account. Regardless of my request, the payment come out on or near the 1st & 14th. This has caused me at least \*\*\*\*\* in NSF fee's. Every time I call to get the date changed they have a different reason why they can't. I have already paid \*\*\*\*\* on a \*\*\*\*\* loan, as well as NSF fee's from my bank. I would like to know if this company can be held accountable for there lack of concern? Please let me know what I can do about this issue.



**Initial Complaint**

03/25/2022

**Complaint Type:** Billing/Collection Issues**Status:** Answered ?

August of 2021 I took a loan with Finwise bank at an interest rates of \*\*\*\*\*% which wasn't disclose until after I agreed to to loan. They set my payment at \$ \*\*\*\*\* per month ,never missed a payment ,they were always on time . I called and spoke with one of their representative and asked if i make addition payment thoughtout the month would it be applied to my interest he stated yes. I made 2 extra payment that they applied to interest. I called and asked why I was told that all the extra payment should have been applied to my principle and someone would look into it and call me back. Never received a call back In February I called to make my regular payment plus an extra \$1000.00 and was told that \$712.00 would be applied to interest and the remaining would go to principle I ask why the interest is added into my monthly payment .At that point I cancel my bank account that was set for automatic withdraw and told them until they apply all my extra payment to my principle I will not make any more payment. This company is a rip off, they use American Freight to handle their loans. Not one person there seen to know what they are doing.

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[RISE Credit | Complaints | Better Business Bureau® Profile \(bbb.org\)](#)**Initial Complaint**

09/16/2022

**Complaint Type:** Billing/Collection Issues**Status:** Resolved ?

I had an account with Rise, but paid it in full a month ago. I received an email from them attesting to the fact that I no longer owed anything. Today, Rise drafted \$384.69 out of my bank account, anyway. I have called three times and also emailed. They have affirmed that my account was previously closed and that I owed nothing, but they have not resolved the matter and have not dropped the pending charge on my account and have offered no refund. They have also not given me any assurance this will not happen again in the future. I want a refund, or proof that charge has been removed, and I also want assurance in writing that they will no longer try to draft my account.



**Initial Complaint**  
08/30/2022

**Complaint Type:** Billing/Collection Issues  
**Status:** Resolved ?

My first loan with this institution, I had perfect payment history. I pursued another loan and paid that one perfectly as well with a small balance left. There was an option to refinance for additional funds, I exercised the option. I recently fell behind on payment. There was an option to pay current and the next payment they would credit as a courtesy for my efforts. I paid back to back weeks to get caught up. Follow up call was made in regards to payment per the arrangement they would credit. Rep stated it would take 10 days to show up. Did not make since to me. I called back spoke with another rep advised me there is no option indicated in the system. This is totally false. The understanding I was provided per this companies' website false advertisement. I asked for a manager to call me back. I never got the call back. Once I get in a temporary hardship I see the questionable things they are doing. I expect what was agreed to me and that is credit of payment. Also some sort of option to no longer have a relationship with this company. I worked hard to cover these predatory payments and now they are trying to scam me in a since. Please intervene I plan to fight against the treatment received thus far.



**Initial Complaint**  
08/17/2022

**Complaint Type:** Billing/Collection Issues  
**Status:** Resolved ?

I have a loan with them for \$5000.00 which was taken out in November. My payments are \$175.09 every other week I have paid \$2701.26 to date and only \$827.00 has went toward principal. I contacted them as i can no longer afford these payments every other week and ask them to lower my monthly payment. I have been on time with my payments and never been late. They are not helpful at all. I want to pay them I just can't afford the \$350.18 monthly I need a lower monthly payment. I know it will take me longer to pay it off I'm aware of that. I just am asking for them to help me out. Every other creditor was very nice and helpful as they told me they would rather me pay them even though it will take longer than file Bankruptcy because then they wouldn't get any money.



**Initial Complaint**

02/16/2022

**Complaint Type:** Billing/Collection Issues**Status:** Resolved ?

On November 8, 2022, I paid off my loan in the amount of \$1035.22 as requested, which was the balance at the time. I received confirmation that everything was paid off. A few days later, the company refunded \$298. A month later, I received notice that a balance was due. I called on multiple occasions to resolve the issue, but no one could provide adequate answers. I even sent bank statements to prove that I paid off the balance. A representative finally admitted that it was a mistake that the payment was refunded. I offered to pay back the \$298, but the company now seeks to collect interest and wants \$500. It has been 3 months and the company calls me and hangs up. When I call back, they tell me that they will escalate the issue and never call back as promised. I believe it is unfair for me to pay for their system error, and no one at the company is willing to come to an agreement to resolve the matter. They have now threatened to refer to a collection agency at the end of this month, which will cause me additional burdens by affecting my credit.



**Initial Complaint**  
02/07/2022

**Complaint Type:** Billing/Collection Issues  
**Status:** Resolved ?

I have been disputing this for over a year, this is a loan of some sort of \$2772.00 that was placed into collections in May of 2017. I do not know what this is for and through Experian Credit have disputed it and have gotten no where. I have received no mail or phone calls about this. I do have a police report open with \*\*\*\*\*, \*\* police department as my identity was stolen in 2016. I tried calling the number listed in the credit report to tell them this and was treated poorly. My family is getting harassing phone called about this, tried calling the numbers there were given to tell them about the identity theft and was hung up on. I am frustrated that I am getting no where and being treated so poorly. I do not appreciate the fact that my sister and my dad are getting these calls as well and I am so embarrassed by this. I am trying to get everything cleaned up on my credit report and this is the one thing that I cannot seem to get any where with. Please help and let me know what my next steps are. I cannot find any emails or documents of whatever this thing even is.



**Initial Complaint**  
02/01/2022

**Complaint Type:** Billing/Collection Issues  
**Status:** Answered ?

On 7-9-2021 Rise Credit deposited \$1500.00 to my checking account at \*\*\*\*\* On 7-13-2021 \*\*\*\*\* returned the \$1500.00 to the account that it came from. I did not initiate this loan. I filed a police report and also an identity theft report due to this not being a loan I took out. I sent all of the information to Rise Credit and they sent the account in to collections. I have been trying to contact them and I keep getting the run around. My bank also contacted the financial institution that they returned the money to and they do not have any answers either. \*\*\*\*\*