

## **Attachment A**

### **Complaints Filed with the Consumer Financial Protection Bureau Against Enova International**

**February 17, 2025-February 17, 2026**

**Product: Personal Line of Credit, Installment Loan, Payday Loan**

The attached complaints are a subset of the 442 complaints filed with the CFPB against Enova International during a one-year period from February 17, 2025, to February 17, 2026. The complaints on the following pages are only those in which the consumer identified the Product/sub-product as “Personal line of credit,” “Installment loan” or “Payday loan.” These complaints do not include those where the consumer identified the issue as a different type of loan or as debt collection, credit reporting, credit card, money transfer.

Date received	Issue	Consumer complaint narrative	State	Tags
3/12/2025	Problem with additional add-on products or services	I've pid all my credit cards and I'm trying to get a line of credit from XXXX signed in it was some else.i got in touch with them and they are ignoring me... I've tried time after time to let them know... they will not even reply bck, .. either they are in on it because I have XXXX emails and the one I use had the other people on it ... .. I've never had you people help me at all ... I should have been eligible for XXXX lawsuits against XXXX XXXX with how theyve done me,, I don't expect anything to be done	TN	None
10/27/2025	Charged fees or interest you didn't expect	<p>I, XXXX XXXX XXXX, am submitting this complaint regarding a high-interest line of credit obtained from CashNetUSA, which I believe constitutes an unconscionable credit agreement under Utah Code 70C-7-106 and violates Utahs consumer protection principles.</p> <p>Around XXXXXXXX XXXX, I opened a CashNetUSA line of credit with a credit limit of approximately {\$3000.00}. The account carries an annual percentage rate ( APR ) of approximately 299 %, along with substantial transaction fees and daily finance charges.</p> <p>Since activating the line of credit, I have made payments totaling over {\$4000.00}, which already exceeds the amount originally borrowed. Despite this, CashNetUSA continues to demand additional payments that are almost entirely composed of accumulated interest and fees.</p> <p>I believe these terms are predatory, unfair, and unconscionable, and I request that the account be reviewed for appropriate relief.</p> <p>Basis for Complaint : 1. Unconscionable Contract ( Utah Code 70C-7-106 ) : A 299 % APR on a revolving credit account is excessively high, oppressive, and one-sided, creating a gross imbalance between lender and borrower.</p> <p>2. Violation of Fair Lending Principles : CashNetUSAs line-of-credit structure results in ongoing debt even after borrowers repay amounts exceeding the initial principal, effectively trapping consumers in perpetual repayment.</p> <p>3. Debt Satisfied Through Overpayment : I have already repaid more than {\$4000.00} in total exceeding the original credit amount yet CashNetUSA continues to demand further payment.</p> <p>4. Ongoing Consumer Harm : The continued accrual of interest and collection activity causes financial hardship and emotional stress.</p>	UT	None
6/1/2025	Struggling to pay your loan	Loan XXXX Hello. I have had this line of credit for quite some time. I have paid back well beyond ( almost 250 % ) of what I have owed. I have reached out multiple times via chat and email and recieve no help. Due to my financial circumstances I can not afford phone service therefore I can not call. I need help from a supervisor. I have had XXXX family members pass away this year and my job got moved overseas and i got laid off. I have sent XXXX or XXXX large payments via online which was all the money I had to my name. Because of interest, it barely touched the balance on this account. Now I am XXXX past due with a balance of XXXX. I am asking to either waive the balance and close my account in good faith and fairness due to you have already made a lot of money off of me, or to let me pay the XXXX past due in installments and then close my account. I am beyond financially burdened and at this point I am going without food just to pay something to you to avoid being sued or my loan being sold. Please help me. I am desperately begging you. And again, I CAN NOT CALL.	TN	None
8/19/2025	Problem when making payments	I recently lost my wallet with all my information in there in somebody is using my info to get a loan in my name that I didnt get & they have hacked my bank accounts to And I wanting to know how could I go about being scammed	SC	None
4/15/2025	Struggling to pay your loan	I tried to pay on this loan and the interest keeps on growing and growing, and the interest of the APR is so high I can not pay it i was denied my credit in this consumer transaction they ask for my social security number which i gave to them i wanted to access a portion of my unlimited credit they did not give me a list of all the factors that were involved in this consumer transaction and i was denied my own credit when they denied me for a loan of {\$600.00}	TN	None
9/9/2025	Problem with cash advance	I am filing a complaint against NetCredit and its banking partner XXXX XXXXXXXXXX XXXX XXXX XXXX XXXX Bank regarding their Open-End Line of Credit, which I believe is structured in a predatory and deceptive manner, resulting in excessive and unaffordable interest payments.	TX	None
5/12/2025	Struggling to pay your loan	<p>Since the beginning of this year alone, I have paid approximately {\$1600.00} in fees and interest, and I have paid even more in prior years. This credit product was marketed as a flexible line of credit, but in reality, it traps borrowers into a cycle of debt through a fee structure that functions as an outrageously high and unregulated APR.</p> <p>This is not a traditional interest-bearing loan. Instead, NetCredit charges a Statement Balance Fee every biweekly period based on the size of the outstanding balance. Here is how it works, according to their contract : For example, if your balance is {\$2500.00} to {\$2600.00}, they charge a {\$130.00} fee every XXXX weeks.</p> <p>That means in a year ( XXXX biweekly periods ), a borrower at that level would pay {\$3300.00} in fees alonewhich exceeds the original loan amount.</p> <p>This fee structure mimics a triple-digit APR in practice but skirts interest rate limits by categorizing the cost as fees instead of interest.</p> <p>The contract even includes a HIGH COST CREDIT DISCLOSURE admitting that this is an expensive form of credit not suited for long-term use. Despite this, there are no meaningful safeguards in place to stop borrowers from accumulating year after year of fees without materially reducing the principal.</p> <p>I believe this structure is intentionally deceptive, excessively burdensome, and in violation of consumer protection principles. While they claim compliance by using a XXXX bank ( XXXX Bank ), I live in XXXX, where excessive interest and disguised interest charges are prohibited. This appears to be another example of a rent-a-bank scheme, where lenders use a bank charter in another state to bypass local consumer protections.</p>	VA	None
10/15/2025	Charged fees or interest you didn't expect	I took out an installment loan from XXXX in XX/XX/year> for {\$8800.00}. The stated XXXX was 57.75 %, which I did not fully understand in terms of real long-term cost. I have consistently made payments of {\$420.00} per month for over a year and have already paid more than {\$6300.00}, yet my current balance is still {\$8200.00}. Very little of my payments have gone toward principal. The loan is structured in a way that keeps borrowers trapped despite regular payments. I believe the terms are unfair and predatory, and I am requesting assistance in reducing the remaining interest or negotiating a reasonable payoff.	GA	Service-Member

11/2/2025	Incorrect information on your report	The debtor says I owe them when I have paid them off.	VA	Older American, Service-Member
4/11/2025	Struggling to pay your loan	Fell behind on some of my payments. I told them I would like to not automatically take money out of my account because I was switching banks to a new one. They continued to take money from the account and over drafted the checking account to the point I lost access to my own money and the bank would not give it back. I called the lending company and they said I needed to get the bank approval to XXXX them. So I called the bank and they said no such thing. The company was supposed to honor my request and accept the new information for my new bank I was trying to set up. I fell behind and requested a payment plan option to catch up. I didn't receive it like they said they send, and they sent my account to collections.	SC	None
12/16/2025	Charged fees or interest you didn't expect	The interest rate is 64 % interest and only {\$20.00} a month is going to the principle payments are {\$350.00}. Is this legal? Would like to see if the payments can stay the same or lower but more of it to go toward the principal. I was advised by 2 lending bank companies that this is illegal and price gauging. Any assistance in this matter would be great.	HI	None
9/4/2025	Struggling to pay your loan	Im have different loan company calling me to make payment on a loan I did not have with them .. my information is in the market place because of the loans	FL	None
4/24/2025	Charged fees or interest you didn't expect	I got this loan back in 2021. As a single mother I fell into hardship. Stopped making the payments. I joined a debt consolidation program. XXXX was not included for some reason. I reached out to XXXX for ways to pay but come to find out their apr is 64 %. That violates the usury laws. They are predatory lending. Interest still going up. They were notified by debt consolidation company that i was going through hardtimes and they didn't care nor stopped the loan for them to try and settle.	FL	None
4/30/2025	Charged fees or interest you didn't expect	I received a line of credit from NetCredit that included recurring " statement balance fees " totaling hundreds of dollars over time, in addition to high interest charges. I attempted to review and download my full loan contract for clarification, but it was not available in PDF format and difficult to access or save. I requested clearer documentation and explanation of the charges, but no adequate response or downloadable contract was provided. I am concerned these fees are excessive, not clearly disclosed, and may violate fair lending standards.	NJ	None
		I paid my loan off in full today, I called 10 times to remedy the situation and they all refuse to transfer me to a supervisor or any other department and they all just hang up on me.		
		I made my final loan payment to XXXX on XX/XX/year>, and my bank confirms that the funds were successfully debited and sent to XXXX. Despite this, XXXX claims they did not receive the payment and continues to add interest and claim my account is unpaid. I have provided proof from my bank including a transaction screenshot and confirmation of successful processing showing that the funds were withdrawn and not returned. They are refusing to apply the payment and stop interest from accumulating.		
		In addition, XXXX has falsely documented in my account that I threatened legal action, which I did not. I exercised my right to dispute the loan and said I would escalate the matter to the CFPB not take legal action ( yet ). Their internal system now labels my account as a legal case based on this false claim, and they assigned a case number. This is misleading, retaliatory, and appears to be an attempt to discredit or suppress my valid dispute.		
9/11/2025	Problem with the payoff process at the end of the loan	I am requesting CFPB assistance to : Require XXXX to apply the payment properly and stop all interest and fees related to this error Force them to correct their internal record falsely labeling me as having made a legal threat Ensure they do not retaliate further for filing a complaint or disputing a balance I can provide full documentation, including bank statements, screenshots, and email correspondence showing my attempts to resolve this.	TX	None
7/1/2025	Problem with cash advance	I asked why the interest is so high and why did they add more money on the card to get without even asking me. I didn't agree to that.	SC	None
		I am writing to formally dispute and object to the predatory practices I have experienced in connection with CashNetUSA. Specifically, I have identified the following issues : Excessive fees not disclosed in the original agreement, Misleading terms presented as standard, interest rates far above legal limits, and unfair collection tactics. On XX/XX/year> ; CashNetUSA took {\$490.00} out of my account. There was no payment plan and it was an unauthorized withdrawal from my account. This has led to considerable stress and distruprtion. I contacted them via email and no one has ever gotten back to me via email.		
		These practices are not only unfair but may also constitute violations of Truth in Lending Act, Fair Debt Collection Practices Act, and state consumer protection laws. I request the following actions be taken immediately : A full investigation into this matter. Removal of the unfair charges/terms. Written confirmation within 30 days outlining how this issue will be resolved. If this matter is not addressed promptly, I am prepared to escalate my complaint and seeking additional remedies available under the law.		
9/24/2025	Charged fees or interest you didn't expect	Please treat this as a formal dispute and cease any further unfair practices related to my account.	SC	None
11/19/2025	Getting a line of credit	I applied for a loan and got approval. Sent my paystubs through the website and it gave me problems. Call them to inform of the situation and she was helpful. Then wanted my whole social number for verification. Now I been declined cause the verification the representative read to me over the phone was not approved. Call them back once again and still not able to help me out since the identity wasn't verified. Even though they got a copy of my paystubs and driver license front and back. Asked to escalate the Call. The representative had to put in a ticket and wasn't offered to speak to someone now. Told me it will take a few days to get a call back. Great.. Needing this loan to pay my rent and they didn't care. This is the worst customer service ever.	NV	None
4/1/2025	Charged fees or interest you didn't expect	I took out a {\$5100.00} installment loan from XXXX in XX/XX/year> and was shocked to learn the total repayment would exceed {\$15000.00} with over {\$10000.00} in finance charges. This interest rate and loan structure are predatory and exploitative. Despite making consistent payments, very little has gone toward the principal, and the balance remains unreasonably high. Im requesting assistance in negotiating a fair settlement and asking that XXXX delete the negative credit reporting and mark the account as paid in full. This loan violates fair lending standards, and I believe it should be reviewed for predatory practices.	OH	Service-Member

11/10/2025	Charged fees or interest you didn't expect	<p>I called the company, CashNet USA, on XX/XX/year&gt; to attempt to set up payment arrangements. I have XXXX payments of approximately {\$350.00} coming out twice monthly, each pay day. I had to push XXXX due to not being able to, so in the month of XXXX I have XXXX payments of approximately {\$350.00} coming out. Totaling over {\$1000.00} which is half of my monthly income. They stated they could not extend or help with payment arrangements and that I would have to pay it, or it would go to collections. They also have no way to simply remove your bank account or change it with ease. The APR on this is 299 %.</p>	AL	None
6/10/2025	Charged fees or interest you didn't expect	<p>I am a Texas resident. I obtained a personal loan from XXXX that was originated by XXXXXXXX XXXX XXXX XXXX XXXXXXXX, but every aspect of the loan marketing, underwriting, servicing, payment collection, credit reporting is handled by XXXX.</p> <p>True-lender &amp; licensing issue Because XXXX bears the predominant economic interest, it is the true lender and must hold a Texas regulated-lender license ( 342.101 ). It does not.</p> <p>Usury Texas caps interest at 10 % ( XXXX ). My TILA disclosure shows APR of 64.97 %, far above the cap. Under XXXX all interest is forfeited ; treble damages apply.</p> <p>Relief requested 1. Waive all illegal interest/fees and accept {\$450.00} payoff or zero balance.</p> <p>2. Delete the tradeline from XXXX XXXX XXXX XXXX XXXX.</p> <p>3. Provide proof within 15 days that the banknot XXXX 50 % of credit risk ; if proof is not provided, treat XXXX as the lender. Attachments : contract excerpts, fee table, usury demand letter.</p>	TX	None
10/28/2025	Charged fees or interest you didn't expect	<p>I live in the state of XXXX. I applied online for a personal loan. The interest rate is set at 299 %. I believe it was to 29.9 %. I did research and is my understanding there is a cap that can be charged for living in the state of XXXX.</p>	KS	None
6/3/2025	Charged fees or interest you didn't expect	<p>I took out a personal loan from XXXXXXXX XXXX XXXX XXXXXX/XX/XXXX while residing in XXXX. On XX/XX/XXXX, I relocated to XXXX XXXXXXXX XXXX and continued making payments on the loan. XXXX has been charging extremely high interest based on my payment history, the effective APR appears to be between 50 % and 150 %. Despite making regular monthly payments, the principal has barely decreased.</p> <p>I contacted XXXX to request hardship assistance or to negotiate a more manageable repayment plan due to financial strain. They declined to offer any help or adjustments, even though I made clear my current financial difficulties.</p> <p>Their practices seem predatory, especially toward low-income individuals, by structuring loans in a way that prioritizes interest and fees over principal reduction. This feels unethical and possibly unlawful. I have learned they are currently involved in lawsuits for similar behavior in other states, which raises further concern.</p> <p>Im filing this complaint so that others are aware of these practices, and I hope the CFPB investigates XXXX lending model to protect consumers.</p> <p>XXXX XXXX XXXX XXXX CA XXXX XXXX XXXX XXXX Complaint Against XXXX XXXX XXXX XXXX for Deceptive Lending Practices To Whom It May Concern, I am filing a formal complaint against XXXX XXXX XXXX XXXX, which is offering what it claims to be a " Business Line of Credit " but appears to be structured as a high-cost predatory loan that may violate California lending laws and federal consumer protection laws.</p> <p>I contacted the lender to ask for better terms or a modification and I was refused.</p> <p>Upon reviewing their loan disclosure document, I have identified multiple deceptive and potentially unlawful elements : 1. Excessively High APR ( Predatory Lending ) o The disclosed Annual Percentage Rate ( APR ) is 73.18 %, with an interest rate of 70.0 %.</p> <p>o This is exorbitantly high compared to standard business lines of credit, which typically range from 10-30 % APR.</p> <p>o The finance charge alone is {\$39000.00} on a {\$53000.00} loan, which raises serious concerns about unfair lending practices.</p> <p>2. Misrepresentation as a " Business Line of Credit " o Traditional lines of credit allow flexible repayments and charge interest only on the amount borrowed.</p> <p>o However, this product functions more like a term loan with fixed high-cost payments, misleading borrowers into believing they are receiving a revolving credit facility.</p> <p>o The draw period is described as indefinite, yet the structure suggests a fixed-term 18-month repayment plan with large monthly payments ( {\$5100.00} ).</p> <p>3. Potential Violations of California &amp; Federal Lending Laws o Unfair and Deceptive Practices ( California Business &amp; Professions Code 17200 ) The product is advertised as a business line of credit, but the fixed payment structure and high fees resemble a merchant cash advance loan, which could mislead borrowers.</p>	IA	None
2/23/2025	Charged fees or interest you didn't expect	<p>3. Potential Violations of California &amp; Federal Lending Laws o Unfair and Deceptive Practices ( California Business &amp; Professions Code 17200 ) The product is advertised as a business line of credit, but the fixed payment structure and high fees resemble a merchant cash advance loan, which could mislead borrowers.</p>	None	None

		<p>I took out a personal loan from XXXX ( Enova International ) in 2022. The original loan amount was approximately {\$8100.00}. Despite making numerous payments totaling well over the original balance, my current balance is now listed as \$ XXXXXXXX more than double the original loan.</p> <p>The terms of this loan were extremely predatory, and the interest and fees have grown the balance to an unmanageable and unreasonable amount. XXXX has refused to work with me to reduce or settle the debt despite repeated attempts on my part to negotiate a fair resolution.</p> <p>The company is not willing to offer any reasonable payment plan, interest freeze, or hardship consideration, and continues to report missed payments and a growing balance to the credit bureaus. My payment history shows only 8 % on-time payments, but this is due to the impossible terms and unaffordable monthly payments that have done nothing to reduce the principal.</p> <p>I believe this loan is a clear example of predatory lending, and I am requesting an investigation into their lending and collection practices. I am also asking for assistance in having this account reviewed for potential removal, modification, or interest forgiveness due to the abusive terms and hardship it has caused.</p>		
4/20/2025	Problem with the payoff process at the end of the loan	<p>What resolution are you seeking?  Fair settlement or modification of this loan Interest and fees review Cease negative credit reporting while under dispute Regulatory investigation of XXXX lending practices</p>	KY	None
2/21/2025	Getting a line of credit	<p>I'm trying to get an emergency personal loan and its denying me saying my SSN is suspicious and its not I answered all verifications and its me yet I cant get a loan cash advance or even open a XXXX. now I did do this to protect myself but its not letting MYSELF do anything please fix it I even took the id their off my experiane</p>	OK	None
		<p>I am submitting this complaint regarding a loan that was fraudulently opened in my name for an initial amount of {\$2900.00}, which has unjustifiably increased to {\$4000.00} after three months. I did not authorize or apply for this loan at any time.</p> <p>I discovered the fraud on XX/XX/XXXX. The police report confirming that I am a victim of identity theft was issued and provided on XX/XX/XXXX. I later filed formal disputes with the credit bureaus on XX/XX/XXXX. Despite submitting clear evidence, including the police report, the company improperly closed the case on XXXX XXXX only one day after receiving the documentation without conducting a proper or thorough investigation.</p> <p>Additionally, the company made false and unfounded accusations, claiming that this issue was the result of a supposed conflict with my spouse, with whom I have lived for more than 18 years and share accounts. This claim is not only incorrect but completely unrelated to the identity theft incident.</p> <p>On XX/XX/XXXX, I formally requested that the company review my case again, as their initial investigation was clearly insufficient. The company agreed to reopen the case ; however, once again, they closed it the next day without conducting a proper review and without considering the evidence provided. This shows a clear pattern of negligence and superficial handling of the investigation.</p> <p>Up to this point, I have completed every required step : I filed the police report, disputed the loan with the credit bureaus, provided all requested evidence, and formally requested that the investigation be reopened. However, the company has ignored official documentation, issued incorrect conclusions, and closed the case prematurely on two separate occasions.</p> <p>This situation has caused significant harm, including damage to my credit profile, emotional XXXX, and considerable time spent attempting to resolve an issue for which I am not responsible. I am requesting that the company be required to conduct a complete and fair investigation based on the evidence ; formally acknowledge the identity theft ; remove the fraudulent account from my credit reports ; and stop reporting any negative information related to this loan.</p>		
11/21/2025	Problem with additional add-on products or services	<p>I respectfully request the CFPBs intervention to ensure a proper review of this matter and to protect my rights as a consumer. The loan is at XXXX % interest which is illegal in the state of XXXX. I initially took the loan out of desperation but did not realize how predatory the loan was. I've been paying {\$130.00} since XXXX and its only paid {\$450.00} to the total loan amount of {\$2600.00}. I have payment sets up to pay until XX/XX/year&gt;.</p>	LA	None
9/19/2025	Struggling to pay your loan		NJ	None
10/24/2025	Problem with the payoff process at the end of the loan	<p>I spoke with an employee on the XXXX of XXXX and said I was sending a check by XXXX that would arrive in the XXXX to pay off my outstanding balance because their payments each month are just excessive. I knew my balance at the time was XXXX the check I sent was XXXX on Monday the payment sat at their XXXX XXXX XXXX I had tracking. On Tuesday the XXXX it was still sitting at their business and when I called both days was told the matter would be solved that day, it wasn't handled. Wednesday the XXXX it was still sitting and no one had settled my account mind you feed are being added daily, now the payoff is XXXX I called several times that day and told them I'm removing my approval for ACH and I was told the matter would be resolved no one called but I received emails. Finally on Thursday the XXXX of XXXX my account is credited but now I owe more fees only because they did not do their job I feel this is a crooked way of doing business</p>	SC	None
4/15/2025	Problem with additional add-on products or services	<p>When I first took the loan I was told my payments would be no higher than {\$210.00} a month and would go down from there. The loan is to be 10 % or {\$10.00} per every {\$100.00} borrowed. When I look at my account online it says my next payment is {\$310.00} I never agreed to anything over {\$210.00} per month. I've been trying for several months to get a call from a supervisor and have been unable to.</p>	AZ	None

	<p>I applied and obtain a line of credit from XXXX and signed a line of credit agreement with XXXX XXXX XXXX XXXXXXXX XXXX. for {\$3000.00}. On XX/XX/year&gt;, I obtained a cash advance of {\$1000.00}. On XX/XX/year&gt;, I obtained a cash advance of {\$1600.00}. My first payment was due and paid on XX/XX/year&gt;, with subsequent payments on XX/XX/year&gt;, XX/XX/year&gt;, and XX/XX/year&gt;. Despite having paid {\$850.00} thus far, I still owe {\$2600.00}. I contacted the lender via email earlier today and told them that I could not sustain this, i.e. paying exorbitant interest rates. I told them I did not understand the 10 % transaction fee when I took out the loan, and that i thought it was applied as one loan.</p> <p>I didn't understand that the XXXX draws made it be calculated differently. I told them I needed the terms to be renegotiated on this loan, and that i thought this interest rate, in Florida, was actually usury and violated the law. The Customer Support team replied "... your minimum payment is {\$5.00} for every {\$100.00} on the cash advance balance rounded up, plus 2.5 % of your cash advance balance. Unfortunately, we would not be able to reduce your minimum payment. I apologize for any confusion. " The problem is the exorbitant interest rates and fees, not the minimum payment, although I do need a smaller monthly payment. I then received a second email from XXXX regarding the repayment structure for my Line of Credit # XXXX stating that they would review the matter and contact me within 10 days. I believe the loan agreement violates Section 5.16.031, Florida Statutes, and is a usurious contract pursuant to Section 687.01 ( 1 ). Further XXXX failed to provide me with a Truth In Lending Act ( TILA ) Statement in violation of 12 CF § Part 1026 - Truth in Lending ( Regulation Z ), under TI</p> <p>LA, 15 USC 1601 et seq. title I of the Consumer Credit Protection Act.</p> <p>Neither XXXX nor Republic appear to be licensed by the OFT. I believe their loan to be unenforceable and uncollectable in Florida pursuant to Fla. Stat. Sec.</p>			
10/1/2025	Charged fees or interest you didn't expect	560.125 ( 1 ), and the loan should be cancelled and all my money refunded as they are operating as a payday lender. I believe this agreement violates the Federal Truth in Lending Act and is a deceptive and unfair trade practice pursuant to Fla. Stat. Sec. 501.201 and 501.233 .. XXXX is an unauthorized lender in the State of Florida .	FL	Older American
4/2/2025	Problem when making payments	XXXX \$ loan. They was supposed to only take payment every 2 weeks and refuse to now it's every week their transfer payments out of my bank account every week which put me in negative and fees I asked them and signed up for every two week payment the over charging me take twice the amount! I get harassment text and call daily with them!	MI	None
		<p>Loan Provider : NetCredit Loan Amount : {\$2900.00} Monthly Income at XXXX XXXX XXXX : {\$3900.00} Payment Schedule : {\$190.00} biweekly Outstanding Balance : {\$8100.00} I am filing a formal complaint against NetCredit regarding a second personal loan they issued to me under unaffordable and predatory terms. NetCredit approved me for a loan of {\$2900.00} despite only modestly improved income of {\$3900.00} per month. The required payment of {\$190.00} every two weeks represents a significant burden on my budget and has caused financial strain.</p> <p>Despite making regular payments, the loan has now ballooned to {\$8100.00}, nearly three times what I originally borrowed. This is clear evidence of a deceptive and exploitative lending structure that is designed to trap borrowers in long-term debt. NetCredit again failed to responsibly evaluate my ability to repay, and approved this loan based on income alone without accounting for my existing obligations or financial situation.</p>		
5/13/2025	Struggling to pay your loan	Additionally, this loan has negatively affected my credit standing and overall financial health, further preventing access to fair, affordable credit options.	MO	None
		I am a XXXX mother of XXXX XXXX children, and I am facing an uphill battle to pay off this loan. The exorbitant fees and sky-high interest rates are making this task nearly impossible. In less than two months, I have been hit with over {\$1000.00} in fees and interest charges. I am dedicating every single cent I have to pay this off, yet their practices seem utterly illegal.		
4/21/2025	Charged fees or interest you didn't expect	<p>Its outrageous that after borrowing just {\$5000.00}, I am now forced to pay more than {\$1000.00} in interest and fees in less than 2 months. After making a payment of {\$1000.00}, my balance dropped to {\$3900.00}. Yet the very next morning, I woke up to find my balance had strangely surged to {\$4300.00} without any justification. No matter how much I pay, it feels intentionally designed to trap me in a never-ending cycle of debt. This situation is unacceptable.</p> <p>My name is XXXX XXXX.</p> <p>My husband took you a loan in the amount of {\$2400.00}, in my name. He didnt ask me, I didnt give an agreement. He just presented me with a fait accompli.</p>	VA	None
		<p>XXXXXXXX XXXX XXXX XXXX XXXXXXXX XXXX XXXX XXXX XXXX XXXX, IL, XXXX XXXX Account Number : XXXX My relatives and I are in XXXX process. I also dont understand XXXX well.</p> <p>In XXXX and XXXX, NetCredit automatically withdrew {\$360.00} and {\$340.00} from my bank account ( {\$700.00} ). This payment includes only {\$80.00} to pay off the loan, {\$280.00} and {\$260.00} is the banks interest. This is an incredibly inflated interest rate, not justified by anything. I consider this a fraud.</p> <p>Its too expensive. I cant pay such interest. Its very expensive for me.</p> <p>I ask to take action, since I did not agree to such a loan. And either recalculate to normal, adequate interest rates.</p> <p>According to the on consumer protection, this product ( loan ) does not suit me at all. And I see no reason to pay so crazy interest rates for nothing.</p>		
3/19/2025	Charged fees or interest you didn't expect	They dont answer me.	FL	None
3/3/2025	Incorrect information on your report	Sincerely, XXXX XXXX XX/XX/year>	FL	None
		Account inaccurate. Payment made in XX/XX/year> still not updated 8 months later preventing me from securing mortgages and preventing home ownership. Violated my rights as a consumer.	FL	None

		I've requested a written settlement agreement for this account multiple times. I was told a line of credit can not be settled, which is false. I am only able to make a lump sum payment, and I've been denied that option without justification.		
		Additionally, NetCredit continues to issue vague threats about "collection procedures" without clarity. I believe this violates fair debt collection practices and demonstrates refusal to work with a consumer in good faith.		
8/5/2025	Struggling to pay your loan	<p>Im requesting CFPB assistance in compelling NetCredit to either : -Provide a written settlement option -Cease further collection threats -Remove or adjust this account under XXXX XXXXFCRA guidelines if they can not resolve</p> <p>Loan Provider : XXXX Loan Amount : {\$3100.00} Monthly Income at Time of Loan : {\$2900.00} Payment Schedule : {\$180.00} biweekly Outstanding Balance : {\$8200.00} I am filing a formal complaint against XXXX for issuing a predatory and unaffordable loan that has caused significant financial harm. XXXX approved me for a high-interest loan of {\$3100.00}, despite my income being only {\$2900.00} per month. The required payments of {\$180.00} every XXXX weeks represented a large and unreasonable portion of my income, making it impossible to repay without falling behind on basic living expenses.</p> <p>The current balance has ballooned to {\$8200.00}, which is over 2.5 times what I originally borrowed. This is the result of an exploitative lending structure that took advantage of my financial vulnerability. XXXX failed to properly assess my ability to repay the loan, in violation of responsible lending standards and potentially in breach of federal and state consumer protection laws.</p>	FL	None
5/12/2025	Struggling to pay your loan	<p>As a result of this loan, my credit has been negatively impacted, making it even harder to recover financially or access fair credit in the future.</p> <p>approved, it can be canceled. Despite this cancellation, the funds were still deposited into my bank account and then promptly withdrawn, as part of the cancellation process.</p> <p>I provided direct proof to CashNetUSA by sending them a screenshot of my bank transactions clearly showing both the deposit and the withdrawal of the same amount. This proves that the loan was canceled and the funds were returned. Instead of acknowledging this, CashNetUSA has refused to close the account or confirm the cancellation. Even worse, they have been demanding a full bank statement, which is completely unnecessary, overly invasive, and not required to verify what has already been clearly shown in the screenshot I provided. This feels like a delay tactic and a violation of basic consumer fairness.</p> <p>I have made good faith efforts to resolve this directly, but CashNetUSA continues to : Refuse to confirm that the account is canceled Refuse to confirm that I owe nothing Retain my personal data despite my clear request to delete it CashNetUSA has failed to formally acknowledge the cancellation, close the account, or confirm that no balance is owed.</p> <p>They have acknowledged the issue I brought forward and have refused to fix it even with the proof of the deposit of {\$500.00} and the removal of {\$500.00} for the loan to be canceled.</p> <p>This lack of resolution is unacceptable. The loan was canceled within the proper time window, no funds remain with me, and I have no outstanding obligation to them.</p> <p>I have attempted to resolve this matter directly with CashNetUSA and have been ignored and dismissed.</p> <p>I am now escalating this issue through the Consumer Financial Protection Bureau because : The loan should have been canceled and closed immediately.</p>	MO	None
9/23/2025	Charged fees or interest you didn't expect	<p>I owe nothing and demand written confirmation of a {\$0.00} balance and full account closure.</p> <p>I am invoking my rights under the Texas Data Privacy and Security Act ( TDPSA ) and demanding the permanent deletion of all personal data held by CashNetUSA.</p>	TX	None
7/8/2025	Charged fees or interest you didn't expect	<p>I got this loan back in XXXX and I made the payments however the payments were made and I received so many overdraft fees from this company that the bank closed my account so they were paid in full but still saying I owe XXXX dollars</p>	SC	Service-Member
		<p>In XX/XX/year&gt; ], I applied for a personal loan through NetCredit during a time of financial hardship. The application process was fast, and the loan was approved quickly. However, the terms of the loan were not clearly explained. I was led to believe the repayment terms would be reasonable, but after reviewing the documents more closely, I discovered that the loan carried an extremely high interest rate and a total repayment amount that was more than double the amount borrowed.</p> <p>I attempted to contact XXXX customer service in [ Month, Year ] to dispute the charges and request a loan modification or settlement. I explained that the loan was predatory in nature and that I had not been properly informed about the total cost. I was told that nothing could be changed and that I had to pay the full amount regardless of the circumstances or lack of transparency in the loan disclosures.</p> <p>To date, XXXX has refused to work with me on this issue or offer any form of resolution. Their collections department has continued to contact me despite my disputes, and their unwillingness to review the situation has placed me under severe financial strain.</p>		
7/23/2025	Struggling to pay your loan	<p>This experience leads me to believe that XXXX engages in predatory lending practices, targeting vulnerable consumers with confusing terms, high interest, and a lack of support or flexibility. I am requesting a full review of my loan, a breakdown of all charges, and removal or adjustment of any excessive fees or interest that were not clearly disclosed.</p> <p>I am filing a complaint against XXXX regarding their refusal to provide a reasonable discount for early loan payoff, despite my history of on-time payments and the significant amount of interest I have already paid.</p> <p>I requested a fair adjustment or settlement offer, considering the financial burden I have already shouldered. However, my request was denied outright without any flexibility or explanation beyond standard policy. This refusal seems unfair and does not take into account responsible borrowing behavior.</p>	NJ	None
2/20/2025	Problem with the payoff process at the end of the loan	<p>I am seeking a fair resolution, which could include a reduced payoff amount or a review of excessive interest charges. I request the CFPB to investigate this matter and help ensure fair lending practices.</p>	NJ	None

7/30/2025	Loan payment wasn't credited to your account	<p>First off I went on XXXX XXXX to look for Pay Day loan, short term. They suggest Net Credit for a short term loan. So I filled out their application, and submitted two pay stubs and my social security declaration page. So I called up Net Credit, and got this XXXX rambling non sense, then telling me I have to talk to the three credit reporting agency. I just would like to know that my social security is safe or take other steps.</p>	NJ	Older American
9/12/2025	Charged fees or interest you didn't expect	<p>On XX/XX/year&gt; I borrowed XXXX from Net Credit to pay for my bills from XXXX XXXX. I paid XXXX a month at a hardship to myself. I took this loan in desperation because I was being taken to collections by medical bills.</p> <p>I dont have the exact dates or who I talk to but during the start of XXXX my finances were tighter because I was helping XXXX XXXX daughters who were XXXX XXXX temporarily from their jobs. I was also in active XXXX XXXX for XXXX. I told Net credit and they didnt care. They actually said I need to pay a higher amount of XXXX every XXXX weeks.</p> <p>If there is anything you can help with this I would be grateful. Its now at a balance of Loan Status Accelerated Loan Principal (\$3500.00) Outstanding Balance (\$10000.00) Overdue (\$10000.00) Thank you, XXXX XXXX XXXX XXXX XXXX XXXX XXXX</p>	IL	None
4/12/2025	Problem with the payoff process at the end of the loan	<p>I took out a personal line of credit/cash advance. Original amount was (\$1200.00) I was approved for. Then they gave me another (\$150.00). Payments were set up bi-weekly on my paydays. When I couldn't make payments, I contacted them and extended the due dates and amount due. My balance is way higher than what it should be and they are saying that I am past due (\$520.00) because of a missed payment. I called them and changed the payment days way in advance but they still tried to run payment on XX/XX/XXXX for (\$210.00). That payment was changed.</p> <p>The agreement was to pay XXXX (\$100.00) XXXX (\$100.00) XXXX (\$210.00) I also have the emails they sent with the scheduled payments The XX/XX/XXXX payment was supposed to be postponed and date changed. If you look at my statement from XX/XX/XXXX ( attached statements ) you will see there were payments of (\$390.00) that were made also but were not applied when I look at payment history. There's obviously a discrepancy and someone there isn't doing their job and not updating my account once I make arrangements. They also processed one payment from a wrong bank account before and I had to call in and get them to process again in the correct account because it failed the first time.</p> <p>THEY NEED TO CORRECT MY ACCOUNT AND UPDATE IT. IT IS NOT PAST DUE. I MADE ARRANGEMENTS.</p> <p>I borrowed (\$1700.00) total from Netcredit on a line of credit. I have paid them over (\$700.00) in 3 months and the balance has not went down. No money is going towards my principal when I'm making my payments.</p> <p>They are refusing to give me a interest rate they are charging me. However, they say they are charging me (\$5.00) for each (\$100.00) borrowed in fees biweekly. The fees add up to over 120 percent interest yearly.</p> <p>On top of that I was also charged a 10 percent origination fee for the loan. They have also reported this loan to all 3 major credit bureaus.</p> <p>This is predatory lending and should not show on my credit report. All loans should clearly state their interest rate. This company is telling customers they are charging no interest but instead a monthly fee which is the equivalent of paying over 120 percent interest annually.</p>	SC	None
3/23/2025	Charged fees or interest you didn't expect	<p>I have tried multiple times by phone and email to get the fees lowered to a reasonable interest rate and no one at the company will help.</p> <p>I have several emails from XX/XX/XXXX to current, to show that I have tried to get them to be reasonable.</p>	MI	None
12/10/2025	Charged fees or interest you didn't expect	<p>I have a XXXX account ( # XXXX ), originally (\$5000.00), which was later charged off. Despite paying (\$2100.00), my balance grew to (\$7000.00) due to (\$4300.00) in fees, including 10 % cash advance fees and tiered Statement Balance Fees. After payments of (\$240.00) and (\$240.00) on XX/XX/year&gt;, my balance increased to (\$5700.00). The effective APR is approximately 180 %, far exceeding XXXX 36 % legal cap on consumer loans. I believe fees were applied incorrectly, some payments may not have been credited properly, and the account was inaccurately reported. I request a full review, correction of fees and payments, and accurate credit reporting.</p> <p>An unknown 3rd Party submitted a loan request without my knowledge or consent. I Did Not apply for a CASHNET loan with my banking info on XX/XX/year&gt;.</p> <p>I applied XX/XX/year&gt;. I DID NOT apply again on XX/XX/XXXX. I never provided Cashnet USA my bank info.</p>	OR	None
7/12/2025	Improper use of your report	<p>CASHNET USA refuses to divulge who Applied for a loan AGAIN without my permission or consent on XX/XX/year&gt;. I recorded the CASHNET Fraud Employee stating the company has no way of knowing who the 3rd party is. Cashnet USA grants loans blindly and anonymously. Please review the audio attached.</p>	TX	Service-Member
4/16/2025	Problem with additional add-on products or services	<p>I am writing to obtain your assistance with obtaining a refund of (\$5000.00). On XXXX I received an email from XXXX, informing me that I had a credit of (\$5000.00) in a formerly closed personal loan account. I called XXXX ( Spoke with XXXX ) and asked how this was possible? The account was opened in XXXXXXXX XXXX XXXXXXXX and paid in full in XX/XX/XXXX. XXXX. XXXX referred me to XXXX representative XXXX XXXX confirmed that my formerly closed account, had a credit of (\$5000.00). I told XXXX that since the account was closed, to forward the credit to me at my address on record. XXXX informed me that would receive the check by XX/XX/XXXX. On XX/XX/XXXX, I received an email from XXXX, congratulating me on paying off my loan! I next received an email from XXXX stated that once the (\$5000.00) cleared my check account, I would receive a refund! I then checked my checking account and found XXXX had withdrawn (\$5000.00) from my checking account on XX/XX/XXXX. The check cleared on XX/XX/XXXX. I have not received a refund. XXXX fraudulently withdrew (\$5000.00) and added it to a closed XXXX personal loan account. XXXX has had use of the (\$5000.00) for the last 19 days. Please assist me in receiving a refund, and report XXXX XXXX fraudulent activity.</p>	MI	Service-Member
4/2/2025	Charged fees or interest you didn't expect	<p>Thank you for your time and assistance XXXX XXXX XXXX</p> <p>The monthly payment is the same amount as the fees- so I am not able to get ahead of the payment. I have been making regular payments but till owe the same amount because the fees and interest are so high.</p>	FL	None

could keep working. The loan structure is deceptive and predatory.

On XX/XX/XXXX, I received {\$1200.00} XXXX XXXX on a {\$1400.00} XXXX XXXX. XXXX immediately took a {\$140.00} Cash Advance Fee.

I made steady payments of ~ {\$100.00} every two weeks ( e.g., {\$100.00} on XX/XX/XXXXXXX {\$100.00} on XX/XX/XXXX, {\$100.00} on XX/XX/XXXX, etc. ).

Despite these consistent payments, my balance barely decreased, because each cycle XXXX added Statement Balance Fees of {\$65.00} {\$70.00} in addition to prior Cash Advance Fees.

For example : XX/XX/XXXX : {\$70.00} fee XX/XX/XXXX : {\$70.00} fee XX/XX/XXXX : {\$70.00} fee XX/XX/XXXX : {\$70.00} fee On top of this, smaller Cash Advances ( e.g., {\$92.00} Advance Proceeds on XX/XX/XXXX with a {\$10.00} fee, and {\$60.00} Advance Proceeds on XX/XX/XXXX with a {\$6.00} fee ) created more recurring fees.

By XX/XX/XXXX, I had already paid {\$1300.00}, yet I still owed {\$1500.00} more than my original loan.

Fee discrepancies : My records show {\$770.00} in fees charged, but XXXX statements only list {\$500.00} YTD fees, which is misleading.

This structure ensures borrowers can not escape the debt : 10 % upfront fee on every advance Recurring {\$65.00} {\$70.00} statement balance fees even while paying regularly No grace period ( finance charges accrue immediately ) The effective APR exceeds 400 %. I am requesting : Investigation into XXXXXXXX XXXX XXXX XXXX XXXX and XXXX lending practices.

9/24/2025	Charged fees or interest you didn't expect	Cancellation of the remaining balance. Correction of any negative credit reporting	TX	None
7/17/2025	Problem when making payments	I am a XXXX retiree on fixed monthly income {\$1000.00}. XXXX approved me for a {\$3300.00} line of credit, but before any payment my balance increased to {\$3600.00} and my minimum payment is {\$490.00}. I contacted XXXX and they refused to offer any hardship or reduced payment plan. I believe the terms are predatory and request CFPB review.	FL	Older American
3/3/2025	Incorrect information on your report	Under 15 U.S.C. 1666a, if a debt is charged off, that means the original creditor has written it off for tax purposes. If they sell it to a third party, you no longer owes it- because you had no contract with the new collector. I am submitting this complaint to formally request an investigation into the lending practices of CashNetUSA regarding my Line of Credit account XXXX XXXX XXXX XXXX ). I believe this company may be engaging in predatory lending, and I am deeply concerned about the significant discrepancy in the balance they claim I owe.  I spoke with a CashNetUSA representative last week, and during that conversation, I was informed that my outstanding balance was around {\$2400.00}. However, today, I received a email stating that the full balance due is now {\$4000.00}. This increase in such a short time frame is both alarming and suspicious, especially since I have not taken any additional draws and was in the process of seeking funds to make a payment.  It is unreasonable to believe that my balance could have jumped by more than {\$1500.00} in a matter of days. This appears to reflect unfair, deceptive, or abusive acts or practices ( UDAAPs ) and fits the description of predatory lending a pattern that includes excessive interest, fees, and practices that trap borrowers in cycles of debt.  I also attempted to make a payment using an XXXX XXXX XXXX card number, and I was seeking funds to load onto that card. However, complications arose due to delays in receiving those funds. Still, I made every effort to communicate and resolve the matter with the lender.  I respectfully request that the CFPB investigate this account, including : A breakdown of how this {\$4000.00} balance was calculated, Whether interest or fees have been improperly or excessively added, Whether CashNetUSA is engaging in unlawful or deceptive practices in violation of federal lending regulations.  Thank you for your time and for standing up for consumer rights. I would appreciate follow-up regarding the progress of this complaint.  Sincerely, XXXX XXXXXXXX XXXX XXXX XXXX	FL	Service-Member
5/1/2025	Charged fees or interest you didn't expect	I needed a short term loan to catch up on some household bills, got behind because of being in a serious Car accident.  This company is nothing but a predator of people in need, The were very unclear about their 249 % interest. they have not allowed me to change payment methods so I can authorize auto payments. This loan has a different legal name on the paperwork, not my name. It was a {\$2000.00} note and I have paid {\$1300.00} as of XXXX and they say I still owe {\$3200.00} dollars. I have notified the XXXX and my bank to stop any further withdrawls from my bank. From what I have researched 249 % is not legal in the State of Alabama or any other state for that matter. I Thank You,	AL	None
11/19/2025	Charged fees or interest you didn't expect		AL	Older American
9/24/2025	Problem when making payments	I am making weekly payments to XXXX XXXX XXXX XXXX XXXX I am making payments to XXXX AND XXXX	VA	None

( Customer # XXXX ). I did not apply for or authorize this loan, nor did I receive or benefit from its proceeds. This is a clear case of identity theft, account compromise, and fraudulent use of personal and financial information.

Summary of Events : A hacker obtained my personal information through XXXX XXXX fraud, XXXX XXXX, and XXXX voice cloning.

They successfully opened a fraudulent loan through XXXX and had the funds deposited directly into my XXXX XXXX account.

They immediately set up direct withdrawals from that same XXXX account to make it appear legitimate.

XXXX XXXX and I quickly detected the unauthorized activity, and the account was closed as a result.

I have not received any copy of the contract, the full loan amount, nor any documentation from XXXX confirming how the loan was applied for.

Legal and Investigative Actions Taken : Filed a police report ( Report # XXXX ), recently updated to include this XXXX loan and the full extent of the fraudulent scheme.

Filed formal complaints with the following agencies : Consumer Financial Protection Bureau ( CFPB ) Federal Trade Commission ( FTC ) XXXX XXXXXXXX XXXX XXXX XXXX ) Department of Insurance and Financial Services ( DIFS ) Federal Deposit Insurance Corporation ( FDIC ) XXXX fraud division confirmed that I am not liable for this debt and advised XXXX should cease collections and close the account.

7/30/2025 Problem with the payoff process at the end of the loan MI None

5/22/2025 Charged fees or interest you didn't expect I am filing this complaint regarding an installment loan issued to me by XXXX XXXX XXXX XXXX XXXXXXXX, facilitated by NetCredit. The annual percentage rate ( APR ) on my loan is an astonishing 98.68 %, which has created significant financial hardship and severely disrupted my ability to cover basic living expenses such as rent, utilities, and groceries. Despite making timely payments, I have paid a substantial amount in interest and fees, and my principal balance remains virtually untouched. I am actively trying to resolve this debt in good faith. On XX/XX/year> - present Amount : {\$2400.00} I will never be able to pay this off. It takes more than 50 % of my paycheck. I asked this company not to call my cell phone everyday. I asked if I could have the amount lowered due to high interest. I asked to put the payment on hold because I lost my job. I asked not to take the funds from my checking account. I asked if I could get a forgiveness/forbearance of this high interest loan. XXXX would not do anything I requested. I went to see a doctor due to stress and other personal medical issues due to not having any funds for medication. WI None

6/25/2025 Struggling to pay your loan I am making payments but am unable to escape the debt cycle because the interest is so disproportionately high. NetCredit refused to offer any hardship relief or discuss alternative repayment terms. I am suffering financial harm, stress, and a decline in my mental and physical well-being as a result of this loan. MN None

7/13/2025 Charged fees or interest you didn't expect I opened a personal line of credit with NetCredit ( XXXX XXXX ) and have paid over {\$1600.00} in fees this year alone significantly more than I initially borrowed. The account is advertised as interest-free, but the fees function like extremely high interest and have become unaffordable. Every month Im charged a \$ XXXX statement balance fee, which prevents me from making progress on the balance and creates a cycle of debt. I contacted NetCredit to ask for a hardship plan, settlement, or payment reduction. They stated that no hardship or settlement options exist for this product, even though Im facing financial hardship and can no longer afford to continue payments under this structure. I believe the fee structure is excessive and predatory, especially as the fees are charged monthly regardless of my payment behavior. The lack of flexibility or hardship relief is concerning and has caused significant financial distress. I am requesting the CFPBs assistance in reviewing this product and helping facilitate a fair resolution, including possible fee cancellation, a reduced settlement amount, or full debt relief. FL None

5/30/2025 Charged fees or interest you didn't expect I opened a XXXX \$ line of credit with NetCredit in a desperate spot around two years ago I believe, and it was rather shady. After seeing how the interest accelerated up, I realized it was a bad loan and couldn't pay it off. After nonpayment, my balance was accelerated, but sometime during this I was notified that NetCredit can not operate in Washington anymore. I believe my interest also stopped compounding after this point, but I am still unable to pay it back. Now, I'm dealing with automated weekly XXXX \$ charges from NetCredit that I can't turn off. WA None

The company is claiming that I am behind on my payments and is attempting to place me on a payment plan for alleged missed payments. However, my own bank records prove that I have consistently made on-time payments.

Attached are screenshots from my bank account showing successful debits on : XX/XX/year> {\$70.00} XX/XX/year> {\$76.00} XX/XX/year> {\$70.00} XX/XX/year> {\$69.00} XX/XX/year> {\$69.00} XX/XX/year> {\$68.00} XX/XX/year> {\$63.00} XX/XX/year> {\$62.00} These payments are clearly marked as cleared transactions to XXXX XXXX XXXX XXXX with my name.

According to Section IV ( E ) of the Open-End Line of Credit Agreement, I am entitled to accurate statements each billing cycle reflecting my payments, credits, and balances. My statements and bank records show no missed payments, yet the company continues to claim delinquency.

This false delinquency has already caused me direct financial harm. I was unable to purchase a vehicle because their system and/or credit reporting reflected me as delinquent, despite proof of consistent payments.

I am formally disputing these false claims under my rights in Section VII of the Agreement ( Billing Rights ) and the Fair Credit Billing Act.

I am requesting that the CFPB require XXXX XXXX XXXX XXXX to : 1. Provide a full and accurate payment history for my account, reconciling it with my bank records.

2. Correct any false reporting to credit bureaus.

3. Cease all attempts to collect payments not actually owed.

8/29/2025	Problem when making payments	This issue is causing me unnecessary stress, has damaged my ability to access essential credit, and poses a serious risk of further harm to my credit profile. I have already attempted to resolve this directly with the company, but they continue to insist that I am XXXX XXXX requirements that would give me XXXX \$ for every XXXX \$ a paid this went on for over a year that I stopped paying because they were ripping off I didnt not see the loan agreement online. I stopped paying and now I owe XXXX to close my account.	FL	None
12/2/2025	Problem with the payoff process at the end of the loan	They would not let me pay it off for the payments I already paid	AZ	None

We did a cash out refinance and XXXX XXXX XXXX mailed us checks for multiple loan payoffs. On XX/XX/XXXXXXXX XXXX XXXX received XXXX XXXXXXXXXX payoff checks in error. This was discovered and XXXX XXXX advised they would be canceling the payment applied in their system due to the checks being received being made out to XXXX XXXX. There were 2 checks in the payment envelope as those checks were to payoff XXXX XXXX loans. 1st check received by XXXX XXXX was in the amount of {\$4200.00}. In that same payment envelope was another check for XXXX XXXX in the amount of {\$4700.00}. This totals an overpayment of {\$8900.00} to XXXX XXXX The title company provided front and backs to both checks showing the checks were not canceled and sent back to XXXX XXXX XXXX but were cashed by electric deposit by XXXX XXXX I immediately contacted XXXX XXXX and XXXX XXXX XXXX. XXXX XXXX has been opening and closing resolution cases in this matter but keeps stating they have to investigate with their final resolution team. This has been going on since XX/XX/XXXX first date the checks were received, XX/XX/XXXX Checks cleared Bank XXXX the title companys bank, multiple written and verbal communications with XXXX XXXX since to get the funds refunded that XXXX XXXX fraudulently deposited as these XXXX loan payment checks were not even made out to XXXX XXXX The checks were made out to XXXX XXXX

4/16/2025	Problem with the payoff process at the end of the loan		MI	None
10/18/2025	Charged fees or interest you didn't expect	{\$130.00} payment - {\$55.00} to premium - {\$80.00} fees - no breakdown or explanation - every month.	MS	None

resolving an issue with XXXX regarding inaccurate reporting to my credit score. I have held a loan with XXXX since around XXXX, and due to intermittent withdrawals against the balance, I have not yet fully repaid the original amount. Several months ago, during financial difficulties, XXXX offered alternative payment arrangements, which I accepted, and I have been diligent in making payments under this agreement.

On XX/XX/XXXX, I made a scheduled payment as agreed. However, I encountered an unexpected issue : on XX/XX/XXXX ], I requested that XXXX change my auto-debit authorization from my current account to my business account to prevent future missed payments. Despite this clear instruction, they continued to debit from the account I no longer use. This resulted in confusion and missing funds intended for future payments.

To my surprise, XXXX has now reported to the credit bureaus that I have not made any payment in the past XXXX days, negatively affecting my credit score. I have solid proof of my payment on XX/XX/XXXX, as well as documentation of my request to change the auto-debit account. This erroneous report has serious ramifications for me, as I am actively seeking employment in another state and need to rent a home to stabilize my finances.

I respectfully request the following actions : XXXX. Immediate Review and Correction : Please have XXXX review my account, taking into consideration the documented proof of my payment and my request to change the debit account.  
 XXXX. Removal of Negative Reporting : Given that I have complied with the agreed payment terms, I request that the negative report affecting my credit score be removed promptly.  
 XXXX. Assurance of Future Accuracy : I ask for confirmation that XXXX will update my auto-debit information as per my instructions to prevent similar issues in the future.

I am committed to continuing my payments and maintaining a responsible payment record. I firmly believe that this inaccurate reporting is unjust and is adversely affecting my financial well-being during a critical period of transition in my life.

4/10/2025	Problem when making payments	Thank you very much for your attention to this matter. I have attached copies of relevant documents, including payment confirmation and my auto-debit change request, as evidence. Please do not hesitate to contact me at XXXX XXXX or XXXX if further	FL	None
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	<p>On XX/XX/year&gt; I called their XXXX number ( that I had to find online ) to ask how much I owed and what I have paid and they said they would not be able to give me any information on my account until I submit my drivers license and a full copy of my bank statement. I already have the loan, I and I already made a payment, I received nothing in the mail about any of my account information and was denied access online. So they refused to tell me anything.</p> <p>I also called a week prior for the same information and was told the same thing, so I asked to speak to a supervisor and they said the supervisor would call me back. I never received a call or an email, until I received an email that said I was in default. So when I called on XX/XX/year&gt; and got the same information, they said they would have a supervisor call me back. After not hearing from anyone again ; I called the XXXX number and told them I would like to know how much I owe so I can pay it off. They again, told me my account was locked and they could tell me anything. But for some reason this person then put me on hold, and got the total amount I owed and I authorized a payment.</p> <p>So I still never received receipt of my payment. Nothing in writing. And I just think it should be illegal to lock my account so that I can not pay. There is no reason that AFTER I already received the loan, after I already made a payment on the loan that I have to give them my drivers license and a bank statement to find out what I owe, so I can pay them. And at 325 % interest, their delaying my ability to make payments, they earn more money off of making things difficult for me to pay it off sooner.</p>	
<p>4/23/2025 Problem with the payoff process at the end of the loan</p> <p>10/31/2025 Charged fees or interest you didn't expect</p>	<p>I contacted the company to see about XXXX benefits as my spouse had entered XXXX XXXX military. I was told I would see a change within XXXX business days and I have yet to see any changes ( 3 months later ). I wish to recover the overpaid interest to either pay off the remaining balance or get a refund.</p>	<p>MO None</p> <p>PA Service-Member</p>
<p>8/20/2025 Charged fees or interest you didn't expect</p>	<p>I made a loan online thinking that I would be paying a set term XXXX time per month. This company is charging me daily interest and are expecting multiple payments per month. I told them that I am struggling and cant afford it and asked if they would accept XXXX payment per month and to stop the daily interest or if they would do a settlement with me. They declined both of what XXXX asking. The balance is steadily going up and I just cant afford it.</p>	<p>LA None</p>
	<p>I am submitting this complaint against NetCredit for unlawful actions under the Fair Credit Reporting Act ( FCRA ), XXXX XXXX. XXXXXXXX XXXX XXXX and the XXXX XXXX ( XXXX ), XXXX XXXX. XXXX.</p> <p>On or about XXXX XXXX, XXXX reported information and/or made inquiries to the credit reporting agencies regarding my consumer credit file without my knowledge, authorization, or consent.</p> <p>Violations Under FCRA Under the FCRA, a company must have a permissible purpose ( XXXX XXXX. XXXX ) to obtain or report consumer credit information. XXXX did not have my authorization or a permissible purpose to make inquiries or report information, constituting a violation of federal law. This has caused measurable harm, including a negative impact on my credit profile and score, distress, and impairment of my ability to obtain fair credit opportunities.</p> <p>Violations Under XXXX The XXXX requires financial institutions to protect consumer financial information and restricts them from sharing such information with XXXX XXXX without providing notice and an opportunity to opt out. XXXX failed to provide me the legally required privacy disclosures or opt-out rights before reporting my information to the credit bureaus.</p> <p>Additional Violation Failure to Provide Itemized Bill I formally requested an itemized bill/statement from XXXX to XXXX the debt and the accuracy of the reporting. To date, the company has failed to provide this documentation. Continuing to report a debt to the credit bureaus without providing proper validation or billing records upon request constitutes a violation of my rights under the Fair Credit Reporting Act ( FCRA ) and the Fair Credit Billing Act ( XXXX ).</p>	
<p>9/18/2025 Improper use of your report</p> <p>8/18/2025 Received a loan you didn't apply for</p>	<p>This lack of transparency further demonstrates XXXX unlawful and abusive practices and supports my request for corrective action and compensation.</p> <p>Cashnet usa says I owe {\$2300.00} on a loan I've never requested.</p>	<p>FL None</p> <p>TN Service-Member</p>
	<p>insert CFPB Complaint ID here ] To Whom It May Concern, I am writing to submit my formal rebuttal to the response provided by NetCredit regarding my complaint.</p> <p>First, XXXX response fails to address the central issue of my complaint : the loan they issued violates Florida state usury laws and is therefore illegal and unenforceable under Florida law.</p> <p>Violation of Florida Law : True Lender Doctrine Applies Florida law strictly limits the interest rate on consumer loans to XXXX % for loans under {\$500000.00} ( XXXX XXXX. XXXX, Florida XXXX XXXX ). NetCredit attempts to hide behind XXXXXXXX XXXX federal charter, claiming they are permitted to export interest rates from XXXX</p> <p>However, XXXX, like many states, applies the XXXX XXXX XXXX : if the nonbank ( NetCredit/Enova ) is the true lender meaning they bear the economic risk, control key terms, and receive the profit then Florida law applies.</p> <p>In this case, it is clear that : XXXX XXXX XXXX marketing, origination, servicing, and collection of the loan. NetCredit controlled the risk and profit. NetCredit dictated all major loan terms.</p> <p>The economic reality is that NetCredit, not XXXX Bank, was the true lender. Therefore, XXXX usury cap applies, not XXXX law, and this loan is illegal under Florida law.</p> <p>Florida courts have held that courts will look past form to substance when determining lender status. ( XXXX v. State, 616 So.2d 1228 ( XXXX XXXX XXXX XXXX ) ).</p>	
<p>4/26/2025 Problem when making payments</p>	<p>NetCredit Has a Documented History of Regulatory Violations and Lawsuits This is not the first time NetCredit and its parent company, Enova International, have been caught engaging in illegal, deceptive, and predatory lending practices : 2021 Enova</p>	<p>FL None</p>

		I am a victim of identity theft involving CashNetUSA. A fraudulent loan was opened in my name without my knowledge or consent. I never applied for or authorized this account. After discovering it on my credit report, I attempted to resolve the matter directly with CashNetUSA.		
		I contacted their fraud department and requested they investigate and remove the account. Despite my good-faith efforts, CashNetUSA refused to take appropriate action, and failed to remove or correct the fraudulent loan. Due to their refusal, I filed an official FTC Identity Theft Report to formally document the situation.		
7/28/2025	Charged fees or interest you didn't expect	CashNetUSAs inaction has caused significant emotional distress, including anxiety and concern for the damage to my credit and financial standing. Their unwillingness to act responsibly has only made the effects of this fraud worse.	FL	None
10/31/2025	Charged fees or interest you didn't expect	i took out my initial loan while i was XXXX XXXX or recently released from duty and paid it off in full being forced to take out another loan to pay it due to rates. at the time i was unaware about the Military Lending Act. i tried correcting the issue but i was ignored and my loan was simply partially refunded which was not my request under the MLA. due to their willful deception i have been forced to revisit the situation realizing i am due a refund of all interest ever paid to them under MLA because the contract was void from inception due to my XXXX XXXX service and then after as a dependent to an XXXX XXXX member. i have requested all documents related to my credit and social but they have yet to respond. i have already requested and immediate refund of all interest or payments starting from the very first loan amount in XXXX. I will attach my XXXX, the contract, my husbands orders, and emails.	NC	Service-Member
7/8/2025	Money was taken from your bank account on the wrong day or for the wrong amount	This company is a scam. They are predatory lenders who will take additional or duplicated payments without your consent. Their explanations for this are rude, demanding and bordering harassment. Attempts to resolve the matter over the phone were unsuccessful and advised the only way to stop the payment was at the bank. They are unwilling to budge on resolving the debts, crediting payments that were deducted without authorization and you will end up owing double or more than you initially borrowed.	SC	None
9/23/2025	Getting a line of credit	Company said I was approved for a credit of XXXX but they would not let me take a loan	NJ	None
7/1/2025	Problem when making payments	I was behind on payments but called XX/XX/year> and made a {\$420.00} payment. The representative took my information but never applied it to my account ( bank card/ACH information ). The website said that I had until XX/XX/year> to make my payment of {\$120.00}, but instead of giving me that opportunity, they called my account due and accelerated the full amount although it stated in the last RIGHT TO CURE LETTER that the amount would be accelerated once the payment was returned SEVEN DAYS after the due date. The payment was NEVER returned and I didn't have the opportunity to pay the amount that was due.	TX	None
10/1/2025	Charged fees or interest you didn't expect	b"Cashnet USA has send a debt to a law firm that is calling around to all my family members. I had this debt in XXXX I lost my job In XXXX XXXX and was out of work until XXXX XXXX This is debt is predatory lending for one and they are now having this law firm threaten me for wage garish here in SC. I didn't get that much from them, and they are trying to get me to pay them XXXX XXXX XXXX if they take it to court. This amount is not near what I borrowed this is a scam and rip off. This isn't right I was already in a hardship unemployment last year mos. and this year 3 months I just started back working XXXX. I can not afford it or the harassment. I haven't heard anything about this loan since before I was laid off no other collection process from themXXXX XXXX XXXX called around today to 6 people. there number is XXXX XXXX and case number XXXX They want XXXX a month that I cant afford and threatening to garish wages and breach of contract all kinds of harassing things. Need to stop harassing me about old debt especially when they scammed me with that interest rate. I didn't get any communication since before now and calling around to every family member trying to locate someone is ludicrous." I live in the state of Arkansas, where consumer loan interest rates are constitutionally limited to 17 % APR. I took out a line of credit through XXXX in XX/XX/year>. While the original borrowed amount was approximately {\$2800.00}, I have now repaid nearly {\$20000.00} in total.	SC	None
7/20/2025	Charged fees or interest you didn't expect	The majority of these payments went toward interest and fees that far exceed what is legally permitted in my state. Despite contacting NetCredit to address this and request a resolution, the company has continued to insist that a balance remains of XXXX and has not acknowledged my concerns about Arkansas usury law. I submitted a formal revocation of ACH authorization, which was confirmed. However, XXXX has not addressed the underlying issue of excessive interest or the legality of continuing to collect. I believe the remaining balance should be eliminated and the account closed in good standing, given the amount Ive repaid far exceeds the original loan amount. I am requesting the CFPB investigate this matter and require XXXX to stop further collection activity and refrain from any negative credit reporting.	AR	None
6/26/2025	Getting the loan	On XX/XX/XXXX, I received a denial notice from XXXX for a loan application I never submitted. The reason given was that I had a previously declined application within the past 365 days. That original application occurred in XX/XX/XXXX and was already disputed due to inaccurate data from XXXX.		
11/8/2025	Charged fees or interest you didn't expect	I have not applied for any credit since XX/XX/XXXX, and I did not authorize XXXX or any of its partners to resubmit my data. When I contacted XXXX, they acknowledged in writing that a profile may have been created through a third-party affiliate ( such as XXXX or XXXX XXXX ) within the last 3060 days. However, I have not interacted with any affiliate during that timeframe. I repeatedly requested in writing that XXXX disclose the origin, date, and referral source of the application, as well as whether any credit inquiry was made. They refused to provide this information in writing and instead insisted I call them, avoiding a written record. This appears to be a case of unauthorized reuse of personal data, possibly automated through an affiliate matching system, resulting in a credit denial I never requested. I am requesting the CFPB investigate XXXX lead handling, data-sharing practices, and unauthorized profiling of consumers without fresh consent.	FL	None
9/23/2025	Incorrect information on your report	Predatory loan, ridiculously high interest rate... I NEVER APPLIED FOR A LOAN FROM NET CREDIT THE DOCUMENTS THAT WERE SENT YOU CAN GET OF THE INTERNET. ON THE DOCUMENTS SENT HAD NO BANKING INFO WERE THE SUPPOSED LOAN WAS DEPOSITED INTO MY ACCOUNT NO PROOF WAS EVERY RECEIVED THIS IS FRAUD IF IT IS NOT REMOVED FROM MY CREDIT REPORT I WILL HIRE A LAWYER AND SUE YOU. DO YOU UNDERSTAND.	NJ	Older American, Service-Member

		NetCredit charged me an interest rate that exceeds Florida 's legal limit for consumer loans. I entered into a payment plan with NetCredit to resolve the account, but after agreeing to the plan, they failed to honor it. Despite my efforts to contact them multiple times to ask why agreed payment plan was not being processed correctly, I was ignored.		
		I made a {\$400.00} payment on XX/XX/year>, in good faith toward the balance. However, on XX/XX/year>, NetCredit sent my account to collections without properly applying the payment or honoring the agreed plan.		
		This conduct violates Florida 's usury laws, as well as federal fair lending and fair debt collections laws. As a result, this loan is illegal and unenforceable.		
4/12/2025	Charged fees or interest you didn't expect	I am requesting that NetCredit immediately : *Delete the account entirely from all of my credit reports ( XXXX, XXXX XXXX and XXXX XXXX *Recall any collection activity *Cease any attempts to collect on this account *Acknowledge that I do not owe any further payments *Refund the {\$400.00} payment I made, or apply it toward the deletion of this account Failure to do so will result in additional complaints to the Florida Attorney General and further legal action if necessary.	FL	None
5/23/2025	Getting a line of credit	I am XXXX overseas, and I suddenly found out payments were taken out of my checking account. I never requested nor opened a line of credit with this company. they are now calling me to pay, but I explained to them the following : - I never opened the line of credit - I never gave consent to have money taken out of my account - Being called while XXXX overseas is causing friction between me and my superiors because the calls are coming in while I am on duty ( Company doesn't care ) - explained to company i was a victim of Identity fraud ( They never acted on that )	AZ	Service-Member
11/1/2025	Charged fees or interest you didn't expect	Im being charged extra fees than I was supposed to be charged when I signed up. Not to mention these loans are predatory. They will not work with me to create a settlement, even though their practices are illegal. I need this loan closed immediately and reported as paid in full or completely removed from my credit report. Im making payments of approximately \$ XXXX and only getting {\$100.00} towards the principal.	TX	None
		Net credit has behaved as a predatory lender charging me at least {\$4500.00} in just fees for a {\$5000.00} loan limit, over the course of only 8 months.		
		I was charged {\$2700.00} between XXXX and XX/XX/XXXX and {\$1700.00} between XXXX and XXXX XXXX, in fees alone.		
		I took a {\$5000.00} loan out with NetCredit in XX/XX/XXXX and was hit with very large fees and interest that meant that paying back the loan became extremely difficult, stressful and nearing impossible.		
4/15/2025	Charged fees or interest you didn't expect	Ultimately, I can see from the statements that I ended up paying back 200 % + which was not made clear enough within the agreement. And is predatory practice.	NJ	None
2/25/2025	Problem with additional add-on products or services	I had learned that there had been a loan taken out in my name in XXXX 2024 with a company named net credit when I had contacted them I advised them that this account had been fraudulently opened and I was a victim of fraud this occurred on XX/XX/year>2024 I immediately went to my local police department and filed my complaints for the identity theft as well as for my bank accounts. On XX/XX/XXXX I was informed that I could go pick up the report After receiving the police report I immediately contactedXX/XX/XXXXagain and had asked them to remove this from my credit report but now not only did they not remove or at least put a hold on the account they actually sold this account to a debt company that has done nothing but ring my phone all kinds of hours as well as texting me without any consideration for the hours and the inappropriate and unprofessional phone calls	NJ	None
4/29/2025	Struggling to pay your loan	I took out a {\$1000.00} personal loan with Net Credit XX/XX/XXXX. I heard nothing from them regarding wanting payments until late XXXX and so far this year. They have never sent me anything in the mail only emails which first went into my junk folder. They are asking for {\$3600.00} to be paid back? {\$1000.00} was borrowed. They offered a reduction of the {\$3600.00} down to {\$1800.00} to be paid by XX/XX/XXXX in an email. I have contacted the company that has my debt consolidation program XXXX XXXX XXXX and they told me they do not work with Net Credit. They actually warned me that Net Credit will NOT reduce my payments or the amount they are asking me to pay. I have sent numerous emails to Net Credit asking why they did not contact me before this amount got so out of hand, no reply. I asked about getting to take advantage of the reduction that was in the email. No reply. They said before they could do anything for me that I needed to upload my bank routing number and checking account number on their website which I did. I DID NOT GIVE THEM APPROVAL TO START TAKING ANY MONEY OUT OF THIS ACCOUNT. They have still never sent me any correspondence through the mail and they refuse to accommodate any of my questions on my emails to them I believe they have not followed the Fair Debt Collection Practices Act. At this point I need help from someone to try to get to the bottom of this and get a fair deal worked out. Ive tried.	NE	Older American
8/5/2025	Struggling to pay your loan	Hello, I took out a loan amount of {\$3000.00} that I have been paying for about 4 years biweekly for XXXX for a total of about {\$9000.00} so far. When I reached out to the loan company, I was told that I still have 9 payments left and there was no option to settle after I shared that I have paid three times the loan amount and could no longer continue to pay. I believe the terms of the loans to be predatory with extreme high interest rate. I called two times, and both times I was told that paying the loan is my only options. Instead, they offered to finance me with more money.	FL	None
		I am submitting this complaint under a bad faith and predatory loan terms.		
		XXXX XXXX XXXX has current account sent to collections. I wish is only notice stating they are no longer requiring me to pay back a debt that was owed to them. XXXX XXXX XXXX loan needs to charge off because the repossession, & use a loan modification. Cash net usa could cancel cancels or forgives {\$600.00} or more of debt, they are generally required to send me a Form 1099-C. XXXX XXXX After a debt is canceled, the creditor may send you a Form 1099-C, Cancellation of Debt showing the amount canceled and date of cancellation.		
9/7/2025	Struggling to pay your loan	I wish the debt cancellation will not impact my future or credit score. XXXX XXXX can help me stop them & thier tracks XXXX XXXX XXXX I paid bills i was over charged entirely cancelled my account & subscription. XXXX XXXX XXXX XXXX, it refers to domestic debts, in particular agricultural debts and freeing of debt slaves. Wish all collectors cancel thier orders and thats it.	MO	None

<p>Charged fees or interest you didn't expect</p> <p>8/27/2025</p>	<p>I had been using cashnetusa for a little while had a few loans but always paid them off fast then this last time when i took out a loan i couldn't make a payment when into collections and Ive struggled to get anything towards it paid. the issue being that the amount of interest on this loan is 300 % and had doubled what i owe. this is theft at this point nothing about this is morally right or OK to do to someone who is borrowing because they are struggling. its like beating a dead horse. I am in the state of Louisiana.</p> <p>Account Open Date XX/XX/XXXX Minimum Payment Due Date XX/XX/XXXX Next Statement Close Date XX/XX/XXXX was paid up as of XX/XX/XXXX sent in for a Draw Request ACH {\$1700.00} which was received and this is what my statement upon receiving it looked like Advances and Other Debits {\$1700.00} Fees {\$250.00} Interest {\$150.00} Account Balance {\$2000.00} XXXXXXXX XXXX XXXX XXXX XXXX XXXX XXXX in fees and interest just on getting the loan you can not sit here and tell me that they are not scammers who know how the system works and has been using this work around to target those who are unfortunate enough to borrow and rip them for everything they have!!!</p> <p>fyi three months later and the interest added another XXXX XXXX</p>	<p>Service-Member</p> <p>LA</p>
<p>Struggling to pay your loan</p> <p>11/25/2025</p>	<p>XXXX. Took \$ XXXX installment loan out in XX/XX/XXXX.</p> <p>XXXX. Made payday payments for approximately 6 months.</p> <p>XXXX. Declared financial hardship in XX/XX/XXXX and joined debt consolidation program ( XXXX consumer consolidation ).</p> <p>XXXX. Requested XXXX account to be added in XXXX.</p> <p>XXXX. XXXX stated that XXXX does not work with them and account could not be added.</p> <p>XXXX. Reached out to XXXX numerous times to add account. They stated they would note my account.</p> <p>XXXX. Fees continued to be added and account still not accepted to be added to the plan XXXX XXXX.</p> <p>XXXX. Reached out again in XX/XX/XXXX to please stop fees and close account.</p> <p>XXXX. Account is still opened and my current fees are up to \$ XXXX.</p> <p>XXXX. XXXX refuses to close account or sell the account to collections in order for me to negotiate terms and add to my debt consolidation program.</p> <p>XXXX. Last attempt in writing was XX/XX/XXXX to please close my account and stop fees. Instead, XXXX continues to add fees and refuses to close the account. I am not able to pay the extra fees and they refuse to work on a plan that I am able to pay!</p> <p>XXXX. In addition to a financial strain and mental anguish, I am unable to rebuild my credit as this is reported monthly and they refuse to work out an affordable payment plan!</p>	<p>Service-Member</p> <p>GA</p>
<p>Charged fees or interest you didn't expect</p> <p>8/7/2025</p>	<p>I took out the loan in XXXX with XXXX and I dont have an issue with a reasonable payment. Before my XXXX payment, I changed the due to the XXXX of each month. XXXX 's payment of {\$500.00} came out XX/XX/XXXX. I thought that was a high payment, but doable. I was told the payment would go down some each month. On XX/XX/XXXX, I checked the website and discovered that {\$680.00} was about to be debited the next day. I immediately called them at XXXX and had an expedited message for a supervisor to call me. I wasn't prepared for that high payment the next day. I was getting prepared to pay them XXXX on the XXXX. I called them again on XX/XX/XXXX at XXXX, after XXXX was debited causing my account to be overdrawn. Again I asked to speak to a supervisor. I called again on X/XX/XXXX at XXXX and again at XXXX. Somewhere in here I began reading reviews on XXXX. About XXXX reviews, mostly bad. This is when I discovered things such as money debited before the due date and astronomical statement fees, ( as well as many other bad practices ), and this would be computer generated statement fees! So I look at my statement on the XXXX website and discover a statement fee of {\$390.00)! What? That's more than my car payment! At this point I feel a bit of a scam happening! I also had auto pay turned off and told them to make my due date the XXXX of the month. Yesterday, XX/XX/XXXX, I checked to make sure that they could not automatically debit my account which has been turned off, but the due day still said the XXXX. I changed it to the XXXX myself! I called them at XXXX to ensure that auto debit was turned off. Also I still have not received a call from a supervisor! Apparently, they did send an email but I was not looking for an email and didn't see it. The representative tried to get a supervisor on the phone because I let her know I was gathering info for a class action law suit. Nobody was available, of course. I let her know that I want a phone call, not an email. My statement fee this month is {\$380.00}, still more than my car payment. I plan to make a payment but I am not paying that high statement fee! As of today, XX/XX/XXXX at XXXX, I still have not received a phone call. Thank you for your consideration!</p>	<p>Older American, Service-Member</p> <p>OH</p>
<p>Incorrect information on your report</p> <p>10/21/2025</p>	<p>XXXX paid off earlier in XXXX. Financial institution has received multiple disputes, but there hasn't been any resolution. Goodwill dispute has been offered &amp; rejected as there is " no goodwill program. " XXXX has been fully paid and account is closed.</p> <p>XXXX has not responded nor made any diligently efforts to address.</p>	<p>None</p> <p>TX</p>

Subject : NetCredit Violating Cease-and-Desist and Federal Law Ongoing Harassment and Illegal Escalation of Account To the Consumer Financial Protection Bureau , I am submitting a formal complaint against NetCredit for violating multiple consumer protection laws, including a legally binding cease-and-desist notice that was previously sent to them in writing by my legal representative. Despite this, NetCredit has continued to harass me with emails, threaten to escalate the account, and claim they may send it to collectionseven after the account has already been sent to collections and a payment was received.

This is not only unacceptable ; it is a clear and repeated violation of several federal protections afforded to me, including : Fair Debt Collection Practices Act ( FDCPA ), 15 U.S. Code 1692c ( c ) : Continuing to contact a consumer after receiving a written notice to cease communication is a direct violation of this statute.

Unfair, Deceptive, or Abusive Acts or Practices ( UDAAAP ), under the Dodd-Frank Act ( 12 U.S.C. 5531, 5536 ) : NetCredits behavior qualifies as abusive, deceptive, and unfair. They are misleading me about the status of the account, escalating after payment, and threatening duplicate action ( collections ) on an account already placed with collections.

Fair Credit Reporting Act ( FCRA ) : If NetCredit is continuing to report or modify the reporting of this account while it is under dispute and legal scrutiny, they may also be in violation of FCRA provisions.

Please note that this complaint is not a duplicate, even though my prior complaint was marked as such. That complaint dealt with NetCredits illegal loan terms and interest rates. This complaint addresses their direct and willful violation of a cease-and-desist, ongoing harassment, retaliatory account escalation, and collection threats made after : I submitted a cease-and-desist letter via my legal representative Payment was already received on the account I notified them in writing of my intent to file a lawsuit NetCredit is continuing this harassment while fully aware that their actions are being monitored by the CFPB, the XXXX Attorney General, the FTC, and my legal counsel. This is intentional, egregious misconduct and a willful disregard for the law.

I demand that this complaint be escalated and not marked as a duplicate, as the situation has significantly changed and constitutes an entirely new violation. I respectfully request full investigation and enforcement against NetCredit for their repeated, abusive behavior.

5/28/2025 Problem when making payments Thank you for your attention to this urgent matter. FL None

4/22/2025 Money was taken from your bank account on the wrong day or for the wrong amount I tried to get the original agreement to see the days money was originally come out my bank account. Predatory Lending, Criminal Usury & Deceptive Practices by NetCredit I am filing a formal complaint against NetCredit for violating Florida usury and consumer protection laws. CA None

NetCredit charged me an XXXX exceeding XXXX XXXX, far beyond XXXX legal limits. The loan terms were vague, misleading, and I was never provided with a copy of any signed contract.

The lender continues to report the alleged debt to credit bureaus, causing harm to my financial reputation.

These practices constitute : Civil and criminal usury Failure of clear disclosure Unfair and deceptive trade practices Predatory and abusive lending I request investigation, enforcement action, and corrective relief.

12/3/2025 Charged fees or interest you didn't expect Loan Account : XXXX FL None

NetCredit is reporting a negative account on my XXXX credit report that I do not recognize, authorize, or have any verified knowledge of. I have never received a billing statement, written notice, signed agreement, or any legally sufficient documentation regarding this alleged account. The company has furnished derogatory information to XXXX without first providing any verification of the debt, which raises serious legal and regulatory concerns.

As of todays date, NetCredit has not directly communicated with me regarding this debt in any manner required under the Fair Debt Collection Practices Act ( FDCPA ) or the Fair Credit Reporting Act ( FCRA ). They did not send a XXXX validation notice, they did not provide an opportunity to dispute the debt before reporting it, and they continue to report negative information without verifying its accuracy or legitimacy.

I am preparing to send a formal debt validation request and dispute letter to both NetCredit and Experian tomorrow, but due to the severity of this situation and the harm already caused to my credit profile, I am filing this CFPB complaint immediately.

NetCredits continued furnishing of unverified, potentially inaccurate data violates the FCRA, 15 U.S. Code 1681s-2 ( b ), which requires a furnisher to verify the accuracy of information being reported when a dispute is filed or when the debt is otherwise questioned. In this case, they failed to make any such effort and provided no proof of the debts validity.

This account is severely damaging my credit score, affecting my financial wellbeing, and may even involve potential identity theft or misreporting. Until this debt is validated with documentation such as an original signed contract, proof of ownership, and a full itemized accounting, it should not be reported to any credit bureau.

I am demanding that this account be immediately investigated and removed from all credit reports if NetCredit can not produce full and complete documentation validating this debt. The burden of proof is on the furnisher, not the consumer.

7/14/2025 Charged fees or interest you didn't expect I ask the CFPB to enforce compliance with the FCRA and require NetCredit to delete this tradeline if it can not be substantiated with real, documented evidence not assumptions or unverifiable data. NJ None

		<p>I am filing a complaint against CNU of Texas , LLC d/b/a CashNetUSA, a licensed XXXX XXXX XXXX ( XXXX ), and its lender partner XXXX XXXX XXXX XXXX XXXX</p> <p>Date of Loan : XX/XX/year&gt;XXXX Amount received ( Amount Financed ) : {\$800.00} XXXX Fee charged : {\$1100.00} Finance Charge : {\$1100.00} Total of Payments required : {\$1900.00} over XXXX biweekly installments Disclosed APR : 460.63 % Although the contract states a 10 % interest rate from the third-party lender, the mandatory XXXX fee more than doubles the repayment amount. This results in an effective APR exceeding 460 %.</p> <p>I believe this loan is predatory and harmful to consumers, for the following reasons : The XXXX fee structure disguises the true cost of credit while still being required under the Truth in Lending Act.</p>		
9/24/2025	Charged fees or interest you didn't expect	<p>The total repayment of nearly {\$2000.00} on an {\$800.00} loan in less than six months is unconscionable.</p> <p>The loan terms create a cycle of debt inconsistent with the consumer protections envisioned under Texas Finance Code Chapter 393.</p>	TX	None
4/25/2025	Struggling to pay your loan	<p>I petitioned NetCredit for a settlement for the loan in question, after some negotiations we settled on a satisfactory settlement offer. I was told at this time that I had XXXX days from the offer to accept and pay. Before funds were to be paid I asked that the agreement be forwarded to a supervisor as I was also asking for a goodwill deletion to help reduce the negative affects that had occurred to my credit profile. Net credit purposefully delayed a response on my file and retracted their settlement offer. I have brought this to the attention of several members of staff only to be told that I am not eligible for a settlement despite XXXX being negotiated an agreed to. They have now charged off the account which would have been paid in full and are now asking that I pay XXXX dollars for a loan that was originally only XXXX. For clarification the loan was opened in XX/XX/year&gt;. I am calling in to question the practices of this business ( loan shark ) and asking that the appropriate authorities be involved in this matter</p>	MI	None
9/4/2025	Problem when making payments	<p>The website does not work to collect a payment. At the bottom of the page to submit a payment, it has " cancel " then the next line down is " submit a payment. It won't let you fill in the payment, just only hits the cancel button. So I have called in every payment from the beginning. I told the original rep that I needed my pay date to be on the XXXX of the month. I also said I didn't want it on autopay. She said no problem. The next month ( XXXX ) when I log into see by balance, it says it's overdue and has a late fee. I call about that, rep says she fixed it. The following month, same thing. Rep says she fixed it.</p> <p>Last month I called in my payment on the XXXX, I verified it all again with her. I made the online payment, then the next day, it auto deducted the payment anyway. I had to contact an attorney and threaten them for refunding the double payment. That took XXXX days!! I needed that money for other things!</p> <p>Today I logged into my account, and it shows the payment as late, with a late fee. Says it was supposed to be paid mid-month last month.</p> <p>I called and the rep said that because I switched from bi-weekly it wouldn't take effect until the next billing cycle. I never signed up for bi-weekly!! None of the other months showed bi-weekly.</p>	FL	None
		<p>I am writing regarding my personal line of credit obtained from NetCredit via netcredit.com in XX/XX/year&gt;. My account can be identified by the attached contract.</p> <p>I am currently unable to make further payments on this loan. The charges have continued to increase significantly, making it impossible for me to keep up with the payments.</p> <p>My understanding is that while this loan is purported to be issued by a bank, it is believed that a court or arbitrator may conclude that NetCredit is the true lender on these loans. Furthermore, it is believed that the state law of the borrowers residence applies to these loans. If this interpretation holds, the loan may be at least partly unenforceable under my state 's laws, which is Florida.</p> <p>Various states laws establish interest rate caps on loans issued by lenders, and it is believed that XXXX interest rates often exceed these caps in certain states. As a resident of Florida, I would like to draw your attention to the relevant statutes : Florida has a legal interest rate of 12 % and a general usury limit of 18 %. For loans above {\$500000.00}, the maximum rate is 25 %.</p> <p>Source : Florida Statutes 55.03 ( legal and judgment rate ) ; 687.02 and 687.03 ( general usury ).</p> <p>Based on these legal principles and the excessive charges I have incurred, it is possible that I may not owe any further money on this loan, and I may even be entitled to a refund of payments already made.</p> <p>I am requesting a thorough review of my loan agreement and account, taking into consideration the potential unenforceability of this debt under Florida law.</p> <p>Thank you for your prompt attention to this serious matter.</p> <p>Sincerely, XXXX XXXX XXXX</p>		
7/8/2025	Struggling to pay your loan		FL	None
10/27/2025	Charged fees or interest you didn't expect	<p>I accepted a Headway Capital line of credit after being told in writing by a BlueVine representative that the APR shown in the documents was for compliance purposes only and not the rate I would actually pay, while presenting a 3.75 % monthly rate. I even specified in my emails that the interest was far too high. I believe they purposely caused confusion to close a deal. My statements show an APR near 48 %. This is clear, documented misrepresentation.</p> <p>XXXX refunded one {\$8200.00} payment but have been unresponsive regarding remaining interest and fees or closing the account. Both Headway Capital and XXXX XXXX acknowledged receipt of my complaint but failed to respond by my XX/XX/XXXX deadline. XXXX requesting a full refund of all interest and fees and written confirmation of account closure.</p> <p>I applied for a personal loan through XXXX XXXX and XXXX XXXX used a third party to send my application to multiple creditors. All the applications got denied due to unlawful qualifications based upon there on companys policies and not abiding by my consumer rights I contacted them hoping they would fix there mistake but they have not. Each bank that was sent a application are the following XXXXXXXX XXXX XXXX XXXXXXXX XXXX, XXXX Bank they actually sent two applications with XXXXXXXX XXXX and XXXX XXXX XXXX as far as I know of.</p>	TX	None
5/27/2025	Getting a line of credit		FL	None

6/27/2025	Struggling to pay your loan	<p>On XX/XX/XXXX I reached out trying to make payment arrangements for my debt. They sent me an email stating what arrangements could be made. They did not specify in the email when to respond by if I wished to agree to this but the payments would start on the XXXX. I replied on the XXXX that I wish to enter the agreement. Well they sold my debt to a third party on the XXXX. They claim they sent me an email on XX/XX/XXXX stating if I didn't enter into an arrangement by the XXXX it would be sold. I never received the email, or a phone a call. Nor was then mentioned in the email regarding the payment arrangement. It makes no sense to sell the debt if you are going to offer an arrangement after the sell date! This is completely unethical and some sort of phone call or something would have been beneficial.</p>	FL	Service-Member
3/3/2025	Incorrect information on your report	<p>I am filing a formal complaint regarding identity theft and fraudulent accounts opened in my name. I am requesting immediate action to rectify the damage to my credit report and hold the responsible parties accountable. My personal information was compromised online resulting in many fraudulent accounts being opened. The following accounts are fraudulent. I did not authorize these accounts or authorize my information to be used to open these accounts XXXX XXXX XXXX XXXXXXXX {\$3300.00} Pursuant to [ FCRA 15 U.S.C . 1681c-2 ] ( Section 605B ( a ) ), I am providing the following documentation as required for the blocking of information resulting from identity theft : 1. Proof of my identity.</p> <p>2. A copy of my identity theft report.</p> <p>3. Identification of the fraudulent information.</p> <p>4. This statement that the information is not related to any transactions I have made.</p> <p>Also pursuant to [ FCRA 15 U.S.C. 1681c-2 ] ( Section 605B ( a ) ), I demand that you immediately block the reporting of all information related to these fraudulent accounts and the mortgage default, as required by law within 4 business days upon receipt of this letter.</p> <p>I am prepared to pursue all available legal remedies, including those afforded by [ FCRA 15 U.S.C. 1681o ] ( Section 617 ), to recover any actual damages sustained as a result of this negligence and to seek reimbursement for legal fees incurred.</p> <p>I am filing a complaint regarding a line of credit I opened with CashNetUSA on XX/XX/year&gt;. This was originally for {\$1700.00}, but because it was a revolving line of credit, I was allowed to re-borrow amounts as I paid it down. In total, I have borrowed approximately {\$4100.00} through this line of credit.</p> <p>Despite borrowing {\$4100.00}, I have now paid {\$10000.00} toward this loan more than double what I borrowed and CashNetUSA is still claiming I owe an additional {\$2500.00}. This loan carries an APR of 325 %, which I consider predatory and an example of a cycle of debt.</p> <p>I have repeatedly requested that CashNetUSA waive the remaining balance or settle the account fairly given how much I have already repaid. They refuse to do so.</p> <p>Additionally, I have requested a complete payment history multiple times to verify the amounts I borrowed and repaid. Their website does not allow me to see all payments since the loan began, and they have refused to provide this documentation. Without this, I can not confirm the accuracy of their balance or charges.</p> <p>I am requesting that the CFPB investigate this matter and assist me in having the account waived or marked paid in full, given that I have already paid far more than the total borrowed.</p>	AR	None
8/6/2025	Charged fees or interest you didn't expect	<p>I have attached their most recent email response, which restates their contract terms but does not address my concerns about predatory interest, overpayment, or missing payment records.</p>	MO	None
5/2/2025	Charged fees or interest you didn't expect	<p>Interest rates are so high that after 3 payments the balance of the loan has gone up.</p> <p>I borrowed {\$850.00} and am making biweekly payments ranging between XXXXXXXX XXXX and XXXXXXXX XXXX and the current balance is {\$860.00}.</p>	NC	None
3/20/2025	Charged fees or interest you didn't expect	<p>When I first looked at the immediate payback chart the company provided me it seemed straight forward. It was only after signing the loan agreement that I noticed the company was charging much more than initially stated. I feel like this loan is a predatory type loan and the company intentionally doesn't make you immediately aware of the true cost of this loan. Even more concerning to me is Netcredit has gone into my checking account several times and has taken payments of random amounts of money without my prior consent. They also keep changing my payoff amount which should be going down and after 5 months of paying on it my payoff amount is actually higher than my initial credit limit.</p>	OK	None

		contractual relationship with XXXX XXXX XXXX XXXX ( XXXX ) and therefore can not assist me with my concerns. I am submitting this complaint to ask for your help. This is the letter I sent to XXXX for their review before I discovered they can not assist me.		
		Request to Modify Debt Management Plan and Cancel EFT Authorization To : XXXX XXXX XXXX ( XXXX ) Support Department From : XXXX XXXX XXXX Client Number : XXXX Topic : XXXXXXXXXXX XXXX XXXX XXXX ( XXXX ) Loan Amount {\$1300.00} Date : XX/XX/year Request for Urgent Modification of Debt Management Plan Dear Support Team, I am writing to request an urgent modification to my current Debt Management Plan ( DMP ). I have recently added the XXXX XXXX XXXX XXXX ( XXXX ) loan to my plan with a principal amount of {\$1300.00}, along with its minimum payment schedule. Upon reviewing the payment obligations, I realized that the plan is financially unmanageable for me. The unaffordability of the payment schedule was not disclosed until several days after I had accepted the funds transfer. Hardship Arrangement Request Given these circumstances, I respectfully request that XXXX XXXX XXXX ( XXXX ) arrange a hardship plan or another suitable arrangement that will help me manage this debt more effectively and sustainably. Request to Discontinue Electronic Funds Transfer ( EFT ) Authorization Additionally, I am requesting that XXXX assist in discontinuing electronic payments by contacting XXXXXXXXXXX XXXX XXXX XXXX or XXXX to cancel all future EFT authorizations that I previously signed. According to the terms of my EFT agreement, the lender must be notified at least three business days prior to the scheduled payment processing date in order to successfully cancel the authorization.		
9/5/2025	Charged fees or interest you didn't expect	Background of the Loan I acknowledge that my current situation is the result of my own decisions, having responded to an aggressive solicitation for a loan and completing a pre-approved application for {\$1300.00}. Initially, I withdrew a {\$200.00} advance, which resulted in a deposit of {\$180.00} into my checking account. Later, I requested an additional {\$300.00} but was subsequently given the full remaining credit limit of {\$1100.00}. This established my total credit line as {\$1100.00}. Before accepting the {\$1100.00} transfer, I thoroughly reviewed the projected minimum payment schedule, which indicated payments of {\$80.00} for XXXX and XXXX, followed by {\$40.00} as the minimum payment. With the understanding that I could manage this payment schedule, I authorized the {\$1100.00} transfer to my account. Conclusion I am seeking your assistance and guidance in restructuring my debt obligations and securing a modified payment plan that reflects my current financial capacity. I appreciate your prompt attention to this matter and look forward to your support in arranging both a hardship plan and the cancellation of my EFT authorization.	NJ	Older American
8/29/2025	Struggling to pay your loan	Attached are the emails and dates I have contacted the company requesting a new payment agreement. I made a previous one on their " catchup " plan, but it is predatory lending because a catch-up plan is added on top of your regular payment and makes it impossible to afford. On the catch-up plan they play it off as that if will put you in good standing however they continue to report the normal payments past due. Their information is misleading. I have reached out multiple times via email trying to make payment arrangements for one monthly payment to take care of this account, I let them know I only do business via email for my security, so I have documentation. I reach out they email me back telling me to make arrangements, over and over... I am trying to make them, but they refuse to do it via email, and I will not do it by phone because I have already had issues with them not doing what they say they will by phone. This is a predatory company who I am continuing to reach out to setup a payment arrangement, but they will not work with me via email which is a red flag to me their company is not honest.	AZ	None
2/25/2025	Struggling to pay your loan	Predatory lending which i was not aware till later after paying XXXX % of my loan or so i thought.	NJ	None
8/11/2025	Charged fees or interest you didn't expect	I have been making regular payments in the amount of {\$190.00} every two weeks on a {\$7400.00} loan, since XX/XX/year>. In the two years of making payments, at an interest rate of 64.79 %, there is still a remaining balance of {\$6300.00}. This is just {\$1000.00} off the initial loan amount, when I have made over {\$9000.00} in payments. The interest rate seems to be in violation of the XXXX XXXX XXXX XXXX, which I believe allows a maximum interest rate of 18 %. The terms are extreme and appear to be designed to defraud the borrower. I have contacted XXXX by email as well as by telephone to ask for a settlement, but they have stated that my account does not qualify. I feel I have no other choice than to file a complaint in hopes of having this resolved fairly.	TX	None
10/7/2025	Problem with the payoff process at the end of the loan	I signed a Loan agreement w XXXX on XX/XX/year> in the amount of {\$4800.00} to be paid every 2 weeks from my paycheck. XXXX shows the XXXX XXXX XXXX XXXX XXXX is the creditor. I have paid since then and even made extra payments, considering the charge me APR of 64.68 %. I want to pay off this Loan, I have contact XXXX multiple x, w emails and phone calls,. They say I will have to pay an extra penal fee if I decide to pay it off before the regular period of the contract and they say it varies depending on the day of the month. I contact XXXX XXXX and I was told they are not the creditor. I offered {\$1500.00} to pay off the loan and XXXX responded that my agreement does not qualify for a discount and the remaining balance should be aprox {\$2000.00}. Please help me to get this resolve. Thank you. XXXX XXXX	FL	Older American

		), I am writing to file a complaint against NetCredit regarding loan account number XXXX. I believe this loan violates Florida 's usury laws due to its complex and potentially deceptive fee structure.		
		Effective immediately, I revoke all authorization for NetCredit to debit my bank account via electronic funds transfer ( EFT ) associated with this account. I demand written confirmation within 14 days that all automatic withdrawals have ceased.		
		While NetCredit does not disclose a traditional interest rate, their fee structure raises serious concerns about potential usury. They impose a 10 % upfront " Cash Advance Fee " and a recurring " Statement Balance Fee, " both categorized as finance charges. I believe these fees, tied to the principal and loan duration, effectively function as interest. Florida law looks beyond labels to the substance of the charges.		
		The " Statement Balance Fee " calculation is particularly complex, based on billing cycles, balance tiers, and a " Fee Saver " program. This obfuscates the true cost and effective annual percentage rate ( APR ), which I suspect is a deliberate attempt to confuse borrowers. While the " Fee Saver " program can reduce fees, its complexity further obscures the potentially high initial fees.		
		Without the specific fee schedule from my Account Opening Disclosures, calculating the precise APR is difficult. However, based on the fee structure, I believe the effective APR, especially for smaller, shorter-term loans, likely exceeds Florida 's usury limits.		
		Under XXXX Statutes XXXX, interest is capped at 18 % per annum for loans under {\$500000.00}. My loan principal is less than this amount, meaning the charges, if deemed interest, would be unlawful. Furthermore, the potentially high XXXX XXXX constitute criminal usury under XXXX XXXX XXXX ( XXXX ), which sets the limit at 45 % per annum.		
		I assert that this loan is usurious, void, and unenforceable under Florida law. I demand a refund of all charges exceeding the legal interest limit and intend to pursue all available statutory remedies under Florida law, including potential forfeiture of the principal.		
4/29/2025	Charged fees or interest you didn't expect	I request the FTC investigate this matter and take appropriate action against NetCredit. I am prepared to provide further documentation as needed.	FL	Service-Member
6/11/2025	Incorrect information on your report	The account should have been charged off accounts required couple of years ago. The last payment was made in XXXX but the company keeps reporting the account either XXXX or XXXX days past due. The account is technically over XXXX days past due. I settled the account u der a pay and delete arrangement and nothing has been updated with the bureaus.	GA	Service-Member
5/13/2025	Struggling to pay your loan	I requested a new payment amount per month due to being laid off. They will not agree to this and just offer to change the date of payment for a few days which does not help. I am paying {\$410.00} per month which I can not afford. I have requested a decreased monthly payment amount which they will not agree to. I will have to default on the loan if they will not agree to a lesser amount. I have always paid on time and they are getting an insane amount of interest from me for this loan.	TX	None
5/15/2025	Charged fees or interest you didn't expect	I didnt understand that the payment terms were so high and that the interest isnt really an interest rate but a statement fee. I will never pay this off. Its over XXXX a month when I understood it to be XXXX or so a month.	IN	Service-Member
10/1/2025	Problem when making payments	I notified cash net USA that I would like to decline any future automatic payments from my checking account. I notified them by email and received a response that they will no longer run any automatic payments through my account, but today they ran an automatic payment through my checking account.	MS	None
		I was offered a business line of credit from Headway Capital and was told the APR was 72.10 % annually. Based on that representation, I moved forward. However, after making over {\$35000.00} in payments, my loan balance still shows nearly {\$50000.00} owed essentially unchanged.		
		My monthly payment is {\$4700.00}, which adds up to over {\$57000.00} annually far more than the original loan and well beyond the APR I was told. This means the actual effective APR is over 130 %, possibly higher when factoring in fees and daily compounding. These terms were never clearly disclosed.		
		This feels like a predatory and misleading business loan. I requested a breakdown and payoff schedule, and they failed to provide it. Ive since formally disputed the loan and requested resolution. The structure mirrors the deceptive practices that led to prior CFPB enforcement against their parent company, Novoa International.		
7/16/2025	Charged fees or interest you didn't expect	I am asking the CFPB to investigate this situation and help ensure Headway Capital can not continue these practices. I took out an online loan from XXXX in XX/XX/year>, which is backed by XXXX XXXX ( a XXXX institution ). I'm in Florida. The structure of the loan has resulted in extremely high costs that I believe are predatory and abusive.	FL	None
		Over the course of about 11 months, I have paid over {\$2700.00} in fees and minimum payments. Despite this, my current balance remains {\$1700.00}. This means I have paid more than the amount I initially borrowed ( about {\$2600.00} ) and still owe a significant balance without substantial principal reduction.		
6/6/2025	Charged fees or interest you didn't expect	The loan includes a recurring Statement Balance Fee that does not reduce principal and is assessed monthly based on the balance. This structure effectively results in an APR far above 100 %, which violates Floridas consumer protection standards and is unaffordable.	FL	None
3/27/2025	Problem with cash advance	Took out a line of credit, however Inhave never used it and don't know how to use it. I can't get in contact with them. When you call it says " wait time is XXXX minutes " They take out {\$83.00} a month, but I have never used them.	FL	Service-Member
		On XX/XX/XXXX I called and requested to get my personal line of credit to be stopped due to financial hardship. I was simply asking to get my line of credit to be put into a state of forbearance or deferment to stop accruing the ridiculous 299 % APR I had on my line. It was bloating too much for me to reasonably pay. They gave me an option to stop the auto pay but that's it. My line of credit would still be charged interest and now I'm also going to have have pay a fee for late repayment. Eventually I figured that I wasnt going to be able to pay them back and called on XX/XX/XXXX to request my account to be put into collections before it ballooned into something I couldn't reasonably pay in the eventual outcome that it would be put into collections. I knew if I didnt win the lottery or got some serious financial help it would balloon into something so big I couldn't reasonably pay it without going bankrupt. They declined and said that they can put that note into my account but thats it. So I had a credit line of XXXX dollars and now I have to pay them back XXXX dollars because they refused to give me any leniency or assistance when I needed it most.		
12/2/2025	Struggling to pay your loan		WI	None

2/26/2025	Received a loan you didn't apply for	I was trying to get an ex girlfriends cousin to fix my credit on XXXX XXXX and all these things started to pop up and appear on my report. I've still been mourning the loss of my fiance now all this.	FL	None
6/23/2025	Charged fees or interest you didn't expect	I was in need of assistance to pay my mortgage and provide food for my family. I received a mailer from NetCredit with what appeared to be a favorable interest rate, and I had seen their advertisements on TV. I realize now that I should have conducted more thorough research. I took out a {\$4000.00} loan with biweekly payments of {\$100.00}. However, since XX/XX/XXXX, I have only seen {\$7.00} {\$9.00} being applied toward the principal. If I make an additional payment to reduce the principal, they only accept an amount equal to {\$100.00}. I was unaware that the company had numerous predatory lending cases against them. When I reached out for assistance, I received no support.  I have made {\$1900.00} in payments so far, and my current principal balance is {\$3800.00}. This situation seems unreasonable, as I have been making payments since XXXX of XXXX.  I require assistance, as I can not continue making these payments without seeing any reduction in my principal balance.	NJ	None
3/20/2025	Problem with a company's investigation into an existing problem	I made payments to this account with a debit card I had to call in to authorize. I could not update or change my account payment method information despite being advised to do so. There was some type of restriction or technical error with my account causing the system to reject my debit cards even though the funds were available and there was no spending limit restrictions on my account for what was needed for the transaction. Netcredit repeatedly instructed me to contact my bank and I did several times in which the verified there were no holds on my account. I also used the same cards at different merchants with no issues. while I'm dealing with the issue and hardship to make the payment netcredit reported payments late to my credit and are continually refusing to acknowledge rejected my debit cards over 10 times	TX	None
8/12/2025	Struggling to pay your loan	In Tennessee they can not exceed over XXXX for a payday loan, they gave me XXXX. Mind you I was about to be homeless so I applied while in an emotional state. Now they are making me pay almost XXXX dollars every XXXX weeks which leaves me with XXXX to live off of with my other bills.	TN	None
7/3/2025	Charged fees or interest you didn't expect	I am filing this complaint to dispute excessive and unfair finance charges on my XXXX account. I took out a line of credit with a limit of {\$850.00} and have been making payments since XX/XX/year>. Despite regular payments, my current balance is {\$670.00} and Ive been charged over {\$560.00} in fees this year alone.  In my most recent billing cycle ( XXXX ), I made two payments totaling {\$100.00}, yet a {\$35.00} Statement Balance Fee was added. These fees are charged monthly regardless of my payment activity and are excessive. The structure of these fees and interest essentially makes it impossible to pay down the loan.  Please investigate and help resolve this issue. This debt is unaffordable, and the business practices involved are exploitative.	FL	None
9/11/2025	Charged fees or interest you didn't expect	I took it this loan as they advertised it would help improve your credit. I had no idea I would be paying backing approximately {\$3000.00} on a {\$3100.00} loan. I have paid off about {\$2500.00} but still owe in excess of {\$3200.00} with fees being added daily/ monthly. I was given the understanding that this installment loan was around 35 % interest, but not aware it was being charged a lot higher than a typical credit card company.  This is a predatory loan company with such high interest, fees and additional charges. They are unwillingly to be reasonable in lowering the pay off amount or in any way negotiating the principal balance. I am using a debt management company for my other bills, but XXXX XXXX will only extend the payment, not lower the principal. I am on social security and dont want a payment forever, without paying off the loan.  No statements have ever been sent to me with the balance reflecting monthly or quarterly charges, I have requested this from the company. I would like full transparency on all the charges they have assessed to my account.	IL	Older American
3/21/2025	Problem with additional add-on products or services	XXXX XXXX charging excessive for statements that you see online only and payments are extremely high with these statement fees unsure how much the statement fees are	VA	None
7/4/2025	Incorrect information on your report	on or around XX/XX/year>XXXX someone opened up a line of credit and withdrew {\$2700.00} in my name, when i found out about it i contacted the company and asked them to please cancel the credit account and that it was 100 % fraud but apparently they left the account opened and has incurred another XXXX since i can not access the account i have no idea how or why ( XXXX XXXX )	FL	Older American, Service-Member
6/16/2025	Problem with a company's investigation into an existing problem	I have sent 10 letters in the past 5 years to no avail. XXXX refuses to provide or remove the inaccurate reporting or provide proof of investigation	VA	None
9/29/2025	Charged fees or interest you didn't expect	I am filing a complaint against XXXX regarding the deceptive practices related to their " high yield interests and extra fees. XXXX XXXX misrepresented the account as having one of the nation 's highest interest rates, yet failed to notify accountholders about the superior rates offered. This deliberate obscurity and lack of transparency violated consumer trust and resulted in significant financial losses for many, breaching the Consumer Financial Protection Act and the Truth in Savings Act. I seek redress for the misleading practices and failure to fulfill their regarding the deceptive practices related to their high interest " rates and fees accounts. This deliberate obscurity and lack of transparency violated consumer trust and resulted in significant financial losses for many, breaching the Consumer Financial Protection Act and the Truth in Savings Act. I seek redress for the misleading practices and failure to fulfill their advertised promises.	VA	None

		I am writing to formally file a complaint and request assistance regarding a loan I obtained from XXXX XXXX XXXX, XXXX, serviced through XXXX XXXX. I am a resident of Virginia, and I believe this loan was extended to me in violation of Virginia law.		
		The loan agreement contains a Cash Advance Fee of 10 % deducted upfront, and recurring Statement Balance Fees that can exceed XXXX of dollars per month, rather than a disclosed annual percentage rate ( XXXX ). This fee structure makes the effective XXXX vastly exceed XXXX legal cap of 12 %.		
		The agreement claims that the loan is governed by Utah law, despite being extended to me as a Virginia resident with no meaningful connection to Utah. I understand that Virginia courts have ruled such choice of law provisions unenforceable in similar cases against XXXX.		
	Charged fees or interest you didn't expect	The contract also contains waivers of jury trial and class action rights and requires mandatory arbitration, which prevents me from seeking relief through the courts.		
8/22/2025		I recently learned that XXXX and XXXX XXXX were subject to enforcement action by the Virginia Attorney General for issuing illegal predatory loans to Virginia consumers. I believe my loan falls within the same unlawful practices.	VA	None
		I currently have a loan with XXXX, but I have been locked out of my account and can not access any information about my loan. I can not view my balance, payment history, interest rate, or scheduled payment dates. Despite this, XXXX continues to automatically withdraw payments from my bank account every two weeks.		
		I have attempted to regain access to the account without success. I have not been provided with a full account statement or breakdown of payments, and I have no way to monitor or manage the account. This lack of transparency and access is unacceptable, especially when funds are being withdrawn regularly.		
5/10/2025	Problem when making payments	I am formally requesting that XXXX restore access to my account, provide a full statement including total payments made and remaining balance, and honor my right to revoke any future automatic payments.	OK	None
		They gave me an interest rating at 99.8 % interest rating almost 100 %. As I looked at the laws in the Florida I found out that that interest rating is illegal in the state of florida. They told me to XXXX them. I don't have the money to sue them so a lawyer told me to follow complaint with the state of Florida because those interest ratings in Florida are illegal. No interest rating can be above 18 % on (\$500000.00) that's what my lawyer told me. I spoke to them on XX/XX/XXXX and they will not respond back to me about the illegal interest ratings		
4/28/2025	Charged fees or interest you didn't expect		FL	None
		When I went to make my first payment I was astounded to see the amount of interest I had been charged and realized that my monthly payment was much larger than anticipated ( over \$700.00) on a (\$2000.00) line of credit ) I reached out to them and informed them that I could not make the payment and that the interest that was charged was surprising to me. I then requested a modified payment plan and let them know that I was more than willing to pay the debt I had borrowed plus a reasonable amount of interest but that as the interest was currently accruing it was not feasible for me. They responded with a denial of any willingness to negotiate terms. I tried again to reach out to them via email and received the same response. They told me that I had signed the contract so I must pay and that if I didnt understand the contract then I shouldnt have signed it. I then let them know that the wording of the contract felt like it was intentionally confusing and that I would be reporting them to consumer protection agencies.	UT	None
2/25/2025	Charged fees or interest you didn't expect			
		I took out a line of credit with CashNetUSA but fell into financial hardship. I revoked XXXX authorization and requested a written hardship plan that would allow me to make reasonable payments while freezing or reducing interest so my balance wouldnt continue to grow.		
		I contacted the company multiple times via email to request assistance and explain my situation. On XX/XX/year>, they offered a payment plan but said they would not stop interest from accruing, meaning the balance would continue increasing even while I paid. They also refused to discuss hardship options through email and insisted I call, despite my clear request for written communication.		
		I asked for more affordable terms and to pause interest due to hardship, but they denied this and said they can not reduce or freeze interest. As of today, the balance has grown significantly and is unaffordable, even though I am willing to make regular payments.		
8/4/2025	Struggling to pay your loan	This feels predatory and uncooperative, especially since I am making an effort to repay. I am requesting that CashNetUSA offer a fair hardship plan in writing and stop charging interest while I actively repay the past-due balance.	SC	None
		On XX/XX/year> I got approved for a cash advance loan with XXXX for \$700.00). I was making my payment of \$100.00) to pay it off, but when i notice that the loan was barley getting paid off. i contacted them on the problem and they said the majority of half of the payment was going to the processing fee and the other amount was going to the loan. I asked them over 4 times if they could send a copy of the sign contract to my address and i never received a copy. I spoke with someone today XXXX XXXX. They said the longer i miss payments the interest fee loan will go higher. They also said that they will not offer a lower settlement payoff		
4/11/2025	Charged fees or interest you didn't expect		AR	None
		I have tried to work with this company for a year now on getting something setup for my account. We were scammed by a home addition contractor in XX/XX/XXXX, and I paid monthly on this loan, even though the money was not there because we were scammed, up until I tried to setup a settlement payment plan in XXXX, XXXX. At that time, the agent on the phone told me that I could pay a lump-sum settlement amount, which I couldn't afford, or I could start paying on the full principal amount. I agreed to that, and started paying on the principal amount of \$8100.00). I later found out that the principal amount ballooned to (\$12000.00), and I have only been paying on " interest and fees " on this amount, since last XXXX. See screenshot of that current amount.		
		I have worked hard for the last month to try and setup a settlement payment plan for (\$5000.00), payable at the same monthly payment of \$240.00), until \$5000.00) is paid off and the account closed. The company initially rejected this, then agreed to it, in writing, but stated that I would have to " call in to finalize the plan ". I called in on XX/XX/XXXX, but the agent told me the \$5000.00) proposal is " being rejected because I have to pay this amount within 90 days. I told the agent this was unacceptable, and that I have it, IN WRITING, that a \$5000.00) settlement proposal was accepted, with monthly payments of \$240.00), until the \$5000.00) is paid off. She, and a " manager ", both stated that this would not be honored. I told her I have it in WRITING that this proposal was accepted, and I even forwarded the screen shots to her, to which she stated it would have to be " paid within 90 days ", and that the \$240.00) monthly payment would not work. I sent another email right after that regarding the phone call, and received an email on XX/XX/XXXX from the " final resolution " department, stating that they had received my complaint and that I " would hear back within 10 business days ". I also included screen shots of the emails stating that the (\$5000.00) settlement amount, payable at \$240.00) monthly, would be accepted. The 10 business day window has passed, and I have not heard any reply from this company.		
4/10/2025	Struggling to pay your loan		OH	None

		I obtained a loan through XXXX, which indicated on the promissory note that it was under XXXX XXXX. However, I have since become XXXX and reached out to settle the loan. XXXX informed me that they can not assist. When I contacted XXXX XXXX, they were unaware of who XXXX is. It appears that I have fallen victim to a " XXXX " scheme, and I would never have signed the loan documents if I had known this.		
5/22/2025	Struggling to pay your loan	Shows on my credit report as XXXXXXXX XXXX  : XXXX Email : XXXX Date : [ XX/XX/XXXX ] Company/Entity Complained Against : XXXX ( operated by XXXX XXXX XXXX XXXX XXXX XXXX Bank XXXX XXXX XXXX XXXX XXXX Complaint On XX/XX/XXXX, I entered into a revolving line of credit agreement with NetCredit.com, managed by XXXX Bank XXXX XXXX XXXX XXXX This agreement contains predatory terms, excessive fees, and abusive contract conditions, which I believe are in violation of federal consumer protection laws.  This complaint is connected to a prior CFPB complaint ( # XXXX ), submitted on XX/XX/XXXX, in which I raised similar concerns regarding another NetCredit loan. The company has demonstrated a consistent pattern of deceptive lending practices and failure to provide fair terms to consumers.  Main Issues : Excessive and Deceptive Fees : A 10 % fee is charged for each cash advance.  An ongoing XXXX XXXX XXXX, calculated monthly, can reach up to \$ XXXX if the balance is high.  These fees were not clearly disclosed before or during the signing process.  No XXXX XXXX XXXX XXXX : Despite timely payments, the balance grows instead of decreasing, trapping me in a cycle of debt.  This structure is designed to maximize fees and delay principal reduction.  Usurious Effective XXXX : I estimate the actual XXXX exceeds 160 %, far above reasonable and lawful limits.  The high cost of borrowing was not clearly disclosed, violating Truth in Lending Act ( XXXX ) principles.  Abusive Contract Clauses : Forced arbitration clause, waiving my right to go to court.	FL	Service-Member
3/23/2025	Charged fees or interest you didn't expect	Waiver of jury trial and class action rights, limiting my legal options.	NJ	None
2/23/2025	Received a loan you didn't apply for	In XXXXXXXX XXXX I received a letter from Cashnet saying I owed them over XXXX I have never asked for nor received a loan from Cashnet ( or any other payday loan service ).. I tried calling them and the automated message said I owed them even more than the amount listed in the letter. Than a representative got on the line and gave me a different amount of money owed than that in the letter or the automated response. They said to freeze any unauthorized payments, I would have to file a police report. I did and sent them a copy on XX/XX/2024. Since then, this company has been calling me XXXX to XXXX times a day. I always block their number, but they must have hundreds of numbers. I need them to stop this fraudulent claim and stop blowing up my phone.	WI	None
8/24/2025	Getting a line of credit	I applied for a XXXXXXXX XXXX XXXXXXXX card since. I had identity theft and fraud. When I applied it stated that I have a loan with Netcredit XXXX XXXX XXXX. XXXX XXXX XXXX, Illinois XXXX. I have never had a loan with anyone. I pay everything cash. I tried to XXXX and it XXXX and scans states to contact them which I did have not return call or email. I emailed the @ XXXX. I ah e not been able to get my entire credit report. My annual credit report in years please help!	TX	Service-Member
11/22/2025	Loan payment wasn't credited to your account	I filed XXXX XXXX XXXX XXXX XXXX XXXX they got paym ents thur the trustee until XXXX of XXXX I lost job cant pay. They say I owe almost 2 times as much as I borrowed on my credit report states.XXXX.	KY	Older American
7/12/2025	Getting a line of credit	I submitted an application for a XXXX XXXX through CashNetUSA and have received multiple denial messages containing conflicting and inaccurate information. XXXX email said I was ineligible due to a previous application or loan. Another stated that my identity could not be verified. A third claimed I had already submitted an application. These responses contradict each other and do not reflect my actual experience.  I have not received a loan through CashNetUSA, not applied multiple times, and not communicated with any representative yet their emails suggest otherwise. I have contacted their support team multiple times by email and phone seeking clarification. My emails have gone unanswered, and phone representatives simply repeated vague or scripted responses without offering resolution.	TN	None
2/27/2025	Struggling to pay your loan	I struggled to repay my loan and now the company is harassing me with phone calls. I'm getting more than three calls per week and they call from a different number each time. I tried blocking the number but then they just call from a different number.	IN	None
8/14/2025	Charged fees or interest you didn't expect	NetCredit is predatorily offering what they deem as lines of credit. What they actually offer is an installment loan with outrageous interest rates disguised as a line of credit. You take out a cash advance for this line of credit but from that cash advance they take a 10 % origination fee. So already youre short 10 % of the amount you borrowed as a way of getting the money. Afterwards, each payment is made with only a small percentage of the payment made each month going to the actual principal. All of the rest is going towards interest that is cleverly hidden by way of a Statement Balance Fee. So for example, an advance of XXXX \$ if paid off monthly will become well over XXXX XXXX Much more interest than is legal in XXXX. They are not licensed to be a lender in XXXX and I believe are partnering with a bank to be able to skirt around XXXX usury laws by falsely advertising their services as a line of credit rather than an installment/payday loan like it actually is.	FL	None
8/12/2025	Charged fees or interest you didn't expect	I was incorrectly charged a statement balance on or around XX/XX/year>. Prior to that I used net credits website to delay my XX/XX/XXXX payment until XX/XX/XXXX. I should not have been charged a statement balance fee until after XX/XX/XXXX payment date. I sent an email disputing this fee and demanded a refund.	OH	None

		I was contacted about being late for a payment on a line of credit I had supposedly opened. NetCredit asked for my social security number email address physical address. I felt like it was a scam because if a company had opened a line of credit I felt like they would already have this information. I told them they had the wrong person and that I had not opened an account with them. They told me to clear everything up I'd need to file a police report email it to them and after they conduct their investigation then and only then would they allow me to write letters to all effected credit bureaus and they'd initial the letters. After emailing the report I was told they couldn't except the email because it was from my work email not the one they had on file. ( Which I had to give them for them to email me the instructions to submit the report. ) I was then told I needed to give them my bank account number. I refused because they have turned me over to collections and I'm not giving them anymore information to use against me. They also told me I would need to include the bank account number that was used to setup the account. I told her I didn't open an account so how could I possibly know what account number was used if it wasn't me that setup the account. My credit score has fallen XXXX points and I'm in collections for a line of credit I did not open. According to them the account was opened XX/XX/year for {\$6900.00}. I was contacted in XXXX about being late for a payment. I told them it wasn't me. The account was turned over to collection and notice of right to cure default was sent on XX/XX/year. They're making no attempt to correct their reckless mistake but instead are making me waste a lot of time and energy to clear my name. They obviously know the account this line of credit is connected to and aren't trying to go after the person they sent the money to.	TN	None
6/25/2025	Incorrect information on your report			
2/27/2025	Struggling to pay your loan	Struggling to pay this because the APR is so high and I can not catch up on other stuff because I did not know about the APR until the last moment because nobody told me after I had to call a phone call back	TN	None
4/28/2025	Charged fees or interest you didn't expect	XX/XX/XXXX took out initial {\$1400.00} line of credit As of XX/XX/XXXX {\$1100.00} in fees have been paid along with {\$1500.00} in monthly payments totalling {\$2600.00} that he has paid to this company on a {\$1400.00} loan. There is still an {\$890.00} balance on this loan. How is this legal?	FL	None
		I am filing a complaint against NetCredit regarding their line of credit account ( Account # XXXX ). I originally borrowed approximately {\$2100.00} but have since made regular biweekly payments soft around {\$170.00} {\$180.00}. Despite this, my balance has barely gone down over time.		
		NetCredit has charged me excessive and recurring Statement Balance Fees and XXXX XXXX Fees that significantly reduce the impact of my payments. This structure has kept me trapped in a cycle of debt and feels financially abusive and predatory. In just a few months, I was charged over {\$1200.00} in fees, while my principal remained nearly the same.		
		I have formally requested the closure of this account and clearly informed NetCredit that I will not be making any further payments. I also revoked their access to my bank account under the Electronic Fund Transfer Act. They responded only by canceling XXXX but continue to treat the account as active, attempting to pressure me to pay with threats of credit reporting.		
4/12/2025	Charged fees or interest you didn't expect	I am requesting the CFPB to investigate this company's lending practices. I also request that my account be closed and reported as paid/settled, without further damage to my credit report. I am willing to submit documentation of my payment history and statements showing the fees and minimal principal reduction.	CA	None
		I took a loan out of approximately XXXX XXXX Essentially they use a loophole called a CAB fee to not be titled XXXX. So I take the loan and see they have prorated fees, so I go okay XXXX take this loan out and pay it off by the first payment to only pay like XXXX \$ in fees. XXXX is the deadline and I have enough money to pay it But they already pulled from my checking account and it was pending New balance of XXXX I know my checking doesn't have money so I call them to tell them hey can I make an overpayment with my other account to settle the balance? The pending payment is going to bounce, can I overpay it so that way XXXX covered and its paid off. They tell me no I can not do that. I say can I speak to your supervisor? They say she will call you back within 10 days.  How is this legal? Everything they do makes it so that you hit the next echelon of fees.  I made good faith in trying to pay it off on time and avoid all of this. I had the money, I attempted and they wouldn't let me. Then when the supervisor called, it was only for like XXXX seconds! I couldn't even get to the phone in time to answer she hung up so fast. So now I called today and tried to explain to them, hey I tried to pay this off in full, etc. can you waive the XXXXXXXX XXXX increased fee? I tried in good faith to pay you your money and you literally wouldn't let me.  She said no, there's no way out of paying the increased fee. I called her predatory and she said CASHNETUSA is not predatory. That is absolutely insane, I don't know how this is legal, they want to charge me XXXXXXXX XXXX fee for a XXXXXXXX XXXX loan.  Anyways I feel that I am entitled to a reimbursement of the additional fee I incurred. I did everything in my power to make it right and pay them their money before the deadline. Instead I got told no over and over and that it takes XXXX days to talk to a supervisor? And their company isn't predatory?! Absolutely insane.		
11/7/2025	Charged fees or interest you didn't expect	Thanks for your time, I hope you have a wonderful day. I obtained a loan through XXXX XXXX. The rate is way too much for me to keep up with and I believe this may violate state usury limits. I also feel the loan terms were misleading or predatory.	TX	Service-Member
11/11/2025	Struggling to pay your loan	Im struggling through life with this loan and would like for them to forgive this. The amount was for {\$3800.00}. Obtained this sometime in XXXX of 2025.	IN	None
7/29/2025	Struggling to pay your loan	I have had issues repaying my loan, and when I have called to try and get this fixed, they say there is no way of lowering my payment or offering a payment plan. I notice net credit on credit account and they reported a missed payment I have never used them and tried to explain to them to cancel it and how tried to figure out how I supposed gotten the loan and is there a way to settle the dept due to them continuing hurting my credit. They said no and refused to help me XXXX harassed me on the job and called about. A late payment. Made me loose my job	TN	None
9/23/2025	Improper use of your report	I informed CASHNETUSA that I was in between jobs and they did not care. They wanted me to do a payment plan that I could not do. When they discussed this with me they asked me how I was going to be able to pay back the loan and I was not able to because of the issue with my employer. They suggested I do XXXX XXXX XXXX to pay it off and I am not able to do this. I would like this loan to be dismissed.	FL	None
3/20/2025	Struggling to pay your loan		WI	None

4/1/2025	Struggling to pay your loan	Account got hacked fraudulently and they would not work with me on it. I want this removed from my credit report.	IL	None
		XXXX XXXX {\$3200.00} XXXX XXXX. {\$1000.00} XXXX. {\$3100.00} Date of loan Approval : XX/XX/year> XXXX payments of {\$260.00} made.		
9/22/2025	Charged fees or interest you didn't expect	Last payment was made on : XX/XX/year> This company is charging an extremely high interest rate, like a Loan Shark!!! Please help me XXXX XXXX XXXX XXXX XXXX	FL	Older American
		XX/XX/XXXX I had my identity stolen. Someone hacked into my Sims card. Went into my bank account. Went into my emails. Tried to open credit cards. Tried to take out loans. They successfully got XXXX through XXXX XXXX for around {\$3100.00}. I called XXXX XXXX as soon as i got my phone unlocked & told them what happened. They told me they were going to send a paper to my email so I could make a police report with it & once i did that to send the police report to them bc this stuff happens all the time. Sadly I didn't know they had hacked into my emails. So I had to call them back and have them resend it to my boyfriends email so I could make the police report. So that same day I did the police report. I filed paper with with the FTC tell them what was going on. Froze all my credit scores. Then I figured out a couple days later the hackers had made another bank account in my name and that's where the loan had went. Once I figured that out I shut down the account & put it into an investigation as well. I have talked to XXXX XXXX EVERY time they have called & want money. They keep saying there is no proof that this was an identity stolen situation & they think I took out the loan. My daughter is XXXX! I can not work! I don't have a job. I have no money to give. If I wanted to take out a loan I couldn't. This has been a nightmare! They have ruined my credit through all of this.		
6/17/2025	Problem with a company's investigation into an existing problem	The bank account opened that wasn't mine was through XXXX. I've talked to them a lot as well & I've gone into the banks trying to get info. But the account was open all online so they can't trace who it was. A nice lady gave me her name & direct line to give to XXXX XXXX so we could get it all figured out bc there was a remaining balance in the account. Not all of the loan was taken. So XXXX XXXX had received some of the money back. Even with all of this XXXX XXXX still sends me emails saying there isn't enough proof!	OH	None
6/23/2025	Charged fees or interest you didn't expect	I initially contacted this Cashnet and was approved for a {\$2200.00} loan that I could draw off of because I was in a a desperate situation at the time. Since then the company has been taking payments in excess of {\$750.00} every couple of weeks until i stopped these withdrawals through my bank. After getting a second mortgage on my house and checking to see what the balance was at the time ( {\$2600.00} ), I paid Cashnet {\$1300.00}. My balance is still {\$2600.00}. The company charges {\$1700.00} interest every day, And even though I have so far in excess of {\$6000.00}, I still owe more than the original loan.	AL	Older American, Service-Member
4/1/2025	Received a loan you didn't apply for	CashNetUSA allowed an entity to create an account and take out a loan using my information without my knowledge. The exact date this happened is unknown since I can't get in contact with a person at the company. I suspect it happened a few months ago mid XXXX since my data was included in a large data breach. My first contact with the company was a letter to my home address from a debt collector, received XX/XX/XXXX, that had a demand for repayment. I tried calling the same day and was unable to reach a live person. I emailed the same day explaining the situation, made my request for information, and demanded that they terminate the account and blacklist my information. I received no contact from the company in response as of this report XX/XX/year>.	ID	None
11/3/2025	Incorrect information on your report	I was late on my payment due to the account being down and did a payment plan to repay this amount, and then despite doing the payment planning and paying it off and the account as a whole, the reported that month as late and would not do a goodwill payoff and so my credit was negatively impacted. And all of this is impacting my ability to purchase my home.	TN	None
11/22/2025	Charged fees or interest you didn't expect	Received a call about an unpaid payday loan from a XXXX area code number and they said i owe a company named cash net usa around {\$1000.00}, I called the company cash net usa to see if i owe and they said I don't .. they are threatening legal action and I don't know what to do	CA	None
10/15/2025	Getting a line of credit	I'm XXXX XXXX and in a XXXX XXXX full time. I'm an XXXX and a severe XXXXXXXX XXXX. I receive SSDI and only a small amount every month. A little over a year ago I started receiving envelopes in my he mail saying I was guaranteed an approval for a loan. Thinking it was junk mail I continued to throw them out every month they showed up in the mailbox. I never opened them because I knew they were junk mail and I would never take a loan out like this. Ever. Just last week I had to place a freeze on my late wife 's credit score. I saw that CashNetUSA has been running my credit every month for the last 19 months. How they received my personal information I don't know. I have tried calling them however they want the last XXXX digits of my Social Security number before I can speak with someone. I am not comfortable providing this information and so I can not actually speak with someone. This is definitely identity theft. I appreciate your help.	SC	None
2/23/2025	Charged fees or interest you didn't expect	Obtained the loan in XXXX of 2023 and continuously made regular payments with the balance almost being paid off. They changed the interest rates and charged higher " service fees ", making the loan impossible to pay off at a 299 % interest rate with a {\$150.00} service fee that they do not put it on your statements. When you try to communicate with them about the changes, they tell you they can not do anything to change and or fix the balance do. They are a predatory lender.	KS	Service-Member

		<p>The origination date is XX/XX/XXXX for the loan. According to the loan agreement terms are bound by Ohio law. XXXX XXXX XXXX XXXX XXXX have violated Ohio statute Section 1321.02  Small loan license requirement. XXXX XXXX XXXX XXXXXXXXXX XXXX has a small loan license in Ohio.</p> <p>The law states ; No person shall engage in the business of lending money, credit, or choses in action in amounts of XXXX XXXX dollars or less, or exact, contract for, or receive, directly or indirectly, on or in connection with any such loan, any interest and charges that in the aggregate are greater than the interest and charges that the lender would be permitted to charge for a loan of money if the lender were not a licensee, without first having obtained a license from the division of financial institutions under sections 1321.01 to 1321.19 of the Revised Code.</p> <p>Any contract of loan in the making or collection of which an act is done by the lender that violates this section is void and the lender has no right to collect, receive, or retain any principal, interest, or charges.</p>		
3/29/2025	Problem when making payments	I was unaware that the fees would operate like interest. The loan contract is null and void because they have no license.	FL	None
4/30/2025	Charged fees or interest you didn't expect	On XX/XX/year> I made a payment for XXXX and asked for it to be applied to the principal. But the interest is still high like I didn't pay them anything. I have been paying them over the amount from the beginning. Can I get some help from this company cashnet USA.	SC	None
		<p>I took out {\$1600.00} in cash-advance loans from XXXX in XX/XX/year&gt;. Since then, I have repaid {\$1300.00} through automatic payments. Despite paying back nearly the full original loan amount, my current balance is still {\$1200.00}.</p> <p>XXXX is charging monthly Statement Balance Fees that do not match the fee formula disclosed in the agreement. The fee amount changes every month, and the company has not provided a clear or accurate explanation when I requested one. Because of these fees, only a small portion of each payment goes toward the principal, making it extremely difficult to pay down the loan.</p>		
11/27/2025	Charged fees or interest you didn't expect	<p>The fee structure appears misleading and effectively traps the borrower in a cycle where the balance barely decreases despite consistent payments. I believe this constitutes a deceptive or predatory loan practice. I am requesting a full review of the fee calculations and relief from the improperly charged amounts.</p> <p>can not financially cover the extremely high minimum payments. I am more then willing to pay off what I owe but the fact that they charge people this many fees and interest its just not fair.</p>	TX	None
		<p>I sent the following email : Dear CashNetUSA Customer Service, I am writing regarding my loan/account XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX I am committed to repaying this loan, but the current interest rate and fees make it extremely difficult to manage.</p> <p>I would like to request the following adjustments to make repayment feasible : Reduction of the current interest rate to a level that aligns more reasonably with XXXX lending regulations.</p> <p>Waiver or reduction of transaction or other fees that have been applied to my account.</p> <p>A structured payoff plan that allows me to repay the loan in full without incurring additional excessive charges.</p> <p>I am prepared to make timely payments or a lump-sum payment if we can agree to revised terms. I would prefer to resolve this directly, but if we are unable to reach an agreement, I may seek guidance from the XXXX XXXX XXXX XXXX XXXX or the Consumer Financial Protection Bureau regarding my situation.</p> <p>Please provide a written response confirming any adjustments you are able to offer. I am eager to work with you to resolve this matter responsibly.</p> <p>Thank you for your time and consideration.</p>		
9/17/2025	Charged fees or interest you didn't expect	<p>This was there response : In response to your recent request, I do apologize CashNetUSA is not able to provide you with a settlement or reduce the APR on your account. We would be able to provide you with a payment plan for your past due date. Keep in mind that your regularly scheduled payments will continue to remain due. Did you wish to continue with that option?</p> <p>I took out a line of credit with XXXXXXXXXX XXXX XXXX XXXX. My credit limit is {\$4900.00}. The fees and charges on this account are extremely high and far exceed XXXX constitutional usury cap of 17 % APR.</p>	LA	None
9/13/2025	Charged fees or interest you didn't expect	<p>For example, a {\$1000.00} XXXX XXXX is immediately charged a {\$100.00} XXXX XXXX fee, and then a {\$100.00} statement balance fee each month if the balance is not paid in full. That means {\$200.00} in charges in the first month alone equal to over 200 % APR. At higher balances, the company charges a monthly fee equal to 10 % of the balance, which works out to about 120 % APR even before the upfront advance fee.</p> <p>I contacted NetCredit on XX/XX/XXXX to ask if I could repay principal only, since the fees are unlawful in XXXX. They responded same day that they can not settle or adjust for a line of credit account.</p>	AR	None
6/3/2025	Charged fees or interest you didn't expect	I was approved for {\$2100.00} in XX/XX/year>. Every XXXX weeks they auto deduct payments for the loan. I've paid {\$900.00} to date, still owing a balance of {\$2000.00} as of today 's date. They are charging me an estimated {\$96.00} for monthly statements. Predatory lender....	MI	None

5/7/2025	Charged fees or interest you didn't expect	<p>On XX/XX/year&gt;, I applied for a loan with XXXX for {\$1300.00} and another advance for {\$1000.00} for a total of {\$2300.00}. They were charging me a fee in addition to the interest of {\$260.00}. At the time of approval, I was not clearly informed that the annual percentage rate ( APR ) would be over 200 %. I was not informed of the number of installments or that payments had to be made twice a month. After receiving the money, I realized that the loan terms were abusive, as only the interest payments were being covered and the principal debt was not decreasing. This excessive interest rate and the lack of clear information about the terms have placed me in an unsustainable financial situation. I request that this loan be reviewed, and that options be considered to restructure it or cancel part of the debt.</p>	FL	None
10/2/2025	Charged fees or interest you didn't expect	<p>XXXX XXXX. XXXX XXXX XXXX, TX XXXX Subject : Demand for Termination of Illegal Loan Agreement and Deletion of Credit Reporting To Whom It May Concern, I am writing to formally demand the immediate termination of my loan agreement with NetCredit. After reviewing the terms of my loan, I have determined that the agreement violates Minnesota usury and consumer protection laws, specifically regarding annual percentage rate ( APR ) limitations and predatory lending practices. Under Minnesota Statutes 334.01, the legal maximum interest rate on a loan is 8 % per year, unless otherwise authorized by law. In addition, loans that exceed this statutory cap are considered usurious and unenforceable. XXXX loan issued to me carries an APR well above this limit, exceeding 150 %, which is not only unlawful but also constitutes predatory lending under Minnesota law. Furthermore, Minnesota consumer protection laws strictly prohibit lending practices that exploit borrowers through unconscionable interest rates. The charging of such excessive APRs places this loan squarely in violation of state law and public policy. Accordingly, I demand the following actions be taken immediately : 1. Terminate the loan agreement in full on the grounds of illegality and usury.</p> <p>2. Refund all payments I have made under this unlawful loan, as the contract is void and unenforceable.</p> <p>3. Delete and cease all reporting of this account to any and all credit reporting agencies, as reporting an illegal debt is inaccurate and constitutes further harm.</p> <p>4. Provide me with written confirmation within 15 days that these actions have been taken.</p>	MIN	None
6/1/2025	Getting a line of credit	<p>I applied for a loan through NetCredit and received an email shortly after stating I was approved. I was prompted to choose the loan amount, informed that funds would be deposited the next day, and was led to believe this was a finalized approval. At no point during this process was it clearly disclosed that the approval was conditional or that a hard credit inquiry would be performed after that point.</p> <p>Despite the misleading communication, NetCredit ran a hard inquiry on my credit report, only to then deny the application. This inquiry negatively impacted my credit score.</p> <p>The approval messaging from NetCredit appears intentionally designed to mislead applicants into believing funds are secured before taking further actions that damage their credit. This kind of bait-and-switch tactic preys on financially vulnerable individuals, and hides behind vague or unclear language buried in terms and conditions.</p> <p>XXXX business practices like these should not be allowed to continue. Im requesting the CFPB review XXXX approval workflows, disclosure practices, and handling of credit reporting to ensure they are compliant with fair lending and transparency standards.</p>	MI	None
3/17/2025	Charged fees or interest you didn't expect	<p>My husband and I were going to file Bankruptcy. We stopped paying on this account in XXXX of 2024. We also informed XXXX that we were filing. We received our taxes and had family offer to help us instead of filing. I called to try and resolve my account. They have not charged it off. The lady on the phone confirmed that the balance was around {\$4400.00} when I made my last payment and I now owe over {\$7500.00}. She said they will not offer any reduced balance except for the {\$7500.00}. In addition, my husband has an account and they did the same thing. I asked them to send over the documents. They stated that since this account is a credit line, they are not required to charge it off and allowed to keep adding interest to my balance until paid on full. She also stated that the account might be sold but no guarantee. I went to my credit report and it states that my account is being serviced by XXXX XXXX. It states the account was opened on XX/XX/year&gt;. How is my balance higher when I call then what is reported. I feel they are in violation of the FDCPA and the FCRA.</p>	OH	None
5/19/2025	Struggling to pay your loan	<p>They sent an email and stated it was against their policy to accept a settlement payment. I was scammed into getting a loan, I tried my best to be accountable and repay weekly, the dead lines along with every day bills are drowning me, it's a struggle to meet the weekly dead line at times, so when I miss one payment I'm set all the way back all over again.</p>	LA	None
7/30/2025	Charged fees or interest you didn't expect	<p>I got a loan through XXXX XXXX for {\$3500.00} in XXXX of XXXX. I have paid for almost a year every 2 weeks ( have made 21 payments thus far ). I was desperate in the moment and had tried other companies and was confused thinking I signed for a different rate. This company is predatory in nature and take advantage of this who are struggling to get on track. In looking at my contract I was offered to pay 98 % in interest. When I look aack at this now, I was very vulnerable and trying to take care of a lot of things. I did reach out to the company as I have already paid almost {\$3000.00} towards the {\$3500.00} borrowed. My request was for a settlement to be equivalent to the laws that are set for Texas residents ( to settle for an agreement of payment for 18-30 % cap. A representative today ( XX/XX/XXXX ) only told me they can not offer me a settlement and is unable to tell me why. I opted to just have a payment deferred for now to avoid any issues.</p>	TX	None
3/14/2025	Problem when making payments	<p>I opened a loan with NetCredit and was told the first payment would be XX/XX/XXXX. However when it comes around to actually paying the first payment was actually XX/XX/XXXX. They lied multiple times about this and refused to fix this. I was able to move the payment online as they stated to XX/XX/XXXX but it did not adjust the other payments simply moved this first payment to another day. Today XX/XX/XXXX I make the XX/XX/XXXX payment and they applied it to the XX/XX/XXXX payment. I asked NetCredit to fix this and the refused stating it will be credited to the XX/XX/XXXX payment and nothing else will be done to correct this as this is simply how they work. Stop payment will be issued to prevent NetCredit from making any additional payments on my behalf until they resolve their own lies.</p>	VA	None
3/19/2025	Charged fees or interest you didn't expect	<p>XX/XX/year&gt; I contacted an agent via telephone requesting that my account be closed so I do not continue to accrue their excessive monthly fees which consume 80 % of the installment payment. She stopped the automatic draft from my bank account but advised me that the monthly fees will still accrue moving forward.</p>	AZ	None

5/8/2025	Charged fees or interest you didn't expect	I'm being overcharged on my loan, I have paid the loan amount back at least twice already... They take out of my check every XXXX weeks not once a month like it expected. My XXXX XXXX balance keeps increasing along with my monthly payment. Please see below. I want them to cancel their fees because they keep changing my contract.	LA	None
9/17/2025	Charged fees or interest you didn't expect	Minimum Payment Estimator XXXX. Due Date XXXX. XXXX XXXX XXXX XXXX. Portion of XXXX XXXX XXXX XXXX XXXX. XXXX XXXX XXXX XXXX. Minimum Payment XXXX XXXX, 2025 XXXX {\$1900.00} XXXX {\$99.00} XXXX {\$180.00} XXXX {\$280.00} XXXX XXXX, 2025 XXXX {\$1300.00} XXXX {\$69.00} XXXX {\$120.00} XXXX {\$190.00} XXXX XXXX, 2025 XXXX {\$2000.00} XXXX {\$94.00} XXXX {\$170.00} XXXX {\$260.00} XXXX XXXX, 2025 XXXX {\$1300.00} XXXX {\$65.00} XXXX {\$120.00} XXXX {\$190.00} XXXX XXXX, 2025 XXXX {\$1800.00} XXXX {\$89.00} XXXX {\$160.00} XXXX {\$250.00}	OH	None
5/19/2025	Struggling to pay your loan	I called in on XX/XX/XXXX to make a payment arrangement and came to an agreement of {\$80.00} per month. My job changed and Im now paid monthly not every XXXX weeks. She said I would not be reported more than 30 days late and I could make these payments until the pay due amount was paid. I was NOT told I would have to make regular biweekly payments in addition to this arrangement. Now the company has accelerated my loan to the total amount of XXXX due payable in full. I just spoke with the rep today and no further arrangements can now be made and the celebration can not be reversed. I am also being reported 60 days past due now. I have no way of paying this amount right now. This company is charging me 97.58 % interest. I cant afford to pay the remaining interest as I have already paid back the amount borrowed. I dont believe I realized the interest amount that would be charge due to the severity of my situation and need for the funds. I have faithfully paid backache amount and I do believe that the 97 % XXXX interest is just cruel and takes advantage of desperate people.	OR	None
11/17/2025	Charged fees or interest you didn't expect	initial amount of loan {\$3900.00} interest amount 97.58 % Start of loan XX/XX/year> Payments towards loan made so far {\$3700.00} ( estimate ) Balance left {\$2200.00} Interest to be charged for total loan {\$7800.00} Please help. I notice that my interest rate is above the state of Alabama usury laws of eight percent. I also told them to stop communicating with me while I was at work but they are continuing to harass me about a payment that is illegally over the maximum rate allowed by the state. Ive made several attempts to get them to fix my interest rates for the loan but nothing has been done. Ive already paid double the original loan.	None	None
3/25/2025	Charged fees or interest you didn't expect	I took out a {\$2500.00} installment loan with CashNetUSA on XX/XX/year>2024. I made my first scheduled payment of {\$360.00} on XX/XX/year>2024. However, I was unable to afford the next scheduled payment of {\$400.00} on XX/XX/XXXX. I contacted CashNetUSA, and they pushed the payment to XX/XX/XXXX for a higher amount of {\$420.00} due to interest and fees. Now, I am facing another payment due on XX/XX/XXXX, totaling approximately {\$800.00} which includes the missed XX/XX/XXXX payment plus the current due amount. I can not afford to pay {\$800.00} at once, and Ive asked them to push this payment to the next due date, but this continues to increase the interest and total balance. I originally borrowed {\$2500.00}, and despite paying on time initially and communicating openly, I now owe around {\$3500.00} a {\$1000.00} increase caused by accumulating interest. This cycle is unsustainable and feels borderline predatory. I am not refusing to pay the loan. I am simply asking for the interest to be frozen so I can catch up and pay the balance off in good faith without it growing faster than I can afford. The current approach feels exploitative and financially damaging.	AL	None
6/18/2025	Struggling to pay your loan	I have an email thread where they denied my request.	LA	None
6/24/2025	Charged fees or interest you didn't expect	I applied for a business loan from a pre-approval offered to me via telephone. I spoke with a representative he stated they couldn't approve me for a loan and then he stated I could get a line of credit of XXXX. I first refused and he convinced me that I would have access to the money if needed.I asked many questions about the line of credit, he said I wouldn't be charged anything unless I drew money from the line. Cash Net deposited {\$2300.00} into my account which I thought was unusual for a line of credit. I called back and was told I was fine as long as I don't use the funds which I didn't. XXXX weeks later they withdrew XXXX from my account and made XXXX additional XXXX withdrawals then when they withdrew XXXX, I contacted them to find out my balance and it was now {\$2600.00}. I went online and pulled my information it stated the interest rate is 299 % daily. I never received any information about the interest and fees I would be charged. I complained to Cashnet and told the this against lending laws to charge that amount of interest. These credit lines are very predatory and impossible to pay off. I hit a spot of financial hardship and took out a line of credit with XXXX. Not only do they take money off the top whenever you barrow from the line of credit- they charge you biweekly in repayment and you can not even make a dent in what you owe. These are essentially payday loans with a new name. I have requested a lower settlement as I will never be able to pay this off, and they have denied me. I have asked for lower fees and still denied.	LA	None
8/11/2025	Charged fees or interest you didn't expect	I was approved for a personal line of credit from NetCredit in XX/XX/XXXX. Since then, I used this line of credit XXXX times to withdraw funds and repaid both advances in full. On XX/XX/XXXX, I withdrew {\$4200.00}, but NetCredit immediately deducted a {\$420.00} XXXX XXXX XXXX. Over the following months, I paid {\$2000.00} in XXXX XXXX Fees. I fully repaid the balance by XX/XX/XXXX. Total repayment : {\$6600.00}. On XX/XX/XXXX, I withdrew another {\$4200.00}, again with a {\$420.00} XXXX XXXX XXXX. I paid an additional {\$1100.00} in XXXX XXXX Fees and fully repaid the balance by XX/XX/XXXX. Total repayment : {\$5800.00}.	NJ	None
7/11/2025	Charged fees or interest you didn't expect	In total, I accessed {\$8500.00}, but repaid {\$12000.00}, resulting in an excess of {\$3900.00} in fees and interest nearly 47 % more than the amount borrowed. I believe these fees are excessive and not clearly disclosed. I repaid both advances in full and on time. Open my email Saturday morning XXXXXXXX XXXX XXXXXXXX, had an email from net credit where they declined a application that I have not applied for credit through net credit whatsoever, My wife and I have the custody of XXXX children that we are trying to raise and every penny counts and trying to move into a bigger house to help support these children, these people should be held responsible for causing these children and my wife and myself harm by making it harder for us to find a new place to live for these children to have a better life	TX	None
8/2/2025	Improper use of your report		SC	Older American

5/4/2025	Charged fees or interest you didn't expect	Back in XXXX I took out a loan with Net Credit. When I was approved for the loan I spent about XXXX minutes on the phone with this company signing and asking questions about the loan terms. I was told in plain XXXX that this company only charges a one time fee to get a personal loan. My call was recorded and my questions were specific. A 2 months later after paying over {\$800.00} and being charged a {\$300.00} fee to just get the loan I notice my balance had not gone down. I called the company several times with each representative telling me something different I finally had a case number made. After XXXX weeks I finally got a call back. My initial call was recorded and reviewed. Even though the representative clearly gave me false inaccurate information and was not clear about what I was signing I was told I still could not be helped. This company operates on false claims and clearly without any morals. People borrowing money are not asking for money because they already have enough of it. This is setup just like any other scam except they make it seem legit because you sign a ton of documents. Recorded calls mean nothing. I could probably win a civil case action if I filed a motion. But instead I had to pay off this loan with the little money I had left for my mortgage payment. I would gladly share my experience with anyone who could make this a public scam. Or an attorney.	FL	None
5/21/2025	Problem with a company's investigation into an existing problem	There was no option to select fraud/identity theft. I keep receiving scam emails from several random companies and I contacted them all. CaSHNET USA says there is a loan in my name. It was sent to a email that is covered in spam.from these types of places. My apartment number is missing from the documentation. The financial institution is an institution I no longer have a relationship with. The phone number they used is not my phone number. I provided my police report and id theft report to the company and they are denying my claim. I am pleading the XXXX audit theses companies fraud processes.	MS	None
5/22/2025	Charged fees or interest you didn't expect	SUBJECT : Predatory loan conditions- XXXX I am filing a complaint against XXXX ( XXXX XXXXXXXX XXXX, XXXX XXXXXXXX XXXX ) regarding a personal loan I believe to be predatory. The loan amount was {\$3400.00} with an APR of 64.84 % , which I believe is excessive and abusive. I have made 8 monthly payments of {\$190.00}, totaling over {\$1500.00}, but the principal balance has only been reduced by approximately {\$200.00}. This indicates that nearly all my payments have gone toward interest and hidden charges. This payment structure was not clearly explained at the time of signing, and I believe it targets individuals in financial hardship. At this moment, I do not have the financial ability to fully pay off the loan, but I believe it is unfair that after paying over {\$1500.00}, the debt has only decreased slightly. I request that my payments be acknowledged and the total balance be reduced. I respectfully request that you : - Investigate this lender for potential usury or predatory lending practices- Enforce better transparency and fair lending terms- Possibly reduce or eliminate the remaining interest so I may pay off the principal I can attach the loan agreement, payment history, and any other documentation if needed. Thank you for your assistance. Name : XXXX XXXX XXXX No. : XXXX Account ID : XXXX Phone : XXXX City/State : XXXX XXXX XXXX XXXX	FL	None
10/15/2025	Charged fees or interest you didn't expect	I took out a {\$750.00} personal loan, and I have asked to settle and request a hardship settlement.	GA	None
8/30/2025	Problem with the payoff process at the end of the loan	After paying {\$1200.00} on a {\$1600.00} loan in XXXX months CASHNETUSA says I am still behind in payments Would not send an email of my balance or explanation verbally telling me my balance was {\$1500.00} over the phone Refuse to send an itemized statement how payments work	WI	Older American
8/4/2025	Charged fees or interest you didn't expect	I applied and received a loan from XXXX and later learned it was a line of credit. These are for assessments on my condo to be paid. I am XXXX veteran and can not work. The amount was {\$6500.00}. After paying for over 4 months around XXXX dollar payments a month and then taking a few very small lines back from them ( like XXXX or so twice ) the bill now is well over {\$7000.00} dollars even though I've paid over XXXX or so dollars a month. I recently asked for a payment federal date until XXXX and did it online and it was approved. Today even though it is XXXX they deleted over XXXX dollars and the balance of the loan is over {\$7000.00} XXXX today. How can this be??? Hawaii has usery interest rate laws. I am a 100 percent XXXX veteran on a retirement and unable to work. HI		Older American, Service-Member
7/10/2025	Charged fees or interest you didn't expect	I was approved for a line of credit in the amount of {\$4600.00} in XXXX. In the very small print they explain that they charge you statement fees every XXXX weeks. I never imagined how incredibly high these would be. I have not used this line of credit since discovering the demoralizing and fraudulent business practices of this company. They have collected over {\$5000.00} in statement fees alone in the past XXXX years. I've tried to make enough monthly payments to pay this balance off. It is impossible. They were charging me {\$300.00} in fees every XXXX weeks when I dont even use the account anymore. If I pay them {\$300.00} towards my balance they charge close to that same amount in monthly revolving statement fees. Please help any way that you can. Thank you. NJ	NJ	None
4/2/2025	Charged fees or interest you didn't expect	**Company Being Reported** Company Name : XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXXtype : Open-End Line of Credit Loan Amount : {\$2700.00} Loan Start Date : XX/XX/XXXX XXXX*Complaint Summary** I took out a {\$2700.00} loan from XXXX XXXX in XX/XX/XXXX. I only received {\$2400.00} due to a 10 % fee taken upfront. This part was clear, but what I didnt expect was the extremely misleading payment structure and the resulting financial hardship. The chart provided suggested my monthly payment would be approximately {\$270.00}. However, later in Section V of the contract, it states that the 'minimum payment ' includes an additional 2.5 % of the balance, bringing the total to over {\$400.00}. This discrepancy was not clearly disclosed alongside the chart. On XX/XX/XXXX and again on XX/XX/XXXX, XXXXtwo separate {\$400.00} payments were taken from my account. I was told this was because I changed my due date, which triggered two full monthly payments back-to-back. Unfortunately, I was not warned this would occur, and the result was significant financial strain. I also learned that even by paying the minimum \$ 400 monthly, I would not be finished paying the loan until XXXX. Thats over three years of payments on a {\$2700.00} loan. I believe this information should have been clearly disclosed from the beginning. Please review their fee and payment disclosures for clarity and fairness - I kindly request a refund of any duplicate or excessive charges- Please consider recommending a cap on interest or a relief plan based on ability to repay- Please encourage the company to provide better up-front disclosures on repayment terms **Lender Fax ( for document submission ) : ** Fax Number : ( XXXX ) XXXX ( XXXX XXXX XXXX XXXX XXXX XXXX XXXX	MI	Service-Member

		I am a XXXXXXXX XXXX veteran filing this complaint regarding a personal loan I took out with XXXX in XXXX. My concern involves the forced arbitration clause in the agreement. I believe this clause was presented in an unfair and deceptive manner that did not respect my rights as a borrower.		
		The arbitration clause was buried in the loan documents, and I was not clearly informed that it would waive my right to bring legal claims in court. I was also unaware that there was a limited window to opt out of arbitration, and I was not reasonably given the opportunity to do so. As a result, I have been denied access to a fair dispute resolution process.		
		Given my military status, I also believe this practice may conflict with the intent of consumer protections that are supposed to ensure transparency and fairness for Service-Members and veterans. While I may not qualify under the XXXX XXXX XXXX due to no longer being on XXXX XXXX, I still expect fair treatment under the law.		
6/18/2025	Problem with additional add-on products or services	I am asking the CFPB to investigate XXXX arbitration practices and to assist me in seeking relief from a contract provision that I believe was implemented in a misleading or unfair way. I want to preserve my right to challenge my loan terms through the proper legal channels	GA	None
10/22/2025	Struggling to pay your loan	I am struggling to pay this loan. It takes nearly {\$400.00} every time I get paid and the fee surpasses anything that goes towards the principle. Most time I am paying less than {\$100.00} towards the principle and everything else is the fee/interest associated with the loan. Because of this, my balance is already {\$1000.00} over the actual amount owed to the loan. This is insane and makes it impossible to catch up. And even with any payment plan, they do not cease interest. Please help.	NY	None
5/25/2025	Struggling to pay your loan	I reached out to net credit several times to remedy the past due balance. They put me on a payment plan to pay the past due balance but still gave me a right to cute email. They said that they would default me if they werent paid for the past due balance by XX/XX/year>. They lied to me saying that if I made the payment plan on the past due balance that I would be fine.	AZ	None
		On or around XX/XX/XXXX, I obtained a loan of {\$3000.00} from XXXX to cover an urgent home repair for my aging mother and myself. I complied with all application requirements and was approved for financing. Since then, I have made all payments on time, with funds automatically deducted from my bank account every two weeks.		
		I am submitting this formal complaint regarding the annual percentage rate ( APR ) of 98.40 % attached to my loan. This rate is excessively high and, in my view, constitutes predatory lending. As of XX/XX/XXXX, I have paid a total of \$ XXXX double the principal borrowed and am projected to pay over three times the original loan amount by the end of my repayment term.		
5/28/2025	Charged fees or interest you didn't expect	I believe this lending practice is unfair and places borrowers in an untenable financial position. I respectfully request that the Consumer Financial Protection Bureau review this matter and take appropriate action to address these lending practices.  Thank you for your time.	FL	None
		I am filing a complaint regarding a loan I received from XXXX while residing in the state of New Jersey. The loan was issued with an APR of approximately 97 %. I believe this rate is excessively high and may violate New Jerseys consumer lending and usury laws, which generally prohibit extremely high interest rates for non-bank lenders.		
		At no point was I clearly informed that the APR would be this high or that the total cost of the loan would be so burdensome. The disclosures provided were confusing, and the terms were not adequately explained before I was approved. As a result, I have been placed under significant financial strain.		
11/25/2025	Charged fees or interest you didn't expect	I am requesting that the CFPB review XXXX lending practices as they relate to New Jersey borrowers and determine whether this loan was issued in compliance with applicable state laws. I am also seeking a review of my loan terms, including interest rate and fees, and any appropriate relief.  regarding the predatory interest rates and excessive fees charged on their personal loans. The terms of my loan were presented as a legitimate installment loan, but the actual costs have proven to be unconscionable and exploitative.	NJ	None
		Details of Complaint Company : XXXX ( Enova International , Inc. ) Issue : Excessive interest rates and fees far above industry norms Impact : The repayment terms result in paying back two to three times the original loan amount, creating undue financial hardship State : Indiana ( where lending laws are being leveraged to allow these practices ) Grounds for Complaint XXXX XXXXPRs often range from 34 % to over 150 %, which is far beyond reasonable lending standards.		
		The company markets these loans as installment loans to circumvent payday lending restrictions, misleading borrowers.		
		The fees and interest charged are designed to trap borrowers in cycles of debt.		
		Requested XXXX I respectfully request that regulators investigate XXXX lending practices for potential violations of consumer protection laws. Specifically : Review the legality of the APRs and fees charged.		
		Assess whether XXXX marketing practices are misleading.		
		Provide relief to affected borrowers, including myself, by enforcing fair lending standards.		
		Supporting Documentation I have retained copies of my loan agreement, payment history, and communications with NetCredit, which I am prepared to provide upon request.		
11/26/2025	Charged fees or interest you didn't expect	Conclusion The fact that they charged an extra {\$300.00} of interest when I borrowed more after starting to pay them back and was already charged {\$300.00} and paid that borrowed a {\$100.00} and Than all of a sudden I owe another {\$300.00} some odd dollars on top of it every time I borrow at the end of the loan. Not only is the original fee ridiculous, ( willing to accept that ) But the fee people arent ready for if they keep borrowing even small amounts at the end of their loan is terrible and deceiving. If Im not explaining it well. Please tell me. Bottom line they take advantage of the vulnerable, poor, people with low credit scores ( poor	IN	Service-Member
2/19/2025	Struggling to pay your loan	I attempted multiple times to negotiate my balance with this company and they refused to work with me. NOT ONLY that they BUT THEY DOUBLED the amount due on the loan claiming it was their company police and protocol due to the interest not sure how you go from a {\$6000.00} loan to {\$12000.00} it ridiculous. This company is not acting in the good faith of the hard working American people.	FL	None

		<p>on who originated the loan. XXXX refuses to respond to questions and dispute letters as a stall tactic and routinely violates consumer rights.</p> <p>I have filed complaints with both the Texas OCC and FDIC, and I do not believe XXXX and XXXX were being truthful with either. Their responses do not match what XXXX sent me. In an email that was a supposed Final Response and what was later claimed to be official validation, XXXX claimed, On XX/XX/XXXX, you opened an Installment loan in the amount of {\$7400.00} with XXXX you then signed the loan agreement at XXXX XXXX on XX/XX/XXXX, acknowledging that you understood and accepted the terms and conditions associated with the Installment loan. These Terms and Conditions included At the time I made the XXXX complaint, I did not have XXXX response since it was sent afterwards, and I didnt include it with the FDIC complaint since I didnt realize at the time the responses had been so different. I only rediscovered it later when looking back at everything XXXX sent me and was baffled. My loan document only has a signature block from XXXX XXXX, one that lacks time zone and IP information for their signature, which while legal, also has some curious asymmetries, considering my signature has an IP. A timezone would show XXXX actually signed this, and its missing. XXXX does fund some loans, according to their own disclosures in emails. Its entirely possible XXXX funded this as well, and it would match what they claimed. its alarming that the response is so different from what was provided to other regulators and has no mention of XXXX XXXX.</p> <p>The following just highlights some more acts of deception by XXXX, and XXXX needs to be aware of their activities.</p> <p>I sent a dispute letter to XXXX XXXX, as stated in my loan document, on XX/XX/XXXX. I have the XXXX delivery information attached. XXXX refused to respond for several weeks, and in that time, continued collection emails and reports to the credit bureaus. I finally received a low-effort response on XX/XX/XXXX regurgitating information found in the loan document and claiming yet again that my loan was governed only by Kentucky law . They also reaffirmed that the response sent from XXXX on XX/XX/XXXX was the official documentation to validate my debt. Note this validation is the one claiming I opened the loan with XXXX, not XXXX.</p> <p>XXXX the servicer claims they are not subject to XXXX law many times, so its unclear which state laws they are even supposed to be following in this case where they accelerate loans on whichever timetable they choose and without due dates or notifications of a consumers right to dispute. XXXX is lax on this, but XXXX claims not to be under XXXX domain. They are not licensed in Illinois, where they are headquartered. This is a regulatory black hole. XXXX also has been acting as a debt collector, and in XXXX, such activities require a debt collection surety bond to be filed with the Texas Secretary of State ; its not constrained to traditional third party debt collectors. XXXX had one filed on the XXXX XXXX XXXX site, which runs counter to their claims of ot being subject to XXXX laws, but they are also licensed XXXX lenders ( both the finance and servicer entities ) under the XXXX, so its impossible to get a</p>	TX	None
7/14/2025	Getting the loan			
	Charged fees or interest you didn't expect	<p>I got an offer for XXXX. I withdrew all of it to get caught up on bills because I was unemployed for a few months and was about to get utilities disconnected and car repossessed. They scheduled me to have a payment due every other week. The interest is through the roof. Every payment is 2 thirds interest or what they call a statement balance fee, and 1 third principal. Since I withdrew the money back in the first week of XXXX up until I withdrew again in mid XXXX, only XXXX of my balance was paid down and over XXXX in fees.</p>	OH	None
9/2/2025	Struggling to pay your loan	bXXXX is the total XXXX last year. I know fee is including also. XXXX, address XXXX XXXX XXXX sc XXXX'	SC	None
10/1/2025				
	Received a loan you didn't apply for	<p>I've repeatedly told Cash Net USA that I've not applied for a loan and asked them to remove my information from their system. I've sent numerous police reports, let them know I'm a repeat victim of identity theft, spoken with the fraud department yet, I continuously receive emails saying I've not been approved for a loan. This continues going on and I'm tired of it. I just received another email about the same thing. This makes no sense.</p>	TX	Older American, Service-Member
4/22/2025		<p>Pulled out a small loan to consolidate credit cards as I was told it would be a better option then found out that net credit charges more than 10 % of the total loan in addition to the principal and other fees that are hidden. Paying over {\$300.00} a month for a loan that wasnt supposed to cost that much and crippling in debt while trying to consolidate before my baby comes in XXXX have called them and they have given me no information and are not willing to negotiate my credit union suggested I reach out to you all as net. Credit is not supposed to work in XXXX, as it is a predatory lender, which I did not know about at the time when I was seeking financial help</p>	VA	None
11/18/2025	Charged fees or interest you didn't expect	I am disputing the loan terms, including the excessive interest rates and biweekly fees that result in an estimated XXXX % XXXX, far exceeding XXXX legal cap of XXXX % XXXX. Despite my attempts to get a settled payoff amount and close this line of credit and resolve this directly with NetCredit, their responses have been unhelpful. I believe their lending practices are unfair, deceptive, and possibly illegal under XXXX law.	NE	None
8/1/2025	Charged fees or interest you didn't expect			

## **Appendix B**

Comments of National Consumer Law Center (on behalf of its low-income clients) et al. on Request for Information on Bank-Fintech Arrangements Involving Banking Products and Services Distributed to Consumers and Businesses to Department of the Treasury, Office of the Comptroller of the Currency, et al. (October 30, 2024)