



March 21, 2023

Submitted online at FDIC.gov

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

Re: Community Reinvestment Act examination of First Electronic Bank

Dear Mr. Gruenberg:

Accountable.US, Americans for Financial Reform, Center for Responsible Lending, Consumer Action, Consumer Federation of America, National Consumer Law Center (on behalf of its low-income clients), National Community Reinvestment Coalition, Public Citizen, US PIRG and the Woodstock Institute submit these comments for the Community Reinvestment Act (CRA) examination of First Electronic Bank. First Electronic Bank helps at least two nonbank lenders make predatory loans at rates up to 180% annual percentage rate (APR) that they cannot legally make directly. The loans that First Electronic Bank facilitates are not only usurious; they also pose a host of other consumer protection problems and potential legal violations.

This comment letter focuses on two of First Electronic Bank’s partners: Opportunity Financial (“OppFi”) and Applied Data Finance, dba Personify (“Personify”). Together with these nonbank lenders, First Electronic Bank makes loans with rampant problems, including unaffordable loans that consumers cannot afford to repay, high default rates, debt collection abuses, credit reporting errors, and loans made as a result of identity theft.

While not analyzed in this letter, we note that Genesis FS Card Services, Inc., which offers credit cards issued by First Electronic Bank, has also generated an *enormous* number of complaints to the CFPB: 1,824, mostly in the last year.¹ Many of these seem to be the result of identity theft or unsolicited cards.

¹ https://www.consumerfinance.gov/data-research/consumer-complaints/search/?chartType=line&company=Genesis%20FS%20Card%20Services%2C%20Inc.&dateInterval=Year&dateRange=All&date_received_max=2023-03-21&date_received_min=2011-12-01&lens=Product&searchField=all&subLens=issue&tab=Trends.

Section I of this comment letter summarizes the types of problems revealed in complaints against these lending partners. Sections II and III provide examples of complaints against OppFi and Personify, respectively. Appendices provide more complete lists of complaints.

These complaints raise serious concerns about extensive consumer harm and potential violations of federal and state consumer protection statutes. First Electronic Bank deserves a downgrade in its CRA rating as these lending programs do not meet the convenience or needs of the community.

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I. First Electronic Bank’s Lending Through OppFi and Personify Raises Severe Consumer Protection Issues and Fails to Meet the Convenience and Needs of the Communities It Serves

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

First Electronic Bank must be assessed based on the full scope of the credit it extends, including credit that it extends through partnerships with third parties. Under FDIC Guidance, banks are responsible for the risks arising from third-party relationships “to the same extent as if the activity were handled by the institution.”² Thus, First Electronic Bank’s CRA examination should consider the harm and potential legal violations inflicted through the third-party lending for which it is responsible.

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

First Electronic Bank helps at least two nonbank lenders make triple-digit APR loans in states where those loans are illegal:

- OppFi, which offers online installment loans at 160% APR.
- Personify, which offers online installment loans at APRs up to 180% APR

OppFi also uses other banks in some states.

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

In addition to the usury law evasions, the loans that First Electronic originates have numerous other consumer protection issues.

First Electronic Bank partners OppFi and Personify have generated a large number of complaints. These complaints are not surprising, because OppFi and Personify have high interest rate models that prey on struggling consumers with unaffordable loans. Public filings show that

² Federal Deposit Insurance Corporation, Guidance for Managing Third-Party Risk. FIL-44-2008 (June 6, 2008), <https://www.fdic.gov/news/financial-institution-letters/2008/fil08044a.html>.

OppFi has very high default rates, far higher than any other product in the banking system.³ OppFi's most recent net charge-off rate was a whopping 58%.⁴ Personify's charge-off rates are unavailable, but are likely similarly high.

In addition, OppFi has faced government enforcement action, and has also provoked private litigation. In 2021, to settle charges of deceptive and unlawful lending, OppFi agreed to pay \$2 million to the District of Columbia and to stop usurious lending in the District.⁵ OppFi is currently facing an enforcement action by the California Department of Financial Protection and Innovation, and a court has found that DFPI sufficiently alleged that OppFi, not the bank, is the true lender.⁶ Several private lawsuits have also recently been filed against OppFi.⁷

Litigation has also been filed related to Personify loans. One bankruptcy court found that the loan was void *ab initio*: Applied Data Finance “uses a ‘straw lender’ to nominally make loans through First Electronic Bank to claim federal preemption of state consumer protection laws but because Applied Data Finance retains the economic benefits of the loans processed through its internet platform, it is, in form and substance, the ‘true lender’ and thus is not entitled to claim federal preemption of North Carolina's consumer protection laws.”⁸

A review of the CFPB complaints database and Better Business Bureau websites shows that OppFi and Personify have generated hundreds of consumer complaints. Complaints cover issues including:

- Lack of transparency around high interest rates
- Unaffordable loans that borrowers are unable to repay
- Receiving loans that they never applied for and identity theft
- Improper debt collection tactics, including collecting debt not owed, failure to validate

³ See Alex Horowitz & Chase Hatchett, Pew Charitable Trusts, Rent-a-Bank Payday Lenders' New Filings Show 55% Average Loss Rates (Jan 9, 2023), <https://www.pewtrusts.org/en/research-and-analysis/articles/2023/01/09/rent-a-bank-payday-lenders-new-filings-show-55-average-loss-rates>.

⁴ Opportunity Financial LLC, SEC Form 10-Q (Nov. 9, 2022).

⁵ See Office of the Attorney General of the District of Columbia, Press Release, AG Racine Announces Over \$2 Million Settlement with Predatory Online Lender Will Compensate Thousands of District Consumers (Nov. 30, 2021), <https://oag.dc.gov/release/ag-racine-announces-over-2-million-settlement>.

⁶ See Office of the Attorney General of the District of Columbia, Press Release, AG Racine Announces Nearly \$4 Million Settlement with Predatory Online Lender That Will Compensate Thousands of District Consumers (Feb. 8, 2021), <https://oag.dc.gov/release/ag-racine-announces-nearly-4-million-settlement#:~:text=Racine%20today%20announced%20that%20Elevate.pay%20%24450%2C000%20to%20the%20District>.

⁷ See, e.g., Michael v. Opportunity Financial, No. 1:22cv529 (W.D. Tex filed June 1, 2022); Johnson v. Opportunity Financial, No. 3:22-cv-190 (E.D. Va. Filed April 6, 2022); Carpenter v. Opportunity Financial, No. 2:21-cv-09875 (C.D. Cal. Filed Dec. 22, 2021); Sanh v. Opportunity Financial, No. 20-00002-02268-3 SEA (King Co., Wash. Sup. Ct filed Jan. 27, 2020), removed as No. C20-0310RSL (W.D. Wash. Feb. 26, 2020).

⁸ Order Sustaining the Objection to Proof of Claim (Claim #10) Filed by Scolopax, LLC, No. 19-05790-5-JNC (Bankr. E.D.N.C Oct. 16, 2020), available at <https://library.nclc.org/companion-material/bankruptcy-court-finds-usury-because-non-bank-was-true-lender-scolopax?s=SCOLOPAX>.

- debts, harassment and abuse
- Credit reporting problems, including incorrect information and failure to respond to disputes and errors

While only some of the loans made by these two companies were facilitated by First Electronic Bank (others were made directly or through other Utah banks), the complaints illustrate the serious problems with the lending programs the bank is enabling. These complaints raise serious concerns about extensive consumer harm and potential consumer protection law violations, and are detailed in Sections II and III as well as the appendices.

In general, the complaints involve:

Unfair, deceptive, abusive or unconscionable practices. The complaints show lack of transparency around high interest rates, and unfair, abusive and unconscionable lending practices due to unaffordable loans that consumers struggle to repay. State UDAP laws and laws against unconscionability apply to state-chartered banks, especially banks like First Electronic Bank that do not have branches outside their home state.⁹

Debt collection practices. Many of the CFPB complaints against OppFi and Personify are about debt collection. The Federal Debt Collection Practices Act (FDCPA) was enacted to protect consumers from unfair, abusive and deceptive practices by debt collectors. The FDCPA requires, among other things, that debt collectors refrain from harassing consumers, making inappropriate threats, or misrepresenting the alleged debts owed. Although the FDCPA does not apply to first-party creditors like banks or their servicers, such conduct also generally constitutes a violation of federal and state UDAP laws that do apply.¹⁰ Moreover, some state debt collection laws cover creditors and servicers,¹¹ and debt collection laws are not generally preempted by federal banking regulations.¹² Creditors can also be liable under state agency law for the actions of their

⁹ State UDAP laws and laws against unconscionability apply to state-chartered banks, especially banks like FinWise Bank that do not have branches outside their home state. While state-chartered banks are entitled to the same interest rate exportation rights as national banks, they do not have the same broad preemption rights with respect to other laws except when they are operating out of an out-of-state branch. The FDIC has explained that “the preemption provided by section [12 U.S.C. § 1831a(j)] only operates with respect to a branch in the host state of an out-of-state, state bank. By its terms section [12 U.S.C. § 1831a(j)(1)] ... would not apply if the out-of-state, state bank does not have a branch in the host state.” Federal Deposit Ins. Corp., Proposed Rules, Interstate Banking; Federal Interest Rate Authority, 70 Fed. Reg. 60,019, 60,025 (Oct. 14, 2005). Moreover, even as to national banks, state UDAP laws are not generally preempted. See Office of the Comptroller of the Currency, Exploring Special Purpose National Bank Charters for Fintech Companies at 5 (Dec. 2016), <https://www.occ.gov/publications-and-resources/publications/banker-education/files/exploring-special-purpose-nat-bank-charters-fintech-companies.html>. (“the OCC has taken the position that state laws aimed at unfair or deceptive treatment of customers apply to national banks.”).

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

¹¹ See NCLC, Fair Debt Collection § 16.2.3.3.1 (10th ed. 2022), updated at library.nclc.org.

¹² See *id.* § 16.1.2.

collectors and servicers.¹³

Credit reporting. A large number of the CFPB complaints against OppFi and Personify are about credit reporting. When creditors report information to credit bureaus (directly or through servicers), the Fair Credit Reporting Act (FCRA) imposes requirements on furnishers to provide accurate information, to respond to consumer disputes, to conduct reasonable investigations, and to promptly correct inaccurate information.¹⁴

Know Your Customer and Electronic Signature Laws. Some of the CFPB complaints about OppFi and Personify are about loans that the consumers say they did not take out or that belong to someone else. Under the Bank Secrecy Act and related amendments and regulations, banks have an obligation to “know your customer” (KYC). KYC obligations apply to all accounts, including credit accounts.¹⁵ Failure to adequately confirm the identity of the borrowers of loans originated in the name of the bank would be a KYC violation. In addition, if the consumer did not complete a valid electronic signature for the loan agreement, there is no valid contract. In that case, debits against the consumer’s bank account arguably amount to conversion. Efforts to collect or report debts not owed by the consumer, or failure to adequately respond to disputes about the debts, could also be debt collection or credit reporting violations, as discussed above.

Electronic Fund Transfer Act and NACHA rules. Some of the complaints indicate potential violations of the Electronic Fund Transfer Act (EFTA). This Act sets out authorization requirements for preauthorized electronic fund transfers (PEFTs). Among other requirements, consumers cannot be required to repay credit by PEFTs,¹⁶ and PEFTs must be authorized by a writing signed or similarly authenticated by the consumer.¹⁷ Authorization is valid if it is “readily identifiable as such and the terms of the preauthorized transfer are clear and readily understandable.”¹⁸ The consumer must be given a copy of the authorization.

NACHA rules, which govern ACH payments, contain similar requirements, and also give the consumer the right to revoke authorization, and require that notice of the right to revoke and the manner in which to do so must be part of the authorization.¹⁹ A PEFT that is not properly

¹³ See generally *id.* § 11.4.4.5.

¹⁴ See generally NCLC Fair Credit Reporting, Ch. 6 (9th ed. 2019), updated at library.nclc.org.

¹⁵ Section 3261 of the USA PATRIOT Act and regulations thereunder require banks to have a Customer Identification Program (“CIP”) to verify the identity of each customer who opens an account. 31 C.F.R. § 1020.220(a)(2). “Account” includes “a credit account, or other extension of credit.” 31 C.F.R. § 1020.100(a)(1).

¹⁶ 15 U.S.C. § 1693k (1).

¹⁷ Reg. E, 12 C.F.R. § 1005.10(b).

¹⁸ Official Interpretation of 10(b)-6 to Reg. E.

¹⁹ Reg. E, 12 C.F.R. §1005.10(b).

authorized, or for which authorization has been revoked, is unauthorized.²⁰

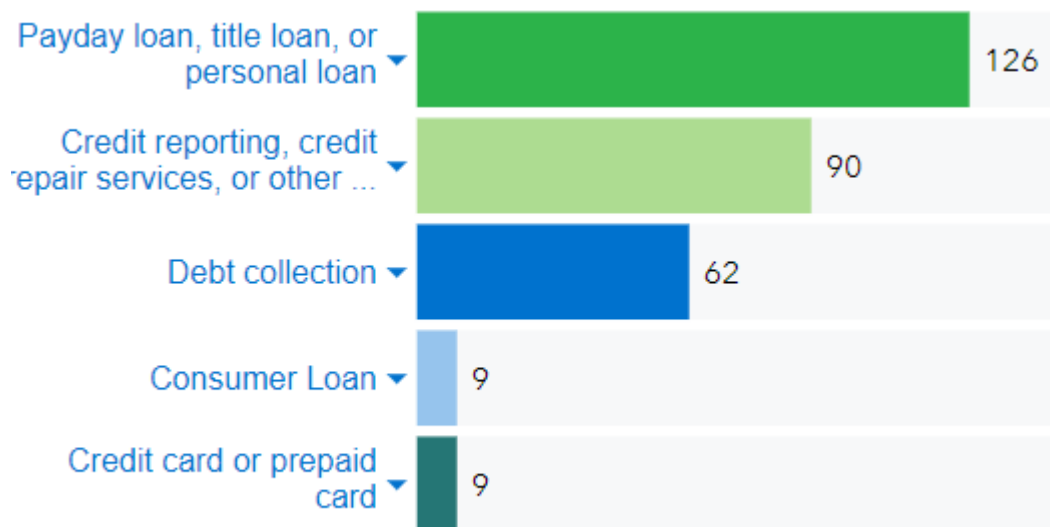
Military Lending Act. Some of the complaints against OppFi are from active duty servicemembers complaining about high rates that could violate the Military Lending Act (MLA). This law limits the interest rate on loans to active duty servicemembers and their dependents to 36% APR, including fees.

First Electronic Bank is responsible for the conduct of its partners. The extensive complaints below indicate a high likelihood that the bank is not meeting community needs. While not all of these complaints involve loans facilitated by the bank, they indicate severe problems in these lending programs overall.

II. Complaints against OppFi

The CFPB’s complaints database contains 301 complaints against OppFi through March 20, 2023. The consumers identified the “product” as follows (though a given complaint may raise several other issues):

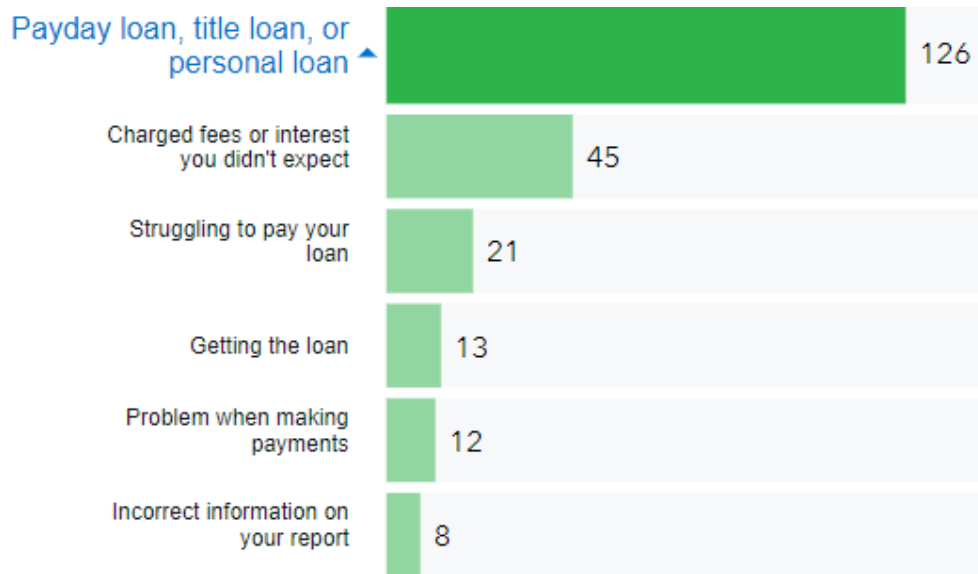
**CFPB Complaints Against OppFi Through Mar. 20, 2023
By “Product”**



The complaints in the loan category were primarily about being charged fees or interest the consumer did not expect, or struggling to pay the loan.

²⁰ See, e.g., *FTC v. Health Formulas, L.L.C.*, 2015 WL 2130504 (D. Nev. May 6, 2015) (finding FTC likely to prevail on claim that defendants violated EFTA by engaging in recurring EFTs without obtaining proper written authorization or providing a copy to consumer).

CFPB Complaints Against OppFi Through Mar. 20, 2023
By issue, for complaints categorized as “loan”



The complaints in the credit reporting category were primarily about incorrect information on the report, use of the report, or the company’s investigation.

CFPB Complaints Against OppFi Through Mar. 20, 2023
By issue, for complaints categorized as credit reporting



The complaints in the debt collection category were primarily about attempts to collect debt not owed or written notification about the debt.

CFPB Complaints Against OppFi Through Mar. 20, 2023
By issue, for complaints categorized as debt collection



Below is a small sampling of complaints filed with the CFPB against OppFi. A full listing of OppFi CFPB complaints that have consumer narratives is attached as Appendix A.²¹ Examples of complaints submitted to BBB are included in Appendix B.

Lack of transparency around high interest rates

- I obtained a small personal loan through Opp Loans online, and the process was questionable. They required the log in information for my bank, and after the loan was " approved " and I changed my password, they required additional information, which included access to my bank accounts again. After making about 10 payments or so, I had some financial difficulty around XX/XX/2020, as many others. I emailed and called, spoke to " XXXX " and she said she would waive interest and any fees, and push my next payment out to XX/XX/2020 with their " Borrower Assistance Program ". On XX/XX/2020, I used online bill pay through my bank to send a check to Opp Loans for {\$300.00}, more than 2x the amount of my previously scheduled payments. I did this early so they would receive it before XX/XX/XXXX. They never posted the payment to my account. It was received by them (and stamped) on XX/XX/2020, and cashed/cleared my account XX/XX/2020. I have emailed many times, and called, and they insist that I never paid. In addition, they charged interest an additional fees to my account, going against the arrangements made under their " Borrower Assistance

²¹ Of the 291 CFPB complaints against OppFi, 165 have consumer narratives.

Program ". Today is XX/XX/2020. When I called Opp Loans and spoke to one of their reps, he claimed that he did not receive my email which had 2 screenshots showing the {\$300.00} was taken from my account, and claimed that the payment was never received. When I told him I would go to the police department to file a report for fraud, he got angry, kept cutting me off while I spoke, and yelled that he could transfer me to the payments department. Someone at Opp Loans has my payment. They already ripped me off with a 160 % APR, so I am repaying almost double the loan amount. Even when I provided the reference # and check # from the bank, they ignored my emails. Two hours after mentioning that I would file a police report, Opp Loans reported false information to XXXX about my current balance in retaliation. Source: [CFPB Complaint #3634327](#)

- California passed the Fair Access to Credit Act on XX/XX/XXXX. The cap on interest rates in California is 36 %. I took out my loan XX/XX/XXXX. My interest rate is 159.22 %. Opps loans refuse to update the contract. I am grossly being overcharged. I am requesting that this get looked into. Source: [CFPB Complaint #3652625](#)

Harassment and aggressive contacting when struggling to pay a loan

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

Receiving loans that they never applied for and identity theft

- I have reached out to the company several times in the last year and a half providing information to them showing them the account was not mine. I've sent a police report, FTC report, my identification and a plethora of other documentation just to be told that information was not good enough. This has gone on for far too long. I have not received an original contract proving the debt belonged to me -- just a statement. Also, according to my credit report, each reporting agency has a different opening date. But if this information was accurate why are they all reporting the same thing? Reporting an error and even fixing an error is a violation with a fine of {\$1000.00}. Source: [CFPB Complaint #5126404](#)
- on XX/XX/2021 and email was received stating my payment will be taken out on XX/XX/2021. However, I had never heard of this company, I tried to contact the company via phone numbers on the website and email and the calls could not go through. I reached out via XXXX and XXXX. As I never heard of this company or applied for a loan through any of the sub-companies they have listed. I have asked for my information

to be removed or how to go about it. They will not answer and when they do they do not offer help. I did not give permission to a company i have no clue who they are to offer me loans or to even have my personal information. I want it removed. Source: [CFPB Complaint #4578538](#)

Ignoring Military Lending Act protections

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

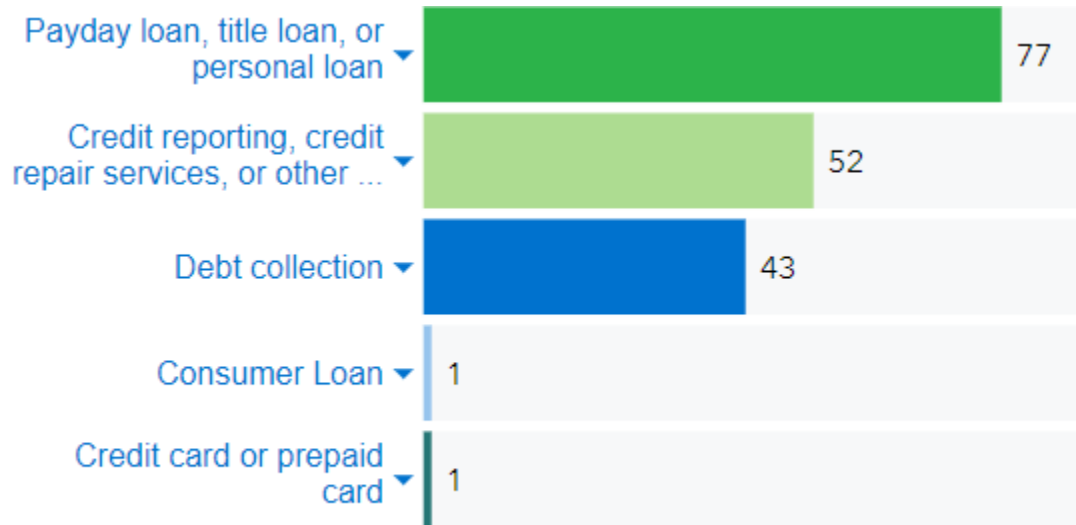
Credit reporting problems

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

III. Complaints about Personify

The CFPB has received 176 complaints about Personify. Consumers primarily classified the problems as being about the loan, credit reporting, or debt collection:

CFPB Complaints Against Personify Through Mar. 20, 2023, by Product



The complaints in the loan category were primarily about being charged fees or interest the consumer did not expect, or struggling to pay the loan.

**CFPB Complaints Against Personify Through Mar. 20, 2023
By issue, for complaints categorized as “loan”**



The complaints in the credit reporting category were primarily about incorrect information on the consumer’s report, use of the report, or problem with the company’s investigation.

CFPB Complaints Against Personify Through Mar. 20, 2023
By issue, for complaints categorized as credit reporting



The complaints in the debt collection category were primarily about attempts to collect debt not owed or communication tactics.

CFPB Complaints Against Personify Through Mar. 20, 2023
By issue, for complaints categorized as debt collection



Below are some examples of complaints submitted to the CFPB about Personify. More complaints are included in Appendix C.

Lack of transparency around high interest rates

- I applied for a loan through Personify with the interest rate of 8.9 % after receiving the email it was actually a interest rate of 89 %. I have made 3 payments of {\$600.00} totaling {\$1800.00} which only {\$9.00} have been paid off the principle of the loan. I called the company to see about getting a lower interest rate and how I can get more applied to the principle, they told me after every 6 payments made on time I would get a 2 % decrees. I am a XXXX veteran who needed a small loan to get caught up on some bills. I am asking to see if a company can truly charge such a high interest rate. or what I can do about this. [Source: CFPB Complaint #5309617 , 3/10/2022]
- Initial request gave an incorrect interest rate. I am currently paying an unbelievable interest rate. My loan details are as follows : Account Type Installment Loan Original Annual Percentage Rate (APR) 98.90 % Original Term 72 Months Contract Date XX/XX/XXXX Current Maturity Date XX/XX/XXXX Current Interest Rate 93.50 % Current Payment Amount {\$410.00} Current Payment Frequency Monthly Amount Financed {\$5000.00} Outstanding Principal Balance {\$4800.00} Accrued Interest {\$510.00} Unpaid Fees {\$270.00} Total Outstanding* {\$5600.00} I have been paying for over a year on this loan and now owe more than what the original loan was for. [Complaint tagged 'servicemember.' Source: CFPB Complaint #3579172, 3/26/2020]
- ... They never really disclosed the interest but told me to create an online account.... I eventually did and they took my banking information for auto payments. I went about my life and the payments came out of my bank {\$150.00} every two weeks like clockwork. Well, in XXXX I had to enter into a credit counseling agreement because my debt that I took on from the pandemic is so great that we are literally drowning in it. I tried to get this loan included but they wouldn't work with my credit counseling company XXXX XXXX XXXX XXXX) So I tried to contact the company myself and was told that I had to let the loan go into default before they would offer me any help. I am already suffering from poor credit so I do not want to do this. I then went into my account to see what the balance was to see if it was an amount I could consider paying off quicker. The balance of my loan was higher than what I had taken out. I had taken out a loan amount of {\$3900.00} and my loan amount was over {\$4100.00} even after {\$1800.00} of payments!!! I cried. How can this be fair? Please help me do something with this loan. I can not keep this up and don't want to go into default. [Source: CFPB Complaint #5948999, 9/5/2022]
- When obtaining this loan I was not aware that interest rate is almost 100 %. I borrowed {\$3500.00} and will end up paying more than {\$11000.00}. How? I can not afford that. In all honesty they were not forthcoming with this information after I applied online and they called me. I have been making {\$140.00} payments every two weeks since XX/XX/2020 and I still owe XXXX. How? Somethings not right about this company. [Source: CFPB Complaint #4475143, 6/20/2021]

Unaffordability and difficulty paying off loan

- I took out this loan a year and a half ago, I understand that payday loans have got high interest rates, but this rate is almost at 100 % interest. I have been making payments since XX/XX/2020 and still have almost 2 years left of payments left to go. I have paid off very little applied. On a {\$2700.00} loan, only approximately {\$350.00} has been applied to principal {\$2900.00} has been applied interest. Although I understand that these loans are higher rates, I feel that this takes advantage of people in desperate financial situations who feel they don't have any other options. I would like to see what can be done to get this loan closed out as soon as possible, since I have already paid a few thousand to this company. [Source: CFPB Complaint #5302546, 3/9/2022]
- My most recent call to Personify Financial was, Monday, XX/XX/2020 @ XXXX XXXX. PST. I asked the representative, why after paying {\$3300.00} in current payments, why was there no payments applied to the principle amount of the loan? The representative, stated that although, my original loan amount was only {\$2600.00}, it showed that my total payments of {\$3300.00}, went toward only the interest of the loan and as of Monday, XX/XX/2020, I balance is {\$2700.00} at an interest rate of 154.81 % and no payments applied to the principle amount of the loan. I asked, if, they could work with me to lower the interest rate, on Monday, XX/XX/2020. and in XX/XX/2020 at XXXX XXXX and at both times, I was refused and declined any other assistants on my loan. If, I pay this loan off as it stays, I would have paid a total of {\$3300.00} + {\$2700.00} = Total of {\$6000.00} [Source: CFPB Complaint #3731839, 7/6/2020]

Debt collection problems, including harassment and aggressive collection tactics

- A man Named XXXX XXXX phone number XXXX called my Mothers phone who is not even listed on my account nor had permission to talk to my mother told her her sent me certified mail, wanted to know my information and even told her my Social security number. This may very well could not have been my mother but a stranger he talked to not knowing giving my personal information to. My mothers name, phone number or any information was not linked to my account. After hanging up with my mother he called my XXXX year sons phone left a detailed message on his voice mail that states his name not mine yet again he left my personal information on a 40 second voicemail about certified mail, debt collection needing a call back left 2 names and again the last 4 of my SS #. This is a direct violation of anyone rights. The dept collections process should not have happened at all. I fill like my information is just being handed out to anyone and everyone by this company. None of the people they have contacted where on my contact list nor did i give them phone numbers of the people they have contacted. I am now worried they are calling people at random giving my private information out to them. [Source: CFPB Complaint #3721056, 7/8/2020]

Identity theft or loans that the customer did not apply for

- XX/XX/2022 I reached out to Personify through CFPB website to file a complaint with this company, before that I filed a police report and identity theft report which by law

served as part of the notice and procedure I have to follow to get a block of this information. I uploaded these things to the CDPB website to forward to the company. I was closed with little explanation and no further steps taken to remedy The consumer after i put the company on notice about me not consenting to the pulling of my credit report and evidence that gat give authorization to this company to continue to report this because it is accurate. I have mailed a certified mailing letter to this company to cease and desist and it arrived XX/XX/2022. I am waiting for a deletion and a response. This company is stopping me from obtains household and personal items due to this fraudulent account on my report. [Source: CFPB Complaint #5781614, 7/18/2022]

- I notified Personify that the account was fraudulent and provided them with the completed fraud paperwork and a police report the beginning of XXXX. They continued to call to collect the debt until XX/XX/2022. On XX/XX/2022 they charged off the account and it is now showing on my credit report as a charge off. I did everything Personify requested of me and this account needs to be removed from my credit report. [Source: CFPB Complaint #5912124, 8/25/2022]

Credit reporting problems

- Not applicable to me, XXXX Account on my credit report I have sent in numerous letters in attempt to verify and get this resolved off my credit report, I have also sent letters to XXXX, XXXX and other reporting agencies and they all keep XXXX the fingers. The company states that they can not find me in their system yet the company is listed as inquiry on my consumer report. I would like this inquiry and others removed expeditiously as they were opened without my written or informed consent. [Source: CFPB Complaint #4969084, 12/2/2021]
- I opened the account in XX/XX/2019. I never missed a payment as they withdrew from my checking account. I paid the account in full ... the account still states I owe {\$970.00}. Personify has not reported accurately (every 30 days) according to XXXX. I have disputed this through XXXX 3 times and I am still getting the same results. In the process of disputing with XXXX, I also contacted Personify on several occasions (speaking with management) asking why this has not yet been reported. They explain that the information has been submitted to XXXX correctly and in a timely manner. Personify also stated I need to contact Transunion as they are not reporting correctly. As of XXXX XXXX I contacted both companies to see if any changes have been made. The results are still the same. Still showing I owe {\$970.00}. I only received a loan for {\$1000.00}. The difference is {\$78.00}. So when other creditors look at my credit report, it shows I have only paid {\$78.00} since XXXX of XXXX. That is 8 months ago. I have exhausted all my options. I have contacted XXXX filed 3 disputes, I have contacted Personify Financial to many times to count and still the same results. I value good credit and pay my bills on time. This is very stressful knowing its paid on time, paid in full way in advance and hoping to raise credit score. As a consumer, I should not have to go this extreme when I agreed to my obligations and kept my obligation!! I bet if I would have ever been late or not paid I bet that would have been reported!! Thank you, please help this is my last resort!!! [Source: CFPB Complaint #3712937, 6/24/2020]

IV. Conclusion

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

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

Yours very truly,

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

Appendix A: CFPB Complaints with Narratives Against Opportunity Financial Through March 2, 2023

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

10/26/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	This irritates me! I've already spent months sending disputes and filing complaints, but I'm not seeing any results from them. This is causing me a lot of pain and stress.	IL	None	6132427
10/21/2022	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	Final terms of loan were deemed to be predatory lending at 158 % APR and in violation of California usury law AB XXXX. Account was paid in full and closed and listed as re-financed by the lender without my approval and is now appearing on my credit report twice. one showing paid and the other showing written off hurting my credit. I have attached supporting docs and intend to report to the California XXXX XXXX, the FTC and file a lawsuit if not resolved immediately and all reporting on my credit reports deleted. They continue to willfully report and verify the debt to the credit bureaus when I dispute. This is predatory lending at its core.	CA	Svcnbr	6114890
10/18/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>Notice to agent is notice to principal, notice to principal is notice to agent I have been deceived and misled about the use of my credit they have misinformed me and after checking the fictitious contract they created I have spotted and seen that it states very clearly that the security originally is more as the car has been paid in full the moment I gave them access to my credit to my credit 15 usc 1602 (1) credit card means any card, plate, coupon book or other credit device existing for the purpose of obtaining money, property, labor, or services on credit. I gave them my credit card and it entered me into a consumer credit transaction and that created a finance charge in pursuant to 15 usc 1605 (a) Except as otherwise provided in this section, the amount of the finance charge in connection with any consumer credit transaction shall be determined as the sum of all charges, payable directly or indirectly by the person to whom the credit is extended, and imposed directly or indirectly by the creditor as an incident to the extension of credit. The finance charge does not include charges of a type payable in a comparable cash transaction.</p> <p>In Pursuant to 15 USC 1681a (2) (B) Anything with my credit card which defined in TILA is my SSN should be excluded from my consumer report.</p> <p>In Pursuant to 15 usc 1681a (2) Exclusions. Except as provided in paragraph (3), the term consumer report does not include. (i) report containing information solely as to transactions or experiences between the consumer and the person making the report Furthermore they used misleading means to attempt to collect an alleged debt, In pursuant to to 15 usc 1692e (4) The representation or implication that nonpayment of any debt will result in the arrest or imprisonment of any person or the seizure, garnishment, attachment, or sale of any property or wages of any person unless such action is lawful and the debt collector or creditor intends to take such action.</p> <p>This is hurting my lively hood and I cant apply for anything. This has affected my mental space and stressed me beyond measures that it has caused my mental health to get to it's lowest point. I am demanding that the</p>	NV	None	6098786

				account with XXXX, XXXX XXXX and Opportunity Financial be deleted from my consumer report XXXX XXXX, Beneficiary ALL RIGHTS RESERVED			
10/17/2022	Credit card or prepaid card	Incorrect information on your report	Information belongs to someone else	They charged an account that was not authorized and put it as pass due and didnt know it was still open when I called it said ot was close	PA	None	6096890
10/14/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I am XXXX XXXX. I am the living person, I am XXXX. I am submitting this complaint. No XXXX party involved. No Authorization needed. THERE ARE A FEW ACCOUNTS OPEN WITHOUT MY KNOWLEDGE. MY PURSE was stolen or misplaced WHICH HAD ALL MY INFORMATION IN IT i was not able to locate it during the months i was sick fighting for my life During the time I was fighting XXXX I was I REPLACED ITEMS THAT WAS LOST IN MY WALLET I DID REPLACE MY ID AND SSN CARD. I ALWAYS USE MY XXXX XXXX FOR MAIL SINCE ITS MORE SECURE THEN THE APARTMENT MAILBOX NOW IM SEEING DIFFERENT ADDRESS THAT IM HAVE NO IDEA ABOUT ON MY CREDIT AND NOW I FOUND OUT THRU MAIL I HAVE CREDITORS ASKING FOR MONEY AN THREATENING ME AND FAMILY MEMBERS. I DID HAVE AN INCIDENT WITH MY CELL PHONE SIM CARD KEEP GETTING DEACTIVATED I HAD TO KEEP GOING TO THE STORE AND GET A NEW SIM CARD EVENTUALLY A NEW PHONE TOO BUT THE IS ALL I CAN THINK. MY IDENTITY WAS STOLEN AND I NEED TO FIX IT	NC	Svcnbr	6087248
10/11/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I have disputed this debt with your company several times because you are charging me an interest rate of 158.82 % far exceeding the permissible interest allowed in Missouri. Each time you failed to mark the credit report as disputed as required by the FCRA, and you have never provided a Date of First Delinquency or account-level documentation which means you could not have conducted an investigation. Per your Arbitration agreement, the claimant must give the other party written notice of the claim/dispute, which I did, per certified mail. Per the XXXX you received my complaint at the address on the arbitration agreement. You had 30 days to respond Per your agreement however, you failed to respond. I filed for arbitration with XXXX per your arbitration agreement per case number XXXX. It was sent to your Register Agent. Your registered agent received it per XXXX. On XX/XX/2022, I was notified by the XXXX XXXX XXXX XXXX XXXX) that Opportunity Financial LLC Opploans failed to comply with the policies regarding consumer claims as set forth in the Consumer Due Process Protocol and the Consumer Arbitration Rules. How is it, that you have an arbitration clause in your contract and will not honor it? This is in my opinion a Breach of Contract and Fraud on your part, and I plan on letting the world know about this. This also proves my complaint is valid by your refusal to participate in the arbitration. You have your customers waive to have juries to resolve claims, have courts or other small claims resolve claims, bring claims as a private attorney, and have claims decided in a class action. Since I waived those rights, you must abide by your arbitration agreement. Your negligence is ruining my credit rating and I request this be removed from my account since you violated your own arbitration agreement.	MO	None	6072744
10/8/2022	Payday loan, title loan, or	Charged fees or interest	None	Opp loans have been adding an additional {\$200.00} to my payoff balance every month. Just when I think I close to paying the loan off it gets bigger. I called and inquired about it and then asked them to fix it. I was told that the loan accrued {\$200.00} every month and I told them it should not be so and to pay me my	GA	None	6061572

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

Guidelines for Policies and Procedures : 1. Creditors must establish and implement written policies and procedures regarding the accuracy and integrity of information they furnish to a CRA.

2. Their policies and procedures must establish internal controls for the accuracy and integrity of information. Information should be substantiated when it is furnished.

3. If a creditor furnishes information to a CRA on a regular basis and determine that any information they provided is inaccurate or incomplete, they must promptly notify the CRA and provide corrections or additions. They can only furnish the correct information to the CRA. FCRA 623 (a) (2) (B) The FCRA requires that if they furnish any information to a CRA, they must include any of the following items that are applicable : If a CRA notifies the creditor that a consumer disputes information they provided, creditor must : 1. investigate the dispute and review all relevant information provided by the CRA about the dispute ; 2. report their findings to the CRA ; 3. provide corrected information to every CRA that received the information if their investigation shows the information is incomplete or inaccurate ; and 4. modify the information, delete it, or permanently block its reporting if the information turns out to be inaccurate or incomplete or can not be verified. FCRA 623 (b) (1) Creditors must investigate a consumers dispute if it relates to : 1. the terms of a credit account or other debt with the creditor.

2. the consumer 's performance or other conduct concerning an account or other relationship with the creditor or 3. any other information in a consumer report about an account or relationship with creditor that affects the consumer 's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or lifestyle. Furnisher Rule 660.4 (a) Creditor must : 1. conduct a reasonable investigation 2. review all relevant information provided by the consumer 3. notify each CRA to which you provided inaccurate information if the investigation finds the information was inaccurate. Furnisher Rule 660.4 (e) In accordance with the Fair Credit Reporting Act Section 611 (15 U.S.C. 1681I), I am practicing my right to challenge questionable information that I have found on my personal credit report.

1. Reporting false information to the credit bureaus has already resulted in defamation of my character and is negatively impacting my ability to get the best credit rates which I can prove in the court of law.

2. A legal complaint was filed by Opportunity Financial in XXXX and dismissed in XXXX since the current creditor can not validate the correct Loan Origination Date and Outstanding Balance of the said loan ; therefore, this account can not be legally verified and needs to be removed from my credit report. See attached documentation.

3. Opportunity Financial is reporting incorrectly and have been falsely verified by Opportunity Financial via CRA disputes. Reason for Dispute : Incorrect balances ({ \$5000.00 }) and Original Open Date can not be verified due

				<p>to variances in Loan Origination Dates : XX/XX/XXXX vs. XX/XX/XXXX (See attached document with varying Loan Origination Dates) 4. Leaving false information on my credit reports or parking an account is considered continued collection activity on an invalidated account and is an FCRA violation. Leaving or parking this false information on my credit reports is currently preventing me from getting the best rates on credit approvals.</p> <p>5. As per an opinion letter published by the FTC, reporting the collection to the credit bureaus is considered continued collection activity. Opportunity Financial is continuing with violations of the FCRA for continuing to report invalidated and false debt information.</p> <p>6. With the new FCRA rules for debt collections regarding email communications in XXXX, I am receiving excessive amounts of emails each week from XXXX XXXX (debt collector on behalf of Opportunity Financial) which is considered continued collection activity on an invalidated account. From what I understand, the same rules apply as phone calls. I am receiving more than XXXX email per week and some of them have been sent after XXXX EST. (See attached documentation) I have disputed this inaccurate account balance and inaccurate Open Date with the consumer reporting agencies (XXXX, XXXX, and XXXX XXXX) using a Fair Credit Reporting Act dispute (FCRA) and it has been updated as verified by Opportunity Financial.</p>			
9/25/2022	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	<p>The loan was for {\$2000.00}. On XX/XX/XXXX I made the last payment of {\$370.00} for a total of {\$2900.00} payback.</p> <p>I then received notification from Opp Loans that I refinanced the loan, and that I owed them {\$1800.00}, and they wanted another payment.</p> <p>I telephoned Opp Loans and explained to their representative that I did not request additional funds that someone in your organization set up this fraud. I asked to see the documents I signed, and they couldn't provide me any.</p> <p>Opp Loans stated that the money was deposited into my bank account. When I asked the name of the bank, they told me the banks name which I did not know. I told them, I did not have any account with that bank. Opp Loans has never produced one shred of evidence I refinanced that loan.</p> <p>At the request of their representative, I filed a complaint with their fraud department. I was then notified this was a closed issue.</p> <p>When I received a copy of my credit report from XXXX, there was an entry that I am over 90 days late on my payments from Opp Loans. My credit report had been over 700 points, even with a bankruptcy bank in XXXX. Now my credit rating is reported as poor.</p>	AZ	Older American, Svcmb	6017663
9/21/2022	Credit reporting, credit repair services, or other	Incorrect information on your report	Information belongs to someone else	<p>A personal loan shows to have been taken out without the permission or my acknowledgment. The account does not belong to me. This is a violation of my US Constitutional Rights.</p>	FL	None	6002791

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

				civil liability for actual and punitive damages in individual or class actions. Pursuant to sections 702 (g) and 704 (b), (c), and (d) of the Act, violations of the Act or this part also constitute violations of other Federal laws. Liability for punitive damages can apply only to nongovernmental entities and is limited to {\$10000.00} in individual actions and the lesser of {\$500000.00} or 1 percent of the creditors net worth in class actions.			
9/9/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>Im submitting a complaint to you today to inform you I was the victim of identity theft. I researched on how to remove the fraudulent account in my report and found that I need to visit FEDERAL TRADE COMMISSION or https : //www.ftc.gov to file a report and Per FCRA section 605b Credit Reporting Agencies are required to remove/block any account listed on an id theft report.</p> <p>This is not a duplicate nor is this complaint being filed by a third party, I am filing this complaint myself. Please see this complaint is processed to the letter of the law. Please find the ATTACHED documents to assist in the blocking of the erroneous information which is being posted to my report.</p> <p>Here is the list of account/item which do not belong to me or were opened without my permission. XXXXXXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXXXXXXXXXXXXXX Date Opened : XX/XX/2019 Balance : {\$5900.00} According to FCRA Section 605B (a) the CREDIT REPORTING AGENCIES shall block any information in the file of a consumer that the consumer identifies as information that resulted from an alleged identity theft, not later than 4 business days after the date of receipt.</p>	CA	None	5961676
9/5/2022	Credit reporting, credit repair services, or other personal consumer reports	Fraud or scam	None	<p>Delete Late payments from Opp Loans from, XX/XX/2022, XX/XX/2022, XX/XX/2022 and XX/XX/2022 your company is in clear violation of the law under 15 USC 1681b-Permissible purpose of the consumer reports the law Clearly states . (b) in Genral subjects to subsection (c) any consumer reporting agency may furnish a consumer report the following circumstance and no other. (2) in accordance with the written instruction of the consumer whom it relates. did I give you written instructions on my credit report? (A) Subject to section 1681s-3 of this title any (i) reports containing information solely as to transactions or experiences between the consumer and the person making the report. Delete the above late payments from my credit report. failure to respond satisfactorily with deletion of the above referenced account and send out a free copy of my credit report after changes have been made will result in legal actions being taken against your company, for which will be seeking {\$1000.00} per violation for : 1.Defamation of Character (per se) 2.Negligent Enablement of identity fraud 3.Fair debt collection practices act 15 USC1692g violations 4.fair reporting act 15USC 1681 violations for willful noncompliance- 616. Civil liability for willful noncompliance 15USC 1681n Best regards, XXXX XXXX</p>	FL	None	5950726
8/31/2022	Credit reporting, credit repair services, or other	Improper use of your report	Reporting company used your report improperly	<p>On XX/XX/XXXX I mailed to Opp Loans in order to resolve an issue with an inaccurate account that was being reported on my credit report. They received my request by certified mail on XX/XX/XXXX and has yet to reply to my request.</p> <p>15 U.S. Code 1681s2 - Responsibilities of furnishers of information to consumer reporting agencies (a) Duty of furnishers of information to provide accurate information (1) Prohibition (A) Reporting information with actual knowledge of errors A person shall not furnish any information rate relating to a consumer to any consumer</p>	MS	None	5934524

	personal consumer reports			<p>reporting agency reporting agency if the person knows or has reasonable cause to believe that the information is inaccurate According to the IRS the Lender must file form 1099-C and send a send you a copy if the amount of the debt canceled is {\$600.00} or more and the lender is a financial institution, credit Union , federal government agency or other agency entity at discussed earlier in XXXX XXXX.</p> <p>The IRS clearly defines a charge off, canceled debt as gross or ordinary income income does not get reported on a consumer report as this is my person information.</p> <p>15 U.S. Code 6801 - Protection of nonpublic personal information (a) Privacy obligation policy It is the policy of the Congress that each financial institution has an affirmative and continuing obligation to respect the privacy of its customers and to protect the security and confidentiality of those customers nonpublic personal information.</p> <p>On XX/XX/XXXX the account was written off and charged off and I never received a copy of the XXXX.</p> <p>This situation has been embarrassing and hamulating as you try to improve your lively hood and to have a company ignore you and violating your rights.</p>			
8/29/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	Opportunity Financial XX/XX/2022 amount {\$850.00} is unknow account on my credit report. Try to contact this company but they keep put me on hold. I can't get no phone representative to speak with me about to account..	TN	None	5929610
8/28/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	Missed payments and late payments were errorounlsy reported	OH	None	5922059
8/23/2022	Credit reporting, credit repair services, or other personal	Improper use of your report	Reporting company used your report improperly	<p>In accordance with the fair credit Reporting act XXXX Account # XXXX, has violated my rights.</p> <p>15 USC 1681 Section 602 States I have the right to privacy.</p> <p>15 USC 1681 Section 604 A Section 2 : It also states a consumer reporting agency can not furnish a account without my written instructions.</p>	TX	Svcnbr	5909226

	consumer reports			15 USC 1666B : A creditor may not treat a payment on a credit card account under an open end consumer credit plan as late for any purpose.			
8/5/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	I feel like I'm being taken advantage of being ignored of my disputes. It is clearly stated on XXXX that failure to examine an item within 30 days is cause to instantly remove it off my credit report. Since it has been over 60 days, these entries should be deleted immediately. I demand that these accounts be deleted immediately, or I will sue you for the stress you have caused me.	IL	None	5849641
8/1/2022	Debt collection	Attempts to collect debt not owed	Debt is not yours	I received a collection from Opportunity Financial and I do not owe this debt. I have disputed this in the past as well.	AL	None	5832706
7/25/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	<p>NEW UPDATE NEW INFORMATION XX/XX/22 XXXX XXXX XXXX XXXX XXXX XXXX FL XXXX Opportunity Financial LLC XXXX XXXX XXXX XXXX XXXX XXXX IL XXXX Notice Request for bookkeeping GAPP (Generally Accepted Accounting Principles) Notice to CEO, XXXX, XXXX and XXXX XXXX XXXX XXXX XXXX XXXX.</p> <p>I conditionally accept your offer upon bona fide claim through sufficient evidence by producing or providing or presenting material facts to prove your claim. Under penalty of perjury or in Good Faith, I am requesting your bookkeeping GAAP (Generally Accepted Accounting Principles) which Banks are required to adhere to so that I can verify and validate your claim. Failure to comply under law leads me to believe you may be committing Fraud and False Claim pursuant to 31 USC 3729 (a) (1) (A) (B) (C) (D) (G). Please note the attached statement or promissory note provided is not sufficient evidence to support your claim and you have violated my rights under Federal law.</p> <p>I have the right to obtain Clear, Complete and Accurate information. I also have the right to ask questions and you have a duty to answer them.</p> <p>XXXX. Is it true when a bank accepts bullion, coin, currency, checks, drafts, promissory notes, or any other similar instruments (hereinafter instruments) from consumers and deposits or records the instruments as assets? If you disagree, please produce, or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true it (banks) must record offsetting liabilities that match the assets that it accepted from consumers? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.</p> <p>XXXX. Is it true the liabilities represent the amounts that the bank owes the customers, funds accepted from customers? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present</p>	FL	None	5805289

material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that most of the funds advanced to borrowers (assets of the banks) are created by the banks themselves and are not merely transferred from one set of depositors to another set of borrowers? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Do you have express written consent to maintain my personal and private records or my financial information in your data base? If yes, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Are you participating in FRAUD, Extortion and Dishonor? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that I a man extended his credit to Bank and bank extended the credit back to I a man? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that lawful money only included gold, silver, and currency notes redeemable for gold or silver on demand? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that an exchanged of reciprocal credits involving money of account and not money of exchange ; and that no lawful money was or probably ever would be disbursed by either side in the covered transactions? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that the bank created funds for the consumers transaction account without the consumers permission, authorization, consent, or knowledge and delivered the credit on its own books representing those funds to the consumer, meanwhile alleging that the bank lent the consumer money? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that the banks create new money by depositing IOUs, Promissory notes, offset by bank liabilities called checking account balances? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that when the banks grants loans they create new money? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that the banks bookkeeping entries tend to prove that banks accept cash, checks, drafts, and promissory notes/credit agreements (assets) as money deposited to create credit or checkbook money that are bank liabilities, which shows that, absent any right of setoff, banks owe money to persons who deposit money and Cash (money of exchange) is money, and credit or promissory notes (money of account) become money when banks deposit promissory notes with the intent of treating them like deposits of cash? See, 12 U.S.C. Section 1813 (1) (1) - (definition of deposit under Federal Deposit Insurance Act). If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that the newly issued credit or money is similar or equivalent to a promissory note, which may be treated as a deposit of money when received by the lending bank? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that when banks make loans is to accept promissory notes in exchange for credits to the borrowers transaction accounts? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that a consumer credit application was converted into a loan? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

XXXX. Is it true that (Bank name) in fact never lent any of its own pre-existing money, credit, or assets as consideration to purchase the Note or credit agreement from I a man? If you disagree, under penalty of perjury or in Good Faith please produce or provide or present material facts or sufficient evidence to support your claim lawfully.

Notice : Further attempts to collect on an account already agreed to setoff settled and close leads me to believe you may be committing FRAUD and shall incur a penalty and/or criminal liability of a XXXX XXXX dollars ({\$100000.00}).

				Best regards, XXXX XXXX a man.			
7/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>I have filed a XXXX report about my situation already and my issue with this company/account was not resolved. I am filing this report about an open account with Opportunity Financial as they are in violation of the FCRA. In pursuant to 15 USC 1692c, (c) Ceasing communication If a consumer notifies a debt collector in writing that the consumer refuses to pay a debt or that the consumer wishes the debt collector to cease further communication with the consumer, the debt collector shall not communicate further with the consumer with respect to such debt, except (1) to advise the consumer that the debt collectors further efforts are being terminated ; (2) to notify the consumer that the debt collector or creditor may invoke specified remedies which are ordinarily invoked by such debt collector or creditor; or (3) where applicable, to notify the consumer that the debt collector or creditor intends to invoke a specified remedy.</p> <p>If such notice from the consumer is made by mail, notification shall be complete upon receipt. Also in pursuant to 15 USC 1692g, I am the original creditor and only I am able to validate a debt. I demand that this account is updated to payed as agreed and that the company ceases all further communication that isn't by mail and to desist the alleged debt. If there is no changes in the next 30 days I will be taking further legal actions.</p>	NV	None	5797670
6/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I am a victim of identity theft. I have tried to work this out with the creditors but they have been unhelpful. Now Im reaching out to you for help.	MO	None	5691716
6/17/2022	Credit reporting, credit repair services, or other personal consumer reports	Credit monitoring or identity theft protection services	Billing dispute for services	<p>In accordance with the Fair Credit Reporting act XXXX Account # XXXX, has violated my rights.</p> <p>15 U.S.C 1681 section 602 A. States have the right to privacy.</p> <p>15 U.S.C 1681 Section 604 A Section 2 : It also states a consumer reporting agency can not furnish a account without my wilten instructions 15 U.S.C-1666b A Creditor May not treat a payment on a credit card account under an open end consumer credit plan as late for any reason</p>	IN	None	5682888
6/7/2022	Payday loan, title loan, or	Charged fees or interest	None	OPPLOANS offered me a loan and are charging {\$150.00} every 2 weeks to pay back, which I think is a payday loan? I also obtained a loan from XXXX XXXX for a couple of XXXX dollars less than OPPLOANS and they are only charging me {\$47.00} bi-weekly. How can OPPLOANS charge so much when the other company charges almost 3 times LESS?	FL	None	5640748

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

3/9/2022	Payday loan, title loan, or personal loan	Getting a line of credit	None	I received a pre-approval offer for a loan up to {\$4000.00} in the mail. I applied for the {\$4000.00} loan and was denied. I called a spoke with a manager by the name of XXXX. She was nice to talk to, she listened, empathized and assured a return phone call and/or voicemail. I did not receive that call back. I called back again and spoke with a manager named XXXX. She was not nice. She was very passive-aggressive. I explained to XXXX that her company has violated the law. 15 USC 1691 states that it is unlawful for ANY creditor to discriminate against ANY applicant with respect to ANY credit transaction. Opploans has discriminated against me based completely or partly on a communication from a consumer reporting agency. Pursuant to 15 USC 1681 congress has found that the banking system is dependent upon fairness & accuracy. I have not been afforded fairness by Opploans. I am the consumer & original creditor. I can not be denied an extension of my own credit. The adverse action taken against me has caused me & my family XXXX XXXX. As a result of this XXXX XXXX I am unable to eat tonight.	MI	None	5303241
2/22/2022	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	This company is reporting false information on my consumer report without proper validation and verification of this debt. I've never received a notice of attempt to collect upon this debt, however this account has been charged off and sent to collections on my behalf. I have no record of correspondence with this company and I have never received notice of Opportunity Financial claiming my obligation to pay this debt. Upon asking for their permissible purpose to claim I owe this debt, there were no factual findings produced. I've disputed this with all major credit bureaus and it's come back as " verified " but nobody has shown me anything further than a " verification " status. I've asked for proof of this debt, some type of clarification of this alleged debt and the company its owed too and all I've been given is non-compliance. I have no recollection of dealing with this company and they have produced nothing showing that I am in relation of this. The information attached to this debt is inconsistent and inaccurate. I've asked for deletion of this account on my consumer reports as its erroneous and damaging, it remains. I've asked for verification of this debt and they're still pursuing this although it's been deemed unverifiable ; even going as far to close this account, re-open it and close it again on my consumer reports, severely dropping my score and creditworthiness. This gross act of injustice is unlawful. I was never even contacted about this matter until it appeared on my credit and has been there apparently for years now before I pulled my reports in pursuit of a safe home.	NV	None	5247810
2/14/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	<p>OPPORTUNITY FINANCIAL LLC have failed to provide consumer with an authenticated record of accounting to validate and verify alleged debt. This is my FINAL NOTICE to provide me my request for accounting. I have the right to an authenticated record of accounting which should be readily available to you as the custodian of records and/or the collective entity.</p> <p>Please note that this authenticated record must include ALL tax filings (including ALL 1099 's, 1096 's and 1098 's) ANY and ALL trades and/or investments and/or interests associated with this account of which I am alleged to be a party.</p> <p>I have a right to this information, as its directly associated with the reporting activities associated with my financial record.</p>	FL	None	5217723

				Failure to act and/or comply will result in legal actions under Federal Laws			
2/2/2022	Debt collection	Took or threatened to take negative or legal action	Threatened or suggested your credit would be damaged	They furnished a report without my permission. Which is a violation to pursuant to 15 usc 1681b (2). They reported transactions from my credit card to my consumer report which is a violation to 15 usc 1681A (2) (b). They committed fraud and obtained my information illegally. They tried to say I owe something when pursuant to 15 usc 1692g they don't have the permission to say I owe anything. Pursuant to 15 usc 1692a they can not invade my privacy and only I deem what is private to me.	MO	None	5179357
1/28/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	I open account with XXXX and then I read there fees and interest rate. I closed the account immediately and I never use or activated the card. Then they said me emai saying I owe then {\$99.00} fee. They told me they were going to take the fee off and never did. I told them I would see them in court. This wrong charging fees for no reason. Now it showed up on my credit report. I would like this to be removed from my credit report.	GA	None	5160841
1/22/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	On XX/XX/2021, my XXXX bank account was hacked. The scammers accessed several accounts and reversed payments from different merchants I paid in full. One of the payments that reversed was for a company called OPPlans. On XX/XX/XXXX, I called XXXX to change the {\$390.00} reversal claim because it was fraudulent. XX/XX/2021, I contacted an Oppsloans representative named XXXX XXXX in the customer complaints department. Because I was charged for two loans, I called the bank to stop paying for the other loan I was waiting to clear through Visa. Five Months passed, I continued to check my bank and my Opploans account to see if it had been credited in any of the two versions. I filed a complaint with the consumer protection bureau against XXXX in XXXX. XXXX investigated my complaint and revealed that Opploans had been credited the money over 45 days ago, but my Opploans account remained the same. I am a long-time customer of OPPlans, and I feel mistreated. I wonder if they treat other customers in similar situations the same way. The way I am being treated is unethical and immoral.	GA	None	5138610
1/19/2022	Credit reporting, credit repair services, or other personal	Incorrect information on your report	Information belongs to someone else	I have reached out to the company several times in the last year and a half providing information to them showing them the account was not mine. I've sent a police report, FTC report, my identification and a plethora of other documentation just to be told that information was not good enough. This has gone on for far too long. I have not received an original contract proving the debt belonged to me -- just a statement. Also, according to my credit report, each reporting agency has a different opening date. But if this information was accurate why are they all reporting the same thing? Reporting an error and even fixing an error is a violation with a fine of {\$1000.00}.	TN	None	5126404

	consumer reports						
1/15/2022	Debt collection	Communi cation tactics	Used obscene, profane, or other abusive language	<p>OPPOTUNITY FINANCIAL LLC have violated my consumer rights as a natural person Pursuant, but not limited to, the Fair Credit Reporting Act at [15 USC 1681 et seq.] and the Fair Debt Collection Practices Act at [15 USC 1692 et seq.], and the applicable portions of Truth in Lending (Regulation -- - Z), at 12 CFR part 226 et seq., Debt Collector (XXXX) are to complete and return this Debt Collection Disclosure Statement ", hereinafter " Statement, " with all required documentary and evidentiary proofs stipulated herein, in conjunction with the attached and incorporated herein " Offer to Perform Upon Validation of Debt " within twenty-one (21) days of receipt by Debt Collector. OPPORTUNITY FINANCIAL LLXXXX and its Agent XXXX XXXX have commiited FRAUD providing False, deceptive forms or statement and misleading representaion pursuant to 15 USC 1692e.</p> <p>As a Federally protected consumer I have the right to request Documentary Evidence to validate and verify ANY and ALL claims against I, the consumer regarding ANY alleged debt by ANY Corporation and I, the consumer have the right to claim ANY injuries or damages as a result pursuant to 15 USC 1692k- Civil Liability and Criminal liability for willful and knowing violation pursuant to 15 USC 1611.</p> <p>OPPOTUNITY FINANCIAL LLC and its Agent XXXX XXXX also failed to provide answers to questions asked in previous cease and desist letter. OPPORTUNITY FINANCIAL LLC and its Agent XXXX XXXX will be held liable for unfair practices and Noncompliance pursuant to Federal and state laws.</p> <p>I hereby give you twenty- one (21) days to reply to this notice from the above date with a notice sent using recorded post and signed under full commercial liability and penalties of perjury, assuring and promising me XXXX XXXX XXXX XXXX all of the replies and details given to the above requests (XXXX and XXXX of alleged debt) are true and without deception, fraud or mischief.</p> <p>Your said failure to provide the aforementioned documentation within tweenty-one (XXXX) days, from the above date, to validate and verify the debt, will constitute your agreement to the following terms ; That the debt did not exist in the first place; OR It has already been paid in full ; AND That any damages suffer, you will be held culpable ; That any negative remarks made to a credit reference agency will be removed ; You will no longer pursue this matter any further. You agree to pay all fee schedules.</p> <p>NOTICE : I wish to deal with this matter in writing and I do not give your organization permission to contact me by telephone. Should you do so, I must warn you that the calls could constitute harassment ' pursuant to 15 USC 1692d and I may take action under Section 1 of the Protection from Harassment Act XXXX and the Administration of XXXX Act 1970 S.40, which makes it a Criminal Offence for a debt collector or a debt XXXX</p>	FL	None	5113153

				agent to make demands (for money), which are aimed at causing XXXX, XXXX or XXXX XXXX, because of their frequency or manner.			
1/13/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	I, Consumer is requesting XXXX XXXXOpploans XXXX Opportunity Financial LLC XXXX Documentary Evidence pursuant to the TRUTH AND LENDING ACT. Under the FDCPA Fair Debt Collection Practices Act it says you MUST have proof of verification on your records. I am requesting a copy of that verification, by the way here is the legal definition for verification as this is a legal matter ; " A declaration swearing that statements made in a document are true. Depending on the jurisdiction, verifications are either made under oath or in the presence of a notary public or similarly authorized person. Verifications are traditionally attached to the end of all pleadings that are required to be sworn. Also called affidavit of verification. " I am requesting verification of alleged debt under penalty of perjury which means that you swear and attest that the information or documents provided to me the consumer is true and correct. I need to see those Documentary Evidence information to validate this alleged debt you are claiming I owe.	FL	None	5104774
1/4/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	I disputed the account and ask that they validate this account, and they fail to respond to the action. The law states they have 30 days to do so if not or over the 30 days this account must be removed from the credit file and in this case, they fail to respond to the matter. It has been over 30 days with no response, and I did not open or authorize this account, and I therefore request that it be closed immediately. By the federal law requirement this account must be removed because you do not have proof or any evidence to support this matter and failure to respond	GA	None	5068678
1/4/2022	Debt collection	Written notification about debt	Didn't receive enough information to verify debt	I disputed the account and ask that they validate this account, and they fail to respond to the action. The law states they have 30 days to do so if not or over the 30 days this account must be removed from the credit file and in this case, they fail to respond to the matter. It has been over 30 days with no response, and I did not open or authorize this account, and I therefore request that it be closed immediately. By the federal law requirement this account must be removed because you do not have proof or any evidence to support this matter and failure to respond.	GA	None	5068690
12/28/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	Disputed many times company will not provide documents to prove account belongs to me but still reports negative on all credit reports which has ruined my credit.	SC	None	5048183
12/25/2021	Payday loan, title loan, or	Charged fees or interest	None	On XX/XX/2021, I entered into a contract with OppLoans for a {\$1700.00} loan. I was not aware of the 159.49 % APR until after I had received the paperwork and deposit. I didnt see it. See attached. I am happy to pay the	FL	None	5040230

	personal loan	you didn't expect		{\$1700.00} that they sent me but I will not send that money in interest. They have scammed me and not told me everything up front.			
12/3/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	I checked my report and noticed a late report from OppLoans. I suffered from XXXX and was out of work for a few weeks. I also had a short stay in the hospital around the time the bill is normally due. Due to my illness I totally forgot to pay the bill. However as soon as I remembered, I took care of it. My bill had not ever been late prior.	FL	None	4970593
11/23/2021	Debt collection	Written notification about debt	Didn't receive notice of right to dispute	I, the consumer, trying to exercise my rights to validate a debt and Opps Loans debt collector is not responding. They are violating my rights.	TX	None	4941312
11/8/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>OPPLOANS has not updated Balance since XX/XX/2021 on XXXX, XXXX, and XXXX Credit reports.</p> <p>The balance was confirmed paid in full : Last Payment Date : XXXX XXXX XXXX Last Payment Amount : {\$490.00} Balance : {\$0.00} Hi XXXX!</p> <p>Congratulations! With your most recent payment on XXXX XXXX XXXX, your above referenced account is now considered paid off.</p> <p>We sincerely appreciate your business and hope to work with you again in the near future. Should you ever need a new installment loan, please do not hesitate to call (XXXX) XXXX or by logging in to your account to apply.</p>	MO	None	4888329
11/5/2021	Credit card or prepaid card	Getting a credit card	Application denied	The company opploans is sending approval notices back to back to my home address implying that I can secure a personal loan up to {\$4000.00} with a pre-approved status with a offer code and expiration date, it is a apply online asking for routing and account information and a fast funding option.	WI	None	4877553
10/6/2021	Credit reporting, credit repair services, or other	Problem with a credit reporting company's	Their investigation did not fix an error on your report	I'm not swayed that Bureaus efficiently pleased the principles of the Fair Credit Reporting My name is XXXX XXXX XXXX, and I am sending this request myself to address the inaccuracies on my Credit Reports. I'm not swayed that Bureaus efficiently pleased the principles of the Fair Credit Reporting Act in completing their investigation. The Bureaus are reporting inaccurate information on OPPITY FIN. Per FCRA, reporting must be 100 % accurate or the information must be deleted.	IL	None	4781742

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

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

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

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

	loan, or personal loan	interest you didn't expect		would pay 4 times what I borrowed. After paying them well over and above what I borrowed, I called to ask why my balance is so high? Their response was I am not paying down my balance only parts of interest. I stopped paying by changing my bank account. Now, I want this company to remove this monthly statement of late payment to them when the account is closed. For two years they are waiti g for a month 's payment			
9/22/2020	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	<p>In XXXX 2020, it came to my attention that I have a couple fraudulent collections on my credit report. 1st account : {\$3300.00} 2nd account : {\$6500.00} I immediately filed a police report XXXX XXXX 2020, afterwards I filed a complaint with the Federal Trade Commission, and XXXX XXXX XXXX</p> <p>At that time I hired a credit repair organization, assuming they may have more tools at their despoil than I did.</p> <p>I reached out to account holder number 1.</p> <p>I was told to send all my complaints to their fraud department. I did so, on XXXX XXXX 2020. Almost immediately, the agency came back, without a proper investigation, stated the allege debt belonged to me. This was done without acknowledging I had to file a police report, and a ID theft report with the FTC.</p> <p>Not once, had the agency provided proof or verification in their claim.</p> <p>I have requested on multiple occasions : XXXX, XXXX, and present of a copy of this loan agreement that they are standing by. I asked them to provide verification of my actual signature, a copy of my government identification, evidence that I in fact sent all this to the company, in requests of a " loan. " To date, I haven't received anything to that effect. I have not received any for of communication, not through email, phone, or USPS stating the allege debt was in default and or in collections. There has been virtually no communication.</p>	SC	Svcnbr	3857892
9/21/2020	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	I am a victim of identity theft and this debt does not belong to me. Please see the identity theft report and legal affidavit attached.	SC	Svcnbr	3857687
7/1/2020	Payday loan, title loan, or personal loan	Problem with a credit reporting company' s investigat ion into an existing problem	Problem with personal statement of dispute	<p>On XX/XX/2020 I pulled my credit report and saw that Opportunity Financial , LLC is showing a loan charged off with a past due amount for loan # XXXX.</p> <p>I wrote a letter and enclosed a check stating that if they cashed this check they would, show account paid in full, and remove account from ALL credit reporting agencies, cease all collection attempts and agree not to sell or transfer loan to an outside agency.</p> <p>I have attached my credit report dated XX/XX/2020, a copy of my check that stated the above information dated XX/XX/2020, a copy of the cancelled check dated XX/XX/2020 and a copy of my credit report dated XX/XX/2020 showing they have dishonored this contract.</p>	MO	None	3724389

6/18/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	Opp loans has failed to provide verification of the charge off listed under my name. The account is inaccurate and even after several disputes they have not verified ownership or accuracy of the charge off.	NV	None	3705400
6/3/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I recently had a new Approved with OopsLoan acct # App-XXXX {\$2700.00} Amount of finance and total payments {\$4700.00} Annual rebate is 169.86 % Company located in XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX Is that legal to charge Over 160 % on a personal loan in California? I used this company 3x and felt that they were overcharging me on The interest rate I am a residence of Ca any max set rate for state for CA? Thanks you! XXXX XXXX XXXX XXXX XXXX XXXX XXXX	CA	None	3681432
6/1/2020	Payday loan, title loan, or personal loan	Loan payment wasn't credited to your account	None	My wife and I called Opploans on the evening of XX/XX/XXXX. She settled her past due account with them for XXXX. She immediately received an email confirming the settlement payoff. Since the pay off she is still receiving calls from the collections department on this account. While on that call we also attempted to take care of the loan I had with them as well and they said I could pay if off for XXXX due to Covid 19 hardship. So we gave them the debit information again and initially their system declined the charge. So we used another card and they debited XXXX from that account. After they received the funds they stated that they had no record and didnt get the money, so we immediately sent them a screen shot of the transaction. We were on the phone for over a hour with them and at the end of the call they stated that it was a system glitch, they were forwarding it to a manager and would call us back within 24 hours. We didnt receive a call so we called them, no one could answer the questions and keep saying they will escalate it. Our bank confirms that the funds were paid. We have called Opploans every day since that date and to date nothing has been resolved.	VA	Svcnbr	3677616
5/23/2020	Debt collection	Written notification about debt	Didn't receive notice of right to dispute	I checked my credit report, and saw an account for XXXX/OPPLOAN in the amount of {\$1400.00}. At the time the account became delinquent, I lost my job and eventually became homeless. I was living from one family member to another for a few years working side gigs. Now that I'm stable and gainfully employed, I'd love to settle with {\$500.00}.	FL	None	3666363
5/14/2020	Payday loan, title loan, or	Charged fees or interest	None	California passed the Fair Access to Credit Act on XX/XX/XXXX. The cap on interest rates in California is 36 %. I took out my loan XX/XX/XXXX. My interest rate is 159.22 %. Opps loans refuse to update the contract. I am grossly being overcharged. I am requesting that this get looked into.	CA	None	3652625

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

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

	personal loan			a month for 3 years at 160 % interest which would result in me paying that company back XXXX for a XXXX loan! I am sending screen shots of this. I did not complete the app because that is extreme predatory lending!			
3/13/2020	Debt collection	Attempts to collect debt not owed	Debt was paid	I received a garnishment letter from my job for Opp loans for {\$1500.00} so XX/XX/20 I paid the entire loan off. My paychecks were still garnished on XX/XX/20 for {\$230.00} and XX/XX/20 for {\$230.00}. Even though they see the problem they keep giving me the run around about refunding my money. They haven't sent anything to my employer saying stop garnishment.	IL	None	3566125
3/13/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	In XXXX of 2019 I took out a XXXX as the website stated I would be charged the amount of XXXX \$ in 12 equal installments, well after XXXX \$ was paid in 5 installments all of a sudden the balance was still XXXX so they lied and misrepresented to get me to take out this loan and preyed on me. So I stopped paying them and now on my credit report I owe them the original XXXX \$ which I will never pay but would more than will to resume payments for exactly 7 more payments as was the original deal.	AZ	None	3565422
3/10/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I checked my credit to see a negative report from OPPLOANS/XXXX in the amount of {\$1600.00}. I lost my job and became XXXX and I had no way to keep up the payments. I am now working and would like to settle the debt for {\$800.00}.	FL	None	3560462
3/3/2020	Payday loan, title loan, or personal loan	Incorrect information on your report	Account information incorrect	This account has been paid off and closed but it is still showing on my credit report as high balance.	FL	None	3552790
2/29/2020	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I took out my first installment loan with opploans in XX/XX/XXXX. I paid on time and never missed a payment. In XX/XX/XXXX, opploans offered to refinance the loan. In reality, they did not refinance anything. They closed the original loan and gave me more money and a new payment plan essentially rolling over the loan. Illinois law does not allow a lender to roll over an installment loan if doing so would keep the person in debt for longer than six months. This is exactly what they did. I did not know that was illegal for them to do that at the time. I stopped paying on this loan and I attempted to settle this debt in XX/XX/XXXX (via phone call) as I could not afford this high interest debt for the extra time they rolled over the loan. Please note, they did email me a settlement offer in XX/XX/XXXX ; however, I did not notice the email until after the time had lapsed to accept or decline it. Now, the company has a third party law firm attempting to collect more than what I would have owed if I paid on time until this date. All I wanted to do was settle the debt and avoid dealing with this company ever again. Now, I will have to hire my own lawyer to fight the third party. The third party asked for {\$2700.00} to settle this loan when it was {\$1000.00} to settle less than two months ago. I attached the rolled over loan contract. It makes no mention of how they rolled over the prior loan into a new one. They did not give me {\$2100.00} in or around XX/XX/XXXX or after. They gave me {\$890.00}.	IL	Svcnbr	3549280

2/27/2020	Debt collection	Took or threatened to take negative or legal action	Threatened to arrest you or take you to jail if you do not pay	Calling work repeatedly sometimes 3-4 times an hour up to 15 times a day during work. Repeatedly calling cell number from spoofed phone numbers (if you try to call back the number is not a working number). Did not receive postal mail confirmation of collection even though I asked for it over the phone.	MS	None	3547342
2/20/2020	Debt collection	Communication tactics	Called before 8am or after 9pm	I do in fact owe this debt. I am experiencing a financial hardship. However, i am experiencing phone calls after XXXX XXXX. daily. As well as calls multiple times throughout the day. This is unprofessional business practice. I have informed you to stop calling after hours. If this does not stop i will file a cease and desist.	FL	Svcnbr	3538660
2/18/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>Please be advised that along with my THIRD WRITTEN REQUEST and FINAL WARNING that I fully intend to pursue litigation in accordance with the FCRA to enforce my rights and seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 regarding your continued willful and negligent noncompliance.</p> <p>Despite three (3) written requests, the unverified and FRAUDULENT items remain on my credit report in violation of Federal Law. I have provided you with a : 1. Identity Theft Affidavit 2. Identity Theft Police Report 3. Asked for Validation of the account with my original Signature as I did not sign for this loan.</p> <p>The law is very clear as to the Civil liability and the remedy available to me (Section 616 & 617) if you fail to comply with Federal Law. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.</p> <p>I demand the following accounts be deleted immediately. Attached are the proof (s) of fraud.</p>	CA	None	3535883
2/17/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	After losing my job and having a hard time making payments on the loan I received from Opploans (which was 160 % apr) they started calling me nearly every day and also calling my family members. It got even worse when they started calling me on Sundays at XXXX XXXX. Which is against the federal regulations of debt collection practices. I will be filing suit.	FL	None	3533867
1/3/2020	Payday loan, title loan, or personal loan	Incorrect information on your report	Account status incorrect	On XX/XX/XXXX I paid my loan off for opportunity financial opp loans for credit deletion. I explained in great detail I was needing this information updated to my credit file because i getting ready to close on a home. I was told the information would be updated on the XX/XX/XXXX electronically. I have spoken with the credit reporting agencies and it shows XX/XX/XXXX last update. I called and emailed opp loans back and the are refusing to update my account with the deletion.	AL	None	3484581

12/12/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	I have been trying to pay Opploans and they are unresponsive to emails. They have reported to XXXX, XXXX, XXXX that my account is charged off. They have also reported the account multiple times on my reports.	CA	Svcnbr	3466326
12/8/2019	Payday loan, title loan, or personal loan	Getting the loan	None	<p>I recently received a promotional offer (see attachments) from OPP Loans to apply for a loan. According to the offer, I'd already received a " pre-approved " status for a potential loan of {\$500.00} - {\$4000.00}. On XX/XX/2019, I went online to apply for a loan. After submitting my application, I received results showing that I qualified for a loan of {\$2000.00} (according to the loan term agreement).</p> <p>During the loan process, I provided income information (a copy of my most recent pay stub), confirmed my credit union information via my online account, and signed a loan term agreement for a {\$2000.00} loan. I also included child support as part of my income, but the application never requested proof of other income nor did they reach out to me for that information. I actually signed a loan term agreement at least twice due to a change of terms in the agreement (appeared the initial payment date was updated since the first agreement was already showing a payment was due on XX/XX/19).</p> <p>On XX/XX/2019, I decided to reach out to the loan company around noon to see what was going on with the process and I was advised by a rep (a male) that my loan was under review and that I should hear something back by XXXX XXXX CST. However, I received an email just before XXXX XXXX CST stating my loan was denied. I was confused because I thought when I signed the loan term agreement showing the loan amount, that meant my loan was already approved. I contacted a rep (a female) with the company and she advised she wasn't able to provide why my loan was denied and that I would have to submit a request for that information. I told her how misleading the process was and she just kept apologizing and saying how she understood my frustration. I also received a denial email (see attachments).</p> <p>In summary, I applied for a loan based on the promotional offer that I received in the mail, but I was denied only after my personal financial information was already submitted and a loan term agreement / contract was signed. My question is why would I need to sign a loan term agreement and confirm my banking information if I wasn't approved for the loan? I feel as if this company 's loan process is very misleading. They shouldn't have provided a loan term agreement / contract for a loan that doesn't exist. How do I know they won't still try to deduct money from my bank account based on the signed loan term agreement? If you notice on one of the emails attached,</p>	AL	None	3461615

				they stated they would need this information " before funding your account " ; indicating my loan had been approved.			
12/4/2019	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	This kind of account is placed as a charged off account, be sure to inform me precisely why there's a balance indicating on the document whether it 's a charge off? The balance is in fact wrong, please make sure to reverse it to zero or remove the item fully. Please also produce documentation to verify all the charges and credits in this supposed account that caused the extremely high credit figure you might have displayed on my account. My demand to present these records is a standard information demand in accordance with my rights honored within the fair credit billing act. If you fail to give these details per my civil rights petition, please make sure you quickly remove this specific wrong posting.	SC	None	3458668
11/26/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	Please CFPB, send attached documents to Opportunity Financial and XXXX credit bureau. Thank you!	CA	None	3451600
11/12/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	Took out loan for XXXX in XX/XX/2018. Has taken XXXX per week out of my bank account and balance shows that I owe XXXX. Even with interest I have well overpaid this loan	MI	None	3436155
11/8/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I've been paying every Friday for the past 6 months ({ \$50.00 }) for a loan amount of { \$1100.00 } and yet my current due balance is { \$1000.00 }. I have records of every weekly payment. When I check the payment records tab only the last few payments show. There's no record on the website of all the other money I've paid. I have my bank statements though!	FL	None	3432735
11/2/2019	Payday loan, title loan, or	Problem when making payments	None	On XX/XX/XXXX I entered into an agreement with this company that I owe { \$80.00 } per month starting XX/XX/XXXX. I paid the following : XX/XX/XXXX : { \$5.00 } XX/XX/XXXX : { \$5.00 } XX/XX/XXXX { \$5.00 } XX/XX/XXXX : { \$5.00 } XX/XX/XXXX : { \$5.00 } XX/XX/XXXX : { \$5.00 } XX/XX/XXXX : { \$20.00 } XX/XX/XXXX : { \$10.00 } XX/XX/XXXX : { \$5.00 } XX/XX/XXXX : { \$10.00 } XX/XX/XXXX : { \$5.00 } TOTAL : { \$80.00 } I have actually	SC	None	3426322

	personal loan			<p>paid {\$10.00} toward XX/XX/XXXX.</p> <p>I am NOT past due yet my account is marked as such and I am receiving emails stating that with no response.</p> <p>I have documentation from the Vice President of Compliance and President/CEO confirming the agreed upon arrangement of which I am in full compliance.</p> <p>This company previously charged off this loan with zero communication with me and I ended up proving I was in the right. This is another egregious error on OppLoans part.</p>			
11/1/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>In 2017, I received an email from the company that stated back in 2017 that my balance was reduced due to a settlement with the State of Virginia. I paid the account in full right after that. I just applied for a loan which was declined due to a charged off account.</p>	NV	None	3425191
10/18/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>My name is XXXX XXXX I called opploans on tuesday on the XX/XX/XXXX to schedule a partial payment of XXXX dollars for my loan. And when i checked my bank account online they charged me twice the full amount of the minimum and the partial payment. I have other bill payments scheduled today and their negligence will cause my bank to overdraft and my insurance company will cancel my insurance for returned payment. The only thing I want to happen is for them to put my money back to my card. My bills can not wait 1 week and they advised me to wait one week for the refund. I need your assistance regarding this matter. Thank</p>	NV	None	3409961
10/17/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>I was never contacted by the company and told my account was in arrears. When I contacted Opportunity Financial on XX/XX/2019 and spoke with representative XXXX. I was told the last payment was XX/XX/2019 and my account was {\$400.00} past due. I attempted to make a payment on XX/XX/2019 and no longer had online access to the account. The representative XXXX told me my account was being written off and I would no longer have access.</p> <p>I have not received one call or email from the company providing me with a status of my account. I asked the XXXX why I was not contacted and he communicated I responded STOP to a text message in XX/XX/2019. This was from a prior account with OPPloans which was paid in full.</p> <p>During this same phone call, XXXX communicated to me the account would be taken out of charge off status and I would gain access. I no longer trust this company and feel the company is highly unethical.</p>	IL	None	3409467

10/16/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>I emailed company on XX/XX/19 and then I also called and rescinded the wage assignment. I sent an email to the CEO office and also spoke to several representatives to try to reach a settlement for the principle amount of the loan. The amount when I asked for the settlement was XXXX. This would have had the company write off about 200 in interest only. There was a lost of income in my household. So to prevent a long term impact to my credit and finances, I asked to settle the account. I was informed that I had to be at least 61 days behind and that if I made a minimum payment of XXXX that I would stay in a positive balance. This did not make sense as this would also keep the account in a current status. This would also cause more interest to accrue over time. I wanted to settle the account, close the account and avoid negative impact on my credit, and more fees.</p> <p>The company refused to work with stating the contract was enforceable. This would benefit the company to continue to accrue more interest and fees over a period of time and impact the consumer in a negative light.</p>	IL	None	3407914
10/16/2019	Payday loan, title loan, or personal loan	Getting a line of credit	None	<p>I recieved a PREAPPROVED letter inviting me to apply for a loan with a " code " on it to " verify " it was me applying for the loan. I applied for this with the assumption that I had been PREAPPROVED as indicated by the letter. As it turns out, I was denied and now I have a ding on my credit report. How is this allowed?</p>	ID	None	3408084
10/14/2019	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>I had a {\$280.00} balance left over from a {\$1200.00} installment loan and I noticed the next week my balance increased to {\$380.00}. I spoke with XXXX and the disputes manager and she left me know that I had been overcharged due to their systems error. She assured me that my account will be corrected within 48hrs, but it has now been two weeks and even though I've called at least 4 times they keep telling me the same thing and reporting false information the the credit bureau.</p>	IL	None	3404867
10/14/2019	Payday loan, title loan, or personal loan	Getting the loan	None	<p>I've been " approved " several times on not only XXXX XXXX but XXXX. Every time I " accept approval " and complete the application, it is declined. I receive an automated response with all the reasons for the decline decision and every time, I have contacted Opploans as their reasons do NOT apply to me and I have verified, SEVERAL times, that I meet ALL requirements in addition to receiving the offers that I'm already approved.</p> <p>This is not fair, as I've been working VERY hard at improving and repairing my credit score from the damage that was done in 2008, and every time I believe I'll be able to get ahead, I am turned down.</p>	FL	None	3405000
9/25/2019	Payday loan, title loan, or personal loan	Loan payment wasn't credited to your account	None	<p>In XX/XX/XXXX, OppLoans agreed that I would repay {\$2000.00} at 0 % interest with payments of {\$80.00} per month. I established this arrangement via telephone, however, I now have a history documenting OppLoans refusal to put ANY communications in writing. Every time I request a written response from OppLoans, I receive an email stating : Thank you for contacting OppLoans. We appreciate your business. Please call us at (XXXX) XXXX to discuss your account options in greater detail. I always respond back that I will only communicate in writing and never receive any response. I have never received any mailings from OppLoans concerning my account.</p> <p>OppLoans has now FRAUDULENTLY reported my account as Charged Off to the credit bureaus devastating my</p>	SC	None	3386046

credit score. I have a child to send to college and this is negatively impacting my ability to apply for financial aid for him.

I abided by ALL agreements and NEVER strayed. OppLoans has REPEATEDLY NOT abided by what was agreed to.

I will break it down very simply.

XX/XX/XXXX : Balance Due of {\$2000.00} ; established monthly payments of {\$80.00}.

XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : Paid {\$99.00} more than satisfying {\$80.00} due ; paid an excess of {\$19.00} applied to XX/XX/XXXX payment.

XX/XX/XXXX : {\$80.00} due XX/XX/XXXX: Paid {\$19.00} ; XX/XX/XXXX : Paid {\$99.00} when only {\$60.00} remained due on XX/XX/XXXX {\$80.00} payment ; excess of {\$39.00} applied to XX/XX/XXXX payment.

XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : Paid {\$39.00} XX/XX/XXXX : Paid {\$25.00} XX/XX/XXXX : Paid {\$75.00} when only {\$15.00} remained due on XXXX payment ; excess of {\$59.00} applied toXX/XX/XXXX payment XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : Paid {\$89.00} ; excess of {\$9.00} applied to XX/XX/XXXX payment XX/XX/XXXX : {\$80.00} due XX/XX/XXXX: Paid {\$9.00} XX/XX/XXXX : Paid {\$99.00} when only {\$70.00} remained due on XX/XX/XXXX payment ; excess of {\$28.00} applied to XX/XX/XXXX payment.

XX/XX/XXXX : XX/XX/XXXX : Paid {\$99.00} when only {\$80.00} was due ; excess of {\$19.00} applied to XX/XX/XXXX payment (see explanation below) I communicated all of this with OppLoans in writing and received no written statement that my calculations were incorrect or payment schedule was not up to date.

In the midst of this, the government shutdown happened in XX/XX/XXXX/XX/XX/XXXX. I communicated with OppLoans via telephone as that is the only way they will communicate and they agreed to defer two payments. So, I now had additional relief. XX/XX/XXXX and XX/XX/XXXX were deferred per OppLoans telephone representative.

XX/XX/XXXX : {\$0.00} due Due to government shutdown ; OppLoans deferred this payment. Confirmed with me via telephone.

XX/XX/XXXX : {\$0.00} due Due to government shutdown ; OppLoans deferred this payment. Confirmed with me via telephone.

			<p>XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : {\$19.00} paid XX/XX/XXXX : {\$100.00} paid when only {\$61.00} was due ; excess of {\$39.00} applied to XX/XX/XXXX payment.</p> <p>XX/XX/XXXX : {\$80.00} due XX/XX/XXXX: {\$39.00} paid XX/XX/XXXX : {\$50.00} paid when only {\$41.00} was due ; excess of {\$9.00} applied to XX/XX/XXXX payment XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : {\$9.00} paid XX/XX/XXXX : {\$50.00} paid XX/XX/XXXX : {\$10.00} paid XX/XX/XXXX : {\$10.00} paid XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : {\$10.00} paid XX/XX/XXXX : {\$30.00} paid XX/XX/XXXX : {\$30.00} paid XX/XX/XXXX : {\$30.00} paid when only {\$10.00} remained ; excess of {\$20.00} applied to XX/XX/XXXX payment XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : {\$20.00} paid XX/XX/XXXX : {\$10.00} paid XX/XX/XXXX : {\$10.00} paid XX/XX/XXXX : {\$10.00} paid XX/XX/XXXX : {\$5.00} paid XX/XX/XXXX : {\$5.00} paid XX/XX/XXXX : {\$5.00} paid XX/XX/XXXX : {\$20.00} paid XX/XX/XXXX : {\$80.00} due XX/XX/XXXX : {\$10.00} paid XX/XX/XXXX : {\$5.00} paid XX/XX/XXXX : {\$5.00} paid XX/XX/XXXX : {\$5.00} paid XX/XX/XXXX : {\$5.00} paid From XX/XX/XXXX XX/XX/XXXX, I had 12 payments of {\$80.00} each due. I owed {\$960.00} yet paid {\$990.00}. I paid an excess of {\$33.00}. I only owed {\$46.00} for XX/XX/XXXX.</p> <p>I contacted OppLoans repeatedly about false reporting as my online account kept saying Past Due but then showed {\$80.00} due XX/XX/XXXX. It was contradictory so I reached out. I contacted them on XX/XX/XXXX ; XX/XX/XXXX ; XX/XX/XXXX ; XX/XX/XXXX ; XX/XX/XXXX NO RESPONSE.</p> <p>On XX/XX/XXXX, I logged on to make my XX/XX/XXXX payment. I could not access my account. AGAIN, I WAS completely UP TO DATE in all payments. I could not access my account. I emailed OppLoans NO RESPONSE!! NO EXPLANATION. I mailed my payment.</p> <p>For my routine credit report check I conducted this morning, I was sickened to see OppLoans reported me in XX/XX/XXXX as a PAST DUE/CHARGED OFF account!!!! This is FRAUD!!!! I was NEVER PAST DUE!!!! OppLoans NEVER communicated we me before doing this. I reached out REPEATEDLY!!!</p> <p>This is DISGUSTING and is doing TREMENDOUS DAMAGE to my credit.</p> <p>I demand OppLoans correct this reporting and reestablish a repayment schedule with me for my remaining amount due.</p> <p>I have a child going to college. I need to be able to apply for financial aid and now have a SERIOUS DERAGATROY BLEMISH due to NO FAULT OF MY OWN!!!! This is FRAUD!!!!</p>				
9/24/2019	Debt collection	Attempts to collect	Debt was result of	I am a victim of identity theft and this debt does not belong to me. Please see the identity theft report and legal affidavit attached.	SC	Svcnbr	3385224

		debt not owed	identity theft				
9/23/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	Payday loan struggling to pay off and they helped by refinancing and now I have more to pay off.	MT	None	3383392
9/17/2019	Payday loan, title loan, or personal loan	Getting the loan	None	<p>I applied for a short-term loan on or about XX/XX/XXXX. After going through the application process (which included putting down my SSDI benefits - this was verified electronically from my bank by them), I was presented with a contract. After I read the contract, I SIGNED it. Then I was informed that I would be notified in 24hrs of their decision. I called on XX/XX/XXXX and was informed that my income was insufficient.</p> <p>1. They verified my bank account and SSDI deposits before the contract 2. I have a signed contract. It has the amount to be borrowed, the payment schedule and the interest, as well as a promissory note.</p> <p>3. Nowhere on that contract did it state that the loan was still under review, or that it was NOT the actual loan agreement.</p> <p>I would not have signed it otherwise (They were told so). I would not have signed it because I would be unsure if the terms would change.</p> <p>Again, I have a SIGNED contract with oppLoans - this after the did their checks I had applied for their loan several months previously, and was told that all that remained was my signature (I refused - didn't like the terms). They even emailed a copy of the contract (unsigned). This time they didn't do so. I took photos of the contract, however. I will try do send them. Notice that the signature date is the XX/XX/XXXX, but the document date is the XX/XX/XXXX (didn't notice that before)</p>	HI	None	3377716
9/12/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	This company calls me 6 times or more a day. I informed them in XXXX, that I had lost my job and I would call them back when I start work again and get my finances back on track. They dont care they have been calling non stop. They have made it harder for my recovery.	AZ	None	3371847
9/10/2019	Payday loan, title loan, or personal loan	Improper use of your report	Reporting company used your report improperly	I originally took out a loan on XX/XX/19, XX/XX/19, XX/XX/19, XX/XX/19, XX/XX/19 and again on XX/XX/19 with Opportunity Financial , LLC. When applying for these loans Opportunity Financial, LLCs website states that they do not do credit checks with the three large credit Bureaus and that they do not report payments to any of the three large credit Bureaus. I pulled my credit report and they have indeed been reporting payments to the credit Bureaus showing all these accounts being opened and closed and opened and closed and some not closed that I have paid off. I also believe that the company is breaking consumer protection laws because they have allowed me to take out one loan within days or hours of paying off my previous loan causing a vicious debt cycle entrapping me with their high interest rates. If you look at my debt to income ratio I clearly can not afford this loan. I am XXXX.	NV	None	3369317

8/26/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I contacted this firm opp loans several times XX/XX/2019 and XX/XX/2019, as a consumer regarding the high interests rates being charged on my loan. I informed them that military spouses and familys (my husband is XXXX XXXX) that we are protected against high interest rates. They informed me that they needed proof to review my interest rate. They then informed me that spouse loans are not covered under the military lending act and was notified by their legal department. My current interest rate is 159 % on short term installment loan. Please assist	MI	Svcnbr	3354050
8/25/2019	Payday loan, title loan, or personal loan	Can't contact lender or servicer	None	OPPLoans set up a loan account fraudulently set up by someone using my name online and my information. I didn't realize it was being deducted from my account as it is close to the payment that I pay for another loan. I've tried to contact the company for resolve but can not. it is therefore negatively affecting my credit.	FL	None	3353185
7/25/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	Upon Discovery through my credit reports, discrepancies have been found due to inaccurate credit reporting done by Opp Loans, to XXXX, XXXX and XXXX. I discovered over 34 Errors. Which indicates that OPP Loans broke the law by violation of FCRA LAWS. In Pursuant to FCRA 611 (15 U.S.C. 1681I) I have found Error and Are pursuant to recover damages in small Claims Court. I have suffered defamation of character personal/emotional injury having my finical freedom impacted by their willful noncompliance. My discovery of their errors on my credit reports were discovered by myself on XX/XX/2019. On XX/XX/2019. I sent to letter on Opp Loans via Certified US Mail, inquiring about the account reported to the Credit Bureaus. They responded XX/XX/2019 sending me a summary of the account and none of the information I requested for Validation. They have added a new line of credit while in dispute which is detrimental to character. They contacted me Via Phone XX/XX/2019 apologizing and admitting their mistakes, unfortunately my credit has already been challenged and they have not issued this apology in writing.	IN	None	3318860
7/23/2019	Debt collection	Communication tactics	Frequent or repeated calls	I have been a customer with this them since XXXX of this year. On XX/XX/XXXX I reached out to advise I was having financial issues, as my husband 's job did temporary layoffs/ work reduction. I spoke with a rep who advised me if I could make at least half payments it would keep my account from going into collections, which I have done. Since then they have reported me to the Credit Reporting Agencies and now I am getting collection calls every few hours. I have no choice but to make smaller payments right now. But my concern is, when I was in good standing my credit report was not updated to show good history but it is for negative, I don't think that is fair practice. Also, I did reach out as soon as I had a situation and now I am getting collections calls and letters, I got an email on Sunday advising me I had 30 days to validate this debt as mine. I know its mine, I made a payment as directed. pull the call where I called in, check the emails I have sent. I am trying to do the right thing ...	OH	None	3315522
7/17/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I refinanced a loan with the understanding that the finance charge would be lower but instead they increased the amount of the loan with higher finance charges.	IN	None	3309219

7/12/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I re-financed my original loan with the understanding that it would lower the interest rate. Instead I was given another loan with even higher interest.	IN	None	3304084
6/27/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	Im a victim of fraud and I want my financial freedom back. My complaint is against OPPORTUNITY FINANCIAL ACC # XXXX date open XX/XX/2016, status closed derogatory. I already tried disputing this with the company and they still have not remove fraudulent account from XXXX credit bureau, violating the FCRA in which the credit bureaus have to remove the fraudulent information. The FCRA requires credit bureaus to block the fraudulent information from my credit report as resulting from identity theft within 4 business days and to promptly notify the business that sent you that information. I want the mentioned account to be remove from my XXXX report as soon as possible due to the fact that it is a fraudulent account. Im attaching a Federal Trade Commission report, with letter sent to Opportunity Financial alerting them that this account has fraud charges. In the case that the account still remains in my report I will take legal action against Opportunity Financial. This is a clear violation to my financial rights and to the FCRA.	CA	None	3289249
6/21/2019	Debt collection	Attempts to collect debt not owed	Debt was paid	On XX/XX/XXXX I was in court and a judgement was entered in the amount of {\$1800.00} with payment to be sent to XXXX XXXX (OPP Loans collections attorney). Payments were to be {\$150.00} per month. On XX/XX/XXXX, a cashiers check # XXXX in the amount of {\$1800.00} was certified mailed to them using USPS - tracking number XXXX. I had called in XX/XX/XXXX to ensure the payment was posted. It had not been. On XX/XX/XXXX I received a release of judgement from XXXX XXXX. Upon reviewing my credit reports, I see that as of XX/XX/XXXX, OPP Loan still is reporting to the credit bureaus that I am making late payments and delinquent on this account.	IL	None	3283085
6/6/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	RE : Revocation of authorization for debits Company : OPP Loans To Whom It May Concern : Please stop taking automatic payments from my bank account for payments to my account with your company.. I am writing to inform you that I am revoking authorization for you to debit my account via electronic funds transfer : Send a mailing address so payments can be mailed. _ This revocation applies to any and all future debits. Sincerely, XXXX XXXX XXXX	TX	None	3266416
5/30/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	one inaccurate and fraud account name (opportunity finance) has been reporting under my name under my XXXX credit reports, it is under loan accounts, i have never had a loan that i have not paid, this is inaccurate and fraud account reporting under my name, please have this inaccuracy removed from my XXXX credit file thank you	CA	None	3258968

5/14/2019	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	This account is illegally being reported on my credit report. On dates, XX/XX/19 and XX/XX/19, I formally disputed it directly with XXXX in regards to their illegal reporting, and their response was VERIFIED. On date, XX/XX/19, not only did I reach out the company directly with a letter after XXXX supposedly verified the account, in getting this issue resolved. I sent along with my Police Report and an affidavit but the address XXXX has listed on my credit file for this company came back UNDELIVERABLE from the United States Postal Service. I presented the documentation to XXXX and they still havent removed the fraudulent account. Therefore, I am now formally disputing directly with you in getting this fraudulent account remove immediately, please!	IL	None	3241349
3/26/2019	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	. I have a loan which is now settled with Opp Financial. I would like for Opp Loans to just reflect my credit report as such. Ive called in, file disputes and they keep updating my credit report as file remains, although it has a XXXX balance. As I paid on the loan amount, it never reflected in my credit report they just kept reporting it as past due {\$970.00}. I really just want them to update my credit report so I can move on from this! They blame the credit bureau for the delay in reporting but the credit bureaus say they submit the info as soon as they get it. I have the letter reflecting the {\$0.00} balance. I submitted to XXXX. Why do they respond that the account remains as is with {\$970.00} due. Opportunity Financial, please just update my file. Please!	IL	Svcnbr	3191401
3/25/2019	Debt collection	Threatened to contact someone or share information improperly	Contacted your employer	Hi, I took a payday installment loan for the sake of building my credits and we entered into a contract with payment terms that they deduct installments from my checking account. I gave them all the information they wanted that included my account and routing number as per contract. Initially, they didn't deduct money as per scheduled payment and I called them 3 times asking them to take their money and they didn't. I paid through a debit card thereafter. I did pay again 3 times more and asked them to perform their responsibility to deduct their money as this is important for my credit building. I then told them I am not doing it through debit card anymore. Have to do their obligation as per contract, it doesn't say I have to use my debit card as a routing number was a condition for approval. This week I wondered that they contacted my employer and decided to garnish my wage. This is unfair to me as I wasn't informed and it is not my fault, I never refused to pay or change my account. They didn't do their responsibility to deduct money while I gave my account information (confirmed today they still have). This is unfair garnishment and punishment to me because of their fault (or their systems). My intention is to build my credits instead they are now destroying me more while I am innocent. Again they never gave me a chance to defend or give my position on this. I am still willing to service my loan and never refused to fulfill my obligations but I getting unfair punishment for this company failure to comply with the agreements.	IL	None	3190625

				I urge your help to assist me to remove this unfair garnishment on me and let the company comply with their promises. I also ask you to judge this and make Opploans repair my damaged credits that were caused by this unfair transaction. I am not delinquent to this transaction.			
3/24/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I have tried to resolve this debt but was advised that this is now with their attorneys thats threatening wage garnishment and over {\$500.00} in fees. I just started hearing from this company that I got a loan from in XXXX a couple of months ago and Im not left with any options and an enormous fee from lawyers. I also am requesting the account summary for the entire loan	IL	None	3189611
3/14/2019	Payday loan, title loan, or personal loan	Incorrect information on your report	Account information incorrect	My balance was paid in full and should be reported to all 3 credit bureau 's.	SC	None	3180066
3/13/2019	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	Got a small installment loans. They raised their interest rates and added different fees resulting in me not being able to pay for it. This is now affecting my credit score because this is now closed and charged off in the amount of {\$1100.00}. I tried contacting them multiple times to fix this issue but did not get anywhere this this company.	NM	Svcnbr	3178028
2/3/2019	Debt collection	Took or threatened to take negative or legal action	Sued you without properly notifying you of lawsuit	I was sued by a collection agency named XXXX XXXX for an installment loan I took out with another company named Opportunity Financial LLC. On XX/XX/XXXX we reached a settlement agreement. The agreement stated I would make 3 payments of {\$740.00} dollars beginning on XX/XX/XXXX in exchange no judgement would be filled and nothing would be put on my credit report and the debt would be paid in full. On XX/XX/XXXX I made the payment and faxed the signed agreement to XXXX XXXX and was told I did not have to go to court because they would have the judge sign the order and send me a copy. Instead XXXX XXXX took my payment and the signed agreement and still went to court on XX/XX/XXXX and filled a judgement for a higher amount and sent a garnishment on to my place of employment. I contacted XXXX XXXX and was told that a motion to dismiss would be filled. 3 weeks went by and they still did not fill a motion. So I filled a motion with the court to vacate the judgement. XXXX XXXX contacted me on XX/XX/XXXX trying to collect a second payment and threatening me saying if I didn't make the payment they would not dismiss the motion to vacate judgement even though that was the original settlement agreement in the beginning. XXXX XXXX and I made a settlement agreement. I kept my part of the settlement agreement and 2 days later they breached the agreement after taking my money and then threatened me after I filled my motion to get another payment.	IL	None	3141378
1/8/2019	Debt collection	Written notificatio	Didn't receive enough	Disputed with company on XX/XX/XXXX. The company received my written disputes on XX/XX/XXXX according to certified mail receipts. It is now XX/XX/XXXX and I have to receive requested verifiable proof. Under the FCRA 15 U.S.C. 1681i, it is my right to have all unverified accounts promptly deleted. The company has yet to	CA	None	3119939

		n about debt	information to verify debt	provide me with a copy of the verifiable proof even though I have requested this proof multiple times from them. According to the Fair Credit Reporting Act, 15 U.S.C. 1681g, Upon request the company is required to disclose to me all of the documents that are recorded and retained in my file at the time of this request concerning the accounts that are reporting in my credit report.			
12/20/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I have been paying this loan for more than a year and the principal has not changed. I borrowed {\$2000.00} and have paid {\$4600.00} into this loan to date. When I called about this, the company said I could increase my payments if I wanted to pay it off faster. The company keeps changing the amount deducted, reducing it so that no principle is paid, just interest fees.	MD	None	3106431
12/10/2018	Payday loan, title loan, or personal loan	Problem when making payments	None	My payments stop coming out as agreed by ACH debit on my account for no reason in accordance to their agreement. I never canceled or directed my institution to stop allowing the agreed ACH debits from my account which were to automatically withdrawn on my pay days of the XX/XX/XXXX and XX/XX/XXXX. I spoke to a rep who said there may have been a system error due to updates, etc. Payments continued and Then all of a sudden I have fraud on my XXXX XXXX XXXX account. Issue was resolved and payments were suppose to continue with my XXXX XXXX account due to previous issue of payments not coming out as agreed in accordance with the agreement. Auto payment was selected so you don't have to worry about the payments being made and it was encouraged that if you can make more payments it can pay down your principle faster according to XXXX XXXX. As I free up a little cash I assumed when I log in to make a payment it's just an extra payment being made. I made a couple payments recently with my debit card. I have had several issues with XXXX XXXX correctly taking my payments and I am met with attitude and unprofessional reps. Recently I get notified by XXXX that my account with XXXX XXXX is Delinquent 30/60/90 days. I have gave the rep my XXXX XXXX information back in XXXX. I never received a call, voice mail, email, or US Mail correspondence that I was past due let alone going into delinquent status. The last email received was in XXXX! Every account on my credit report has been in good standing for years without 1 late pay and this inaccurate reporting of my account dropped my credit score 60 points. I did everything I was suppose to do under the FCRA, yet XXXX XXXX never notified me or gave me a chance to rectify any issue. I can not fix or put attention to nothing I haven't been made aware of.	CA	Svcnbr	3095946
12/6/2018	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an	Investigation took more than 30 days	In XX/XX/XXXX I certified mailed a dispute letter to XXXX XXXX to dispute a account that was showing up on my credit report. I have attached my initial letter, the copies of the signature card information from where their company had signed for my letter dictating all that I was disputing, and began the clock of 30 days to place disputed remarks of my dispute on my credit reports, respond to my letter which I can prove they received, and that they did not send any information verifying the debt to me that would prove and hold up the erroneous claim that I owed them to begin with, or have negative accounts with them. There are many violations that I will be submitting in a court of law, as well as laws that the company broke in not upholding the standards set before them from the FCRA, and the FDCPA. I have pulled my credit from all 3 credit bureaus and have attached the proof for you to examine that the credit reports are time stamped 31 days after they signed for my letters, and	VA	None	3093189

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

9/29/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	They are charging outrageous fees	MN	None	3032857
9/24/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I XXXX XXXX took out the loan I am not disputing the loan I had a downfall in life and defaulted. I have received emails daily on call XXXX at XXXX for a customized settlement and I did not call until XX/XX/2018 when I received a " Notice of Intent to Assign Wages " I spoke to XXXX who refused to assist her only option was for me to pay {\$560.00} now and make the original monthly payments. I stated to her I do not have that money I really do not I need help she refused to offer me any solution. I currently have {\$100.00} in my checking account. I asked to speak to a supervisor and she refused to allow me to speak to a supervisor. with the notice of intent to assign wages the letter sates to send to XXXX XXXX XXXX XXXX XXXX but XXXX told me to send to XXXX XXXX XXXX XXXX XXXX so even their correspondence is inaccurate. I think this company has no intentions to help anyone who is struggling.	IL	None	3027480
9/24/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I work as an XXXX XXXX XXXX XXXX for my daugther, who was in the Intensive care unit at XXXX XXXX XXXX in XXXX XXXX in XX/XX/XXXX. When my daughter is hospitalized I do not get paid. After being in the hospital for a month I signed an Opp loan for {\$2600.00}. From XX/XX/XXXX to XX/XX/XXXX I have paid them over {\$3600.00}. Today they tell me that I owe them {\$2800.00}. I just made a payment for {\$210.00} That I am placing a Stop payment on. I was never told the INTEREST RATE OF 160 % THAT IS ACTUALLY OVER 430 % APR.	CA	None	3028087
9/23/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	This installment loan is appearing on all three of my credit bureau reports as a charged off, negative account. It shows that the account was opened on or around XX/XX/2018. This account belongs to my ex-spouse, whose name is also XXXX XXXX. I have disputed this item through the credit bureaus ; however, XXXX continues to falsely verify that this account belongs to me and refuses to remove it from my credit report. Moreover, this is a predatory lending institution that charges astronomical interest charges that accrue daily, and after looking at their terms and conditions, they have grossly misrepresented their product and are preying on unsuspecting victims with their hidden fees and deceptive advertising practices. I also continue to receive daily collection calls from XXXX, despite the fact that I have revoked my express consent to receive any communication from this organization. I have countless voicemails and receive up to 10 collection calls per day from XXXX, despite me telling them I want my number removed and that I revoke my express consent and that this account does not belong to me.	MN	None	3027174
9/17/2018	Payday loan, title	Was approved	None	DO NOT APPLY FOR ANYTHING WITH THIS COMPANY!!! THEY ARE A SCAM AND WILL XXXX YOU OVER! THEY FALSEY APPROVED MY APPLICATION ONLY TO DENY MY APPLICATION AFTER A GUY	KY	None	3021233

	loan, or personal loan	for a loan, but didn't receive the money		<p>CALLED FROM THIS NUMBER XXXX AND DIRECTED ME TO GO TO THIS XXXX XXXX AND CLICK ON 5 STARS AND WRITE SOMETHING NICE ABOUT A LADY NAMED XXXX. I DO NOT EVEN KNOW XXXX!!! WELL ONCE I DID EVERYTHING HE ASKED ME SAID AGAIN, THANK YOU AND CONGRATS AGAIN ON YOUR LOAN APPROVAL. WELL IT GETS POSTED THEN ALL OF A SUDDEN THEY SENT A EMAIL STATING IT WAS NOT APPROVED!!! WOW!!! I WILL BE CONTACTING THE BBB AS WELL AS WELL AS THE CEO OF THIS SO-CALLED COMPANY</p>			
9/10/2018	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>I had a loan with this company for about {\$2000.00} now i went on short term with my job and didn't get paid called the company explained why i couldn't make payment. The young lady stated there was nothing i could do if i couldn't make payment. Months later i called back when i was able to make and set up forms of payment they stated if i couldn't make full amount of payment they couldn't except payment at all. i then stated i cant pay full amount but partial. Now they told me they sent account to attorney and then the sheriff came to my house serve me with someone else information and had a sticker on back pages with my information. I then showed up to court the attorney tried to attempt to make me give her the paper because they realize they serve wrong person than she stated if i disputed and wanted to see a judge the would charge me additional fees and they still charged me serving fee but truly was serving someone else, so not only do i have some one else info they want me to pay those fees and not dispute them to resubmit my actual information, the lawyer called her office hand wrote everything and ask could she email me because i didn't have my original loan documents she then stated i now owe about 4500 dollars. i then tried to work with her and explained after trying to catch up with everything from not getting paid i can pay XXXX dollars a month no more than XXXX a month, she stated i would need to pay amount below, i also added her information and what she stated. I really dont know what to do but i have arrangements with other companies after they knowingly understood my dilemma. Im upset that i have to pay all the fees and loan with no arrangement and still be a single mom and live. Now they are emailing and calling me saying they will garnish my bank account for 20 years and my check and so on. Im very afraid and dont want to be homeless or behind over 4500 dollars.</p> <p>Good afternoon XXXX, Unfortunately, that payment arrangement is too low. I can only set up a payment arrangement for 12 months at \$ XXXX/month. In the alternative if youd like to offer a lump sum settlement for less than the full amount owed to be paid in 30 days, youre welcome to do that and I will bring it back to my client for consideration.</p> <p>Thanks, XXXX XXXX Attorney XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX XXXX, IL XXXX XXXX. (XXXX) XXXX Fax. (XXXX) XXXX Email mailto : XXXX XXXX</p>	IL	None	3015405
7/24/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>Opp Loans, has failed to apply my loan payment in a timely fashion.</p> <ul style="list-style-type: none"> -They have failed to notify me of the option to make payment on holiday, not including the most recent email I received asking me if I wanted to. -They are not calculating my interest correctly, they are counting the beginning and ending dates multiple times. - The fail to provide me with accurate information on my loan, interest, and days counted for that interest. 	IL	None	2971329

				<p>- When I refinanced the loan, they failed to tell me that my first payment would not be applied to my interest or principal.</p> <p>- I've called several times on these issues with no result, and when asked for a supervisor or manager the line is disconnected or I'm refused.</p>			
5/3/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>Company offered {\$2800.00} loan to my husband at 24 % interest without disclosing " customary fee " which brings total to 160 % interest. Company says this fee is not interest " for the purpose of Tennessee law ".</p> <p>I asked about protection under the military lending act and they said they never heard of it. They said " the state regulates the interest amount ". If that is the case, why is their outrageous fee " Not interest for the purpose of Tennessee law "?</p> <p>Paid {\$460.00} this month. Principal balance dropped by {\$78.00}.</p> <p>Next payment due is {\$630.00} Company said payment will be different every month. How does an installment loan have a different payment every month? How can it ever be paid off if it accrues over {\$400.00} in interest per month?</p> <p>He was medically seperated from XXXX XXXX due to a XXXX XXXX XXXX causing XXXX XXXX XXXX XXXX XXXX, XXXX, and XXXX XXXX. He is XXXX XXXX XXXX and his only income is VA XXXX.</p> <p>This company is preying on people like XXXX.</p>	TN	Svcnbr	2895346
2/12/2018	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>I am being contacted everyday, with the exception of Sunday, for a month. The want the loan paid but, I am unemployed and a XXXX veteran. I have tried to explain this to the company. However, they continue to contact me. It's the same thing everyday.</p>	TN	Svcnbr	2812101
1/31/2018	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	<p>I was notified back XX/XX/2017 that XXXX XXXX was fraudulently opened in my name and reporting to my credit reports. I am a victim of Identity Theft and immediately put a fraud dispute in with a copy of my identity theft police report with all 3 credit bureaus '. XXXX is the only bureau that has yet to remove XXXX XXXX from my credit report due to fraud. According to XXXX, XXXX XXXX is verifying an account with my name, address, DOB and last 4 of SS. That is all information that could be used when one is a victim of Identity Theft. XXXX XXXX has been notified that this account is due to fraud and was never authorized by me to be opened. XXXX XXXX has failed to provide a contract with my SIGNED signature showing proof that I am the one that authorized this account to be opened. I have an open BBB complaint against XXXX and against XXXX XXXX. I have also filed a CFPB complaint against XXXX. I have sent another copy of my Identity Theft police report certified mail to XXXX XXXX along with a 609 letter. XXXX XXXX is inaccurately reporting a fraudulent account to my credit file & because of this inaccurate information, I have been denied credit for a home as well as other</p>	IL	None	2798613

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

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

				would be added to the balance of XXXX 's payment. Now, this month they are showing a minimum of XXXX. XXXX due and with the additional amount left from last month. I am having to pay {\$660.00} this month. I called the company to see if a lower payment could be negotiated and was told that an arrangement could not be made on an arrangement. I am totally frustrated with this loan company. I borrowed {\$3000.00} from this company in XXXX with 160 % interest rate, I am scheduled to make monthly payments for a year. I read an article about another payday loan company overcharging in interest rate for consumers of Virginia and realized at this point that I, too, am being overcharged in interest rates. The company I am referencing is Opportunity Fincial, LLC. I am seeking assistance in getting lower monthly payments and adjustment to my interest rate.			
12/23/2016	Consumer Loan	Problems when you are unable to pay	None	<p>I had first taken out my loan with Opportunity Finance (or XXXX) in XXXX XXXX. I made all my payments, and received credit line increases. My income at the time my loan was approved was {\$70000.00} annually.</p> <p>In XXXX of XXXX, I became unemployed for 3 weeks. I was able to get temporary work (temp job) through a staffing agency. My income was then \$ XXXX/hr.</p> <p>I notified Opportunity Finance that I was unemployed, and they 'suspended ' my account for 1 month while I tried to get employment.</p> <p>After the 1 month, and my account was active again ; I told them my new salary, that I could n't afford the normal payments. They accepted what I could afford at the time, which was {\$25.00}.</p> <p>They continued to work with me, allowing me to make bi weekly payments of {\$25.00} while I was working the temp jobs. They did this for approximately 5 months.</p> <p>In XXXX of XXXX, they told me I could no longer make {\$25.00} payments, that I had to pay more. They gave me no reason for this. They said the minimum payment that I could do was bi weekly payments of {\$79.00}. I told them I could not afford that, they told me to bad, but they would accept bi weekly payments of {\$61.00}. I still could not afford these, but I tried.</p> <p>In XXXX of XXXX I became unemployed again. When I notified them, they 'suspended ' my account for one month again. I was able to get another temp job at the end of XXXX XXXX.</p> <p>In XXXX of XXXX, my account became active again. I called to set up payments I could afford, which was bi-weekly of {\$25.00}. They told me they could n't accept that, the minimum was {\$61.00} bi-weekly. I told them I could n't afford it, they said there was nothing they could do. So I did make a couple payments in XXXX and XXXX, but I could n't make anymore.</p> <p>At this time I asked them if my loan matured, and they said yes (no longer accruing interest). I asked them the</p>	UT	None	2263027


				<p>balance, and they told me just over {\$2400.00}. I asked that all payments being made are reducing the principal balance, and they said yes. They said as long as I made payments, no interest would accrue. This did n't make sense to me, because I was under the impression it had matured.</p> <p>Anyway, I could n't make any payments at the end of XXXX, beginning of XXXX. In XXXX, I received a threatening email saying it was the last time they would try contacting me (they never contacted me before this), and that if I did n't make a payment, they would take me to court.</p> <p>I could n't afford it, but I ca n't afford being sued either. So I set up a {\$61.00} payment for today, XXXX XXXX XXXX. I told them that my current temp job is ending today as well, can they 'suspend ' my account for one month while I look for employment. They said no. The collection manager 's name is XXXX, he said he could n't help me.</p>			
9/29/2016	Payday loan	Can't stop charges to bank account	None	I am seeking relief from a cah advance loan Opp loans phone number Opportunity Financial LLC in XXXX the interest rate is 160 % I am trying to work out a reasonable settlement but they will not work with me the website is www.oploan.com I donot have the money to pay them back my entir pay is going towards vash advances	VA	None	2137916
9/29/2016	Payday loan	Can't stop charges to bank account	None	I am seeking relief from a cah advance loan Opp loans phone number Opportunity Financial LLC in XXXX II the interest rate is 160 % I am trying to work out a reasonable settlement but they will not work with me the website is www.oploan.com I donot have the money to pay them back my entir pay is going towards vash advances	VA	None	2139660
12/12/2015	Consumer Loan	Taking out the loan or lease	None	<p>My employer made a huge error with my paycheck and I needed funding to assist in a move to a condo. I applied for a loan with Opportunity Financial. Within minutes of completing the process that evening, I began to receive MULTIPLE phone calls from their offices, including into the next day while I was at work, teaching. This was very disruptive and during lunch, I called them and explained that the repetitive calls were unnecessary. As I did not yet have a paycheck stub to send, they closed out my loan application indicating that I could reapply at a later date. The next day, I received an email stating that my loan could not be approved due to 'adverse action ' (I was told that my paperwork had been closed and not processed due to lack of employment documentation).</p> <p>Once I received my paycheck stubs, I re-applied, attaching my payroll information. Again, the incessant phone calls began. I spoke with someone the next morning, inquiring about the reason for the XXXX phone calls that morning, the XXXX texts that morning, and the XXXX emails, all within a XXXX HOUR WINDOW. They indicated that they had approved my loan ; however, I informed the gentleman that I was speaking with that I had received an email stating that my loan had been denied. He said, " No, ma'am, I just got done speaking with the underwriters, everything is approved, I 'm looking at the paperwork right here! All you have to do is sign the paperwork and you 'll be all set, you 'll have access to the funds! " I attempted to use the link to sign the</p>	IL	None	1694746

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

Appendix B: Examples of Better Business Bureau Complaints Against Opportunity Financial

The following reviews are a sample of customer complaints published on the Better Business Bureau (BBB) website related to Opportunity Financial (OppFi). In the last 3 years as of March 7, 2023, OppFi had 181 BBB complaints.


[OppLoans](#) | [Complaints](#) | [Better Business Bureau® Profile \(bbb.org\)](#)

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



07/08/2022

I took out a loan from OppLoans. I made my payments and then had some issues with my bank and all got fixed. When I talked with a representative in March they asked me to send over documentation to show payments being made, which was sent over March 1st, 2022. After no further contact from OppLoans they sent our account into charge off status and never attempted to take payments. This is very discouraging and I urge no one even if you are super desperate to never use them.

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



07/05/2022

This account is affecting my livelihood. I have tried to get this account removed off of my report and nothing has been updated. I am demanding that this account is deleted and that all late payments are updated to paid as agreed. This company is in violation of the **** in pursuant to 15 USC 1681a(2)(b), anything with my credit card which defined in TILA is my SSN and should be excluded from my consumer report. I will be taking further actions if the account is not deleted in 30 days.

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



06/07/2022

I changed to a credit union recently and closed my old bank account. OppLoans provides no way to change bank account information or to pay from a different. I've attempted to contact them by phone 20 times within the last weeks, before my most recent payment was due. No one has EVER answered the phone at OppLoans and now my payment date has passed and I've received an email warning from them. To summarize: it is impossible to change bank account information online, and no one has EVER answered the customer service number. It seems pretty clear this is intentional, as I'm sure they'll demand fees for the late payment.

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

05/30/2022



I am working with a financial company that will pay Opploans the payments back. Opploans has continued to take payments out of my bank account twice now since the bank put stop payments...a certified letter was sent with no further contact and another one that no more ACH payments are to be taken. They have continued to do so!

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

05/24/2022



This business is using extremely deceptive and outright illegal practices to collect bank account information from applicants who are not even being funded with their loans just strictly through their application process which is also deceptive and clearly states that you are approved they're going to give you financing they ask for your bank account info and when you submit it they capture it and then tell you you're declined and I called and they said that they will not get rid of my information and won't delete it and that they're keeping it for 7 years even after I asked for them to destroy it. I complained over the phone that their practices were deceptive and downright illegal in some states and that it was illegal to collect my information in that manner and I never would have given them that information and they stated that oh well I was submitting an application for a loan I didn't have to submit that application even though it would not let me go past that screen unless I gave my bank account information but she said I didn't have to submit the application anyway at all to begin with basically faulting me for even using them and saying that was my fault for even using them this is totally deceptive it's totally wrong and I'm going to see compensation from this business legally.

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

05/10/2022



I really hope I'm not wasting BBB's time with this but this company is so absurd with their loan fees and APRs. I took a loan of \$2700 in July 2021. The finance charges were \$1940.40 bringing the loan amount to \$4642.40 which I understood. My biweekly payments are \$232.12. I made 14 payments and missed 5 due to some financial difficulties. I paid \$3249.68 into a \$2700 loan. When I called today, the pay off balance is \$2763. That means I would be paying \$6013 for a \$2700 loan. The loan should have been paid off but the 5 payments I missed (\$1160.60) have accumulated interest of over \$1500????

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

05/05/2022




I had a loan with Opploans. At the beginning of the month I paid it off. I paid a monthly payment and a couple days later was able to pay the payoff amount to pay off the loan. My monthly payment did not clear air first because of an account number issue, but cleared within a day or two after. Later, thinking I was paid off, they tried to take another payment. They said because some other processing company did not inform them of the cleared payment within three days, I was charged another month. The website advertised a payoff amount which was the true payoff at that moment. Just another hidden contract language so they can sell your account to collectors after you payed it off. To say it is not paid off when all intended payments cleared is robbery.

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



03/20/2022


On 2/15/22, I contact OPPLOANS to discuss a possible settlement for my account. After talking with the representative over the phone, I was offered a settlement of \$1500 in order to settle my account. I paid this amount and very soon after I received a letter from OPPLOANS confirming that my account now has a \$0.00 balance. I'm enclosing the letter I received from them as supporting documentation. The issue I have is they are reporting false information on my credit report by stating I still have a \$2200 or so balance on this account. For all tense and purposes I legally settled this debt and the subsequent letter I have received from them validates this claim. By continuing to report that I have a \$2200 on this account OPPLOANS is reporting false information to the credit agencies. I want them to immediately report correct information on my credit report by either showing I have a \$0.00 balance or by just removing their entry from my credit report.

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



03/15/2022


I have an account with the lender to help rebuild my recredit. I make my \$257 payments ontime and through my online portal and after receiving some extra money I made a \$1200 in Feb 2022 I was reported 2 weeks later to the credit Bureau as 33 days late. I called the company on several different occasions for assistance with correcting this issue and was lied to an told a supervisor would call me back and never received a call. This company punishes you for paying off your loan. They was you to keep it an incur interest. BEWARE. I would like the late payment removed from me credit and to warn people of their treatment of customers who pay their bills.

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



03/12/2022


FINWISE/OPPLOANS is reporting a charge-off on my consumer report.I've requested they send a copy of the ****-C that was filed when this account was charged off multiple times and I have not received anything. A ****-C is required by the *** to be filed for all canceled debt over \$600. Not only is a ****-C required but canceled debt is required to be reported as gross income.Not only have I not received the ****-C, I've requested multiple times, but I have requested this inaccurate account be deleted from my consumer report and no action has been taken. As defined by the ***:Even if you didn't receive a Form ****-C, you must report canceled debt as gross income on your tax return.The *** Clearly defines a charge off as Gross or Ordinary income, INCOME DOES NOT GET REPORTED ON THE CONSUMER REPORT and this company has been inaccurately reporting this account on my consumer report for years which has been very damaging to my reputation, character, and general modes of living. It is an insult to have to go through so many channels because this company has been violating my consumer rights.By Definition The *** Clearly says a Cancelled debt or Charge off is Income. The reporting of this account as a debt is inaccurate.FINWISE/OPPLOANS is also in violation of 15 USC **** s-2 furnishing inaccurate information:15 USC **** s-2 (a) (1) (A)A person shall not furnish any information relating to a consumer to any consumer reporting agency if the person knows or has reasonable cause to believe that the information is inaccurate Once again I have shown FINWISE/OPPLOANS and they have been put on notice that they are reporting inaccurate information. The information is, in fact, inaccurate.Send me a copy of the ****-C and delete this inaccurate account from my consumer report immediately!

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

03/03/2022




Back in September 2021, I was affected by COVID and reached out via phone to Opploans for assistance with payments. I came into contact with a representative named **** that wasn't very helpful at all, and was only trying to collect money from me to pay my loan. I called to inquire about financial assistance because I had received an email that assistance was available. She told me that before anything, I'd have to make a payment, so I did. The payment that I made allowed this representative to defer my next payment for two weeks (which apparently didn't happen). Once this payment was processed and cleared, I was told that I had to call back to find out about any further assistance. I called back and got a representative named ***** that ACTUALLY wanted to do her job. She informed me that the last representative could have enrolled my account into a temporary hardship program, because my account was already eligible for the program. The program would roll any outstanding payments to the back of the loan to bring the account fully current. This representative helped me to enroll. However, the damage had been done because of the first representative. Although I made a payment, Opploans reported a 30 Day late payment to all credit bureaus (Equifax, Experian, and TransUnion), which could have been avoided entirely had the first representative done her job. As a consumer, I have no control over how a company trains its employees. However, it is not fair that a customer is caused to suffer due to negligence on the part of Opploans' employees. I am requesting correction to my credit reports at the bureaus (Equifax, Experian, TransUnion) to remove the 30 day late payment **** for September 2021.

Complaint Type: Advertising/Sales Issues **Status:** Answered 

02/22/2022



I took out a loan with opps loans and my contract had my payment plan with my loan amount included within the contract. My last payment notated within the contract was 12/1/2021. I called customer service to verify my loan was paid in full and I did not have any further payments. The customer service rep said I paid off my loan commitment with my 12/1/2021 payment. On 12/15/2021 i was checking my bank statement and ***** took out a payment without my consent. I called and they stayed since I deferred 1 of my loan payments I still had a balance of over **** dollars. I explained the payment plan within my contract was paid off 12/12/2021 per the rep I spoke to. ***** misled me and penalizing me for deferring 1 payment to end of the loan. I'm ok with them taking the 12/15/2021 payment to compensate for the 1 deferred payment but I refuse to pay the remaining balance. Very deceitful business practices.

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

02/16/2022




We borrowed money from this company a few years ago and paid it completely off early. We told them not to send us anymore emails, texts, phone calls or offers of money in the mail. They agreed. They have continued to send letters every 2 weeks for around the past 2 years. We have called them and told them to cease all efforts to try and get us to borrow more money. They said that they would stop. They have not. We called one time and asked them to take our credit card info off their records and they said it was theirs to keep forever. They would not honor our request. We then canceled the card and got a new one so the one they have now is useless. I am on the optout prescreen list as well as my husband. This has not stopped them. I want the mailings and all forms of contact to cease. We do not want anything from them nor will we ever. They have promised to stop sending these letters but they just increased the frequency of sending them to us. We hope you can help us in this situation. Thank you very much.

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

02/04/2022



I got a personal loan with opploans mid last year. I read through every fine print guideline asked in depth questions and still ended up victim to this company. I took a \$1500 personal loan and made 8 months of on time payments at \$137 each. When my pay dates changed I informed them my due dates needed to change, did EXACTLY as they asked and they failed to do so and began pulling payments on days I hadn't yet been paid and bouncing all my payments back then marking me as late to be able to charge me further interest on this account. Despite already paying almost DOUBLE what I borrowed in payments they're still saying I owe OVER the amount I borrowed. This place is an absolute scam that preys on down trodden. When asked if I could try to Pay in full I was told no because they can't make interest off me. The only put 2% of your payments towards the actual balance and the rest for their own interest. You pay over 100% interest on these loans and they don't tell you any of this until you're already stuck in it. I absolutely do not think places like this should be in business their practices are shady and disgusting. I've provided every single payment I've made and pointed out I've already paid nearly \$3000 for a \$1500 loan and STILL somehow owe \$1600. Places like this are horrible. I will never again borrow money from literally any institution based on this one experience.

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

01/22/2022



On September 3, 2021, my ***** account was hacked. The scammers accessed several accounts and reversed payments from different merchants I paid in full. One of the payments that reversed was for a company called OPPl loans. On September 7, I called Chase to change the \$391.05 reversal claim because it was fraudulent. September 24, 2021, I contacted an Oppsloans representative named ***** in the customer complaints department. Because I was charged for two loans, I called the bank to stop paying for the other loan I was waiting to clear through ***** Five Months passed, I continued to check my bank and my Opploans account to see if it had been credited in any of the two versions. I filed a complaint with the consumer protection bureau against Chase in January. Chase investigated my complaint and revealed that Opploans had been credited the money over 45 days ago, but my Opploans account remained the same. I am a long-time customer of ***** , and I feel mistreated.

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

01/06/2022



I ***** D.O.B 11/24/1988 last 4 of social **** have recently revisited this issue. I have had no dealings with opploans however they are destroying my credit. Theyve allowed someone with the same first name but different last name clear across the country in ***** (which Ive never been) to open a line a credit and associate it to my social. I live in Arizona which I believe personal loans to be illegal. Ive addressed this issue with opploans on my credit reports and theyve simply changed the info from the man in Marylands to mine. Ive been in the credit industry for years and its frustrating how simple it is for a creditor to lie and change their info to match yours not caring if they have the right person, instead of owning their mistake and fixing it. Most creditors will want you to file a police report and jump through hoops and hurdles which in most cases does nothing for your credit. Theyre stealing from my credit worthiness just like the man in ***** who stole my identity, now that I think of it I never saw the ***** info until opploans reported to my credit, maybe they leaked my info or were breached. I would for opploans to own up to their mistake and remove the error from my report.

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

05/14/2021




I took out a loan with Opploans for \$1,600 via the internet on 11/24/2020. From December 2020 through April 2021, Opploans withdrew \$152.38 from my account twice a month on the 5th and the 20th (\$1,523.80). I paid my loan off early on April 29, 2021 and they charged me an additional \$1,259.29 for a total of \$2,783.09. Opploans is a scam. They have hidden fees, hidden penalties, and ridiculous interest rates. They claim there is no early pay-off penalty in advertisements and in contract. However, that is not the case. I paid my loan off early and I was charged the same amount as if I had continued with the total number of scheduled payments (\$2,783.09).

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

04/09/2021




Over the weekend, on Saturday I went on there website to payoff account in full \$2640. I received an error message that stated unable to process payment because a payment is pending. Try again in 24 hours. So assuming it failed. I went on Sunday and processed the payment. On Tuesday the withdrawal was done twice. \$2640 X 2 overdrawing my account. We called in at once and demanded one payment be canceled out. We were told nope can't be done. Then we were told they would fill out a refund request but I won't get my money back in my account for at least 5 to 7 days. This is completely unacceptable. They sure have no problem taking the money ASAP. But now refuse to issue the refund back when it was there error. I demand this money be back in my account by the end of this business day along with \$50 to cover my bank cost. Also I will be notifying my lawyer on Monday if this money isn't in my account. I wonder how you would feel if you seen someone took out an extra amount that high from your account.

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

03/24/2021




I have a few past accounts with this company that have all started and ended fine. In 2017 and 2018 I had a loan that I had trouble paying, due to health/personal issues. I have since resolved that loan and paid in full, making it current, yet they are refusing to report that as current on my records. While I paid it, they continued reporting that it was 120 days late. They refuse to show on their website my account is resolved or my credit files that are being reported. I was told once I paid in full it would reflect this, therefore I set up a payment plan and took care of it. When I try to log onto their website they have my account locked and blocked. This company is trying to take my full payment and still act like I haven't paid it off and that it isn't resolved, plus while paying it they were reporting late payments still. I would never done business with them, over and over again, if I had known they were so shady.

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

03/24/2021




On Thursday, March 11, 2021, I mailed a certified check from an attorney's office to Opploans through the USPS. The check was in the amount of the remaining balance for the loan, \$2516.83. The check was sent to (130 East Randolph, Suite 3400; Chicago, IL 60601. My account was on the check. The tracking number for USPS tracks the item to their address. (USPS *****)) I called the day after USPS tracking sent the payment to Opploans and the operator checked with her supervisor and told me that the check had been received. She said that the check would be held for 10 days before it would post to my account. Now, on March 24, 2021, I was told that the check is not in their system and that they would have to "find" the check. They are finding excuses such as, "mail can be unreliable".

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

02/22/2021




My issue with this company is that I took out a personal loan back in November for \$1000, the finance charge was \$451. In my contract underneath my scheduled payments it says verbatim "Prepayment: You may pay your loan early without any prepayment penalty - and you may be entitled to a refund of part of the finance charge." That is ALL it says in that section. Here I am in February, I have scheduled a payment to pay off the loan in full and I send an email to their customer support asking how I go about getting that refund for part of my finance charge considering I've only kept the loan about 4 months. They respond and tell me to contact their customer service number, I call there and they tell me they have no idea what I'm talking about so I said I have a screenshot of my contract showing that statement so they tell me to send that screenshot to the customer support email. I send it there and once again they respond and tell me to call so I call AGAIN and then they tell me that it only applies if it's paid off with in 10 days. So I am telling them, it does not say that anywhere how am I as the consumer supposed to know I need to pay it off within 10 days to qualify for that. They have told me there is nothing they can do and that is their policy. I don't think this is an honest practice, I think it would be very easy for them to add "if paid off within 10 days" to the end of that statement because how am I supposed to know that if it's not stated in my contract?

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



02/20/2021

On 12/10/2020 I called and asked what was the payoff for the loan. They stated," \$2051.45. I then paid it. I also asked about the payment coming out of my account on 12/11/2020, the OppLoan Rep. stated,"It will be refunded to your account. I Have the Emails Stating it is Paid in full! Yet my credit report reads Delinquent and I supposedly owe that payment on 12/11/2020. Which is False! I just want this resolved and paid in full reported to all three Credit Bureau's!

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



06/22/2020


On June 17, 2020, I made a payment of \$2603.92 that this company says it can not find. I have sent proof from my bank that the payment was made and cleared my account. On June 19, 2020, this company debited my account for \$133.45. They stated that I needed to stop payment since they cant confirm receiving payment which I couldn't do because the payment had already been processed. They then stated that I had to call ***** Bank because they process all Opploans payments. They gave me the wrong number to ***** Bank. I managed to get in touch with ***** Bank, they confirmed the payment was received and processed correctly. They then called Opploans. Opploans then returned to the phone with me and said that even though I have proof that my payment was processed by my bank and ***** processed it they have no proof of where it is. They requested that I initiate a three way call between ***** , myself and Opploans so I can give them permission to speak to ***** but I had to wait for a manager to be available and they wouldn't be until the next day. I want the payment applied to my account and all interest accrued since June 17, 2020 removed and all over payment to be returned to me.

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



06/16/2020


I called to payoff my loan using my bank account information. After providing my bank account information, twice to confirm to make the full payoff payment. They rep who then took the account information down didn't put in correct and the payment never went through. Opp Loans then updated my credit to not only show an increase in my balance, but also a 30 day late. This then caused extreme hardship as we are in the process of purchasing a home and hurt my credit score tremendously, by over 45 points. When I contacted opp loans, I was given an error code that the account number for my bank account was incorrect. When I asked to have this updated on my credit, after I submitted my debit card to fully pay the loan off, they told me that it was not possible and they report to credit in batches. I also asked for them to remove the 30 day late as this was an error on their part, to which they said is my responsibility to make the payment. On my end, I confirmed the account number with the individual twice. There was no way for me to know they took it down incorrectly. In the coming day's, I also received documentations for a receipt of payment, and also a separate document stating the account balance was \$0. I have contacted several managers and different departments. They did acknowledge the payment and the account is paid in full, and that they would do an off cycle reporting to all 3 credit agencies. But that they would not remove the 30 day late. To me that is not acceptable considering I did everything on my end to have this account paid in full and given the circumstances of the Covid-19 pandemic have been under a great deal of stress with work and having 3 children. I am looking to have the 30 day late removed from my credit as soon as possible so we are able to complete our real estate transaction. Thank

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

06/01/2020




My wife and I called Opploans on the evening of May 22nd. She settled her past due account with them for 1350.00. She immediately received an email confirming the settlement payoff. Since the pay off she is still receiving calls from the collections department on this account. While on that call we also attempted to take care of the loan I had with them as well and they said I could pay if off for 2790.00 due to Covid 19 hardship. So we gave them the debit information again and initially their system declined the charge. So we used another card and they debited 2790.00 from that account. After they received the funds they stated that they had no record and didn't get the money, so we immediately sent them a screen shot of the transaction. We were on the phone for over a hour with them and at the end of the call they stated that it was a system glitch, they were forwarding it to a manager and would call us back within 24 hours. We didn't receive a call so we called them, no one could answer the questions and keep saying they will escalate it. Our bank confirms that the funds were paid. We have called Opploans every day since that date and to date nothing has been resolved.

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

05/26/2020




On April 1, I called Opp Loan to acquire a payoff on this account. Payoff was obtained and I provided it to my bank (**** * ***** *) in which cut a check and was mailed out the same day. I had a payment come out of my account on April 3rd, which was paid as planned. This account has NEVER had a late payment nor have I ever had to make an arrangement. This account has been paid ON TIME as scheduled!! I have spoken with Opp Loans on April 17th, April 27th, May 1st, May 5th. May 15th and May 20th As of today, May 26th, payments have been made in the amount of 725.76 (plus another \$181.44 that will be deducted from my account on May 29th) in which Opp Loan is still claiming that the check from Omni, dated back on April 1st has yet to be received. Again, the check was mailed on April 1, 2020. On April 27th, I spoke with Amani who requested proof from the bank with check date, amount and check number emailed from my email address so the payoff would upload into Opp Loans system. I provided that information the same day. Amani left me a voicemail stating that the information was received but would have to wait a few hours for the information to upload and would try to locate the check. Amani stated that mail center was open and functioning during COVID-19. It is very difficult to believe that the check has not yet to be located and applied to my account. I spoke my bank on May 15th who stated that it has been too long for the check and reissued another check. I contacted Opp Loan on May 15th and spoke with Stephen who verified Opp Loan address. Again, my bank (**** * ***** *) sent the check the same day. I provided a copy of the check to Opp Loans as well. May 20th, I spoke with Amani who stated that the first check has not been located, once the first check is located, my account will be back dated and funds will be reimbursed. However in the meantime, \$181.44 will continue to be deducted from my account, even though I've sent proof of payoff twice!

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



03/20/2020


I had a loan with this company and made every payment on time due to automatic payment plan. I even paid the last few months off early. This company reported my account to all credit bureaus as closed by them. This left my credit 24 points in the red. My loan appears in red also on my reports. After working so hard to build up my credit . It was destroyed by false information. The part of the loan that was paid off early does not reflect on my credit. I need my points back on my credit score. I need this account to be reported properly. When I reached out to them, I was told I will receive an email helping me. I'm still waiting. I paid off this loan this month.

Complaint Type: Delivery Issues **Status:** Resolved 



03/06/2020


I applied for a personal loan with OppLoans over a month ago which they approved \$1,500. However, they did not deposit money into my account or send me any check. I have been calling over and over again to verify my information and findout what went wrong but every time they refer me to a supervisor who promise to call back but never call back. On top of that, they attempted getting the repayment amount from my bank account but I talked to the bank who helped me to stop the payment. My concern is that it shows online that I owe them and I am not sure if they will ever deposit money to the account or what will happen to the contract I signed showing the loan I got with them.

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



03/02/2020


I recently received a hit on my credit report regarding a late payment with this company. I have NEVER opened up a loan or a account with this company. I reached out to customer service and the representative told me to file a police report and submit it via fraud@opploans. She said someone would reach out to me, its been over 72 hours and noone has taken the time to reach out and they still continue to put late payments on my credit report. I have never taken out a loan or needed a loan with this company. I am seeking for someone in management to reach out to me and remove these late charges and stop charging me until this is all taken care of. It should be a better way that someone can use your information for a loan account and you're not penalized for it. Please reach out to me via email or phone ***** or *****@gmail.com

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



01/09/2020


I made a payment of \$43.43 on 1/02/2020 for my schedule payment date 01/07/2020 it is not stated in/on the contract that if paid early it will not go towards my schedule payment date! Now i have incurred an return check fee from my bank because of them attempting to collect on the 7th of January when I already paid on the 2nd of January. I contacted Opploans and they couldn't tell me nor provide information on where it states that early payment will not go towards your schedule payment date of January 7th

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



09/19/2019

i paid off my loan early and i am entitled to a refund of some of my interest charges and they refuse to honor their contract i paid \$841 in interest over 66 days!!!! i am entitled to a refund of \$247 and no one can or will clearly explain or listen. what they are doing is wrong.


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



09/07/2019

I had a loan with this company and their predatory payment plan. Was paying off early trying to not have so many fees. Finally was down to just a \$31 balance. Well surprise surprise they still took out a FULL PAYMENT of \$265. Completely unacceptable and when I call got some runaround about "how they were going to have a meeting about it since it's unfair to the customer". Unfair? No more like illegal as you stole money from my bank account.


Sample of BBB Reviews re: Fraud

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



05/11/2022


On March 18 2022 I received an email from OppLoans stating that I was not eligible for a loan in *****. I have never lived/applied for a loan in *****. When I emailed OppLoans fraud team they replied with copy/paste generic instructions to file a police report regarding the loan proceeds. They clearly didn't read my initial complaint because there were no loan proceeds at all. It was a rejected loan application that I did not apply for. Furthermore, on three separate occasions I have requested to know all data they have collected on me (CCPA) and they have ignored every request. I've already filed a complaint with the CA AG. Everybody should be wary of how this company handles your data, as well as handles data access requests. I would not trust them.

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



03/18/2022

RECIEVED AN EMAIL 3/18/22 STATING THAT, "***** because your current gross monthly income, total maximum monthly payment amount of all outstanding loans, and gross monthly obligations results in an eligible maximum monthly payment amount that is less than the minimum allowed by the Act for title loan."I NEVER APPLIED FOR A LOAN WITH THEM AND ALL OF THERE NUMBERS ARE ALWAYS BUSY OR HANG UP ON ME BEFORE I GET A CHANCE TO SPEAK. ***** (800) 990-9130

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



01/13/2022

This company opened a loan frauduntly under my name and when I called to tell them it was fraud they refused to speak to me because I wasnt the person who opened the loan. I need someone to call us and give us the information that was used to file this loan as they stole my identity. We have a police report and we need to get this removed ASAP!

[Ripoff Report | OPP Loans Review - Chicago, Illinois - Opp loans opportunity](#)

Venice, FL 6/14/2019: I applied for a \$1000 personal loan, at a rate of 159% interest, to be repaid over the course of one year, through automatic deductions from my checking account. They requested several documents, including bank statements, picture id, social security card, initially. "_____" my rep and she walked me through the process. On Friday night, June 7th that around 9pm, she called me to tell me that my loan was approved, and the funds would be in my bank on Monday, June 10th, close of business. At 1:46 pm, Saturday, June 8th, she called me to tell me that underwriting had made a mistake (this after I had signed the loan contract), telling me the underwriter had overlooked the credit freeze that I had placed on a "CLARITY CREDIT REPORTING AGENCY", file a year earlier (unbeknownst to me), and that I would have to lift the freeze. The next five days were pure hell dealing with OppLoans and Clarity, alternately, until finally, after numerous faxes and phone calls to both entities, the 'freeze' was removed. That occurred on Thursday June 13th. OppLoans had caused me to sign contracts (4) additional times as I spoke with 4 different reps, as, apparently, Olivia was no longer in the picture. Those additional reps were, _____ (customer service), _____, _____ AND _____. each one emailed me loan contracts and had me sign each one electronically. Each time I called them back, a new rep had taken over. Finally, today, June 14th, early a.m., I was told by Jennifer that my paperwork was all in order and that I would get a call back within a couple of hours, with approval (again), and date the funds would be placed in my bank. When I did not get the call as promised, I called at 5:30pm, eastern standard time, and lo and behold, _____ takes my call. I was about to upload my bank statement (once again) and needed assistance on the effort. _____ put me on hold, and when she came back to the phone, she began a series of apologies for what she was about to tell me...and that was, as best I can possibly put it, that because it took over a week to achieve documentation at this point, the approval was withdrawn, and I would have to reapply after waiting an additional 30 days!! Stay away from this company!!!!

Appendix C: CFPB Complaints with Narratives Against Applied Data Finance, dba Personify Through March 13, 2023

Date received	Product	Issue	Sub-issue	Consumer complaint narrative	State	Tags	Complaint ID
12/21/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	In the matter of complaint # XXXX, Personify Financial presented fraudulent documentation to close the complaint. I have issued an verified Identity Theft report for which no rebuttal has been offered by Personify. If Personify maintains that my Identity Theft report is fraudulent & that their documents presented are valid, I have attached an Affidavit of Fact that will help Personify verify the validity of the documents submitted by Personify in complaint # XXXX.	GA	None	6348033
12/16/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	I am a victim of identity theft. Personify Financial is reporting to credit reporting agencies an account that I did not initiate as I have never made any business transaction (s) with this company. Attached is my Identity Theft report validating my position & I offer an Affidavit of Fact in rebuttal to be signed by Personify Financial that rebuts my position. While the burden of proof lies with Personify Financial, I am willing to pay any amount owed plus 75 % interest upon Personify Financial presenting a verified (sworn under oath) statement attesting to the validity of a debt owed.	GA	None	6329473
12/15/2022	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I told them that this loan was fraud and they sent me an affidavit last year. I sent it back and I stopped hearing from them. After a few months they said they will remove it off my credit. Then proceed to charge my credit like 7 times. Then told me to file a police report. FCRA Section 609 and FCRA section 604.	TX	Svcnbr	6325603
12/7/2022	Debt collection	Communication tactics	You told them to stop contacting you, but they keep trying	Loan originated with Personify Financial. This company XXXX XXXX XXXX XXXX XXXX XXXX XXXX - advised me that it was sold and they were collecting for the new account owner. Their phone number is XXXX. After XXXX contacted BOTH my brother and sister-in-law via phone, I immediately contacted them at XXXX XXXX on XX/XX/2022 and advised that I wanted contact to CEASE - I identified myself so they had established contact and no longer had reason to contact ANYONE ELSE. I advised I am on XXXX XXXX and offered a settlement of {\$1000.00}. They refused and even said " just say you refuse to pay ", trying to bait me into saying something that is untrue.	MO	None	6291441

				<p>At XXXX XXXX on XX/XX/2022 they called my mother 's phone number - XXXX - in yet ANOTHER skip-tracing effort. I have already established contact, advised C & D, and they STILL called a relative.</p> <p>I have enclosed a screen shot of my phone call on XXXX from MY number XXXX, that shows I spoke with them for 17 minutes trying to get something resolved. I was passed to a supposedly more experience person who was just more abusive than experienced - she was the one who kept saying " just say you refuse to pay " .</p>			
11/22/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	Personify Financial, this item is fraudulent. I never signed any physical or electronic agreement with there institution for a loan. I have written to them and XXXX credit bureau. I have provided sufficient documentation showing the acct id fraud. However, my words seem to fall upon deaf ears. I need this fraud acct to deleted most expeditiously from my credit report please.	TX	None	6227042
11/10/2022	Payday loan, title loan, or personal loan	Problem when making payments	None	<p>On XX/XX/2022 I received a collection call from Personify advising I am past due on my payment due XX/XX/2022. I made my XX/XX/2022 on XX/XX/2022. I have asked the company numerous times what warrants them the ability to make collection calls on a timely made payment, they could not advise it. I told them I have already made a complaint the attorney generals office on a prior collection call on a timely made payment and wanted to know what law allows them to start the collections process on a timely made payment, I was told they don't have that information.</p> <p>All I have been told is that if I make a timely payment 5 days or greater before my due date, it supposedly is considered an additional payment for the prior month. I was told if I want to make a payment 5 days or greater before my due date, I would need to call to reapply it to the loan. This is an unacceptable business practice, and it's against the law to start collection calls on a timely paid account.</p>	MI	None	6189635
10/11/2022	Debt collection	False statements or representation	Told you not to respond to a lawsuit they filed against you	Contacted Personify Financial a few times account XXXX informed me that this is not my account, also contacted all three credit reporting agencies and only XXXX go back to me and still hasn't fixed the problem.	CA	None	6067806
10/7/2022	Credit reporting, credit repair services, or	Problem with a credit reporting company's investigation	Their investigation did not fix an error on	Hello, my name is XXXX XXXX, and I'm writing to request your help in contacting this company. I attempted to contact them in order to see why someone had created an account in my name. This is a serious matter, and I'm disappointed that it's now having an effect on my credit score. I do not give anyone permission to use my name, date of birth, or any other personal information since it violates Data Privacy. They must determine who started the account in my name and simply transfer the information to that person. Kindly help me in fixing this issue.	FL	None	6061037

	other personal consumer reports	into an existing problem	your report				
9/19/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I am resubmitting this. I am not sure how my complaint got my husband 's name (XXXX XXXX) attached to it. This account that I created is clearly in my name (XXXX XXXX) and I submitted this complaint through the Consumer Financial Protection Bureau with an account also clearly in my name (XXXX XXXX) On or about XX/XX/2021, I had responded to an offer from this company (Personify Financial) and was denied. They then sent me a letter in XXXX with a pre approved offer. I have thrown the letter away but was directed to their website to apply which I did. They approved me and told me that with on time payments I could get my interest reduced. They never really disclosed the interest but told me to create an online account. I eventually did and they took my banking information for auto payments. I went about my life and the payments came out of my bank {\$150.00} every two weeks like clockwork. Well, in XXXX I had to enter into a credit counseling agreement because my debt that I took on from the pandemic is so great that we are literally drowning in it. I tried to get this loan included but they wouldn't work with my credit counseling company XXXX XXXX XXXX XXXX XXXX) So I tried to contact the company myself and was told that I had to let the loan go into default before they would offer me any help. I am already suffering from poor credit so I do not want to do this. I then went into my account to see what the balance was to see if it was an amount I could consider paying off quicker. The balance of my loan was higher than what I had taken out. I had taken out a loan amount of {\$3900.00} and my loan amount was over {\$4100.00} even after {\$1800.00} of payments!!! I cried. How can this be fair? Please help me do something with this loan. I can not keep this up and don't want to go into default.</p> <p>Respectfully submitted, XXXX XXXX XXXX XXXX XXXX XXXX XXXX TX XXXX XXXX</p>	TX	Svcnbr	5994473
9/5/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>On or about XX/XX/2021, I had responded to an offer from this company (Personify Financial) and was denied. They then sent me a letter in XXXX with a pre approved offer. I have thrown the letter away but was directed to their website to apply which I did. They approved me and told me that with on time payments I could get my interest reduced. They never really disclosed the interest but told me to create an online account. I eventually did and they took my banking information for auto payments. I went about my life and the payments came out of my bank {\$150.00} every two weeks like clockwork. Well, in XXXX I had to enter into a credit counseling agreement because my debt that I took on from the pandemic is so great that we are literally drowning in it. I tried to get this loan included but they wouldn't work with my credit counseling company XXXX XXXX XXXX XXXX XXXX) So I tried to contact the company myself and was told that I had to let the loan go into default before they would offer me any help. I am already suffering from poor credit so I do not want to do this. I then went into my account to see what the balance was to see if it was an amount I could consider paying off quicker. The balance of my loan was higher than what I had taken out. I had taken out a loan amount of {\$3900.00} and my loan amount was over {\$4100.00} even after {\$1800.00} of payments!!! I cried. How can this be fair? Please help me do something with this loan. I can not keep this up and don't want to go into default.</p>	TX	Svcnbr	5948999
8/24/2022	Debt collection	Attempts to collect debt not owed	Debt was result of	<p>I notified Personify that the account was fraudulent and provided them with the completed fraud paperwork and a police report the beginning of XXXX. They continued to call to collect the debt until XX/XX/2022. On XX/XX/2022</p>	UT	None	5912124

			identity theft	they charged off the account and it is now showing on my credit report as a charge off. I did everything Personify requested of me and this account needs to be removed from my credit report.			
7/18/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	XX/XX/2022 I reached out to Personify through CFPB website to file a complaint with this company, before that I filed a police report and identity theft report which by law served as part of the notice and procedure I have to follow to get a block of this information. I uploaded these things to the CDPB website to forward to the company. I was closed with little explanation and no further steps taken to remedy The consumer after i put the company on notice about me not consenting to the pulling of my credit report and evidence that gat give authorization to this company to continue to report this because it is accurate. I have mailed a certified mailing letter to this company to cease and desist and it arrived XX/XX/2022. I am waiting for a deletion and a response. This company is stopping me from obtains household and personal items due to this fraudulent account on my report.	KY	None	5781614
5/24/2022	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Reporting company used your report improperly	In accordance with the fair credit Reporting Act XXXX Account # XXXX, has violated my rights. 15 USC 1681 Section 602 states I have the right to privacy. 15 USC 1681 Section 604 A Section 2 : It states a consumer reporting agency can not furnish a account without my written instructions. 15 USC 1666B : A creditor may not treat a payment on a credit card account under an open end consumer credit plan as late for any purpose	CA	None	5597403
5/17/2022	Debt collection	Threatened to contact someone or share information improperly	Talked to a third-party about your debt	XX/XX/XXXX Personify debt collectors called husband and shared information. He was never on the loan taken out, so this is a violation. XX/XX/XXXX they called me today and the man was harassing me asking me to open my email so he could trace my XXXX address. He called from XXXX asking for a return call to XXXX	FL	None	5570747
5/4/2022	Money transfer, virtual currency, or money service	Confusing or misleading advertising or marketing	None	Company approved a high interest loan. Then requested my personal account info fir direct deposit. After submitting account info they declined loan.	ID	None	5536737
4/28/2022	Debt collection	Written notification about debt	Didn't receive notice of right to dispute	In accordance with the fair credit Reporting act XXXX Account # XXXX, has violated my rights. 15 USC 1681 Section 602 States I have the right to privacy. 15 USC 1681 Section 604 A Section 2 : It also states a consumer reporting agency can not furnish a account without my written instructions. 15 USC 1666B : A creditor may not treat a payment on a credit card account under an open end consumer credit plan as late for any purpose.	TX	None	5512156

4/25/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I received a loan in XXXX of 2021 from the lender. While I know a debt is owed, I think I may have been subjected to predatory lending. My interest rate is 148.50 %. I started to research the company online and there are several lawsuits pending against the lender for extremely high interest rates. At the time I received this loan, I thought this was legit and did not question it. I reset my browsing history on my phone and when I looked this company up to log into my account that is when I came across red flags that this may be a predatory lender. I stopped making payments because I am not sure if this is legal or not. I also sent notification to the company revoking ACH authorization for payments. It has now been referred out to a collection agency called XXXX XXXX, XXXX. I think the interest rate is above the legal cap allowed in North Carolina. This prompted more research and I came across this site : https : XXXX which mentions this lender by name for their extremely high interest rates and how certain states do not allow this lender to operate.</p> <p>Personify Financial was the company I got the loan from. It appears they originated the Loan from XXXX XXXXXXXX XXXX XXXXXXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX, UT XXXX</p>	NC	None	5494043
4/13/2022	Payday loan, title loan, or personal loan	Getting the loan	None	<p>I received this offer from Personify Financial in the mail. I responded to the offer because it said you can get a response within 24 hours and I applied. I went online to their site. I submitted my application provided my bank account number, routing number, my employer name, pay frequency, home address and my social security number. I was given several options of loan amounts to choose from along with the term length I chose {\$3400.00} with a term of 36 months. When it came time for me to get the approval it took me to a page that wanted me to log into my bank account through their website. However, an error message appeared and there was no link for me to login to my bank on that page. I proceeded to open up a dialogue chat box which was unsuccessful. I was able to ask for a customer service number. I contacted the customer service and spoke with the gentleman who told me to take a screen print of the page that showed the error message and email it to them. I received an immediate alert on my XXXX XXXX credit bureau that there was an immediate hit to the inquiry on my credit. I explained to the customer service representative that the advertising says I should have an answer within 24 hours. I explained that there was no link for me to log into my bank account and secondly that my credit has already been adversely affected. This gentleman said after I send the email someone should get back in touch with me within a 24-hour period. I felt at that moment I've been scammed. The brochure I received was a method to get personal and sensitive information from consumers and the error message is there to prevent any offers of credit and that company had the data that they needed up to that point.</p> <p>Now I have to go and change my bank account information but this company already has my address, social security number and my credit score has been adversely impacted under false and fraudulent pretenses.</p> <p>Please look into this matter so that future consumer 's will not experience what I experienced today with this Personify Financial.</p> <p>Needless to say their interest APR rates were ridiculously high.</p>	TX	None	5442323

4/13/2022	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	I am being charged an excessive amount of interest. I was offered an opportunity to refinance this loan with the promise that the interest rate would be reduced and it has not been reduced. I am paying {\$190.00} bi-weekly and my balance has not moved. This is a UDAAP issue, this is also a predatory lender.	GA	None	5439831
4/3/2022	Credit reporting, credit repair services, or other personal consumer reports	Credit monitoring or identity theft protection services	Didn't receive services that were advertised	I have received from XXXX someone apply for a personal loan with my information and I havent done that in the last 6 moths so this company name PERSONIFY show as my recent hard inquiry on my report some stole my information and apply to this company	TX	None	5401744
3/23/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Investigation took more than 30 days	I have filed a dispute in regards to incorrect items on my credit report. It has been well over 30 days and I haven't received any investigation results.	TX	None	5356976
3/10/2022	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I applied for a loan through Personify with the interest rate of 8.9 % after receiving the email it was actually a interest rate of 89 %. I have made 3 payments of {\$600.00} totaling {\$1800.00} which only {\$9.00} have been paid off the principle of the loan. I called the company to see about getting a lower interest rate and how I can get more applied to the principle, they told me after every 6 payments made on time I would get a 2 % decrees. I am a XXXX veteran who needed a small loan to get caught up on some bills. I am asking to see if a company can truly charge such a high interest rate. or what I can do about this.	MN	Svcnbr	5309617
3/9/2022	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I took out this loan a year and a half ago, I understand that payday loans have got high interest rates, but this rate is almost at 100 % interest. I have been making payments since XX/XX/2020 and still have almost 2 years left of payments left to go. I have paid off very little applied. On a {\$2700.00} loan, only approximately {\$350.00} has been applied to principal {\$2900.00} has been applied interest. Although I understand that these loans are higher rates, I feel that this takes advantage of people in desparate financial situationswho feel they dont have any other options. I would like to see what can be done to get this loan closed out as soon as possible, since I have already paid a few thousand to this company.	IL	None	5302546

2/16/2022	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	The account with PERSONIFY with account XXXX been closed for so many years but I kept on seeing it on my credit report. This account has no payment history record. I'm not sure if the 2 Bureaus have conducted a thorough investigation prior to reporting this account to be derogatory.	MI	None	5228317
12/8/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Difficulty submitting a dispute or getting information about a dispute over the phone	I've been attempting to submit a dispute via the website and the phone but have not had any success. They make it extremely difficult. The debt collector is in violation of consumer rights under the FCRA. I currently have federal charges against the debt collector. Please see attached exhibit.	FL	None	4984205
12/2/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	Not applicable to me, XXXX Account on my credit report I have sent in numerous letters in attempt to verify and get this resolved off my credit report, I have also sent letters to XXXX, XXXX and other reporting agencies and they all keep XXXX the fingers. The company states that they can not find me in their system yet the company is listed as inquiry on my consumer report. I would like this inquiry and others removed expeditiously as they were opened without my written or informed consent.	OK	None	4969084
11/5/2021	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	Personify Financial has failed to give me any formal contract or documentation for our settlement agreement which started on XX/XX/XXXX. I called in on XX/XX/XXXX after being invited to accept it and the representative set it up so my payments would be automatically processed and my final payoff would be on XX/XX/XXXX after 3 payments of {\$200.00}. They advised me that the confirmation would be sent to my email however it was never received. In XXXX the 2nd payment was due on XX/XX/XXXX but it was not automatically processed and I manually had to pay it on XXXX. On XXXX I called in because I was charged twice and spoke to XXXX and she authorized a refund for the second charge. On XXXX I called again because I had not received the refund, this time the rep and their supervisor told me that they could offer a refund of {\$99.00} OR to settle the account out. I told them they made a mistake because my refund is for the full payment of {\$200.00} because the final payment was automatically taken out on XX/XX/XXXX, so my account is settled. They told me that they have no evidence of a phone call with XXXX in their system and that within 24 hours I would get an email for an evidence request. I never received one. On XX/XX/XXXX I called again and briefly spoke to XXXX before the call abruptly ended. I called back and the rep XXXX informed me	DE	None	4880503

				that my account was locked so he couldnt look into it and that I would need to call back within 2 hours and wait for his request to unlock to be approved. XXXX called back shortly after and said that because the XX/XX/XXXX payment did not process, my settlement agreement was cancelled. She said her supervisor reviewed the audio and that the representative who initially set up the plan did not complete the credit authorization which is why on XX/XX/XXXX nothing processed and that voided the settlement contract. They insisted that my payments are not part of the agreement and I am back in debt with them. I asked for the supervisor name and if I would be able to review the calls myself because I was never told about this authorization issue from XX/XX/XXXX even though there have been several phone calls since then XXXX hung up and I received no call back. It seems to me that I have been deceived in multiple ways. They have failed to provide my agreement, they will not release any information about my phone call records or supervisor information, and have denied existence of a past call despite me having a feedback survey invitation from the call. The customer service representative failed to provide me with the information necessary to protect myself in this agreement and I should not be at fault for their negligence.			
10/27/2021	Debt collection	Took or threatened to take negative or legal action	Threatened to arrest you or take you to jail if you do not pay	Personify Financial has sent a debt that is not mine, but part of identity theft to a debt collector. They have been calling me, my father, and friends and threatening to come to my job and arrest me. They also told my father I was writing bad checks and if he didn't pay they would arrest me. They threatened to put a lien on my grandmother 's home, and had my grandmother in the hospital due to almost having a XXXX XXXX because they lied to her! I received a voicemail today from them again, this time is stated : " Im with judicial Services. I've been instructed to contact you in regards to an active order of location that is being issued and filed due to avoided contact on your behalf they've instructed me to speak with your employer directly due to them wanting to have you processed their pay promise, with your home, or relatives homes as well at this point if you wish to avoid any further penalties. You need to contact the proceedings office that is filing your case once your case is been filed all of your legal rights to resolve this case will be forfeited permanently ... " they gave me the phone number XXXX to contact them and case number CD : XXXX, then notified me this was my legal notification about the case because they couldn't contact me. I told the man the first time he called that the debt was part of an identity theft case and not my debt and not to call me again. He has called 100s of times.	SC	None	4849641
10/20/2021	Payday loan, title loan, or personal loan	Incorrect information on your report	Account status incorrect	Due to the COVID-19 pandemic, I had been removed from a full-time to XXXX (as needed status) at the organization where I am employed. Moreover, the state of Illinois had a mandatory stay at home order for Illinois residents at this time. I have reached out to XXXX, regarding the change in status and how my income was being adversely impacted on XX/XX/2021. I received a response on XX/XX/2021 regarding an assistance program offer. According to XXXX this agreement would defer three of my payments and bring all information and payments current. I agreed to the offer on XX/XX/2021 which should shows my account in good standing. Although this hardship provision is in place, XXXX has reported my account delinquent and missing a payment to the credit bureau.	IL	None	4828555
10/18/2021	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	Due to the Pandemic my Husband has been out of a job and we are in financial distress at the moment. We are having issues paying our loan thru Personify and they have sent me a loan settlement offer in an email. But after numerous attempts I can not get them to confirm this offer in writing or email, they only offer doing it over the phone which I am not comfortable with. I would like something in writing. I have sent them numerous emails requesting this and even suggesting terms I could pay. {\$2800.00} one time payment or {\$4000.00} over 6 month period. However I	FL	None	4820758

				just keep getting a runaround. I would like to settle this debt but this company Personify is impossible to deal with. I also have already made well over {\$4000.00} payment on this loan.			
10/6/2021	Debt collection	Attempts to collect debt not owed	Debt is not yours	On XX/XX/2021 I notified PERSONIFY FINANCIAL with a cease and desist notice by post mail. However, the post office returned the notice back as undeliverable. The only information I have for this institution is the information XXXX is reporting on my consumer report. I am notifying PERSONIFY to provide me with verification of this alleged debt and that they cease any and all collection efforts as well as any communication in regards to this debt to any and all mediums including XXXX. XXXX has NEVER had my direct consent to publish this information on my consumer report and is currently harming my reputation. PERSONIFY has also attempted to sell this alleged debt to a third party by the name of XXXX XXXX. I have also served XXXX XXXX with a cease and desist. I am holding each of these institutions equally responsible for the infringement of my consumer rights and demand that they be held accountable for their violations. I am demanding that until they can provide me with documentary evidence for this alleged debt they delete this account from my consumer report immediately.	WA	None	4786041
9/16/2021	Debt collection	Communication tactics	Frequent or repeated calls	This all began in XX/XX/2021 if my memory serves me correctly. I receive a call from this lady telling me that she is collecting money from me that I owed from a personal loan company. Due to the pandemic, I was unable to continue paying the loan and it went to a 3rd party agency I guess. This lady was extremely rude. It was oppressive speaking with her, as I felt berated by her tone. Anyway, I setup arrangements to pay bi-weekly and honestly it was because the woman freaked me out. She acted as though she was an attorney and like she was threatening me with actions that she legally can not do. she intentionally set up the payment on my pay dates and would attempt to withdraw the funds before my bank even processed my pay. I received several calls from my bank inquiring about the agency. I honestly don't even think I owe the amount she said I did. I honestly feel as though she is a scammer and I don't know what to do. I would welcome the opportunity for someone to be on the telephone when she calls to witness this rude oppressive harassment. This is not right.	TN	None	4726009
8/10/2021	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Was not notified of investigation status or results	I have repeatedly asked for verification through the credit bureau on this account and have received nothing. It is being listed as a chargeoff on my credit report	TX	None	4618047
7/29/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	Account Name : PERSONIFY Account Number : XXXX Date Opened : XX/XX/2019 Balance : {\$0.00} Reason : Identity theft Please remove it from my Credit Report.	MN	None	4585840
7/16/2021	Debt collection	Communication tactics	Called before 8am or after 9pm	Today a debt company called " SRS " called me at XXXX XXXX my local time which it isn't legal to call before XXXX XXXX. They call repeatedly and several times a day. They have called my mother 's phone number :XXXX and mine : XXXX. They have left voicemails on both that legal action may happen about a debt I have with personify.	AZ	None	4548407

7/13/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	Account Name : PERSONIFY Account Number : XXXX Date Opened : XX/XX/2017 Balance : XXXX Reason : Identity theft Please remove it from my Credit Report.	CA	None	4538595
6/20/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	When obtaining this loan I was not aware that interest rate is almost 100 %. I borrowed {\$3500.00} and will end up paying more than {\$11000.00}. How? I can not afford that. In all honesty they were not forthcoming with this information after I applied online and they called me. I have been making {\$140.00} payments every two weeks since XX/XX/2020 and I still owe XXXX. How? Somethings not right about this company.	SC	None	4475143
5/31/2021	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	I opened this loan on XX/XX/XXXX. The payments were high and the interest rate was astronomical. When the pandemic hit I tried to get a reduced interest rate, but to no avail. This loan is illegal in the State of Florida where I live. The last payment I made was on XX/XX/XXXX. This predatory loan should be erased from my credit report. It shows as a bad debt when in fact they are an illegal company charging almost 200 % interest and a 5 % loan origination fee. I want the entire debt erased and all information about this loan removed from my credit report as soon as possible.	FL	Older American	4418723
5/15/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	Identity theft. Outstanding balance of {\$4900.00} reporting on my credit report. Unverified account. Please remove immediately.	NC	None	4379410
5/12/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	Personify account is paid off and in full but show multiple late payments which is incorrect. When I have notified the company, they simply tell me that the information is correct but refuse to provide proof or assist furthers Payments made from XXXX account ending in XXXX : XX/XX/2021 ACH WITHDRAWAL PERSONIFY FINANC {\$330.00} XX/XX/2021 ACH WITHDRAWAL PERSONIFY FINANC {\$120.00} XX/XX/2021 ACH WITHDRAWAL PERSONIFY FINANC {\$120.00}	UT	None	4371763
4/21/2021	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	XXXX overage i can not afford the loans i made a huge mistake i'm severe with XXXX	MI	None	4314177

4/12/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	I got a pay day personal loan with personify financial a little over a year ago. the interest rate on this loan is too high and so i had my bank block them from taking money out of my account because they were asking for too much to repay the loan. they then charged off the debt and it's been charged off for over a year, without them turning it over to a collections agency. they refuse to tell me who the collections agency is and refuses to turn the debt over to a collections agency. this is affecting my credit and ability to refinance my mortgage. i would like for them to update the credit bureau transunion to remove this from my report. thanks. in addition, now they are asking for an offer of over \$ XXXX when the initial loan was only \$ XXXX. that is insane.	NC	Svcnbr	4290213
3/26/2021	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Information belongs to someone else	These accounts have been transferred or sold. According to my research, I am no longer responsible for this alleged debt, there is also no written communication, contract, or signature. A bill without a signature does not imply that the debt is legitimate, and anyone may submit a bill and claim ownership. They have violated my consumer rights, and I am seeking legal action to have them removed. I don't owe this debt so this is clearly a violation of the FCRA section 602 (a) & FDCPA section 809 if you can not validate the debt, you must request all credit reporting agencies delete the inaccurate information from my credit report IMMEDIATELY!	TN	None	4246313
3/12/2021	Debt collection	Attempts to collect debt not owed	Debt is not yours	Hi, On XX/XX/21, I sent a certified letter to Personify Financial to dispute this alleged debt. The address they have on file for all communication is XXXX XXXX XXXX XXXX XXXX, CA XXXX. The letter was returned on to the sender on XX/XX/21 because the address is undeliverable and unable to forward.	FL	None	4207880
3/8/2021	Debt collection	Attempts to collect debt not owed	Debt was result of identity theft	In early 2019 I was a victim of ongoing identity theft in which unknown individuals or individual obtained my personal information and my bank information. With this information they obtained multiple online personal loans and took the funds from my bank account as well. Each time I resolve the issue with one " Debt Purchaser " they sell the debt to another party. This has been ongoing through disputes since 2019 and I am now taking legal action as well against the original lender and the collection/Debt Purchaser that now owns the debt to have the debt quit being sold to the next buyer after I prove its not my debt.	AL	None	4194256
3/6/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	This company stopped applying any percentage of my monthly payments to my principle balance, all of these payments (8 months worth) went all to interest payments. the first 3 months of this loan went as agreed, then the principle payments stopped. The last 3 payments I have made have had them resuming principle payments.	KY	Svcnbr	4190316
2/12/2021	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	On XX/XX/XXXX, I made a large payment of {\$760.00}. This payment went to the outstanding principal and interest as well as late fees as I was past due on the account/loan. This payment brought the account current. On XX/XX/XXXX, I made a payment of {\$1000.00}. This payment went to the outstanding principal and interest as well as late fees as I missed a payment on XX/XX/XXXX. This payment brought the account current but was well in excess of what was owed.	NC	None	4135587

				<p>I was then charged a {\$60.00} late fee for 'missing ' the next payment on XX/XX/XXXX even though on XX/XX/XXXX I had paid well in excess of what was owed which was enough to cover many future payments.</p> <p>On XX/XX/XXXX, I called to pay the loan off in full. I reviewed with a representative that there should not have been a {\$60.00} late fee charge on the account because of the large payment on XX/XX/XXXX. After discussion, this representative agreed and the fee was removed. On this call, the payoff amount on XX/XX/XXXX was {\$3000.00}. After the representative assured me the {\$60.00} fee was going to be removed, it left a payoff balance of {\$3000.00}. I paid this in full on XX/XX/XXXX.</p> <p>On XX/XX/XXXX, I received an email letting me know about my next 'payment ' due XX/XX/XXXX. I emailed back explaining that I paid the loan in full. This is the response I received : XXXX Dear XXXX, Thank you for contacting Personify Financial.</p> <p>The payoff amount on XX/XX/XXXX was {\$3000.00}. The {\$3000.00} paid left a remaining {\$60.00} that is required to be satisfied in order to close the loan.</p> <p>Please make payment arrangements for that amount.</p> <p>You can make a payment via the IVR option when you call or from your debit card by speaking with one of our friendly representatives or sending it by mail. A mailed payment may take up to 7 days for us to receive and process.</p> <p>Once we receive your check, we will apply it to your payment. If your payment is not sufficient to satisfy the required amount, you will be required to pay the remaining balance. If you decide to use this option, please mail your payment to the address shown below and include your loan number on the check.</p> <p>Personify Financial XXXX XXXX XXXX XXXX, TX XXXX</p> <p>_____ I want to hold this company accountable and start the process of creating a record of their fraudulent practices and giving me a false 'pay off ' amount and then continuing to try to collect a fee plus interest that was agreed would be removed - this was done on a call recorded by Personify Financial. I also recorded the call as it was a call to pay off in full the debt.</p>			
2/11/2021	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>Around the end of XXXX or early XXXX I called them to let them know I was still having trouble paying the monthly payment due to loss of income because of COVID 19 crisis. I Called them two times after this to follow up and they told me they were still working on this and they would get back to me. I never received a response from them until now on XX/XX/XXXX. I receive an email as a charge off letter. I called them immediately and told them I had never received any response from them prior. They said they had sent me emails saying they were offering me a re-age program which meant put late payments at the end of loan so I could start fresh now on XX/XX/XXXX. I reiterated I never received this email, never in my spam folder either. They said they could not do anything because account was already charged off. This could ruin my credit for 7 years and I do not want this to happen. If I would have been informed properly I would be paying this loan right now.</p>	FL	None	4133016

1/17/2021	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	This company preys on hard working Americans. High interest rates (almost 100 %) I have asked for help several times, forbearance, deferral, lower rate, etc to no avail. During this time, My hours are low, income is low, and there is nothing they " can " do. Now, my credit is bad because of them, and I do not have any options. They dont care, and I do not know what else to do. Please help.	MI	Svcnbr	4074907
12/29/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	Due to the pandemic, I have been making budgets to ensure on-time payments for my bills. On XX/XX/2020 @ approx. XXXX XXXX, after reviewing my Personify Financial bill, I contacted the company. I was disturbed because when I reviewed my statement on line, I discovered that after 12 months of paying this bill, I still owed more than I borrowed. I thought it was a mistake so I contacted Personify Financial at XXXX XXXX XXXX XXXX. My account number is : XXXX. I have attached my Loan Details page, Payment History Page (2 pgs.), and Original Amortization Schedule. (4 pgs.) I was informed by a young man with an accent that the call was being recorded ; so I'm sure they will have a record of the call that was made. I inquired about why the loan was still reflecting more than I borrowed, he responded that my interest rate was 99.5 %. Of course I was shocked, I accept this error because I did not know until today. I then informed him that according to the loan details the int. rate was 97.47 % (still borderline XXXX) He then informed me that int. rates were reduced based on payment history. I asked him who I could talk with to have the int. rate reduced, he told me that my contract would not allow the int. rate to be reduced, after previously telling me there was a way to have the interest reduced. When I inquired again for an explanation as to who to contact to negotiate a reduction in the interest rate, our call was disconnected. Please be advised, my account is in excellent standing, no missed payments and I have no intention of missing payments. This (not knowing the interest rate) is a big mistake I made, not paying attention to detail. If possible, can CFBP inquire on how I would negotiate with the company for my interest rate to be reduced. If this is not possible, I would also like for others to know to please read the terms of online loans especially with Personify Financial ; before agreeing to them. When signing for this loan, I did not realize the interest rates were almost criminal extortion or I would not have taken the loan. Thank you for your time and consideration.	AL	None	4036890
12/26/2020	Debt collection	Communication tactics	Frequent or repeated calls	I have been receiving messages about personify financial withdrawing money from my bank account (though i dont see any such withdrawal) since XX/XX/2020. These messages come to me thrice a month and i suspect identity fraud (specifically with my phone number). I did try to contact the company (without having to give my SSN) but theres no way i can approach them and discuss this problem. I hope to get to the bottom of this before it turns out a full-fledged attack on my finances.	TX	None	4032208
8/24/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	This company is operating in predatory practices and its operation is more analogous to the practices of a loan shark! Unfortunately, as a recent XXXX student, I was put in a predicament that forced me to either apply for this particular loan or be homeless and I chose the former. Within this timeframe that I applied for the loan, I was working and anticipated to pay back the loan before the loan terms indicated. However, a global pandemic called Covid-19 happened to the world. Shortly after, I was laid off from work and was unable to get a job for months. As such, it made it extremely difficult for me to pay my bills, rent, and expenses including to Personify Financial. When I gain employment, I made a total payment of {\$3000.00} for a loan in the amount of {\$4700.00}, and currently, Personify has only applied {\$360.00} towards my principal and {\$2600.00} towards the interest of this loan. The	CT	None	3810980

				<p>current interest rate is 93.50 %, at this rate ; by the time this load is paid off, Personify would profit close to {\$15000.00} or more on a {\$4700.00} loan. Of this {\$4700.00}, I was only issued {\$4500.00} because I was also charged another fee before the money was issued. Even with all my efforts to pay this ridiculous loan, my outstanding balance remains at {\$5200.00}. This amount includes the {\$3000.00} that I have paid to this company.</p> <p>Personify Financial is nothing short of a loan shark. This is a predatory loan. It is unfair and unethical. This company needs to be under investigation for its immoral practices. To add insult to injury, this company preys on the most vulnerable population, those who are in desperate need of survival. Living in a country where you must decide whether to buy groceries or pay your bills. The XXXX XXXX XXXX XXXX act states the lenders must engage in fair lending practices. I feel that this company is not engaging in fair business practices and they are taking advantage of consumers. Further, XXXX XXXX XXXX should be investigated.</p>			
8/2/2020	Credit reporting, credit repair services, or other personal consumer reports	Problem with a credit reporting company's investigation into an existing problem	Their investigation did not fix an error on your report	<p>I received a text message notification from XXXX XXXX XXXX XXXX (credit monitoring service) notifying that Personify Financial had reported my account 30 days late to XXXX on XX/XX/XXXX. I immediately contacted Personify Financial and spoke to their Customer Service Supervisor. He went over my account and acknowledged I shouldn't have been reported late to XXXX, since I was 27 days late when I made a payment in the amount of {\$220.00} on XX/XX/XXXX (which covered 2 installments in the amount of {\$110.00} each, due on XX/XX/XXXX and XX/XX/XXXX). The next payment in the amount of {\$240.00} made on XX/XX/XXXX was also 27 days late (which covered 2 installments in the amount of {\$120.00} each, due on XX/XX/XXXX and XX/XX/XXXX). A subsequent payment in the amount of {\$370.00} was made on XX/XX/XXXX (which covered 3 installments in the amount of {\$120.00} each, due on XX/XX/XXXX, XX/XX/XXXX, and XX/XX/XXXX plus a {\$17.00} late fee. The Customer Service Supervisor promised he would contact me again in the next few days and assured me it would be taken care of by notifying XXXX of the mistake made by them. That same day (XX/XX/XXXX) I also filed an official credit dispute with XXXX. I never received the follow up call I was promised from Personify Financial 's Customer Service Supervisor.</p> <p>Finally I received a Complaint Acknowledgement letter from Personify Financial dated XX/XX/XXXX stating the reason I was reported 30 days late to XXXX was due to a late fee charged to my account in the amount of {\$17.00}. I replied to Personify Financial on XX/XX/XXXX stating my disagreement with their decision to report my account 30 days late to XXXX. The female Customer Service Representative who processed the payment in the amount of {\$220.00} on XX/XX/XXXX advised me a late fee in the amount of {\$20.00} was being assessed to my account, clearly stated there was no need to pay it at that time and would be added to my account balance. She did not warn me at any time if not paid at that moment I could be reported to the Credit Bureau. As a matter of fact, when I made a payment on XX/XX/XXXX I inquired with Personify Financial 's Customer Service Representative XXXX and he advised me there was no need to pay any outstanding late fee in order to bring an account to current status. I never received a reply to my letter dated on XX/XX/XXXX. I sent a second letter to Personify Financial on XX/XX/XXXX and received a reply on XX/XX/XXXX stating they had completed their investigation of my dispute and the information furnished to XXXX was accurate.</p> <p>I had an unblemished credit record until XX/XX/XXXX and this has seriously hurt my credit score and credit worthiness since then. I had never been reported to any Credit Bureau in the past. I find it extremely unfair and a non-ethical business practice for Personify Financial to provide inaccurate information regarding the assessment of</p>	FL	None	3775101

				late fees and not warn the customer to fulfill it at the time a payment is made or face the consequences of being reported late to the Credit Bureau.			
7/28/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I have had a Personify Financial loan since XX/XX/XXXX. As part of the set up of the loan, I elected to have Personify Financial automatically charge me every two weeks per the loan agreement. There was no issues until XX/XX/XXXX which is one of my scheduled payment dates. The payment was deducted from my bank account as usual (my bank account was debited {\$160.00}) but was reversed (money was still debited, there's no refund or credit on my bank account statement). As part of the loan agreement, after a set amount of on-time payments there is a reduction in interest by 2 %. At the time my loan rate was supposed to decrease from 53.40 % to 51.40 % and my new monthly payment was supposed to be {\$160.00}. On XX/XX/XXXX there was a charge for {\$74.00} that appeared but since I was on auto-pay I did not worry because my assumption was that the normal amount would be debited. Fast forward to XXXX XXXX XXXX, I noticed my account was in bad standing and that I owed two payments. I immediately attempted to contact Personify who advertised their customer service hours as being available from XXXX to XXXX yet I was always met with a message that their center was closed despite it being early noon. I decided to email them and it stated that I would receive a response but have yet to receive a response. This was over a month ago and as a result, I have paid more interest that I would have had the payment been processed normally. There are no issues with my bank account and it was only until XX/XX/XXXX (one month and two days later) that the company notified me that my payment had been late. Since I have not heard a response from the company, I have decided to file a complaint in hopes of getting this addressed finally.	CA	None	3766624
7/23/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>due to the current pandemic, i am unable to work. in XXXX california, where i reside, all non essential entities have been ordered to close or severely curtail their services etc. i am an XXXX XXXX and i am XXXX XXXX XXXX. because of my heightened risk for exposure to covid 19, i am following all social distancing protocols which further preclude me from carrying passengers in my vehicle.</p> <p>i have a 10,000 high interest loan from personify financial. i have reached to the company to discuss ways by which a viable and equitable payment arrangement can be worked out. because this is a very high interest loan, at 98 % annually, i requested that the interest on this loan be suspended or waived for the time that the pandemic is a health and safety issue. they have refused to assist in any way. meanwhile the interest is accruing daily and increasing the total outstanding amount. these loans are not designed to be paid off according to the amortization period of the loan which in this case comes to over {\$33000.00} over three years on a {\$10000.00} loan!!! my sincere intention when taking out this loan last year was to pay it off in a relatively short amount of time. but due to covid 19 those plans are no longer viable.</p> <p>in addition, this loan product was recently made illegal in the state of california by the legislature. this type of loan can no longer be offered to consumers in the state of california due to the exorbitant rate of interest. consumers such as me who happened to take out this loan before the legislative action are now stuck/in limbo in attempting to abide by the unfair and unconscionable rate of interest that the company is charging.</p> <p>PLEASE HELP ME!!!!!!!!!!!!!!!!!!!! I HOPE YOU CAN REACH OUT TO PERSONIFY FINANCIAL AND OFFER SOME REMEDY TO MY DILEMMA.</p>	CA	None	3760682

				Thank you in advance.			
7/6/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>My most recent call to Personify Financial was, Monday, XX/XX/2020 @ XXXX XXXX. PST. I asked the representative, why after paying {\$3300.00} in current payments, why was there no payments applied to the principle amount of the loan? The representative, stated that although, my original loan amount was only {\$2600.00}, it showed that my total payments of {\$3300.00}, went toward only the interest of the loan and as of Monday, XX/XX/2020, I balance is {\$2700.00} at an interest rate of 154.81 % and no payments applied to the principle amount of the loan.</p> <p>I asked, if, they could work with me to lower the interest rate, on Monday, XX/XX/2020. and in XX/XX/2020 at XXXX XXXX and at both times, I was refused and declined any other assistants on my loan. If, I pay this loan off as it stays, I would have paid a total of {\$3300.00} + {\$2700.00} = Total of {\$6000.00}</p>	CA	None	3731839
6/29/2020	Debt collection	Took or threatened to take negative or legal action	Threatened to arrest you or take you to jail if you do not pay	<p>A man Named XXXX XXXX phone number XXXX called my Mothers phone who is not even listed on my account nor had permission to talk to my mother told her her sent me certified mail, wanted to know my information and even told her my Social security number. This may very well could not have been my mother but a stranger he talked to not knowing giving my personal information to. My mothers name, phone number or any information was not linked to my account.</p> <p>After hanging up with my mother he called my XXXX year sons phone left a detailed message on his voice mail that states his name not mine yet again he left my personal information on a 40 second voicemail about certified mail, debt collection needing a call back left 2 names and again the last 4 of my SS #.</p> <p>This is a direct violation of anyone rights. The dept collections process should not have happened at all. I fill like my information is just being handed out to anyone and everyone by this company. None of the people they have contacted where on my contact list nor did i give them phone numbers of the people they have contacted. I am now worried they are calling people at random giving my private information out to them.</p>	FL	None	3721056
6/24/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account information incorrect	<p>I opened the account in XX/XX/2019. I never missed a payment as they withdrew from my checking account. I paid the account in full on XXXX XXXX. As of XXXX XXXX the account still states I owe {\$970.00}. Personify has not reported accurately (every 30 days) according to XXXX. I have disputed this through XXXX 3 times and I am still getting the same results. In the process of disputing with XXXX, I also contacted Personify on several occasions (speaking with management) asking why this has not yet been reported. They explain that the information has been submitted to XXXX correctly and in a timely manner. Personify also stated I need to contact Transunion as they are not reporting correctly. As of XXXX XXXX I contacted both companies to see if any changes have been made. The results are still the same. Still showing I owe {\$970.00}. I only received a loan for {\$1000.00}. The difference is {\$78.00}. So when other creditors look at my credit report, it shows I have only paid {\$78.00} since XXXX of XXXX. That is 8 months ago. I have exhausted all my options. I have contacted XXXX filed 3 disputes, I have contacted Personify Financial to many times to count and still the same results. I value good credit and pay my bills on time. This is very stressful knowing its paid on time, paid in full way in advance and hoping to raise credit score. As a consumer, I should not have to go this extreme when I agreed to my obligations and kept my obligation!! I bet if I</p>	NC	None	3712937

				would have ever been late or not paid I bet that would have been reported!! Thank you, please help this is my last resort!!!			
6/12/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>On XX/XX/XXXX I obtained a loan through Personify Financial in the amount of {\$1500.00} This was a personal loan with a maturity date of XX/XX/XXXX.</p> <p>What caused this issue, was that I ran into financial trouble soon after the loan was given. I contacted the company to ask about a delay in payment, and they denied. While doing some research, I found out that this company is not licensed in my state of WA, and it is required to be in order to offer loans. Further research showed that Personify Financial says that it does business with a XXXX XXXX XXXX in Utah. My loan would be given and serviced through them as I am in WA.</p> <p>When I phone the XXXX XXXX XXXX in Utah, I was informed that they had no account with my name, and do not have any information of me. Looking back on my paperwork, that name was mentioned in my loan documents, however Personify Financial deposited the money into my bank account, Personify Financial sent the invoices and all payments were made to them-never to XXXX XXXX XXXX.</p> <p>Additionally, my interest rate with Personify Financial for this loan was at 175.35 % which is a huge amount higher than that of WA allowed legal rate of 12 %.</p> <p>I understand now that they are using XXXX XXXX XXXX in Utah to simply be a front bank that allows them to make loans to people in states with licensing requirements and with percentage limits. This is what I believe to be illegal predatory lending.</p> <p>When I spoke and wrote to the company, as well as XXXX XXXX XXXX being copied on all correspondence, I only heard back from Personify.</p> <p>I asked that they simply lessen my APR to the legal amount in WA, especially since they are not licensed in this state to lend. They refused to budge and subsequently began charging me late fees and higher interest as I was in dispute with them.</p> <p>Through this time, they entered this information on my credit report-again-from Personify Financial, with no mention of XXXX XXXX Bank. They charted a 30-60-90 day late on my account. This is the only derogatory entry ever on my credit report, which I have had for some years. I have a total of 11 other accounts active now-vehicle loans, credit cards and personal loans-and have never had an issue or late payments with any of them.</p> <p>On XX/XX/XXXX I paid my loan with Personify financial in full. The total amount was {\$2600.00}, from an original loan amount of {\$1500.00} only 5 months before.</p> <p>In addition, since that payment, they have not updated my credit report to show paid as full, but kept it as late for as long as they could. They have not updated this report since the end of XXXX when they logged the 90 day late.</p> <p>I contest that since Personify Financial is not legally allowed to lend in my state, and they are conducting some sort</p>	WA	None	3696514

				<p>of back end scheme with a national bank in order to charge predatory lending rates at almost 200 % this should not be on my credit report.</p> <p>I have requested this from both companies but have not received any sort of success in my appeals.</p> <p>I would like Personify Financial to immediately delete ALL reporting that they did on my credit report, or delete all reporting 's as late, and to show my account " paid in full satisfactorily ", as they should not have had the ability to do this, since they say that they don't actively service this loan. Also, as they are not licensed in my state of WA, they do not have legal rights to offer or give any loan. Due to this, and as I am paid in full I feel that they should immediately grant this-since they have done something that I argue is illegal.</p> <p>I would like Personify Financial to immediately refund me the difference of the monies I have paid them that are calculated over and above the legal amount of WA states 12 % I would like it to be made that Personify Financial needs to get a license in the state of WA to advertise, offer and lend to any consumer of this state. I would also like the relationship that they have with XXXX XXXX XXXX to be exposed and prove to be a legal partnership for these predatory lending tactics.</p> <p>They have lost nothing in this, and have only gained. This should not be allowed to happen. I am sure other consumers-and good, upstanding consumers, are being bullied with these tactics.</p> <p>Thank you for your assistance in this matter. XXXX XXXX</p>			
5/21/2020	Debt collection	Communication tactics	Frequent or repeated calls	<p>Account Name : PERSONIFY Account XXXX : XXXX Reason : Incorrect late payment to credit reporting agencies.</p> <p>I originally borrowed {\$1000.00} from this company around XX/XX/2019. But the interest rate was way too high for me. Originally they said I had to make payments around {\$100.00} a month I do believe. Then they tried taking out over {\$2000.00} a month from my XXXX XXXX XXXX checking account. This is insane. I had to call XXXX XXXX XXXXXXXXXX, account number XXXX to block this company from taking XXXX out each month for x amount of months when I only owed like XXXX to them. This went on for months and I refused to pay this much because I was struggling and I am a XXXX veteran. They never gave me the chance to explain my financial situation. They then kept increasing the balance owed because now they charged it off as me owing over XXXX dollars. and it's affecting my credit really bad and I called them to fix it but they refused to help me. they told me they had already turned it over to a collections agency. I want them to fix this so i can get my credit back on track.</p>	NC	Svcnbr	3661612
5/1/2020	Credit reporting, credit repair services, or other personal	Incorrect information on your report	Information belongs to someone else	<p>There is a address listed that is not correct. XXXX XXXX XXXX XXXX XXXX XXXX, New York XXXX is not an address i have lived at. I have lived in XXXX for XXXX years. I am XXXX there is a club activity that i have not joined. Was made by applied data finance on XX/XX/19 i did not authorize.</p>	AL	None	3633008

	consumer reports						
4/14/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	<p>Hello, I took a loan from Personify financials in 2018 in the amount of {\$3900.00} A remaining amount of {\$1300.00} was sent to a collections agency called XXXX XXXX XXXX last year. In XXXX of this year I called XXXX XXXX XXXX and they agreed that I should pay half of the {\$1300.00} and the account will be closed.</p> <p>I did pay that but the full amount was still showing on my account until when I filed a complaint. Funny, enough the company has the account as still opened with an amuount of {\$650.00} instead of closing the account as settled.</p> <p>I would be glad if you could help me with this issue Thank you</p>	NY	None	3605757
3/24/2020	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report	Account status incorrect	<p>Hello, I owed a company called Personify Financials. An amount of {\$1300.00} went into delinquency in XXXX and was given over to a collections company called XXXX XXXX XXXX. I made the payment to the XXXX XXXX XXXX on XX/XX/XXXX.</p> <p>All attempts to remove the delinquency from credit has failed when the agency told me it will be removed after i make the payment. I called the XXXX XXXX XXXX and they told me to talk to personify since they are the original lenders. Personify isn't also responding to my requests. Please look into this for me Thank you</p>	NY	None	3578544
3/24/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>Initial request gave an incorrect interest rate. I am currently paying an unbelievable interest rate. My loan details are as follows : Account Type Installment Loan Original Annual Percentage Rate (APR) 98.90 % Original Term 72 Months Contract Date XX/XX/XXXX Current Maturity Date XX/XX/XXXX Current Interest Rate 93.50 % Current Payment Amount {\$410.00} Current Payment Frequency Monthly Amount Financed {\$5000.00} Outstanding Principal Balance {\$4800.00} Accrued Interest {\$510.00} Unpaid Fees {\$270.00} Total Outstanding* {\$5600.00} I have been paying for over a year on this loan and now owe more than what the original loan was for.</p>	MN	Svcnbr	3579172
3/22/2020	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	<p>Dear Lender, It has come to my attention that payday lenders must be licensed by the state of Florida in order to offer loans to its residents. Since your company has no license in my state, the loan contract I have with you is not valid. Although I am not legally required to do so, I am willing to repay the principal balance of this loan. To date, I received a deposit of {\$1000.00} on XX/XX/2019, and have had XXXX bi-weekly withdrawals of {\$40.00} debited from my account. This results in a principal balance due of {\$330.00}.</p> <p>I am willing to repay the {\$330.00} balance via credit card in 10 monthly installments of {\$32.00} each on the last Friday of each month.</p> <p>At this time I am revoking ACH authorization. You are no longer authorized to withdraw payments from my checking account. I am also revoking any wage assignment I may have signed. I have given a copy of these revocations to both my bank and my employer. Any future attempts to collect funds in this manner will be blocked.</p>	FL	None	3576019

				Please contact me to set up payment arrangements as outlined above.			
3/4/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>In XX/XX/2019 I obtained a {\$5700.00} loan from Allied Data LLC DBA Personify Financial. My payments were {\$190.00} every other week. My first few payments I made well in advance and they were not applied but returned, I had to call as I was getting harassing emails and phone calls saying my payment was late, when in fact it was early.</p> <p>Secondly, since XX/XX/2019, they are applying 100 % of my payment to interest and nothing to principal even the amount that I pay over the minimum payment of which I was told goes directly to principal. They said that interest is computed daily, so by not applying my payment correctly to both interest and principal, they are increasing the amount of interest they will be paid instead of correcting reducing the principal.</p> <p>I have called approximately 4 times over the past month to have this fixed and have been told each time someone will get back to me in 5-7 days, NEVER has anyone called back.</p> <p>Lastly, they incorrectly reported consistent late payments to the credit bureau and caused me a {\$3000.00} additional rent deposit as a result.</p>	CA	None	3554649
2/4/2020	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I am a mother of 4. During a hard time, I took out an {\$8400.00} loan from Personify Financial on XX/XX/XXXX. The original interest rate is 78.69 %. 36 month term. I have paid to date {\$8500.00}. Only {\$1500.00} of those payments have gone to the principal balance. The other {\$7000.00} have gone to interest. I am on an automatic payment plan bi-weekly. {\$260.00} comes directly out of my bank account every 2 weeks. I have never been late on a payment to this company. They offer a 3 % interest rate reduction for every 13 payments. My interest rate is currently 71 %. This is a predatory loan. This is unethical. This company is charging exceptionally high interest rates. I have paid OVER the amount that I asked for. At this point, I am throwing money out the window. I can not afford this any longer. I have called numerous times demanding supervisors, and nothing has been accomplished. I offered them {\$500.00} more to close out my loan. Which would put me over {\$9000.00} out of pocket when I only financed {\$8400.00}. IF I pay this loan until the maturity date which is XX/XX/XXXX, I will have paid them OVER {\$20000.00} for a {\$8400.00} loan. This is absolutely 100 % predatory.</p>	OH	None	3519412
12/23/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I took out a loan with Personify Financial XXXX, 2017 in the amount of {\$3900.00} not realizing the interest rate was 98.22 %. the pay back would be {\$12000.00}. I was in desperate need of a loan. I feel I was taken advantage of. Personify Financial is nothing short loan sharks. I thought there were laws against this and consumer protection against loan companies charging such ridiculously high fees. I paid them approximately {\$7000.00} then started to realize the balance was not going down. I tried to contact the company to see if this could be looked at but nothing was done. I contact the better business bureau and logged a complaint. I would have even been willing to settle at a lower and fair amount taking into consideration what I had paid already. Paying back {\$12000.00} on a {\$3900.00} loan is terrible business practice. The Dodd-Frank Wall Street Reform act states the lenders must engage in fair lending practices. I feel that this company is not engaging in fair business practices and they are taking advantage of consumers. I would like my case investigated.</p>	IL	None	3476403

11/26/2019	Payday loan, title loan, or personal loan	Problem with the payoff process at the end of the loan	None	On XX/XX/2016 I was approved for a loan for XXXX by personify financial..After numerous medical difficulties I have paid off the principal balance on this loan and have paid close to 7000 dollars in total payments on this loan..But all is left is the XXXX in late fees on the loan	IL	None	3451498
11/6/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	My name is XXXX XXXX XXXX resident of XXXX, MN and here is my complaint : Personify Financial has been sending me numerous advertisements and pre-approval notices by postal mail for at least 6 to 8 months now. I have thrown them away each and every time. However, in XX/XX/2019 I thought to myself to give it a chance since I wanted to pay off some credit cards since the holidays are forthcoming. I submitted the application to personify financial under the impression that personify was the actual lender. After accepting the loan, I discovered through NMLS consumer access that Personify Financial is not the lender, but it is a debt buyer which means they are not regulated at the federal level. The lender was Applied Data Finance LLC who is not registered to do business in the state of Minnesota. Apparently this is how these so-called debt buyers get away with illegal interest rates. I have attached the documents below regarding the loan, and please give me a call directly at XXXX for more details, or you can also reach me by email at XXXX Please help me take action against these under-the-table-wrongdoers.	MN	None	3429788
10/30/2019	Debt collection	Communication tactics	You told them to stop contacting you, but they keep trying	Personify (Applied Data Finance) knows that I am represented by an attorney yet the continue to contact me to solicit me not once, but twice in XXXX. This is a violation under the California Fair Debt Collections Practices Act 1692 c (c) After written notification that consumer refuses to pay debt, or that consumer wants collector to cease communication 1692 c (a) (2) After it knows the consumer to be represented by an attorney unless attorney consents or is unresponsive. No lawsuits are filed as if this time. I want this harassment to stop, but it keeps on going instead.	CA	None	3422714
10/23/2019	Debt collection	Communication tactics	Used obscene, profane, or other abusive language	I representative from Personify Financial called me in reference to a payment that was due. I advised the representative that I would be making a payment on Friday. The representative asked me which account would I be using and I explained that I was unsure. Shortly after the phone call, I received an email from Personify Financial with confirmation from a payment when I did not authorize this company to debit my account.	MS	None	3415733
10/8/2019	Debt collection	Communication tactics	Frequent or repeated calls	Apparently this company called XXXX XXXX XXXX claims to collecting on behalf of XXXX. Their call from a Ms XXXX XXXX who claims to represent the lawyers have been persistent during working hours. I tried to negotiate but they would not provide documentation. After that she called my work place several times Tuesday XX/XX/2019 and Wednesday XX/XX/2019 and left voicemails threatening to contact payroll dept. I am in the process of contacting them to indicate when and where they can call me.	AL	None	3399278
9/3/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I received a communications regarding a settlement involving predatory lenders who illegally are charging higher interest rates than allowed by the applicants state of residence. This entity file a lawsuit against similar predatory lending on behalf of consumers regarding the unethical lending practices. The lawsuit indicated the lender violated federal and various state laws by (a) making and collecting loans with annual interest rates in excess of the amount allowed by state law, (b) lending to consumers when these entities were required to have a license from a state to	MI	None	3361888

				lend to consumers and they did not have that license, (c) services or collection activities, (d) their involvement in and support of other parties conduct. This lender is operating under the same guidelines. The loan documents I received are deceptive and indicates the laws of the state of Utah will govern the loan. I reside in XXXX. The name of the companies are XXXX XXXX doing business with XXXX XXXX XXXX.			
8/1/2019	Payday loan, title loan, or personal loan	Incorrect information on your report	Information belongs to someone else	I was the victim of identity theft and when going through my credit history saw an inquiry. I called them to see if an account had been created and the first representative practically refused to help me. I explained to her several times the reason all the details didn't match was because I was the victim of identity theft. Where the other banks/credit card companies had been very respectful and helpful she was rude and implied I was up to something. Her supervisor acted similarly. They also refused to tell me details about the loan (e.g. how much) and said they would not even flag this account until the forms were received (on my next call they said it was flagged it and the account had not been approved - leaving me unsure of what the truth is). The forms are not secured online. They are pdfs they require to be emailed to a generic contact email address that the entire organization uses. This is my only option to get the account cleared, yet I have to expose my personal information and make myself vulnerable to a secondary attack to get it cleared. It seems dangerous, cruel, and unfair. Every other bank was able to make this go away in a few clicks rather than make me vulnerable to a secondary attack. I was also told that they do not have a fraud department that the email just goes to a customer service rep. This is concerning since they are an online bank only and would be more likely target for fraud.	TX	None	3325840
8/1/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	I started this loan on XX/XX/2019. I financed XXXX I have made 15 payments of XXXX totaling XXXX and my loan balance is XXXX, equaling XXXX of my principle paid. My interest rate is 98.98 % I will never pay off my balance at this rate, we are talking about 65 payments of XXXX totaling XXXX. For the consumer looking for a small personal loan, this is outstanding and incredibly insane. How can this be legal? This is getting people in trouble financially.	IN	Svcnbr	3326027
7/21/2019	Credit reporting, credit repair services, or other personal consumer reports	Improper use of your report	Credit inquiries on your report that you don't recognize	To whom it may concern : Not too long ago, I obtained a copy of my credit report and was shocked to find a credit inquiry by your company that I do not recall authorizing. I understand that you should not be allowed to put an inquiry on my file unless I have authorized it beforehand. Please have this inquiry removed from my credit file because I believe I did not authorize this inquiry. Under the Fair Credit Reporting Act, your action constitutes a violation on my rights, which is illegal and causing severe damage to my credit rating. I would appreciate your immediate attention to this matter. Kindly forward me documentation that you have had the inquiry removed. Otherwise, please send me proof of such authorization, if you find that I am confused, and you did have my authorization to inquire into my credit report. I thank you in advance for your cooperation and hope to hear from you soon.	FL	None	3313570
7/17/2019	Payday loan, title	Charged fees or	None	I was referred to this company through XXXX XXXX which I took to be a reputable company because of the referral. I was skeptical because I have a chapter XXXX filed 3 years ago and sub par credit.	TN	Svcnbr	3309320

	loan, or personal loan	interest you didn't expect		<p>I was granted a XXXX dollar loan which I expected to be a high interest loan. My complaint is that on top of the accrued daily interest they charge me they added XXXX dollars to the balance from day one.</p> <p>In looking at their terms more closely their rates and fees are not fair and are considered predatory in giving loans to someone who frankly cant afford to pay it off and I feel that is their game which ends up in collections where the balance due will balloon with fees.</p>			
4/27/2019	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I was approved for a loan for {\$3500.00} through XXXX XXXX in XX/XX/2018. My payments are {\$140.00} biweekly. To date I have paid over {\$1800.00} on time. However, my current balance is over XXXX which is over the amount I borrowed. I am being told that my interest rate 98 % and if I pay according to the terms of the loan, I will pay out over {\$10000.00}. I want to pay what I owe plus a fair interest rate for someone with my credit profile but I am not able to comply with the current terms of the loan. I need assistance in making sure that XXXX XXXX is fair in their loan terms and updating the current terms which are clearly predatory.</p>	NC	None	3224776
2/26/2019	Debt collection	Attempts to collect debt not owed	Debt was paid	<p>This has been going on since XX/XX/2018, calls started with XXXX XXXX XXXX trying to collect on a debt they said was placed with them from XXXX, I explained I didn't owe anything on a loan with XXXX that it has been paid off. Calls continued, I contacted XXXX on XX/XX/2018, and was told I didn't have a loan balance and the loan I did have was placed with XXXX and had been paid off. I explained this to XXXX XXXX XXXX, but the calls persisted. I've never received a collection letter, or correspondence of any kind except for the phone calls. Last person I spoke to at XXXX XXXX XXXX was XXXX XXXX XXXX. I spoke with XXXX, said loan was " paid satisfied " - as shown in attachment, spoke with several people their and they advised me as did XXXX that this was a " Scam ". I have since been contacted by XXXX XXXX XXXX XXXX XXXX XXXX XXXX and he also gave another contact XXXX XXXX XXXX XXXX, when I explained I didn't owe anything on this loan, he stated that XXXX or XXXX " probably didn't close out the loan ". I then received a call stating I was going to be served a summons within the next 24 - 48 hrs.</p>	CA	None	3163895
12/11/2018	Payday loan, title loan, or personal loan	Getting the loan	None	<p>I received an offer for prequalified line of credit from personify on XX/XX/XXXX. I made application provided all of my documents and let me know would be 24 hour process to qualify for the loan. I heard nothing back in a few no correspondence from the company whatsoever on calling on XX/XX/XXXX, I was told I was declined without reason. Now my credit is affected because of the inquiry and I have no reason why I was declined. Should not be able to send out pre-qualifications and preapproval without being able to provide a loan. I feel baited into this application because it was directed to me personally and I would not have otherwise applied if I had not received the mail and offer</p>	TX	None	3097294
10/29/2018	Payday loan, title loan, or personal loan	Getting the loan	None	<p>I received a " pre-qualified " offer of credit for {\$4900.00} with no prepayment penalty and a set monthly payment. Once I applied, I was " Approved ", and then sent on an unending request for documents. I kept submitting documents over and over. I provided everything that was requested within hours- eventhough the offer promised " Get your money as soon as tomorrow ".</p> <p>On Fri, XX/XX/XXXX, XXXX XXXX I received and email stating : The following additional information is required to complete the review of your loan application : 1) Bank statements for the past month, [XXXX], showing all transactions for 30 days. Please make sure your name, address, and the account number submitted on your application are visible on your bank statement and the entire document is legible.</p>	CA	None	3059625

				<p>2) Voided Check. Please make sure your name, address, and the account number submitted on your application are visible on your check and the entire document is legible.</p> <p>I submitted the documents, noting that XXXX bank statements were not available until the end of the month, but submitted an account summary for all transactions so far in XXXX, and on Sat, XX/XX/XXXX, XXXX XXXX I received and email stating : This email confirms that you have successfully uploaded your documents. We will send you an email with our decision, usually within 2-3 business days. Please be advised that we will also email you should additional documents be required.</p> <p>Thank you for choosing XXXX.</p> <p>Please Note : This email is an automated notification that can not accept replies. Please do not reply to this message.</p> <p>Sincerely, XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, CA XXXX To my surprise, on Sun, XX/XX/XXXX, XXXX XXXX I received an email stating that my application had expired : Our records indicate that you recently started an application for a loan with XXXX XXXX. More information was requested from you to make a decision on your application. Unfortunately, we did not receive these documents and your application has expired. Regrettably, we are unable to give further consideration to this credit request.</p> <p>We welcome you to submit a new application at XXXX XXXX XXXX We're happy to assist you with any questions. Reply to this message or email us directly at XXXX. If you'd like to speak with one of our friendly customer service agents, give us a call at (XXXX) XXXX.</p> <p>Thanks again for choosing XXXX XXXX, where borrowing is understandable, fair and affordable. We look forward to serving you!</p> <p>Sincerely, XXXX XXXX They clearly did not intend to consummate the loan, and are therefore guilty of false and misleading advertising. According to federal law, those creditors that send a mail piece that amounts to an advertisement or solicitation that is not backed by an intent to extend credit to all who receive it on the terms specified in the offer will potentially be liable for statutory damages lawsuits against creditors accused of sending credit solicitations that are not firm offers of credit as defined by the Fair Credit Reporting Act.</p>			
10/17/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I can not remember how I heard about XXXX. I applied for a {\$3900.00} loan back in XX/XX/2017 not realizing until the other day just how much the interest rate and finance charges I am paying to them. I borrowed {\$3900.00} and the total amount I will have paid back is {\$12000.00}. I was in total shock. I am paying {\$150.00} per pay period. I know in ignorance I did this to myself but is there a law against someone charging 98.23 % annual percentage rate. This is such an awful rip off. Please advise if there is anything that can be done about this.</p>	IL	Older America n, Svcmb r	3049302
10/14/2018	Payday loan, title loan, or personal loan	Problem with the payoff process at	None	<p>In XX/XX/XXXX got a loan for {\$2500.00} from XXXX XXXX out of XXXX XXXX, CA via a mailing offering a loan up to {\$2500.00}.</p> <p>After making several payments (XXXX - XX/XX/XXXX) at a rate of {\$190.00} per month for 36 months. I was sent an e-mail because the company did an audit of my account and was told that the APR on my loan was higher than the maximum rate in the mailer. The company at the time told me in the e-mail (dated XX/XX/XXXX) that they were</p>	MO	None	3045512

		the end of the loan		<p>" taking the opportunity to honor the lower rate stated in my offer " and that " any payments that I had already made above the amount required (based on the reduced APR) would be reapplied to the loan and have reduced the total amount I owed. " In the mean time while this was happening with my loan. My mother had passed away in XX/XX/XXXX and I was in the process of getting pay off figures of several accounts including this one and on XX/XX/XXXX I was finally able to speak to a customer service representative because the initial phone number (XXXX) XXXX that is on the end of e-mail was never answered by anyone and I made note of this. I then tried a second phone number (XXXX) XXXX that is also listed in a different spot in the e-mail. When I did talk to a CSR about what I needed to do she (XXXX) told me that I needed to e-sign new loan docs that would reflect the new APR and a new account total of {\$2200.00} for which I had also asked what the new pay off amount would be at the time which she told me was the above mentioned amount and no new charges would be added. I then told her that I would be sending a check on Monday, XX/XX/XXXX via Priority Mail (they received it on XX/XX/XXXX) in that amount and that my loan would then be paid in full. According to their website my payment was recorded on XX/XX/XXXX which is within the " 3 business days for payments to appear in your account ".</p> <p>Now on XX/XX/XXXX I have received a letter in the mail from XXXX XXXX stating a lot of false information like " Past Due Since XX/XX/XXXX ", " Past due Amount {\$36.00} ", " Unpaid Fees {\$45.00} " and " Total amount Due {\$81.00} ". There is also a totally different phone number now listed on this letter from XXXX XXXX (XXXX) XXXX. As far as I am concerned I will never do business with this company ever again nor will I ever refer a friend, colleague or family member to do business with this company. I also think that the FTC should do an investigation into their business practices and should take off the negative reports to the credit bureaus that they have submitted to my credit reports because they have made false reports to my credit.</p>			
10/3/2018	Payday loan, title loan, or personal loan	Getting the loan	None	<p>I received, by mail, a letter advising me of my " pre-qualified " loan for {\$7500.00}. " - " To guarantee you pre-qualified status, be sure to request your money before XX/XX/2018. I applied using the appropriate " Pre-Qualified Code " before the XXXX date as described in letter and was denied credit.</p> <p>I would consider this a UDAAP violation as is misrepresents the pre-qualified status and if anyone else experiences similar notification and denial would consider this a class action. I have a copy of the letter should you care to review.</p>	CA	None	3036211
5/22/2018	Debt collection	Attempts to collect debt not owed	Debt was already discharged in bankruptcy and is no longer owed	<p>This loan was discharged in Chapter XXXX bankruptcy. received a call from XXXX regarding this debt. I am requesting a debt validation as I do not owe this debt.</p>	GA	None	2914893
3/15/2018	Payday loan, title loan, or personal loan	Charged fees or interest you didn't expect	None	<p>I have been on XXXX since XX/XX/XXXX, I needed this loan to keep current with my bills after XXXX. The loan origination date of my loan is XX/XX/XXXX. I called XXXX today to check on on my loan balance and it turns out that after making every payment on time every 2 weeks for nearly a year I owe {\$500.00} more than I borrowed. so I pay {\$140.00} every 2 weeks, my original loan amount was {\$3000.00} and I now owe XXXX this doesn't seem fair and due to my XXXX I am currently unable to work and these payments are strain on my ability to stay current with my</p>	CA	Svcnbr	2843920

				other bills. Is there anything I can do about it. Please Help			
12/23/2017	Payday loan, title loan, or personal loan	Getting the loan	None	This loan was applied for without my knowledge. I was hospitalized over a month and returned home to harrasing phone calls and emails. I have tried to talk to there fraud department and no one wants to help. My signature is not on any contract, my paystubs are easily accessible since I work for a XXXX XXXX I am a victim of identity theft and have closed any checking account that this company had access to. I have reported this to the police and the FTC	IL	None	2763328
11/22/2017	Credit card or prepaid card	Fees or interest	Charged too much interest	on XXXX XXXX received a pre-qualified offer for a loan ... I went to their online application completed the information and was quoted a 98 % apr. for the use of moneyA competing company quoted me 13.5 % for the same type of loan. XXXX needs to be investigated on the loan rates they are quoting people and the legality of their rates. this is their official offer XXXX XXXX XXXX XXXX XXXX XXXX XXXX Months {\$6500.00} 98.50 % {\$260.00} biweekly 36Select Other offers you may want to consider AmountEstimated APR*PaymentsLoan Months {\$5000.00} 98.50 % {\$200.00} biweekly 36Select {\$7500.00} 98.50 % {\$300.00} biweekly 36Select {\$3500.00} 98.50 % {\$140.00} biweekly	CA	Older American	2735736
5/25/2017	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	Got Loan from company on approximately XXXX / XXXX / 2016 to fix my automobile in anticipation that my Insurance Company XXXX XXXX would be paying for damages incurred by a freeway accident on XXXX / XXXX / 2016 . XXXX XXXX found a way to deny my claim on XXXX / XXXX / 2016 and I was stuck with the loan. Did research on to try to find a solution and found out that the loan itself is illegal in the state that it originated according to anti-loan sharking laws, California, the state that it was loaned in according to small loan law, Alabama, and according to Federal Law, the Electronic Funds Transfer act, because the loan requires to originate both that the lende accept from the lender and make payments to the lender by Electronic funds transfer to be able to receive the loan.	AL	Svcnbr	2494485
5/25/2017	Payday loan, title loan, or personal loan	Struggling to pay your loan	None	Got Loan from company on approximately XXXX / XXXX / XXXX to fix my automobile in anticipation that my Insurance Company XXXX XXXX would be paying for damages incurred by a freeway accident on XXXX / XXXX / XXXX . XXXX XXXX found a way to deny my claim on XXXX / XXXX / XXXX and I was stuck with the loan. Did research on to try to find a solution and found out that the loan itself is illegal in the state that it originated according to anti-loan sharking laws, California, the state that it was loaned in according to small loan law, Alabama, and according to Federal Law, the Electronic Funds Transfer act, because the loan requires to originate both that the lende accept from the lender and make payments to the lender by Electronic funds transfer to be able to receive the loan.	AL	Svcnbr	2494511
1/18/2017	Payday loan	Charged fees or interest I didn't expect	None	Item 1) First, The reason I am filing a Complaint against this Payday Loan Company is for several reasons. The first is that there are laws in the state of Illinois that preclude and exclude allowing interest rates greater than 35 % . The interest rates on this loan is very high and some are well above 600 % to 1800 % regarding this loan. And, this should not be allowed by law. Secondly, the rates are staggering and they never check to see if I could afford these loans as there are rules stating that a purchaser should not pay on more than XXXX outstanding payday loans at any one time. And, I have been paying on a total of (XXXX) Payday loans for well over 9 months in succession with much difficulty. Thirdly, I not only continue to pay these loans with exorbitant rates and fees. But, the huge charges were destroying	IL	Older American	2291555

				<p>our ability to live after deducting well over 90 % of my take home income for well over 3 months and I have not paid my mortgage since XX/XX/XXXX and XX/XX/XXXX for both the first and second mortgages and I am in jeopardy of foreclosure as of this date, XX/XX/XXXX.</p> <p>Lastly, several Companies did not tell me of their extremely high rates they were and some also withdrew from my bank account even though I asked them to STOP future via EFT Revocation Letters. A Couple withdrew funds directly from my account even after it was Bank closed causing me to incur heavy bank fees per day of even {\$50.00} or {\$60.00} at certain intervals. This was a very stressful time during months of XX/XX/XXXX, XX/XX/XXXX and XX/XX/XXXX causing us to be fragmented and close to homeless situation.</p>			
7/19/2016	Consumer Loan	Shopping for a loan or lease	None	<p>I received a mail offer from Personify. I went to their website to see available offers. At each step, their website indicated that I could check my offers without impacting my score. However, there is now a hard inquiry on my credit report. I called the customer service center to get the hard inquiry removed and was told by agent XXXX XXXX that the inquiry would not be removed.</p>	FL	None	2019527