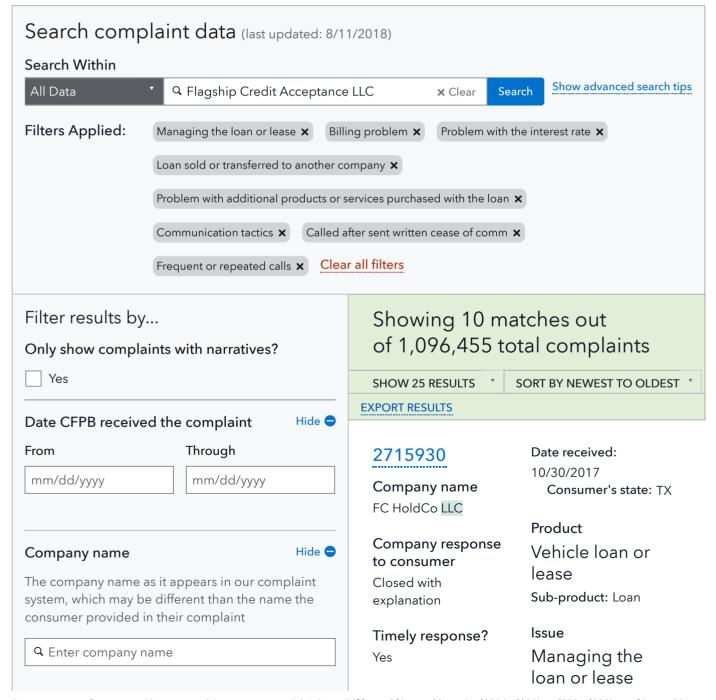
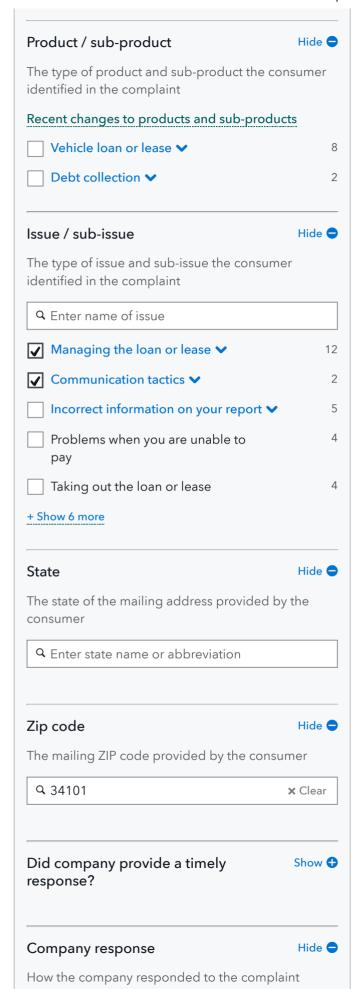


Consumer Complaint Database BETA

Consumer complaints are added to this public database after the company has responded to the complaint, confirming a commercial relationship with the consumer, or after they've had the complaint for 15 calendar days, whichever comes first. We don't verify all the facts alleged in complaints, but we do give companies the opportunity to publicly respond to complaints by selecting responses from a pre-populated list. Company-level information should be considered in the context of company size and/or market share.

More about the complaint database | How we use complaint data | Technical documentation | View complaint data in Socrata





Sub-issue:
Billing problem

Consumer Complaint Narrative

Flagship Credit
Acceptance has not been processing payments in a timely manner. I have sent a series of payments to try and determine how long it takes for them to post payments to my account in the last month they have been taking longer than is acceptable for a business [...]

2692949

Company name

FC HoldCo LLC

Company response to consumer

Closed with explanation

Timely response?

Yes

Date received:

10/4/2017

Consumer's state: NC

Product

Vehicle loan or lease

Sub-product: Loan

Issue

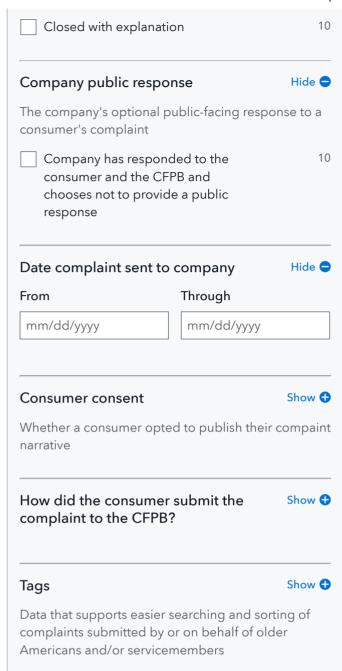
Managing the loan or lease

Sub-issue:

Problem with the interest rate

Consumer Complaint Narrative

I received Orders for XXXX XXXX in XXXX XXXX, and I requested the interest rate to be lowered. I mailed in my request and Orders. I XXXX XXXX XXXX. I never received the decrease in my interest rate. I followed up every month about the Interest and I was told it was being processed. After returning f [...]



2685536

Company name

FC HoldCo LLC

Company response to consumer

Closed with explanation

Timely response?

Yes

Date received:

9/26/2017

Consumer's state: MN

Product

Vehicle loan or

lease

Sub-product: Loan

Issue

Managing the loan or lease

Sub-issue:
Billing problem

Consumer Complaint Narrative

This is stemming from a few complaints back in XXXX 2017. All in all i was lied to several times over the phone by Flagship Credit Acceptance

representatives to coerce a payment from me. I was lied to about their policy of access to the online portal to make payments.

To t [...]

2679074

Company name

FC HoldCo LLC

Company response to consumer

Closed with explanation

Timely response?

Yes

Date received:

9/20/2017

Consumer's state: FL

Product

Vehicle loan or

lease

Sub-product: Loan

Issue

Managing the loan or lease

Sub-issue:

Loan sold or transferred to another company

Consumer Complaint Narrative

had a 10 day grace period with no charges. Then without warning sometime later Car finance no longer had the loan and a Flagship Credit Acceptance had it. I noticed they had been charging me late fees after we payed the payment. I talked to them multiple times and they wo [...]

2577201

Company name FC HoldCo LLC

Company response to consumer

Closed with explanation

Timely response? Yes

Date received:

7/17/2017

Consumer's state: IN

Product Vehicle loan or lease

Sub-product: Loan

Issue

Managing the loan or lease

Sub-issue:

Problem with additional products or services purchased with the loan

Consumer Complaint Narrative

This is the second cfpb complaint that I had to make. After the first complaint they assigned a representative to my account by the name of XXXX . The first complaint Flagship Credit Acceptance did n't fully address the issues. They wo n't address the abusive, deceptive, [...]

2501212

Company name

Date received: 6/4/2017 Consumer's state: GA

FC HoldCo LLC

Company response to consumer

Closed with explanation

Timely response?

Yes

Product

Vehicle loan or

lease

Sub-product: Loan

Issue

Managing the loan or lease

Sub-issue:

Problem with the interest

rate

Consumer Complaint Narrative

Hello, I have a complaint with Flagship acceptance, which is a loan company that we have. we have only been in this loan for almost a year. XXXX will be a year, my husband filed chapter XXXX and discharged from it, and I need a car and he went to couple of

were [...]

2475655

Company name

FC HoldCo LLC

Company response to consumer

Closed with explanation

Timely response?

Yes

Date received: 5/5/2017

dealerships and they

Consumer's state: PA

Product

Vehicle loan or

lease

Sub-product: Loan

Issue

Managing the loan or lease

Sub-issue:
Billing problem

Consumer Complaint Narrative

My car note was recently acquired by Flagship Credit Acceptance from XXXX XXXX . As I 've done with XXXX XXXX , I set up auto pay for my

ر... . . . ر م م م م م م م م loan, over paying weekly in excess of the monthly payment. Everyday, EVERY SINGLE DAY, no less than 6-8 (SIX TO EIGHT!) times [...]

2469908

Company name

FC HoldCo LLC

Company response to consumer

Closed with explanation

Timely response?

Yes

Date received:

4/28/2017

Consumer's state: NY

Product

Vehicle loan or

lease

Sub-product: Loan

Issue

Managing the loan or lease

Sub-issue: Billing problem

Consumer Complaint Narrative

stolen at NYS DMV I did that I reported it to the insurance on XXXX / XXXX / XXXX I called the bank flagship credit acceptance and advised them that it was in fact stolen. I have been called twice by XXXX a supervisor at flagship stating I stole the car to [...]

2361559

Company name

FC HoldCo LLC

Company response to consumer

Closed with explanation

Timely response?

Date received:

2/27/2017

Consumer's state: KY

Product

Debt collection

Sub-product: Auto

Issue

Communication

tactics

Sub-issue:

Frequent or repeated calls

Consumer Complaint Narrative

Flagship Credit
acceptance, XXXX XXXX,
left a message on my
phone for one of my
employees threatening to
take legal action through
our Judge Advocate
General 's Office. I am
under the impression that
creditors are not allowed
to contact an employer to
discuss a loan or to [...]

2220954

Company name

FC HoldCo LLC

Company response to consumer

Closed with explanation

Timely response?

Yes

Date received:

11/22/2016

Consumer's state: MD

Product

Debt collection

Sub-product:
I do not know

Issue

Communication tactics

Sub-issue:

Called after sent written cease of comm

Consumer Complaint Narrative

search, I was able to find the Credit Company online, and I will file a cease of Communication with them ASAP. That being said, prior to me sending the Cease of Communication, their tactics were harassing and unethical. The Company: Flagship Credit Acceptance X [...]

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