

# Consumer Complaint Database <sup>BETA</sup>

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](#)

## Search complaint data (last updated: 8/11/2018)

### Search Within

All Data

Flagship Credit Acceptance LLC

x Clear

Search

[Show advanced search tips](#)

### Filters Applied:

Managing the loan or lease x

Billing problem x

Problem with the interest rate x

Loan sold or transferred to another company x

Problem with additional products or services purchased with the loan x

Communication tactics x

Called after sent written cease of comm x

Frequent or repeated calls x

[Clear all filters](#)

### Filter results by...

#### Only show complaints with narratives?

☐ Yes

#### Date CFPB received the complaint

Hide

From

Through

mm/dd/yyyy

mm/dd/yyyy

#### Company name

Hide

The company name as it appears in our complaint system, which may be different than the name the consumer provided in their complaint

Enter company name

Showing 10 matches out  
of 1,096,455 total complaints

SHOW 25 RESULTS

SORT BY NEWEST TO OLDEST

[EXPORT RESULTS](#)[2715930](#)

Company name

FC HoldCo LLC

Date received:

10/30/2017

Consumer's state: TX

Company response  
to consumerClosed with  
explanation

Timely response?

Yes

Product

Vehicle loan or  
lease

Sub-product: Loan

Issue

Managing the  
loan or lease

Product / sub-product

Hide

The type of product and sub-product the consumer identified in the complaint

Recent changes to products and sub-products

☐ Vehicle loan or lease

8

☐ Debt collection

2

Issue / sub-issue

Hide

The type of issue and sub-issue the consumer identified in the complaint

Q Enter name of issue

☒ Managing the loan or lease

12

☒ Communication tactics

2

☐ Incorrect information on your report

5

☐ Problems when you are unable to pay

4

☐ Taking out the loan or lease

4

+ Show 6 more

State

Hide

The state of the mailing address provided by the consumer

Q Enter state name or abbreviation

Zip code

Hide

The mailing ZIP code provided by the consumer

Q 34101

Clear

Did company provide a timely response?

Show

Company response

Hide

How the company responded to the complaint

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

Date received:

10/4/2017

Company name

Consumer's state: NC

FC HoldCo LLC

Product

Vehicle loan or lease

Sub-product: Loan

Company response to consumer

Closed with explanation

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 [...]

https://www.consumerfinance.gov/data-research/consumer-complaints/search/?from=0&issue=Managing%20the%20loan%20or%20lease&issue=Man... 2/8

☐ Closed with explanation 10

### Company public response

[Hide](#)

The company's optional public-facing response to a consumer's complaint

☐ Company has responded to the consumer and the CFPB and chooses not to provide a public response 10

### Date complaint sent to company

[Hide](#)

From

Through

mm/dd/yyyy

mm/dd/yyyy

### Consumer consent

[Show](#)

Whether a consumer opted to publish their complaint narrative

### How did the consumer submit the complaint to the CFPB?

[Show](#)

### Tags

[Show](#)

Data that supports easier searching and sorting of complaints submitted by or on behalf of older Americans and/or servicemembers

[2685536](#)

Date received:

9/26/2017

### Company name

FC HoldCo LLC

Consumer's state: MN

### Company response to consumer

Closed with explanation

### Product

Vehicle loan or lease

Sub-product: Loan

### Timely response?

Yes

### 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](#)

Date received:

9/20/2017

### Company name

FC HoldCo LLC

Consumer's state: FL

### Company response to consumer

Closed with explanation

### Product

Vehicle loan or lease

Sub-product: Loan

### Timely response?

Yes

### 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**  
FC HoldCo **LLC**

**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 dealerships and they were [...]

[2475655](#)**Company name**

FC HoldCo LLC

**Company response to consumer**

Closed with explanation

**Timely response?**

Yes

Date received: 5/5/2017

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

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

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**2469908**

Date received:

4/28/2017

Company name

Consumer's state: NY

FC HoldCo LLC

Product

Company response  
to consumer

Vehicle loan or  
lease

Closed with  
explanation

Sub-product: Loan

Timely response?

Issue

Yes

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  
[...]

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**2361559**

Date received:

2/27/2017

Company name

Consumer's state: KY

FC HoldCo LLC

Product

Company response  
to consumer

Debt collection

Closed with  
explanation

Sub-product: Auto

Timely response?

Issue

Yes

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

Date received:  
11/22/2016

Company name  
FC HoldCo LLC

Consumer's state: MD

Company response to consumer  
Closed with explanation

Product  
Debt collection

Sub-product:  
I do not know

Timely response?  
Yes

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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An official website of the United States government