



Which Banks Pay Customers After a CFPB Complaint: Monetary Relief Rates for 2025

Original analysis of 420,167 records from the CFPB, 2012–2025. Published October 15, 2026.

<https://settlementinsight.com/research/banks-complaints-monetary-relief>

Among the 26 companies with at least 500 checking or savings account complaints in 2025, Bank of America, N.A. reported monetary relief most often: in 36.0% of its 6,680 complaints, 3.4× the rate across all companies (10.6%). Capital One Financial closed 1.1% of 7,912 complaints with monetary relief, and 5 of the 26 companies reported none. Across all companies, the share was the lowest of any year since 2012.

36.0%

BofA checking/savings complaints with money, 2025

10.6%

All companies, checking/savings, 2025

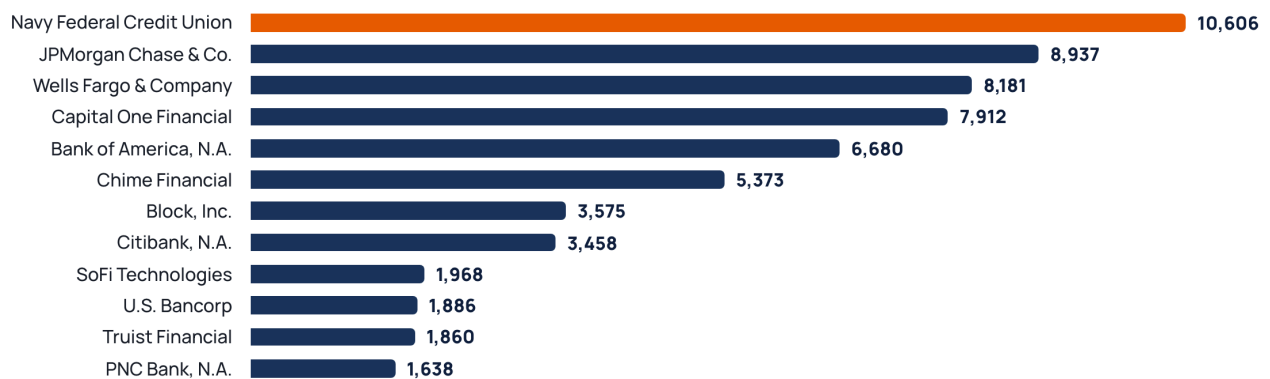
84.2K

Published complaints analyzed, 2025



Checking or savings account complaints closed with monetary relief, 2025

Complaints · Top 12 of 26



Source: Settlement Insight analysis of data from the CFPB

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What the CFPB complaint records show

- 1. Bank of America leads the ranking.** Bank of America, N.A. closed 2,405 of 6,680 checking or savings complaints with monetary relief in 2025 (36.0%), ahead of Citizens Financial Group (28.6%) and Huntington National Bank (23.4%). It accounts for 27.0% of all monetary relief reported for the product that year.

2. **A wide spread between large companies.** Among the 26 companies with 500 or more complaints, 5 reported monetary relief in at least one in five cases and 6 in fewer than one in a hundred, including Block, Inc. and Early Warning Services with none in 3,575 and 816 complaints.
3. **The most complaints, a low relief rate.** Navy Federal Credit Union drew the most complaints of any company, 10,606, and closed 4.4% with monetary relief, down from 22.3% in 2024. Capital One Financial's complaints rose from 2,064 to 7,912; its relief rate fell from 7.3% to 1.1%.
4. **Money in fewer complaints than a decade ago.** Across all companies, 20.3% of bank account complaints ended with monetary relief in 2012 and 22.9% in 2018, against 10.6% in 2025. Without Navy Federal and Capital One, the 2025 share was 12.7%, compared with 14.9% in 2024.
5. **Charges by a lender lead the issues.** Of the issues with at least 1,000 complaints, "Problem with a lender or other company charging your account" ended with monetary relief most often, in 15.0% of cases. "Opening an account" did so least often, in 7.0%.

How we measured

Data come from the CFPB Consumer Complaint Database as imported into our database on October 14, 2026. The database contains complaints the CFPB sent to companies for a response; they are published after the company responds or after 15 days. Each row is one published complaint. The public file carries no consumer names.

We kept complaints with the product "Checking or savings account" and, for the trend before April 2017, its predecessor "Bank account or service", and assigned each to the calendar year in which the CFPB received it (2012 to 2025). 2012 covers March to December only; 2026 is incomplete and left out. The ranking covers all 26 companies with at least 500 such complaints in 2025, each counted under the company name exactly as it appears in the CFPB field company, without merging name variants. The year is taken from the date the CFPB received the complaint (date_received). In the ranking and text we show a shortened form of that name, for example Bank of America, N.A. for BANK OF AMERICA, NATIONAL ASSOCIATION and Capital One Financial for CAPITAL ONE FINANCIAL CORPORATION; the CSV lists both the shortened and the original CFPB name.

The relief rate is the number of complaints with the company response "Closed with monetary relief" divided by all published complaints about that company in the same year. The CFPB defines this response as a company report of objective, measurable, and verifiable monetary relief to the consumer as a direct result of the steps that have or will be taken in response to the complaint.

To check the data, we compared our count of 84,195 published 2025 checking or savings complaints with the 85,400 complaints the CFPB says it sent to companies; our count is 1.4% lower. The gap is expected, because complaints that companies return with an Alerted CFPB response are not published.

Checked against published figures

- Checking or savings account complaints received in 2025 and sent to companies for response: published 85,400, our count 84,195 (1.41% apart). [Consumer Response Annual Report, January 1 – December 31, 2025](#)

Limitations

- The response category is reported by the company. The CFPB itself found that companies sometimes select Closed with explanation although the consumer received monetary or non-monetary relief, so rates can reflect how a company labels its responses as well as how it resolves complaints.
- The database contains no dollar amounts. A complaint closed with monetary relief may involve a refunded fee or a larger sum; the data cannot show how much was paid.
- Complaint counts are not adjusted for company size or customer numbers. The database is not a statistical sample of consumers' experiences, and complaints about depository institutions with less than \$10 billion in assets are referred to other regulators and not published.
- The CFPB company name is usually the parent company. Individual brands and subsidiaries are not listed separately.
- Rates for 2025 can still shift slightly if companies or the CFPB update a response later. The table has no complaint ID, so identical complaints filed the same day by the same ZIP code are counted as the CFPB publishes them, as separate complaints.

Data files

- [CFPB checking or savings account complaints and monetary relief, all companies, 2025](#) (CSV, 472 rows)
- [CFPB checking or savings account complaints closed with monetary relief, companies with five hundred or more complaints, 2025](#) (CSV, 26 rows)
- [Monetary relief share by company, 2021-2025](#) (CSV, 26 rows)
- [Checking or savings account complaints by issue and monetary relief, 2025](#) (CSV, 11 rows)
- [Share of CFPB bank account complaints closed with monetary relief, 2012-2025](#) (CSV, 14 rows)

How to cite

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