



Which Car Title Loan Companies Get the Most CFPB Complaints

Original analysis of 889 records from the CFPB, 2015–2025 (calendar years, date received by the CFPB); ranking: calendar year 2025. Published October 23, 2026. <https://settlementinsight.com/research/title-loan-complaints-by-lender>

CCF Intermediate Holdings LLC was named in 274 of the 889 title loan complaints the CFPB received in 2025 and published, or 30.8%, more than any other company. OneMain Finance Corporation followed with 185. Complaints naming the CCF entity rose after CCF Holdings acquired TitleMax's parent, TMX Finance, in 2023; TMX Finance had been the most-named title loan company every year from 2015 through 2023.

31%

2025 title loan complaints naming CCF

889

Published title loan complaints the CFPB received in 2025

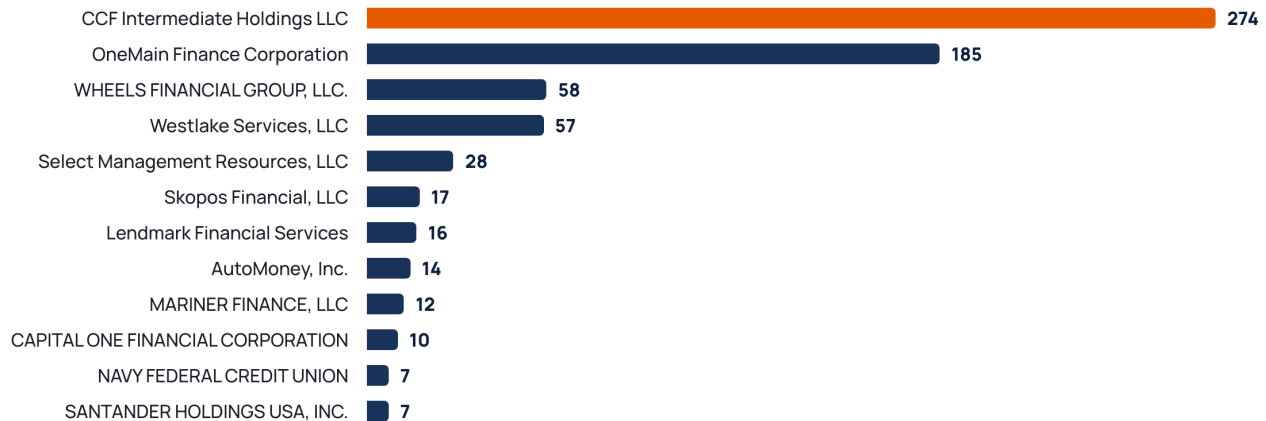
459

2025 complaints naming CCF or OneMain



Title loan complaints by company, 2025

Complaints · Top 12 of 126



Source: Settlement Insight analysis of data from the CFPB

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What the title loan complaint records show

- 1. CCF leads the 2025 ranking.** CCF Intermediate Holdings LLC was named in 274 title loan complaints in 2025, 4.7× as many as the third-ranked company, WHEELS FINANCIAL GROUP, LLC. (58).

2. **Two companies, half the complaints.** CCF and OneMain Finance Corporation together drew 459 complaints, 51.6% of the total. In all, 126 companies were named in 2025 title loan complaints, 71 of them only once.
3. **The TitleMax name moved to CCF.** TMX Finance LLC, TitleMax's parent, was named in 305 title loan complaints in 2023 and in 2 in 2024. Over the same two years, complaints naming CCF Intermediate Holdings rose from 9 to 205, after CCF Holdings acquired TMX Finance in 2023.
4. **Most complaints of any full year since 2015.** The 889 published title loan complaints received in 2025 were 5.0× the 177 of 2015 and 32.9% more than in 2024.
5. **Monetary relief was rare.** Companies closed 18 of the 889 complaints with monetary relief (2.0%). CCF closed all of its 274 complaints with an explanation and none with monetary or non-monetary relief.
6. **OneMain ahead so far in 2026.** From January through September 2026 the CFPB received 752 title loan complaints, 14.5% more than in the same months of 2025. OneMain was named in 188 of them and CCF in 178.

How we measured

Data come from the CFPB Consumer Complaint Database as imported into our database on October 22, 2026. The public database contains complaints the CFPB sent to companies for a response; each row is one published complaint with a unique complaint ID, and the public file carries no consumer names.

We kept every complaint with the sub-product "Title loan". In 2025 all of them fall under the product "Payday loan, title loan, personal loan, or advance loan"; for earlier years the same sub-product also appears under the CFPB's older product names "Consumer Loan", "Payday loan, title loan, or personal loan" and "Vehicle loan or lease". Complaints are counted by the date the CFPB received them. The 2025 count, 889, matches the CFPB's own complaint search for the same filter exactly, as does the count of 274 for CCF Intermediate Holdings LLC.

Companies are ranked by the number of complaints that name them in the company field. We did not merge name variants or combine companies into corporate groups. The year series covers full calendar years from 2015 to 2025; the first title loan complaint in the data dates from July 2014, so 2014 is left out. For 2026 we compare January through September with the same months of 2025.

Shares are each company's complaints divided by all 889 title loan complaints received in 2025. The CCF entity's link to TitleMax rests on the 2023 acquisition and on the timing of the shift in the data, not on a field in the complaint records.

Checked against published figures

- Title loan complaints received by the CFPB in calendar 2025, as counted by the CFPB's own Consumer Complaint Database search API: published 889, our count 889 (exact match). [CFPB Consumer Complaint Database API: title loan complaints received in 2025](#)
- Title loan complaints received in 2025 naming CCF Intermediate Holdings LLC, as counted by the CFPB's Consumer Complaint Database search API: published 274, our count 274 (exact match). [CFPB Consumer Complaint Database API: title loan complaints received in 2025, by company](#)

- Title loan complaints received in 2025 that the CFPB sent to companies for review and response (annual report, rounded): published 890, our count 889 (0.11% apart). [CFPB Consumer Response Annual Report, January 1 - December 31, 2025](#)

Limitations

- Complaints are not a measure of lending volume or misconduct. The ranking does not account for how many loans or customers each company has, so a large lender may draw more complaints simply because it has more borrowers. The CFPB does not verify the facts in complaints.
- Consumers choose the sub-product. Some complaints about title loans may be filed as installment loans, vehicle loans or debt collection and are not counted here, and some complaints filed as title loans may concern other auto-secured loans.
- The public database only holds complaints the CFPB sent to companies. In its annual report the CFPB says it received about 1,100 title loan complaints in 2025, including complaints it referred to other regulators or found not actionable.
- The CFPB publishes a complaint only after the company responds or a waiting period has passed, so complaints from recent weeks are still being added. The 2026 comparison ends on September 30 for that reason, but late additions can still raise the 2026 count; the increase over 2025 is not final.
- Company names follow the CFPB's records, which change when companies merge or rename. TitleMax complaints appear under TMX Finance LLC through 2023 and under the CCF entity afterward, and OneMain appears under more than one name. A few complaints share the same date, company, ZIP code and issue and may be repeat filings; we count them as the CFPB publishes them.

Data files

- [Title loan complaints by company, 2025](#) (CSV, 126 rows)
- [Title loan complaints by company and year, 2015-2025](#) (CSV, 13 rows)
- [Title loan complaints by issue, 2025](#) (CSV, 16 rows)
- [Title loan complaints by year, 2015-2025](#) (CSV, 11 rows)

How to cite

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