



What Share of Payday Loan Complaints to the CFPB Are About Tribal Lenders

Original analysis of 2,277 records from the CFPB, 2025 (calendar year, date received by the CFPB). Published October 21, 2026. <https://settlementinsight.com/research/tribal-lenders-share-payday-loan-complaints>

Lenders with documented tribal ownership were named in 424 of the 2,277 payday loan complaints the CFPB published for 2025, or 18.6%. These 15 companies are 5.1% of the 296 companies named in payday complaints. Counting 9 further lenders whose tribal ties we could not document, the share would rise to 23.5%.

19%

2025 payday complaints, documented tribal lenders

424

2025 payday complaints naming a documented tribal lender

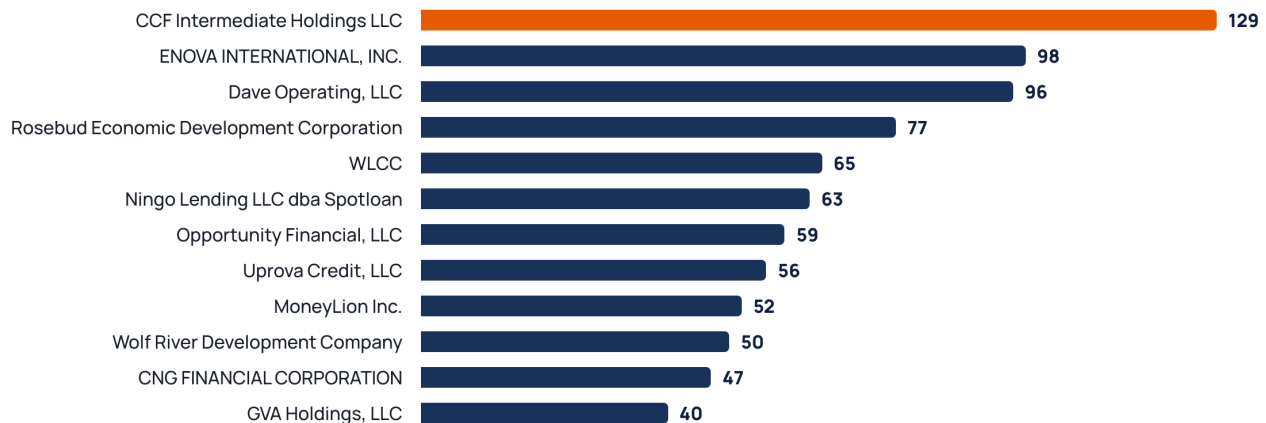
33%

2025 unexpected-fee complaints naming a tribal lender



Payday loan complaints by company, 2025

Complaints · Top 12 of 296



Source: Settlement Insight analysis of data from the CFPB

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What the 2025 complaint records show

- 1. Half of the ten most-named lenders.** 5 of the ten company names listed most often in 2025 payday loan complaints have documented tribal ownership; the CFPB lists some corporate groups, such as CNG, under more than one name. Together they drew 311 complaints, 73.3% of all complaints against tribal lenders.

2. **Rosebud entity leads the tribal lenders.** Rosebud Economic Development Corporation, which generates revenues for the Rosebud Sioux Tribe, was named in 77 complaints, ranking at number 4 of all 296 companies. The most-named company overall was CCF Intermediate Holdings LLC with 129.
3. **Fees dominate tribal lender complaints.** Half of the complaints against tribal lenders (50.7%) cite fees or interest the borrower did not expect, against 23.7% for all other companies. Tribal lenders account for 32.8% of all complaints with that issue.
4. **Monetary relief was rare.** Tribal lenders closed 4 of their 424 complaints with monetary relief (0.9%), compared with 2.3% for all other companies. None of their complaints were closed with non-monetary relief.
5. **Large differences between states.** Among the 29 states with at least 25 payday complaints, the tribal share ranges from 40.6% in New Jersey to 0.0% in New York. In Texas, the state with the most payday complaints, it was 2.7%.

How we measured

Data come from the CFPB Consumer Complaint Database as imported into our database on October 20, 2026. The 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 complaints with the product "Payday loan, title loan, personal loan, or advance loan" and the sub-product "Payday loan" that the CFPB received between January 1 and December 31, 2025. Complaints about collecting payday loan debt, which the CFPB files under debt collection, are not included. The result, 2,277 complaints, matches the count the CFPB's own complaint search returns for the same filter exactly.

We classified a company as tribal when its tribal ownership is documented in a source we saved: the lender's own website (Spotloan), a federal court decision (Uprova Credit, Big Picture Loans), a tribal government website (Wolf River Development Company), a Bureau of Indian Affairs page (Rosebud Economic Development Corporation), a Washington Department of Financial Institutions alert (WLCC) or a ProPublica investigation (LDF Holdings). 8 further companies are classified because the company name in the CFPB data itself names a tribe or tribal enterprise: Crow Creek Sioux Tribe, Tribal Lending Enterprise, Sulphur Bank Rancheria Enterprises, Kashia Services (Kashia Band of Pomo Indians), Lac Courte Oreilles Financial Services II, Mechoopda Indian Tribe of Chico Rancheria, Modoc Tribe Financial Services Authority and Flandreau Santee Sioux Tribe. 9 lenders with a suspected but undocumented tribal link, named in 112 complaints, are shown separately as possibly tribal and are not counted in the main share: Minto Financial (Minto Money), Uetsa Tsakits (MaxLend), Post Lake Lending, Robinson Economic Development Corporation, Benht: Economic Development Corporation, Mobiloans, Bison Bucks Lending, Bear Claw Lending (Lucent Cash) and Deer Creek Lending. No other company is counted in the upper bound; the classification of every company is listed in the lender CSV. Complaints are counted by date received (2025-01-01 to 2025-12-31), product 'Payday loan, title loan, personal loan, or advance loan' with sub-product 'Payday loan'; each complaint ID is counted once. Unexpected-fee complaints are those with the issue 'Charged fees or interest you didn't expect', and their tribal share is measured against all 2025 payday complaints with that issue.

The tribal share is the number of complaints naming a tribal company divided by all 2,277 payday loan complaints. The classification and evidence for every company are in the downloadable lender file.

Checked against published figures

- Payday loan complaints received by the CFPB in calendar 2025, as counted by the CFPB's own Consumer Complaint Database search API: published 2,277, our count 2,277 (exact match). [CFPB Consumer Complaint Database API: payday loan complaints received 2025](#)

Limitations

- The share is a lower bound. Tribal lenders can operate under brand names or through servicers that the CFPB lists under a non-tribal company name, and 9 lenders with suspected tribal links are not counted. Including them would raise the share to 23.5%.
- Complaints are not a measure of lending volume or misconduct. The data do not show how many loans each company makes, so a company with many complaints may simply have many borrowers. Complaint narratives are allegations the CFPB does not verify.
- The public database holds only complaints the CFPB sent to companies and published. The CFPB's annual report gives a rounded figure of about 2,400 payday complaints sent to companies in 2025; our count from the public database is 5.1% lower, and the report does not explain the difference.
- The CFPB publishes a complaint only after the company responds or a set waiting period has passed, so complaints from late 2025 can still be added. By October 2026 such additions are expected to be rare, but counts for December 2025 may change slightly.
- State figures use the state the consumer entered; small state totals make shares volatile. Sub-product labels are chosen by consumers, so some payday-style loans may be filed as installment loans or lines of credit and are not counted here.

Data files

- [How companies closed payday loan complaints, tribal vs. other, 2025](#) (CSV, 4 rows)
- [Payday loan complaints by lender, 2025](#) (CSV, 296 rows)
- [Tribal lenders' share of payday loan complaints by issue, 2025](#) (CSV, 15 rows)
- [Tribal lenders' share of payday loan complaints by state, 2025](#) (CSV, 29 rows)

How to cite

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