

Filing a Consumer Complaint

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What services can I file a complaint for?

The Federal Consumer Financial Protection Bureau (CFPB) takes complaints about banks, lenders, and other financial companies:

- Checking and savings accounts
- Credit cards
- Credit reports and other personal consumer reports
- Debt collection
- Debt and credit management
- Money transfers, virtual currency, and money services
- Mortgages
- Payday loans
- Personal loans like installment, advance, and title loans
- Prepaid cards
- Student loans
- Vehicles loans or leases

The Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP) takes complaints about:

- [General Consumer Protection](#)
- [Home Improvement Practices](#)
- [Landlord-Tenant Practices](#)
- [Product Safety](#)
- [Telemarketing/Do Not Call](#)
- [Telecommunications](#)
- [Motor Vehicle Repairs](#)
- [Identity Theft](#)
- [Door-To-Door Solicitations](#)

See a complete list of complaints DATCP accepts at https://datcp.wi.gov/Pages/Programs_Services/Complaints.aspx.

The Wisconsin Department of Financial Institutions (DFI) takes complaints about consumer credit transactions, as well as complaints against state-chartered banks and credit unions and state-licensed lenders, debt collectors, debt settlement companies, and other money services businesses.

To see where and how to make complaints about any other goods or services, visit [USAGov](#).

When should I file a complaint?

Before you make a complaint, try to talk with the business to fix the problem. Businesses want their customers to be happy, so they will probably do their best to fix things. This is usually faster and works better than filing a complaint.

Tips for talking with a business about a problem you experienced with their product or service:

- Talking in person is most effective. If possible, go to the seller, tell them who you are, and explain the problem.
- Be clear about what you want or need to resolve the issue. Are you looking for a refund, a replacement, or a repair?
- Remember to bring any papers or documents from the seller that could help explain your problem. Be sure to take pictures too. Did the contract promise something that you did not get in the final result?
 - Do not give them your originals.
- Listen to what the seller says about the issue and see what they suggest to fix it.
- You may need to compromise.

If the seller is visibly upset with you, instead of continuing your conversation, reach out to the company via mail or email. Sometimes putting something in writing will get a better response and will be sent to the person who can best assist you. In the letter you should include the following:

- The name of the product or service you purchased.

- The date of purchase and how you purchased the product or service.
- Clearly state the problem.
- List the attempts you made to resolve the issue.
- Send copies of any relevant documents.
- Give a reasonable deadline for them to respond.
- Include your contact information.
- State what would be an acceptable resolution to the issue.

If you are unable to work something out with the business, you should file a complaint as soon as possible. The earlier you file the complaint the sooner it can be resolved.

How to file a complaint

Consumer Financial Protection Bureau

At the CFPB, you can [submit a complaint online](#). You will need to provide your name, email, and phone number to create a secure account. The CFPB will send your complaint to the company (or to another government agency if the CFPB isn't the correct agency for your complaint). Companies will generally respond to you within 15 days of receiving your complaint from the CFPB. You will have the chance to provide feedback about the company's response. Your complaint will be published in the CFPB's Consumer Complaint Database with your personal information removed.

Department of Agriculture and Consumer Protection

At DATCP, you can [file a complaint online](#) or by mail.

- Request a complaint form by phone at 1-800-422-7128.
- Request a complaint form by email at: DatcpHotline@wi.gov.
- Links to download consumer complaint forms are provided above under "What Services Can I File Complaints For"

Once you've filled out the form, mail it to:

DATCP Bureau of Consumer Protection
PO Box 8911
Madison, WI 53708-8911

Include with the complaint copies of any papers that support your complaint, such as receipts, invoices, contracts, canceled checks, advertisements/catalog pages, lease documents, telephone bills, etc.

After you submit a complaint, the department will give you a case number and look into your complaint. They will try to get in touch with the business and fix the problem. If they hear back from the business, they will tell you. If the department finds that the business broke state consumer laws, they will include that in their letter to the business.

This whole process can take several months, depending on the complexity of the issue. The better you complete the form, the quicker the process is likely to take.

If you are still not satisfied with the outcome, you can file a claim in small claims court on your own or with a private attorney.

Department of Financial Institutions

At DFI, you can turn in your complaint online, by e-mail, or by mail. [This link will direct to you a page that has instructions for each of those methods.](#)

Small Claims Court

To sue an individual or company in small claims court, you must start with serving the defendant (individual or company you are suing) with the required forms (a summons and complaint form). You can contact the small claims court clerk at any county courthouse to request a summons and complaint form to start your claim.

Timeline:

- The forms must be served, or personally delivered by someone not involved with the case, to the person or business that you are suing.
- The court will set a meeting to discuss the case. Sometimes you will be asked to argue your case at this first meeting, so make sure you are prepared.
- If the first meeting does not get you the result you wanted, you still have the right to ask for your case to be heard by a circuit court judge in a full trial.
- If you win your case, you can have the court costs and any money you spent on the case added to the settlement.

- However, it will be your responsibility to collect the settlement money from the person or business that you sued.

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